



# FILED

03/29/2023

RATE AND FORM COMPLIANCE DIVISION

Security 1<sup>st</sup> Title LLC

320 S. Main, Ottawa, Kansas 66067

Telephone: (785) 242-2457 Telecopier: (785) 242-6830

Rate Filing Effective March 31, 2023

For title insurance produced by or closings conducted  
by all offices located in Franklin County, Kansas

## Charges for Escrow, Closing and/or Other Services

### Services

### Charge

#### COMMERCIAL ESCROW CLOSING

\$1.00/M to \$1,000,000 plus \$0.15/M  
over. \$550.00 minimum

#### COMMERCIAL ESCROW CLOSING

For sale by owner without assistance of  
real estate agent

\$1.00/M to 1,000,000 plus \$0.15/M  
over. \$650.00 minimum

#### RESIDENTIAL REAL ESTATE CLOSING

Sale with loan.

\$600.00  
(\$400.00 Buyer, \$200.00 Seller)

#### RESIDENTIAL LOAN CLOSING

Refinance.

\$450.00

#### RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved

\$400.00  
(\$200.00 Buyer, \$200.00 Seller)

#### RESIDENTIAL REAL ESTATE CLOSING

For Sale by Owner without the assistance of real  
estate agent – Cash Sale, no loan involved

\$600.00  
(\$300.00 Buyer, \$300.00 Seller)

#### RESIDENTIAL REAL ESTATE CLOSING

For Sale by Owner without the assistance of real  
estate agent – Sale with Loan

\$800.00  
(\$500.00 Buyer, \$300.00 Seller)

#### CONVENIENCE SERVICES

(Does not apply to builders or investors)

Wires

\$25.00 each

Overnight/Express Deliveries

\$25.00 each

<u>PREPARE FORM TR 63 APPLICATION</u> To retire mobile home title in conjunction with the issuance of title insurance	\$400.00
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$600.00, less a 20% credit for the benefit of the corporate transferor/ transferee
<u>EXCHANGE CLOSING</u> Closing transaction having more than one parcel of real property. Fee applies to each parcel.	See Commercial Escrow Fee
<u>MECHANICS LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants.	\$ 0.5% of loan amount/\$1,500.00 minimum
<u>ESCROW DEPOSIT</u> In conjunction with commercial closing title issues	\$350.00 for up to 5 disbursements. \$50.00 per disbursement in excess of 5
<u>ESCROW DEPOSIT</u> Held for non-title issues, and not lender-required, on residential property for which we are providing title insurance	\$125.00 for 1 disbursement. \$50.00 per each additional disbursement
<u>ESCROW DEPOSIT</u> Held for non-title issues, and not lender-required, on commercial property for which we are providing title insurance	\$350.00 for 1 disbursement. \$50.00 per each additional disbursement
<u>ONE-TIME CLOSINGS</u> Closing of a construction mortgage which is also the permanent mortgage, with modification to be filed at end of construction	\$600.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$195.00
<u>ESCROW CONTRACT SET-UP</u> Prepare contract, hold documents, and collect and disburse payments - With Title Insurance and Closing Services	\$500.00

SELLER ASSIST CLOSING

\$300.00

Seller's side of transaction only with other  
party closing buyer's side

\*SERVICES CUSTOMARILY PROVIDED THAT ARE  
NOT INCLUDED IN THE ABOVE RATES (LIST)

\*If there is a charge for such services, they should be included on the items shown previously.

## **COMMERCIAL TITLE INSURANCE RATES**

(Properties Except 1-4 Single Family Dwelling Units)

### **TYPE OF TRANSACTION**

### **RATE**

#### **OWNERS TITLE INSURANCE POLICY**

Policies will be issued to owners,  
contract vendees and lessees.

\$ card rate to \$1,000,000.00 plus  
\$1.10 /M thereafter

#### **MORTGAGE TITLE INSURANCE POLICY**

Issued to lenders

\$ card rate to \$1,000,000.00 plus  
\$1.10/M thereafter

#### **SIMULTANEOUS-ISSUED MORTGAGE POLICY**

A loan policy issued simultaneously with the issuance of  
an owner's policy.

\$250.00 to \$1,000,000.00 plus  
\$0.15/M thereafter plus card rate  
if exceeds owner's amount

**LEASEHOLD POLICIES** - Policies issued  
to protect the interest of a lessee in real  
property.

\$ card rate

#### **SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY**

Not exceeding the amount of owner's policy  
issued to the fee owner

\$ 30% of card rate

#### **SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY**

Where the amount of coverage exceeds the  
fee owner's policy

\$ 30% of card rate to amount of  
owner's policy, plus card rate thereafter

#### **REFINANCE POLICIES** - Loan Policy

Issued on property as a result of  
refinancing a previous loan, and  
purchased a policy within  
the last 3 years

\$ full card rate less 25% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

**SECOND MORTGAGE POLICIES** - loan  
policy issued on 2nd, 3rd or more loans  
and purchased a policy within  
the last 3 years

\$ full card rate less 25% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

**REISSUE POLICIES** - policies issued on a property  
that has been insured within the last  
3 years

\$ full card rate less 25% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

DEVELOPER/BUILDER RATE - (Owner's Policies) - a rate afforded to builder/developer as seller which is less than the normal owners rate due to discount for volume as well as simplicity of search and examination.

\$ card rate

DEVELOPER/BUILDER RATE - (Loan Policies) - a rate afforded to builder/developer as borrower which is less than the normal loan rate due to discount for volume as well as simplicity of search and examination

\$ card rate

MULTIPLE LOT OR TRACT CHARGE -  
A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$200.00/chain  
For multi-county orders add  
\$400.00 for each additional county  
plus \$200.00 for each  
additional chain

DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY  
When priority is lost due to construction commencing prior to recordation of the mortgage

10% of base policy charge but not  
less than minimum charge of  
\$350.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY  
Issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 30% card rate

CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY

\$ card rate less credit for  
construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS POLICY  
Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.

\$ 30% of card rate up to amount  
of leasehold policy plus card  
rate thereafter.

CANCELLATION FEE  
Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy

\$Actual amount of charge presented by  
that provider

PRELIMINARY TITLE SEARCH REPORT  
For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made

\$ Invoiced upon receipt of contract

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

\$ See "ENDORSEMENTS"

## **RESIDENTIAL TITLE INSURANCE RATES**

(1-4 Single Family Living Units)

<b><u>TYPE OF TRANSACTION</u></b>	<b><u>RATE</u></b>
<b><u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u></b> issued with owners policy on new Construction	\$250.00
<b><u>SECOND MORTGAGE POLICIES</u></b> - loan Policies issued on 2nd, 3rd or more loans	\$ full card rate less 25% credit not less than minimum charge
<b><u>RESIDENTIAL OWNERS POLICIES</u></b> - Policies of title insurance protecting the owners interest in one-four family residences. ALTA Homeowners Policy, issued as applicable	\$ card rate to \$1,000,000.00 plus \$1.10/M thereafter
<b><u>RESIDENTIAL MORTGAGEES POLICIES</u></b> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<b><u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u></b> A loan policy issued simultaneously with the issue of an owners policy.	\$250.00 to \$1,000,000.00 plus \$0.15/M thereafter plus card rate if exceeds owner's amount
<b><u>BUILDER NEW CONSTRUCTION RATES</u></b> Lot sales, loan and completed houses	\$ See Schedule A
<b><u>RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES</u></b> - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists	\$ full card rate less 25% credit but not less than minimum charge
<b><u>RE-ISSUE RATE</u></b> - A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last 3 years	\$ full card rate less 25% credit but not less than minimum charge
<b><u>MULTIPLE LOT OR TRACT CHARGE</u></b> - A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.	\$200.00/chain for multi-county orders add \$400.00 for each additional county plus \$200.00 for each additional chain

<u>LEASEHOLD POLICIES</u> - Policies issued to protect the interest of a lessee in real property.	\$ card rate
<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Not exceeding the amount of the owner's policy issued to the fee owner	\$ 30% of card rate
<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Where the amount of coverage exceeds the amount of the owner's policy issued to fee owner	\$30% of card rate to amount of owner's policy, plus card rate thereafter
<u>INDIVIDUAL (NON-BUILDER) LOT OWNER</u> Construction Loan Commitment	\$ card rate
<u>COMMITMENT TO INSURE - RESIDENTIAL LOT SALE</u>	\$ card rate
<u>CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.	\$ 30% card rate
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$card rate, less a 20% credit for the benefit of the corporate transferor/transferee in addition to any other credits the land is eligible for.
<u>DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY</u> When priority is lost due to construction commencing prior to recordation of the mortgage	10% of base policy charge but not less than minimum charge of \$300.00
<u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy	\$Actual amount of charge presented by that provider
<u>PRELIMINARY TITLE SEARCH REPORT</u> For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made	\$Invoiced upon receipt of contract
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued	\$ card rate for first policy, \$250.00 for each additional policy

RESIDENTIAL CONSTRUCTION  
COMMITMENT UPDATE

\$75.00

Commitment revised to reflect  
new owner and/or construction  
mortgage after recording and to  
extend effective date

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$125.00

Over \$76,000.00 up to \$150,000.00

\$175.00

ENDORSEMENTS - Coverage added to the  
basic insurance contract which add additional  
coverage to the insured and consequently  
additional risk to the insurer.

\$ See "ENDORSEMENTS"

## **TITLE INSURANCE**

### **SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS**

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis.

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

## ENDORSEMENTS

ALTA 1 – Street Assessments	\$175.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$425.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$625.00
ALTA 3.1 and 3.2 - Zoning (new zoning, new construction, or change in use of property within last year)	25% of base policy premium, minimum of \$625.00
Order Zoning Letter for Customer	\$100.00 plus cost of letter
ALTA 4 Series – Condominium	\$175.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$175.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$175.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$175.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$175.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$300.00
ALTA 9.8 – Land Under Development	\$300.00
ALTA 10 – Assignment	\$200.00 Commercial No Charge 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$350.00

ALTA 11 Mortgage Modification	\$25% of original policy premium minimum of \$425.00
ALTA 11.1 Mortgage Modification	\$25% of original policy premium minimum of \$425.00
ALTA 11.2 – Mortgage Modification Increase of Coverage	ALTA 11 fee plus Mortgage Policy Rate applied for increase in amount of insurance.
ALTA 12 – Aggregation (Tie-In)	10% of base policy premium, minimum of \$200.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$500.00
ALTA 17 – Direct Access	\$200.00 Commercial No Charge 1-4 Family
ALTA 17.1 – Indirect Access	\$250.00 Commercial No Charge 1-4 Family
ALTA 17.2 – Utility Facility	\$225.00 Commercial No Charge 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$200.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$200.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium, minimum of \$500.00
ALTA 22 Series – Location	\$200.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$200.00

ALTA 24 – Doing Business	\$175.00 Commercial No Charge 1-4 Family
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$275.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$500.00
ALTA 32 Series – Construction Loan	\$175.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 34 – Covered Risk	\$200.00 Commercial No Charge 1-4 Family
ALTA 35 Series - Minerals	\$175.00
ALTA 37 – Assignment of Rents and Leases	\$175.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$175.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge Commercial No charge Residential
CLTA 103.3 – Encroachment	\$275.00
Option	10% of base policy premium, minimum of \$200.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$500.00
Last Dollar	10% of base policy premium, minimum of \$500.00
Public Record Search	\$525.00 Commercial \$325.00 1-4 Family
Named Insured	\$275.00

Assumption	\$200.00 Commercial No Charge 1-4 Family
Effect of Tax Sale on Easement	\$175.00 Commercial No Charge 1-4 Family
Gap	\$175.00 Commercial No Charge 1-4 Family
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$250.00 plus 60% of card rate for the increase in amount of insurance. \$550.00 minimum.
Non-Residential Construction Draw Endorsement to Loan Policy	\$200.00
Residential Construction Draw Endorsement to Loan Policy	\$200.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$500.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$200.00 Commercial No Charge 1-4 Family
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$200.00 Commercial No Charge 1-4 Family
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$200.00 Commercial No Charge 1-4 Family

RATE CARD  
EFFECTIVE MARCH 31, 2023

See Next Page

SCHEDULE A  
APPROVED BUILDER RESIDENTIAL NEW CONSTRUCTION TITLE INSURANCE RATES  
EFFECTIVE MARCH 31, 2023

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>Construction Loan Binder</u> A commitment for title insurance issued for the protection Of the interest in property taken as a result of a filing of a mortgage For construction purposes and is good for 12 months.	\$90.00 for Individuals and Builders
<u>Construction Loan Binder Update</u> Only applies if work has not been started. If work was started then a Construction Loan Policy is required.	\$75.00
<u>Construction Loan Policy</u> A policy issued for the interest in the property taken as a result of a filing of a mortgage for construction purposes. No tract fee as long as in the same subdivision.	\$1.00/\$1000 up to \$1,000,000.00 over add \$.75/\$1000 in excess of \$1,000,00 add \$1.00/\$1,000 \$300.00Minimum
<u>Builder Rate</u> Builder to Individual (Owner's Policy) A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision.	\$ full card rate less 40% credit
<u>Builder/Developer to Builder (owners's policy) Vacant Lot</u> A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision.	\$75.00 per lot
<u>Date Down Endorsement</u>	\$50.00



# Security 1<sup>st</sup> Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | [SECURITY1ST.COM](https://www.Security1st.com)

## FRANKLIN COUNTY

### TITLE INSURANCE CHARGES | EFFECTIVE MARCH 31, 2023

Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd
50,000	391	294	290,000	1,023	767	530,000	1,540	1,155	770,000	2,068	1,551
60,000	451	338	300,000	1,045	784	540,000	1,562	1,172	780,000	2,090	1,568
70,000	506	380	310,000	1,067	800	550,000	1,584	1,188	790,000	2,112	1,584
80,000	545	409	320,000	1,089	817	560,000	1,606	1,205	800,000	2,134	1,601
90,000	578	434	330,000	1,111	833	570,000	1,628	1,221	810,000	2,156	1,617
100,000	605	454	340,000	1,133	850	580,000	1,650	1,238	820,000	2,178	1,634
110,000	627	470	350,000	1,155	866	590,000	1,672	1,254	830,000	2,200	1,650
120,000	649	487	360,000	1,177	883	600,000	1,694	1,271	840,000	2,222	1,667
130,000	671	503	370,000	1,199	899	610,000	1,716	1,287	850,000	2,244	1,683
140,000	693	520	380,000	1,221	916	620,000	1,738	1,304	860,000	2,266	1,700
150,000	715	536	390,000	1,243	932	630,000	1,760	1,320	870,000	2,288	1,716
160,000	737	553	400,000	1,265	949	640,000	1,782	1,337	880,000	2,310	1,733
170,000	759	569	410,000	1,287	965	650,000	1,804	1,353	890,000	2,332	1,749
180,000	781	586	420,000	1,309	982	660,000	1,826	1,370	900,000	2,354	1,766
190,000	803	602	430,000	1,331	998	670,000	1,848	1,386	910,000	2,376	1,782
200,000	825	619	440,000	1,353	1,015	680,000	1,870	1,403	920,000	2,398	1,799
210,000	847	635	450,000	1,375	1,031	690,000	1,892	1,419	930,000	2,420	1,815
220,000	869	652	460,000	1,397	1,048	700,000	1,914	1,436	940,000	2,442	1,832
230,000	891	668	470,000	1,419	1,064	710,000	1,936	1,452	950,000	2,464	1,848
240,000	913	685	480,000	1,441	1,081	720,000	1,958	1,469	960,000	2,486	1,865
250,000	935	701	490,000	1,463	1,097	730,000	1,980	1,485	970,000	2,508	1,881
260,000	957	718	500,000	1,485	1,114	740,000	2,002	1,502	980,000	2,530	1,898
270,000	979	734	510,000	1,496	1,122	750,000	2,024	1,518	990,000	2,552	1,914
280,000	1,001	751	520,000	1,518	1,139	760,000	2,046	1,535	1,000,000	2,574	1,931

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN Buyer \$400.00 / Seller \$200.00

RESIDENTIAL SALE WITH CASH Buyer \$200.00 / Seller \$200.00

RESIDENTIAL SALE WITHOUT REALTOR Buyer \$500.00 / Seller \$300.00

RESIDENTIAL REFINANCE \$450.00

### COMMERCIAL & AGRICULTURAL

\$1.00/1,000 up to 1,000,000 | plus 15¢/1,000 over 1,000,000  
((\$550.00 min. | \$650.00 min. without Realtor)

- \* The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional changes.
- \*\* ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify. Call us for more information.
- \*\*\* Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.
- \*\*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$250.00.
- \*\*\*\*\* For sale of property within three years of prior policy purchase, use Reissue rate.
- \*\*\*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.

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contract vendees and lessees.

\$ card rate to \$1,000,000.00 plus  
\$1.10 /M thereafter

#### **MORTGAGE TITLE INSURANCE POLICY**

Issued to lenders

\$ card rate to \$1,000,000.00 plus  
\$1.10/M thereafter

#### **SIMULTANEOUS-ISSUED MORTGAGE POLICY**

A loan policy issued simultaneously with the issuance of  
an owner's policy.

\$250.00 to \$1,000,000.00 plus  
\$0.15/M thereafter plus card rate  
if exceeds owner's amount

**LEASEHOLD POLICIES** - Policies issued  
to protect the interest of a lessee in real  
property.

\$ card rate

#### **SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY**

Not exceeding the amount of owner's policy  
issued to the fee owner

\$ 30% of card rate

#### **SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY**

Where the amount of coverage exceeds the  
fee owner's policy

\$ 30% of card rate to amount of  
owner's policy, plus card rate thereafter

#### **REFINANCE POLICIES** - Loan Policy

Issued on property as a result of  
refinancing a previous loan, and  
purchased a policy within  
the last 3 years

\$ full card rate less 25% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

**SECOND MORTGAGE POLICIES** - loan  
policy issued on 2nd, 3rd or more loans  
and purchased a policy within  
the last 3 years

\$ full card rate less 25% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

**REISSUE POLICIES** - policies issued on a property  
that has been insured within the last  
3 years

\$ full card rate less 25% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

DEVELOPER/BUILDER RATE - (Owner's Policies) - a rate afforded to builder/developer as seller which is less than the normal owners rate due to discount for volume as well as simplicity of search and examination.

\$ card rate

DEVELOPER/BUILDER RATE - (Loan Policies) - a rate afforded to builder/developer as borrower which is less than the normal loan rate due to discount for volume as well as simplicity of search and examination

\$ card rate

MULTIPLE LOT OR TRACT CHARGE -

A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$200.00/chain

For multi-county orders add \$400.00 for each additional county plus \$200.00 for each additional chain

DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY

When priority is lost due to construction commencing prior to recordation of the mortgage

10% of base policy charge but not less than minimum charge of \$350.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

Issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 30% card rate

CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY

\$ card rate less credit for construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS POLICY

Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.

\$ 30% of card rate up to amount of leasehold policy plus card rate thereafter.

CANCELLATION FEE

Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made

\$ Invoiced upon receipt of contract

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

\$ See "ENDORSEMENTS"

## **RESIDENTIAL TITLE INSURANCE RATES**

(1-4 Single Family Living Units)

### **TYPE OF TRANSACTION**

### **RATE**

#### **RESIDENTIAL NEW CONSTRUCTION LOAN**

POLICY issued with owners policy on new Construction

\$250.00

#### **SECOND MORTGAGE POLICIES** - loan

Policies issued on 2nd, 3rd or more loans

\$ full card rate less 25% credit not less than minimum charge

#### **RESIDENTIAL OWNERS POLICIES** -

Policies of title insurance protecting the owners interest in one-four family residences. ALTA Homeowners Policy, issued as applicable

\$ card rate to \$1,000,000.00 plus \$1.10/M thereafter

#### **RESIDENTIAL MORTGAGEES POLICIES** -

Policies of title insurance protecting the interest of mortgage lenders.

\$ same as above

#### **SIMULTANEOUSLY ISSUED LOAN POLICIES**

A loan policy issued simultaneously with the issue of an owners policy.

\$250.00 to \$1,000,000.00 plus \$0.15/M thereafter plus card rate if exceeds owner's amount

#### **BUILDER NEW CONSTRUCTION RATES**

Lot sales, loan and completed houses

\$ See Schedule A

#### **RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES** - a rate afforded

to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists

\$ full card rate less 25% credit but not less than minimum charge

**RE-ISSUE RATE** - A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last 3 years

\$ full card rate less 25% credit but not less than minimum charge

#### **MULTIPLE LOT OR TRACT CHARGE** -

A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$200.00/chain for multi-county orders add \$400.00 for each additional county plus \$200.00 for each additional chain

<u>LEASEHOLD POLICIES</u> - Policies issued to protect the interest of a lessee in real property.	\$ card rate
<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Not exceeding the amount of the owner's policy issued to the fee owner	\$ 30% of card rate
<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Where the amount of coverage exceeds the amount of the owner's policy issued to fee owner	\$30% of card rate to amount of owner's policy, plus card rate thereafter
<u>INDIVIDUAL (NON-BUILDER) LOT OWNER</u> Construction Loan Commitment	\$ card rate
<u>COMMITMENT TO INSURE - RESIDENTIAL LOT SALE</u>	\$ card rate
<u>CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.	\$ 30% card rate
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$card rate, less a 20% credit for the benefit of the corporate transferor/transferee in addition to any other credits the land is eligible for.
<u>DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY</u> When priority is lost due to construction commencing prior to recordation of the mortgage	10% of base policy charge but not less than minimum charge of \$300.00
<u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy	\$Actual amount of charge presented by that provider
<u>PRELIMINARY TITLE SEARCH REPORT</u> For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made	\$Invoiced upon receipt of contract
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued	\$ card rate for first policy, \$250.00 for each additional policy

RESIDENTIAL CONSTRUCTION  
COMMITMENT UPDATE

\$75.00

Commitment revised to reflect  
new owner and/or construction  
mortgage after recording and to  
extend effective date

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$125.00

Over \$76,000.00 up to \$150,000.00

\$175.00

ENDORSEMENTS - Coverage added to the  
basic insurance contract which add additional  
coverage to the insured and consequently  
additional risk to the insurer.

\$ See "ENDORSEMENTS"

## **TITLE INSURANCE**

### **SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS**

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis.

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

## ENDORSEMENTS

ALTA 1 – Street Assessments	\$175.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$425.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$625.00
ALTA 3.1 and 3.2 - Zoning (new zoning, new construction, or change in use of property within last year)	25% of base policy premium, minimum of \$625.00
Order Zoning Letter for Customer	\$100.00 plus cost of letter
ALTA 4 Series – Condominium	\$175.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$175.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$175.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$175.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$175.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$300.00
ALTA 9.8 – Land Under Development	\$300.00
ALTA 10 – Assignment	\$200.00 Commercial No Charge 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$350.00

ALTA 11 Mortgage Modification	\$25% of original policy premium minimum of \$425.00
ALTA 11.1 Mortgage Modification	\$25% of original policy premium minimum of \$425.00
ALTA 11.2 – Mortgage Modification Increase of Coverage	ALTA 11 fee plus Mortgage Policy Rate applied for increase in amount of insurance.
ALTA 12 – Aggregation (Tie-In)	10% of base policy premium, minimum of \$200.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$500.00
ALTA 17 – Direct Access	\$200.00 Commercial No Charge 1-4 Family
ALTA 17.1 – Indirect Access	\$250.00 Commercial No Charge 1-4 Family
ALTA 17.2 – Utility Facility	\$225.00 Commercial No Charge 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$200.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$200.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium, minimum of \$500.00
ALTA 22 Series – Location	\$200.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$200.00

ALTA 24 – Doing Business	\$175.00 Commercial No Charge 1-4 Family
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$275.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$500.00
ALTA 32 Series – Construction Loan	\$175.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 34 – Covered Risk	\$200.00 Commercial No Charge 1-4 Family
ALTA 35 Series - Minerals	\$175.00
ALTA 37 – Assignment of Rents and Leases	\$175.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$175.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge Commercial No charge Residential
CLTA 103.3 – Encroachment	\$275.00
Option	10% of base policy premium, minimum of \$200.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$500.00
Last Dollar	10% of base policy premium, minimum of \$500.00
Public Record Search	\$525.00 Commercial \$325.00 1-4 Family
Named Insured	\$275.00

Assumption	\$200.00 Commercial No Charge 1-4 Family
Effect of Tax Sale on Easement	\$175.00 Commercial No Charge 1-4 Family
Gap	\$175.00 Commercial No Charge 1-4 Family
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$250.00 plus 60% of card rate for the increase in amount of insurance. \$550.00 minimum.
Non-Residential Construction Draw Endorsement to Loan Policy	\$200.00
Residential Construction Draw Endorsement to Loan Policy	\$200.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$500.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$200.00 Commercial No Charge 1-4 Family
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$200.00 Commercial No Charge 1-4 Family
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$200.00 Commercial No Charge 1-4 Family

RATE CARD  
EFFECTIVE FEBRUARY 15, 2023

See Next Page

SCHEDULE A  
APPROVED BUILDER RESIDENTIAL NEW CONSTRUCTION TITLE INSURANCE RATES  
EFFECTIVE FEBRUARY 15, 2023

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>Construction Loan Binder</u> A commitment for title insurance issued for the protection Of the interest in property taken as a result of a filing of a mortgage For construction purposes and is good for 12 months.	\$90.00 for Individuals and Builders
<u>Construction Loan Binder Update</u> Only applies if work has not been started. If work was started then a Construction Loan Policy is required.	\$75.00
<u>Construction Loan Policy</u> A policy issued for the interest in the property taken as a result of a filing of a mortgage for construction purposes. No tract fee as long as in the same subdivision.	\$1.00/\$1000 up to \$1,000,000.00 over add \$.75/\$1000 in excess of \$1,000,00 add \$1.00/\$1,000 \$300.00Minimum
<u>Builder Rate</u> Builder to Individual (Owner's Policy) A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision.	\$ full card rate less 40% credit
<u>Builder/Developer to Builder (owners's policy) Vacant Lot</u> A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision.	\$75.00 per lot
<u>Date Down Endorsement</u>	\$50.00



# Security 1<sup>st</sup> Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | [SECURITY1ST.COM](https://www.Security1st.com)

## FRANKLIN COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE FEBRUARY 15, 2023

Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd
50,000	391	293	290,000	1,023	767	530,000	1,540	1,155	770,000	2,068	1,551
60,000	451	338	300,000	1,045	784	540,000	1,562	1,172	780,000	2,090	1,568
70,000	506	380	310,000	1,067	800	550,000	1,584	1,188	790,000	2,112	1,584
80,000	545	408	320,000	1,089	817	560,000	1,606	1,205	800,000	2,134	1,601
90,000	578	433	330,000	1,111	833	570,000	1,628	1,221	810,000	2,156	1,617
100,000	605	454	340,000	1,133	850	580,000	1,650	1,238	820,000	2,178	1,634
110,000	627	470	350,000	1,155	866	590,000	1,672	1,254	830,000	2,200	1,650
120,000	649	487	360,000	1,177	883	600,000	1,694	1,271	840,000	2,222	1,667
130,000	671	503	370,000	1,199	899	610,000	1,716	1,287	850,000	2,244	1,683
140,000	693	520	380,000	1,221	916	620,000	1,738	1,304	860,000	2,266	1,700
150,000	715	536	390,000	1,243	932	630,000	1,760	1,320	870,000	2,288	1,716
160,000	737	553	400,000	1,265	949	640,000	1,782	1,337	880,000	2,310	1,733
170,000	759	569	410,000	1,287	965	650,000	1,804	1,353	890,000	2,332	1,749
180,000	781	586	420,000	1,309	982	660,000	1,826	1,370	900,000	2,354	1,766
190,000	803	602	430,000	1,331	998	670,000	1,848	1,386	910,000	2,376	1,782
200,000	825	619	440,000	1,353	1,015	680,000	1,870	1,403	920,000	2,398	1,799
210,000	847	635	450,000	1,375	1,031	690,000	1,892	1,419	930,000	2,420	1,815
220,000	869	652	460,000	1,397	1,048	700,000	1,914	1,436	940,000	2,442	1,832
230,000	891	668	470,000	1,419	1,064	710,000	1,936	1,452	950,000	2,464	1,848
240,000	913	685	480,000	1,441	1,081	720,000	1,958	1,469	960,000	2,486	1,865
250,000	935	701	490,000	1,463	1,097	730,000	1,980	1,485	970,000	2,508	1,881
260,000	957	718	500,000	1,485	1,114	740,000	2,002	1,502	980,000	2,530	1,898
270,000	979	734	510,000	1,496	1,122	750,000	2,024	1,518	990,000	2,552	1,914
280,000	1,001	751	520,000	1,518	1,139	760,000	2,046	1,535	1,000,000	2,574	1,931

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN Buyer \$400.00 / Seller \$200.00

RESIDENTIAL SALE WITH CASH Buyer \$200.00 / Seller \$200.00

RESIDENTIAL SALE WITHOUT REALTOR Buyer \$500.00 / Seller \$300.00

RESIDENTIAL REFINANCE \$450.00

### COMMERCIAL & AGRICULTURAL

\$1.00/1,000 up to 1,000,000 | plus 15¢/1,000 over 1,000,000

(\$550.00 min. | \$650.00 min. without Realtor)

- \* The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional changes.
- \*\* ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify. Call us for more information.
- \*\*\* Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.
- \*\*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$250.00.
- \*\*\*\*\* For sale of property within three years of prior policy purchase, use Reissue rate.
- \*\*\*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.

Security 1<sup>st</sup> Title LLC  
421 S. Hickory St., Ottawa, Kansas 66067  
Telephone: (785) 242-2457 Telecopier: (785) 242-6830

Rate Filing Effective February 1, 2019  
For title insurance produced by or closings conducted  
by all offices located in Franklin County, Kansas

FILED

JAN 30 2019

VICKI SCHMIDT

Commissioner of Insurance

**Charges for Escrow, Closing and/or Other Services**

**Services**

**Charge**

COMMERCIAL ESCROW CLOSING

\$1.00/M to \$1,000,000 plus \$0.10/M  
over. \$400.00 minimum

RESIDENTIAL REAL ESTATE CLOSING

Sale with loan.

\$500.00  
(\$350.00 Buyer, \$150.00 Seller)

RESIDENTIAL LOAN CLOSING

Refinance.

\$350.00

RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved

\$300.00  
(\$150.00 Buyer, \$150.00 Seller)

RESIDENTIAL REAL ESTATE CLOSING

For Sale by Owner without assistance of real estate agent  
Cash sale, no loan involved

\$500.00  
(\$250.00 Buyer, \$250.00 Seller)

RESIDENTIAL REAL ESTATE CLOSING

For Sale by Owner without assistance of real estate agent  
Sale with loan

\$700.00  
(\$450.00 Buyer, \$250.00 Seller)

SELLER CONVENIENCE SERVICES

(Does not apply to builders or investors)

Wires

\$ 20.00 each

Overnight/Express Deliveries

\$ 20.00 each

RECEIVED  
JAN 30 2019  
KANSAS INSURANCE DEPT.

DOCUMENT PREPARATION

When not included with closings or title insurance \$ see below

- |                          |          |
|--------------------------|----------|
| 1. Deeds                 | \$100.00 |
| 2. Mortgages             | \$100.00 |
| 3. Notes                 | \$100.00 |
| 4. Affidavits            | \$100.00 |
| 5. Assignments, releases | \$100.00 |

DOCUMENT PREPARATION

Real estate sales contract (For Sale by Owner, closing involved, no realtor or lender involved)

\$200.00

PREPARE FORM TR 63 APPLICATION

To retire mobile home title

\$150.00

RESIDENTIAL CORPORATE RELOCATION RATE

(minimum of 25 related transactions)

\$500.00, less a 20% credit for the benefit of the corporate transferor/transferee

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property.

regular commercial closing  
fee for each parcel

1031 EXCHANGE ADMINISTRATION

\$675.00 (up to 3 disbursements)  
\$25.00 (per additional disbursements)  
\$125.00 per replacement property

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$500.00

DISBURSEMENT OF FUNDS

No closing services, disbursing funds and collecting signatures on documents furnished to us.

\$500.00 for up to 5 disbursements.  
\$50.00 per disbursement in excess of 5

DISBURSEMENT OF FUNDS

No closing services, disbursing funds, without collecting signatures on documents

\$250.00 for up to 5 disbursements.  
\$50.00 per disbursement in excess of 5

ESCROW DEPOSIT

In conjunction with commercial closing title issues

\$250.00 for up to 5 disbursements.  
\$50.00 per disbursement in excess of 5

ESCROW DEPOSIT

Held for non-title issues, and not lender-required, on residential property for which we are providing title insurance

\$125.00 for 1 disbursement.  
\$50.00 per each additional disbursement

FILED

JAN 30 2019

VICKI SCHMIDT  
Commissioner of Insurance

ESCROW DEPOSIT

Held for non-title issues,  
and not lender-required, on  
commercial property for which  
we are providing title insurance

\$250.00 for 1 disbursement.  
\$50.00 per each additional  
disbursement

ESCROW DEPOSIT

Held for non-title issues,  
and not lender-required  
(No title or closing services  
provided)

\$350.00 for 1 disbursement.  
\$50.00 per each additional  
disbursement

JAN 30 2019

VICKI SCHMIDT

Commissioner of Insurance

ESCROW DEPOSIT

Lender-required

\$0.00

ESCROW DEPOSIT

New construction

\$0.00

ONE-TIME CLOSINGS

Closing of a construction mortgage which is also the  
permanent mortgage, with modification to be filed at  
end of construction

\$500.00

SECOND MORTGAGE CLOSING

In conjunction with simultaneous first  
mortgage closing

\$155.00

ESCROW CONTRACT SET-UP

Prepare contract, hold documents, and  
collect and disburse payments - With Title  
Insurance and Closing Services

\$500.00

ESCROW CONTRACT SET-UP

Prepare contract, hold documents, and  
collect and disburse payments - Without Title  
Insurance and Closing Services

\$500.00

ESCROW CONTRACT SET-UP

Hold documents only

\$500.00

ESCROW CONTRACT SERVICING

First two seller disbursements (does not  
include tax/insurance reserve disbursement )

\$20.00 per month

Each additional seller disbursement

\$5.00

If tax/insurance reserves are required

\$5.00

DOCUMENT COURTESY SIGNING \$200.00

PREPARATION OF POWER OF ATTORNEY \$300.00

(In connection with transactions for which our Company does not provide the title insurance)  
(No charge for transactions in which our Company does provide title insurance)

DOCUMENT PREPARATION FOR DEED PACKAGE \$50.00

Out of county REO Transactions in which our Company does seller signing and out of county Company does buyer's signing

SELLER ASSIST CLOSING \$250.00

Seller's side of transaction only with other party closing buyer's side

FILED

JAN 30 2019

VICKI SCHMIDT  
Commissioner of Insurance

\*SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN THE ABOVE RATES (LIST)

\*If there is a charge for such services, they should be included on the items shown previously.

## COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

### TYPE OF TRANSACTION

### RATE

#### OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners,  
contract vendees and lessees.

\$ card rate to \$1,000,000.00 plus  
\$1.00 /M thereafter

FILED  
JAN 30 2019

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus  
\$1.00/M thereafter

WILLIAM SCHMIDT  
Commissioner of Insurance

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

Not exceeding the amount of owner's policy  
issued simultaneous therewith.

\$200.00 to \$1,000,000.00 plus  
\$0.10/M thereafter

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

Where the amount of coverage exceeds the  
owner's policy.

\$200.00 to \$1,000,000.00 plus  
\$0.10/M thereafter plus card rate  
difference

LEASEHOLD POLICIES - Policies issued  
to protect the interest of a lessee in real  
property.

\$ card rate

#### SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Not exceeding the amount of owner's policy  
issued to the fee owner

\$ 30% of card rate

#### SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Where the amount of coverage exceeds the  
fee owner's policy

\$ 30% of card rate to amount of  
owner's policy, plus card rate thereafter

REFINANCE POLICIES - Loan Policy  
issued on property as a result of  
refinancing a previous loan

\$ card rate

SECOND MORTGAGE POLICIES - loan  
policy issued on 2nd, 3rd or more loans

\$ card rate

REISSUE POLICIES - policies issued on  
property previously insured

\$ card rate less 25% credit but  
not less than minimum charge

DEVELOPER/BUILDER RATE - (Owner's Policies) - a rate afforded to builder/developer as seller which is less than the normal owners rate due to discount for volume as well as simplicity of search and examination.

\$ card rate

DEVELOPER/BUILDER RATE - (Loan Policies) - a rate afforded to builder/developer as borrower which is less than the normal loan rate due to discount for volume as well as simplicity of search and examination.

\$ card rate

MULTIPLE LOT OR TRACT CHARGE - A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$100.00/chain

NEW CONSTRUCTION PENDING DISBURSEMENT POLICY calling for periodic endorsements for increasing liability and extending time of policy.

\$ card rate

NEW CONSTRUCTION OWNERS POLICY

\$ card rate

NEW CONSTRUCTION LOAN POLICY  
Issued to construction lender on construction Loan (Non-builder/developer as borrower)

\$ card rate

NEW CONSTRUCTION LOAN POLICY  
Issued to construction lender on construction loan with builder/developer as borrower

\$ card rate

HOLD OPEN CHARGES

\$0.0

FORECLOSURE COMMITMENT  
Commitment issued for filing foreclosure proceedings.

a. Do not take policy

\$350.00

b. Do take policy

\$ card rate

c. Date down endorsements:

First endorsement

\$50.00

Subsequent endorsements

\$50.00 each

LOT SALE TO BUYER

(builder/developer as seller)

a. No policy until improvement completed

\$ card rate

b. Policy issued for cost of lot

\$ card rate

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JAN 30 2019

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Commissioner of Insurance

LOT SALE TO BUYER

(Non-builder/developer as seller)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ card rate

\$ card rate

CONVERT CONTRACT PURCHASERS POLICY  
TO OWNERS POLICY

Issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 30% card rate

Cash Advance

Money advanced to pay for recordings, overnight express, long distance calls, fax transmissions, etc.

\$ actual cash advanced

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CONVERT CONSTRUCTION LOAN POLICY  
TO PERMANENT LOAN POLICY

\$ card rate less credit for  
construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS  
POLICY

Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.

\$ 30% of card rate up to amount  
of leasehold policy plus card  
rate thereafter.

CANCELLATION FEE

A charge made for actual work performed on a title insurance file that for some reason does not result in the issuance of a title insurance policy

\$Actual amount of services/fees charged

INFORMATIONAL TTITLE REPORT

Issued for "amount to be agreed upon" where customer wants to check title before sale/mortgage

\$350.00

\$75.00 for each update

INFORMATIONAL TITLE REPORT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount.

\$350.00

\$50.00 for each update

INFORMATIONAL TITLE REPORT

(Applies to all except title insurance agents or underwriters)

\$350.00

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$500.00

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

\$ See "ENDORSEMENTS"

## RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

### TYPE OF TRANSACTION

### RATE

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RESIDENTIAL NEW CONSTRUCTION LOAN  
POLICY issued with owners policy on new  
Construction

\$200.00

SECOND MORTGAGE POLICIES - loan  
Policies issued on 2nd, 3rd or more loans

\$ card rate

HOLD OPEN CHARGES

\$150.00

RESIDENTIAL OWNERS POLICIES -  
Policies of title insurance protecting the  
owners interest in one-four family  
residences.

\$ card rate to \$1,000,000.00  
plus \$1.00/M thereafter

RESIDENTIAL MORTGAGEES POLICIES -  
Policies of title insurance protecting the interest  
of mortgage lenders.

\$ same as above

SIMULTANEOUSLY ISSUED LOAN POLICIES  
Not exceeding the amount of owner's policy issued  
simultaneously issued therewith

\$200.00

SIMULTANEOUSLY ISSUED LOAN POLICIES  
A loan policy issued simultaneously with the issue  
of an owners policy in an amount equal to or exceeding  
the amount of said loan policy.

\$200.00 plus card rate difference if  
exceeds owner's amount

RESIDENTIAL CONSTRUCTION LOAN POLICY  
A loan policy specifically for the protection of the  
interest in property taken as the result of the filing of  
a mortgage for construction purposes.

\$ card rate

CONSTRUCTION LOAN BINDER (COMMITMENT)  
A commitment for title insurance issued  
specifically for the protection of the interest  
in property taken as the result of the filing of a mortgage  
for construction purposes.

\$ 150.00

DEVELOPMENT LOAN POLICY

A mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e., subdivision development and subsequent land sales)

\$ card rate

BUILDERS RATE - (Residential Owners Policies) - a rate affordable to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination.

Construction Binder \$75.00 for 12 months. \$50.00 for updates

BUILDERS RATE - (Builder to Individual (Owner's Policy) A rate for builder/developers which is less Than the normal residential owners rate due to discount For volume or repetition of title examination in the same subdivision

\$300 up to \$200,000.00 plus \$1.00  
\$1000 in excess of \$200,001.00.

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists

\$ card rate

RE-ISSUE RATE - A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title

\$ card rate less 25% credit but not less than minimum charge

MULTIPLE LOT OR TRACT CHARGE -

A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$100.00/chain

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings.

a. Do not take policy

\$225.00

b. Do take policy

\$ card rate

c. Post-Petition date down endorsements:

First endorsement

\$50.00

Subsequent endorsements

\$50.00 each

LEASEHOLD POLICIES - Policies issued to protect the interest of a lessee in real property.

\$ card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Not exceeding the amount of the owner's policy issued to the fee owner

\$ 30% of card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Where the amount of coverage exceeds the amount of the owner's policy issued to fee owner

\$30% of card rate to amount of owner's policy, plus card rate thereafter

FILED  
JAN 30 2019  
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Commissioner of Insurance

CANCELLATION FEE

A charge made for actual work performed on a title insurance file that for some reason does not result in the issuance of a title insurance policy.

\$0.00

INDIVIDUAL (NON-BUILDER) LOT OWNER Construction Loan Commitment

\$ card rate

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$ card rate

CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY

Issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 30% card rate

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$500.00

INFORMATIONAL TITLE REPORT

Issued for "amount to be agreed upon" where customer wants to check title before sale/mortgage

\$250.00  
\$50.00 for each update

RESIDENTIAL CORPORATE RELOCATION RATE

(minimum of 25 related transactions)

\$card rate, less a 20% credit for the benefit of the corporate transferor/transferee in addition to any other credits the land is eligible for.

RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN

Date-Down endorsement issued, does not extend policy effective date

\$50.00

RESIDENTIAL LOAN POLICY  
CONSTRUCTION DATE-DOWN  
PACKAGE

Ordered at time of closing, includes  
unlimited date-downs, does  
not extend policy effective date

\$400.00

MULTIPLE SIMULTANEOUS  
LOAN POLICIES

No owner's policy issued

\$ card rate for first policy,  
\$200.00 for each additional policy

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RESIDENTIAL CONSTRUCTION  
COMMITMENT UPDATE

Commitment revised to reflect  
new owner and/or construction  
mortgage after recording and to  
extend effective date

\$75.00

JUNIOR LOAN POLICIES

Up to \$75,000.00

Over \$76,000.00 up to \$150,000.00

\$90.00

\$140.00

ENDORSEMENTS - Coverage added to the  
basic insurance contract which add additional  
coverage to the insured and consequently  
additional risk to the insurer.

\$ See "ENDORSEMENTS"

## TITLE INSURANCE

FILED

### SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

JAN 30 2019

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Commissioner of Insurance

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis.

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

## ENDORSEMENTS

ALTA 1 – Street Assessments	\$150.00 Commercial No Charge 1-4 Family	
ALTA 3.0 – Zoning	\$350.00	FILED
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$500.00	JAN 30 2019 VICKI SCHMIDT Commissioner of Insurance
ALTA 3.1 and 3.2 - Zoning (new zoning, new construction, or change in use of property within last year)	25% of base policy premium	
Order Zoning Letter for Customer	\$85.00 plus cost of letter	
ALTA 4 Series – Condominium	\$150.00 Commercial No Charge 1-4 Family	
ALTA 5 Series – Planned Unit Development	\$150.00 Commercial No Charge 1-4 Family	
ALTA 6 Series – Variable Rate	\$150.00 Commercial No Charge 1-4 Family	
ALTA 7 Series – Manufactured Housing	\$150.00 Commercial No Charge 1-4 Family	
ALTA 8.1 – Residential	No Charge	
ALTA 8.2 – Commercial	\$150.00	
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$150.00 Commercial No Charge 1-4 Family	
ALTA 9.7 - Land Under Development	\$250.00	
ALTA 9.8 – Land Under Development	\$250.00	
ALTA 10 – Assignment	\$150.00 Commercial No Charge 1-4 Family	

ALTA 10.1 – Assignment and Date Down	\$300.00
ALTA 11 – Mortgage Modification	\$50.00, plus 25 % of original policy premium, plus card rate for any increase in amount of insurance. 40% re-issue credit applied if policy is less than 3 years old. \$350.00 minimum.
ALTA 12 – Aggregation (Tie-In)	10% of base policy premium
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$150.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium
ALTA 16 – Mezzanine Financing	10% of base policy premium
ATA 17 Series – Access and Utility	\$150.00 Commercial No Charge 1-4 Family
ALTA 18 – Tax Parcel	\$150.00 Commercial No Charge 1-4 Family
ALTA 18.1 – Tax Parcel	\$150.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$150.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium
ALTA 22 Series – Location	\$150.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$150.00
ALTA 24 – Doing Business	\$150.00 Commercial No Charge 1-4 Family
ALTA 25 Series – Survey	\$150.00

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ALTA 26 – Subdivision	\$150.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$225.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. Minimum of \$150.00
ALTA 32 Series – Construction Loan	\$125.00
ALTA 33 – Construction Loan Disbursement	\$125.00
ALTA 34 – Covered Risk	\$150.00 Commercial No Charge 1-4 Family
ALTA 35 Series - Minerals	\$150.00
ALTA 37 – Assignment of Rents and Leases	\$150.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$150.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge Commercial No charge Residential
CLTA 103.3 – Encroachment	\$225.00
Option	10% of base policy premium
Change in Composition of Entity / Fairway	10% of base policy premium
Last Dollar	10% of base policy premium
Public Record Search	\$300.00 Commercial \$225.00 1-4 Family
Successor	\$250.00
Named Insured	\$250.00
Change Insured –Stock Transfer	\$250.00
Assumption	\$150.00 Commercial No Charge 1-4 Family

FILED

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Effect of Tax Sale on Easement

\$150.00 Commercial  
No Charge 1-4 Family

Gap

\$150.00 Commercial  
No Charge 1-4 Family

Increase Policy Amount

Card Rate

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Date Down – 1-4 Family,  
extends effective date

\$225.00

JAN 30 2019

Date Down – Other than 1-4 Family,  
extends effective date

\$50.00, plus 25% of original policy  
premium, plus card rate for any  
increase in amount of insurance.  
40% re-issue credit applied if policy  
is less than 3 years old. \$350.00  
minimum.

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Date Down to Builder's Master  
Mortgage construction loan policy,  
extends effective date and increases  
amount of insurance

\$225.00 plus 60% of card rate for the  
increase in amount of insurance.  
\$500.00 minimum.

Construction Draw Endorsement  
to Loan Policy

\$125.00

ALL OTHER ALTA FORMS  
(as filed in Kansas by any  
underwriter for which Security  
1<sup>st</sup> Title is an agent)

\$150.00 Commercial  
\$No Charge 1-4 Family

ALL OTHER CLTA FORMS  
(as filed in Kansas by any  
underwriter for which Security 1<sup>st</sup> Title is an agent)

\$150.00 Commercial  
No Charge 1-4 Family

ALL OTHER UNDERWRITER  
FORM ENDORSEMENTS  
(as filed in Kansas by any  
underwriter for which Security  
1<sup>st</sup> Title is an agent)

\$150.00 Commercial  
No Charge 1-4 Family

FILED

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Commissioner of Insurance

RATE CARD  
EFFECTIVE JULY 1, 2016  
See Next Page



# Security 1<sup>st</sup> Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | [SECURITY1STKS.COM](http://SECURITY1STKS.COM)

## FRANKLIN COUNTY TITLE INSURANCE CHARGES

EFFECTIVE JULY 1, 2016

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
10,000	170	260,000	870	510,000	1,360	760,000	1,860
20,000	215	270,000	890	520,000	1,380	770,000	1,880
30,000	235	280,000	910	530,000	1,400	780,000	1,900
40,000	295	290,000	930	540,000	1,420	790,000	1,920
50,000	355	300,000	950	550,000	1,440	800,000	1,940
60,000	410	310,000	970	560,000	1,460	810,000	1,960
70,000	460	320,000	990	570,000	1,480	820,000	1,980
80,000	495	330,000	1,010	580,000	1,500	830,000	2,000
90,000	525	340,000	1,030	590,000	1,520	840,000	2,020
100,000	550	350,000	1,050	600,000	1,540	850,000	2,040
110,000	570	360,000	1,070	610,000	1,560	860,000	2,060
120,000	590	370,000	1,090	620,000	1,580	870,000	2,080
130,000	610	380,000	1,110	630,000	1,600	880,000	2,100
140,000	630	390,000	1,130	640,000	1,620	890,000	2,120
150,000	650	400,000	1,150	650,000	1,640	900,000	2,140
160,000	670	410,000	1,170	660,000	1,660	910,000	2,160
170,000	690	420,000	1,190	670,000	1,680	920,000	2,180
180,000	710	430,000	1,210	680,000	1,700	930,000	2,200
190,000	730	440,000	1,230	690,000	1,720	940,000	2,220
200,000	750	450,000	1,250	700,000	1,740	950,000	2,240
210,000	770	460,000	1,270	710,000	1,760	960,000	2,260
220,000	790	470,000	1,290	720,000	1,780	970,000	2,280
230,000	810	480,000	1,310	730,000	1,800	980,000	2,300
240,000	830	490,000	1,330	740,000	1,820	990,000	2,320
250,000	850	500,000	1,350	750,000	1,840	1,000,000	2,340

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN: Buyer \$350.00 / Seller \$150.00

RESIDENTIAL SALE WITH CASH: Buyer \$150.00 / Seller \$150.00

RESIDENTIAL REFINANCE \$350.00

COMMERCIAL & AGRICULTURAL

\$1.00/1,000 up to 1,000,000 | plus 10¢/1,000 over 1,000,000 (\$400.00 min.)

- \* The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional charges.
- \*\* Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.
- \*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$200.00.
- \*\*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.

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JAN 30 2019

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