



**FILED**

09/06/2023

RATE AND FORM COMPLIANCE DIVISION

Security 1<sup>st</sup> Title LLC  
11009 Metcalf Ave.  
Overland Park, KS 66210

Rate Filing Effective SEPTEMBER 8, 2023

For title insurance produced by or closings conducted  
by all offices located in Leavenworth, Johnson & Wyandotte Counties, Kansas

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

**Services**

**Charge**

COMMERCIAL ESCROW CLOSING

\$1.00/M to \$1,000,000 plus  
\$.15/M over. \$600.00 minimum

COMMERCIAL ESCROW CLOSING

For sale by owner without assistance of  
real estate agent.

\$1.00/M to 1,000,000 plus  
\$.15/M over. \$800.00  
minimum.

RESIDENTIAL REAL ESTATE CLOSING

Sale with Loan  
-excludes builder/developer

\$350.00 Buyer + \$0.00 to  
Seller (included in owner's  
policy premium)

RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved.

\$225.00 + \$0.00 Seller

RESIDENTIAL LOAN CLOSING

Refinance.

\$350.00

RELOCATION COMPANY CLOSING

\$250.00 Seller

REO/SHORT SALE

Seller Closing Fee

\$400.00

RESIDENTIAL DOCUMENT PREPARATION

1. For Sale by Owner only-No Realtor or Attorney Involved
2. Prepare the ALTA and Disburse Funds  
(Lender closes and notarizes)

\$300.00  
\$250.00

CONVENIENCE SERVICES

Wires

Overnight/Express Deliveries

\$25.00  
\$25.00

<u>MORTGAGE FUNDING FEE</u>	\$150.00
Processing fee for obtaining loan funding approval on all residential mortgages closings.	
<u>PREPARE FORM TR 63 APPLICATION</u>	\$400.00
To retire mobile home title in conjunction with the issuance of title insurance	
<u>MULTIPLE VACANT LOT SALES CLOSING</u>	\$75.00
	Commercial closing if in excess of 3 lots
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u>	\$400.00, less a 20% credit for the benefit of the corporate transferor/transferee
(minimum of 25 related transactions)	
<u>RESIDENTIAL VACANT LOT SALE CLOSING</u>	\$50.00
Builder Involved	
<u>RESIDENTIAL VACANT LOT SALE CLOSING</u>	\$225.00
With TRID mortgage	
\$100.00 lot closing \$125 for mortgage closing	
<u>RESIDENTIAL CONSTRUCTION LOAN CLOSING</u>	
With Non-TRID Loan	\$ 75.00
With TRID Loan	\$125.00
<u>RESIDENTIAL VACANT LOT SALE SPLIT</u>	\$225.00
Closing-Builder/Buyer not closing at Security 1 <sup>st</sup>	
Builder charge	
<u>RESIDENTIAL REAL ESTATE CLOSING</u>	\$350.00 Buyer
Sale of new home by Builder to first Owner	
<u>EXCHANGE CLOSING</u>	See Commercial Escrow Fees
Closing transaction having more than one parcel of real property. Fees to be applied to each parcel	
<u>MECHANIC LIEN WORK OUT</u>	0.5% of loan amount/\$1,500.00 minimum
Obtaining lien waivers, disbursing funds to pay claimants.	
<u>ESCROW DEPOSIT</u>	\$500.00 up to 5 disbursements.
In conjunction with commercial closing title issues	\$100.00 per disbursement in excess of 5
<u>ESCROW DEPOSIT – RESIDENTIAL</u>	\$125.00 for 1 disbursement.
Held for non-title issues, not lender required, on residential property for which we are providing title insurance	\$50.00 per each additional disbursement

<u>ESCROW DEPOSIT - COMMERCIAL</u> Held for non-title issues, 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	\$350.00
<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
<u>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files	\$100.00 per hour

## COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> Policies will be issued to owners, Contract vendees and lessees.	Schedule B
<u>MORTGAGE TITLE INSURANCE POLICY</u> Issued to lenders	Schedule B
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> A loan policy issued simultaneously with the issuance of an owners policy,	Up to 3 million -\$500.00 3 million to 10 million-\$1,000.00 over 10 million \$1,500.00 Schedule B plus Schedule B difference
<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Not exceeding the amount of the owner's policy issued to the fee owner	\$ 30% of the charge made for simultaneously issued Owners Policy Minimum \$450.00
<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> where the amount of coverage exceeds the fee owner's policy	\$30% of Schedule B to amount of owner's policy, plus Schedule B thereafter
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ Schedule B
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ Schedule B
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ Schedule B
<u>DEVELOPER/BUILDER RATE</u> - (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.	\$ Schedule B
<u>DEVELOPER/BUILDER RATE</u> - (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.	\$ Schedule B



<p><u>MULTIPLE LOT OR TRACT CHARGE -</u> 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.</p>	<p>\$200.00/chain for multi-county orders add \$400.00 for each additional county plus \$200.00 for each additional chain.</p>
<p><u>DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY</u> When priority is lost due to construction commencing prior to recordation of the mortgage</p>	<p>10% of base policy charge but not less than minimum charge of \$350.00</p>
<p><u>NEW CONSTRUCTION OWNERS POLICY</u></p>	<p>\$ Schedule B</p>
<p><u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction Loan (Non-builder/developer as borrower)</p>	<p>\$ Schedule B</p>
<p><u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction loan with builder/developer as borrower</p>	<p>\$ Schedule B</p>
<p><u>HOLD OPEN CHARGES</u></p>	<p>\$100.00</p>
<p><u>CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.</p>	<p>\$ Schedule B</p>
<p><u>CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY</u></p>	<p>\$ Schedule B less credit for construction LP charge</p>
<p><u>CONVERT LEASEHOLD POLICY TO OWNERS POLICY</u> Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.</p>	<p>\$ Schedule B up to amount of leasehold policy plus Schedule B thereafter</p>
<p><u>CANCELLATION FEE</u> 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</p>	<p>\$ Actual amount of charge presented by provider. \$250.00 Minimum.</p>
<p><u>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files</p>	<p>\$100.00 per hour</p>
<p><u>PRELIMINARY TITLE SEARCH REPORT</u> For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made</p>	<p>\$ Invoiced upon receipt of contract</p>

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)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$450.00
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ Schedule C
<u>HOLD OPEN CHARGES - 6 Months</u> Additional 6 Months	\$150.00 \$100.00
<u>RESIDENTIAL OWNERS POLICIES</u> Policies of title insurance protecting the owners in one-four family residences. ALTA Homeowners Policy, issued as applicable	\$Schedule A to \$1,000,000 plus \$.60/M to \$5,000,000 plus \$.40/M over \$5,000,000
<u>RESIDENTIAL MORTGAGEES POLICIES</u> Policies of Title Insurance protecting the interest mortgage lenders	\$ Schedule A to \$1,000,000 plus \$.60/M to \$5,000,000 plus of \$.40/M over \$5,000,000
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an Owner's Policy in an amount equal to or exceeding the amount of said loan policy	\$450.00 (Plus Schedule C difference if Loan policy amount exceeds owner's Policy)
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy specifically for the protection of the interest in property taken as the result of the filing of mortgage for construction purposes.	\$ 0 to \$300,000-\$200.00 \$300,001 to \$500,000-\$300.00 Over \$500,000 \$.60/M
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> 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.	\$ 175.00
<u>RESIDENTIAL CONSTRUCTION COMMITMENT UPDATE</u> Commitment revised to reflect new owner and/or construction mortgage after recording and to extend effective date	\$75.00

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)

\$1.25/M up to \$1,000,000 plus  
\$1.00/M over \$1,000,000  
\$300.00 minimum

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.

\$ 1.50/M up to \$250,000.00  
\$1.00/M thereafter

BUILDER AND DEVELOPER RATE - (Residential Owners Policies) - a rate affordable to builders that are also are also developers which is less than the normal residential owners rate due to discount as the initial search was completed at Development.

\$ 1.50/M up to \$250,000.00  
\$0.50/M thereafter

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.

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

\$Schedule A

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

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

\$ 30% of Schedule A  
Minimum \$450.00

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 Schedule A to amount  
owner's policy, plus card rate  
thereafter

INDIVIDUAL (NON-BUILDER) LOT OWNER  
Construction Loan Commitment

\$ Schedule A

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$ Schedule A

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.

\$ Schedule A

<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$ Schedule A
<u>RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN</u> Date-Down endorsement issued, does not extend policy effective date. After 1 <sup>st</sup> date down at no charge	\$75.00
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued	\$Schedule A for first policy, \$450.00 for each additional policy
<u>JUNIOR LOAN POLICIES</u> Up to \$76,000.00 Over \$76,000.00 up to \$150,000.00	\$125.00 \$175.00
<u>SPLIT SIMULTANEOUS ISSUED LOAN POLICY</u> Loan Policy issued in connection with Owner's Policy that is issued by another title insurer	\$450.00
<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> 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 charge presented by provider. \$250.00 Minimum.
<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>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files	\$100.00 per hour
<u>ENDORSEMENTS</u> - 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

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

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | **SECURITY1ST.COM**

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE FEBRUARY 15, 2023

### SCHEDULE A | FOR RESIDENTIAL RESALE ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
50,000	744	290,000	1,229	530,000	1,545	770,000	1,908
60,000	783	300,000	1,247	540,000	1,558	780,000	1,921
70,000	802	310,000	1,260	550,000	1,571	790,000	1,934
80,000	815	320,000	1,273	560,000	1,584	800,000	1,947
90,000	848	330,000	1,286	570,000	1,597	810,000	1,960
100,000	874	340,000	1,299	580,000	1,610	820,000	1,973
110,000	900	350,000	1,312	590,000	1,623	830,000	1,986
120,000	913	360,000	1,325	600,000	1,636	840,000	1,999
130,000	926	370,000	1,338	610,000	1,649	850,000	2,012
140,000	945	380,000	1,351	620,000	1,662	860,000	2,025
150,000	977	390,000	1,364	630,000	1,675	870,000	2,038
160,000	990	400,000	1,377	640,000	1,688	880,000	2,051
170,000	997	410,000	1,390	650,000	1,753	890,000	2,064
180,000	1,016	420,000	1,403	660,000	1,766	900,000	2,077
190,000	1,042	430,000	1,416	670,000	1,779	910,000	2,090
200,000	1,049	440,000	1,429	680,000	1,792	920,000	2,103
210,000	1,088	450,000	1,442	690,000	1,805	930,000	2,116
220,000	1,094	460,000	1,455	700,000	1,818	940,000	2,129
230,000	1,127	470,000	1,468	710,000	1,831	950,000	2,142
240,000	1,140	480,000	1,480	720,000	1,843	960,000	2,155
250,000	1,159	490,000	1,493	730,000	1,856	970,000	2,168
260,000	1,178	500,000	1,506	740,000	1,869	980,000	2,181
270,000	1,195	510,000	1,519	750,000	1,882	990,000	2,194
280,000	1,211	520,000	1,532	760,000	1,895	1,000,000	2,227

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN: Buyer \$350.00 / Seller \$0.00  
 RESIDENTIAL SALE WITH CASH: Buyer \$225.00 / Seller \$0.00  
 DOCUMENT PREPARATION FEE (Sale without Realtor): \$300

**NO SELLER  
CLOSING FEES**

- \* 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.
- \*\* 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 a special quote.
- \*\*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$450.00.
- \*\*\*\*\* Mortgage Loan Funding Fee of \$150.00 applies to all Residential Mortgage Closings.
- \*\*\*\*\* For Owner's Policies over \$1,000,000 and all leasehold policies, call for a quote.
- \*\*\*\*\* For residential refinance and commercial transactions, call for applicable rates and fees.
- \*\*\*\*\* Additional charges may apply for wire and delivery services.

**SCHEDULE B**  
**COMMERCIAL TITLE INSURANCE RATES AND FEES**

**CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.15/1000 above \$1M  
\$600.00 minimum

**FOR SALE BY OWNER CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.15/1000 above \$1M  
\$800.00 minimum

**TITLE FEES:**

For both Owners and Loan Policies  
\$425 up to \$50,000  
\$4/1000 from \$50,001 to \$75M  
\$3/1000 from \$75,001 to \$100M  
\$2/1000 from \$100,001 to \$500M  
\$1.25/1000 from \$500,001 to \$1MM  
\$1/1000 from \$1,000,001 to \$5MM  
\$.90/1000 from \$5,000,001 to \$10MM  
\$.80/1000 from \$10MM and above

**Commercial Refinance Credit:**

- A. Refinance credits apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to, or for the benefit of the current owner and is made available to us.
  
- B. The refinance credit shall be 25% of the regular rate on the amount of the owner's policy, or the most recent loan policy, if more recent and for a greater amount but, no credit will be extended beyond 25% of the regular scheduled charge for the amount of the mortgage to be insured. Liability in excess of the amount of the prior policy will be billed at the regular rate.
  
- C. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no refinance credit is available.



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

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

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE FEBRUARY 15, 2023

### SCHEDULE C | FOR REFINANCE LOAN POLICY ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
60,000	385	300,000	715	540,000	979	780,000	1,243
70,000	412	310,000	726	550,000	990	790,000	1,254
80,000	440	320,000	737	560,000	1,001	800,000	1,265
90,000	467	330,000	748	570,000	1,012	810,000	1,276
100,000	495	340,000	759	580,000	1,023	820,000	1,287
110,000	506	350,000	770	590,000	1,034	830,000	1,298
120,000	517	360,000	781	600,000	1,045	840,000	1,309
130,000	528	370,000	792	610,000	1,056	850,000	1,320
140,000	539	380,000	803	620,000	1,067	860,000	1,331
150,000	550	390,000	814	630,000	1,078	870,000	1,342
160,000	561	400,000	825	640,000	1,089	880,000	1,353
170,000	572	410,000	836	650,000	1,100	890,000	1,364
180,000	583	420,000	847	660,000	1,111	900,000	1,375
190,000	594	430,000	858	670,000	1,122	910,000	1,386
200,000	605	440,000	869	680,000	1,133	920,000	1,397
210,000	616	450,000	880	690,000	1,144	930,000	1,408
220,000	627	460,000	891	700,000	1,155	940,000	1,419
230,000	638	470,000	902	710,000	1,166	950,000	1,430
240,000	649	480,000	913	720,000	1,177	960,000	1,441
250,000	660	490,000	924	730,000	1,188	970,000	1,452
260,000	671	500,000	935	740,000	1,199	980,000	1,463
270,000	682	510,000	946	750,000	1,210	990,000	1,474
280,000	693	520,000	957	760,000	1,221	1,000,000	1,485
290,000	704	530,000	968	770,000	1,232		

\* The quotes above are to be used as estimates. While the title insurance premium and the title service charges fluctuate based on the actual loan policy amount, all loan policies under \$60,000 carry a total cost for title insurance and services of \$385.00.

### CLOSING FEES

RESIDENTIAL REFINANCE \$350.00

- \* 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.
- \*\* Mortgage Loan Funding Fee of \$150.00 applies to all Residential Mortgage Closings.
- \*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.
- \*\*\*\* Additional charges may apply for wire and delivery services.



# FILED

02/15/2023

RATE AND FORM COMPLIANCE DIVISION

Security 1<sup>st</sup> Title LLC  
11009 Metcalf Ave.  
Overland Park, KS 66210

Rate Filing Effective FEBRUARY 17, 2023

For title insurance produced by or closings conducted  
by all offices located in Leavenworth, Johnson & Wyandotte Counties, Kansas

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

<u>Services</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u>	\$1.00/M to \$1,000,000 plus \$.15/M over. \$600.00 minimum
<u>COMMERCIAL ESCROW CLOSING</u> For sale by owner without assistance of real estate agent.	\$1.00/M to 1,000,000 plus \$.15/M over. \$800.00 minimum.
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with Loan -excludes builder/developer	\$350.00 Buyer + \$0.00 to Seller (included in owner's policy premium)
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved.	\$225.00 + \$0.00 Seller
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$350.00
<u>RELOCATION COMPANY CLOSING</u>	\$250.00 Seller
<u>REO/SHORT SALE</u> Seller Closing Fee	\$400.00
<u>RESIDENTIAL DOCUMENT PREPARATION</u>	
1. For Sale by Owner only-No Realtor or Attorney Involved	\$300.00
2. Prepare the ALTA and Disburse Funds (Lender closes and notarizes)	\$250.00
<u>CONVENIENCE SERVICES</u>	
Wires	\$25.00
Overnight/Express Deliveries	\$25.00

<u>MORTGAGE FUNDING FEE</u> Processing fee for obtaining loan funding approval on all residential mortgages closings.	\$150.00
<u>PREPARE FORM TR 63 APPLICATION</u> To retire mobile home title in conjunction with the issuance of title insurance	\$400.00
<u>MULTIPLE VACANT LOT SALES CLOSING</u>	\$75.00 Commercial closing if in excess of 3 lots
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$400.00, less a 20% credit for the benefit of the corporate transferor/transferee
<u>RESIDENTIAL VACANT LOT SALE CLOSING</u> Builder Involved	\$50.00
<u>RESIDENTIAL VACANT LOT SALE CLOSING</u> With TRID mortgage \$100.00 lot closing \$125 for mortgage closing	\$225.00
<u>RESIDENTIAL CONSTRUCTION LOAN CLOSING</u> With Non-TRID Loan With TRID Loan	\$ 75.00 \$125.00
<u>RESIDENTIAL VACANT LOT SALE SPLIT</u> Closing-Builder/Buyer not closing at Security 1 <sup>st</sup> Builder charge	\$225.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale of new home by Builder to first Owner	\$350.00 Buyer
<u>EXCHANGE CLOSING</u> Closing transaction having more than one parcel of real property. Fees to be applied to each parcel	See Commercial Escrow Fees
<u>MECHANIC 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	\$500.00 up to 5 disbursements. \$100.00 per disbursement in excess of 5
<u>ESCROW DEPOSIT – RESIDENTIAL</u> Held for non-title issues, 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 - COMMERCIAL</u> Held for non-title issues, 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	\$350.00
<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
<u>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files	\$100.00 per hour

## **COMMERCIAL TITLE INSURANCE RATES**

(Properties Except 1-4 Single Family Dwelling Units)

<b><u>TYPE OF TRANSACTION</u></b>	<b><u>RATE</u></b>
<b><u>OWNERS TITLE INSURANCE POLICY</u></b> Policies will be issued to owners, Contract vendees and lessees.	Schedule B
<b><u>MORTGAGE TITLE INSURANCE POLICY</u></b> Issued to lenders	Schedule B
<b><u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u></b> A loan policy issued simultaneously with the issuance of an owners policy,	Up to 3 million -\$500.00 3 million to 10 million-\$1,000.00 over 10 million \$1,500.00 Schedule B plus Schedule B difference
<b><u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u></b> Not exceeding the amount of the owner's policy issued to the fee owner	\$ 30% of the charge made for simultaneously issued Owners Policy Minimum \$450.00
<b><u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u></b> where the amount of coverage exceeds the fee owner's policy	\$30% of Schedule B to amount of owner's policy, plus Schedule B thereafter
<b><u>REFINANCE POLICIES</u></b> - Loan Policy issued on property as a result of refinancing a previous loan	\$ Schedule B
<b><u>SECOND MORTGAGE POLICIES</u></b> - loan policy issued on 2nd, 3rd or more loans	\$ Schedule B
<b><u>REISSUE POLICIES</u></b> - policies issued on previously insured property	\$ Schedule B
<b><u>DEVELOPER/BUILDER RATE</u></b> - (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.	\$ Schedule B

<p><u>DEVELOPER/BUILDER RATE</u> - (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.</p>	<p>\$ Schedule B</p>
<p><u>MULTIPLE LOT OR TRACT CHARGE</u> - 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.</p>	<p>\$200.00/chain for multi-county orders add \$400.00 for each additional county plus \$200.00 for each additional chain.</p>
<p><u>DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY</u> When priority is lost due to construction commencing prior to recordation of the mortgage</p>	<p>10% of base policy charge but not less than minimum charge of \$350.00</p>
<p><u>NEW CONSTRUCTION OWNERS POLICY</u></p>	<p>\$ Schedule B</p>
<p><u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction Loan (Non-builder/developer as borrower)</p>	<p>\$ Schedule B</p>
<p><u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction loan with builder/developer as borrower</p>	<p>\$ Schedule B</p>
<p><u>HOLD OPEN CHARGES</u></p>	<p>\$100.00</p>
<p><u>CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.</p>	<p>\$ Schedule B</p>
<p><u>CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY</u></p>	<p>\$ Schedule B less credit for construction LP charge</p>
<p><u>CONVERT LEASEHOLD POLICY TO OWNERS POLICY</u> Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.</p>	<p>\$ Schedule B up to amount of leasehold policy plus Schedule B thereafter</p>
<p><u>CANCELLATION FEE</u> 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</p>	<p>\$ Actual amount of charge presented by provider. \$250.00 Minimum.</p>

PROCESSING FEE

For use only on difficult/time consuming title or escrow files

\$100.00 per hour

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)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$450.00
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ Schedule C
<u>HOLD OPEN CHARGES - 6 Months</u> Additional 6 Months	\$150.00 \$100.00
<u>RESIDENTIAL OWNERS POLICIES</u> Policies of title insurance protecting the owners in one-four family residences. ALTA Homeowners Policy, issued as applicable	\$Schedule A to \$1,000,000 plus \$.60/M to \$5,000,000 plus \$.40/M over \$5,000,000
<u>RESIDENTIAL MORTGAGEES POLICIES</u> Policies of Title Insurance protecting the interest mortgage lenders	\$ Schedule A to \$1,000,000 plus \$.60/M to \$5,000,000 plus of \$.40/M over \$5,000,000
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an Owner's Policy in an amount equal to or exceeding the amount of said loan policy	\$450.00 (Plus Schedule C difference if Loan policy amount exceeds owner's Policy)
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy specifically for the protection of the interest in property taken as the result of the filing of mortgage for construction purposes.	\$ 0 to \$300,000-\$200.00 \$300,001 to \$500,000-\$300.00 Over \$500,000 \$.60/M
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> 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.	\$ 100.00
<u>DEVELOPMENT LOAN POLICY</u> 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)	\$1.25/M up to \$1,000,000 plus \$1.00/M over \$1,000,000 \$300.00 minimum

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. \$ 1.50/M up to \$250,000.00  
\$1.00/M thereafter

BUILDER AND DEVELOPER RATE - (Residential Owners Policies) - a rate affordable to builders that are also are also developers which is less than the normal residential owners rate due to discount as the initial search was completed at Development. \$ 1.50/M up to \$250,000.00  
\$0.50/M thereafter

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.

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

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY Not exceeding the amount of the owner's policy issued to the fee owner \$ 30% of Schedule A  
Minimum \$450.00

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 Schedule A to amount  
owner's policy, plus card rate thereafter

INDIVIDUAL (NON-BUILDER) LOT OWNER Construction Loan Commitment \$ Schedule A

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE \$ Schedule A

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. \$ Schedule A

RESIDENTIAL CORPORATE RELOCATION RATE (minimum of 25 related transactions) \$ Schedule A

<u>RESIDENTIAL LOAN POLICY</u> <u>CONSTRUCTION DATE-DOWN</u> Date-Down endorsement issued, does not extend policy effective date. After 1 <sup>st</sup> date down at no charge	\$75.00
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued	\$Schedule A for first policy, \$450.00 for each additional policy
<u>RESIDENTIAL CONSTRUCTION COMMITMENT UPDATE</u> Commitment revised to reflect new owner and/or construction mortgage after recording and to extend effective date	\$75.00
<u>JUNIOR LOAN POLICIES</u> Up to \$76,000.00 Over \$76,000.00 up to \$150,000.00	\$125.00 \$175.00
<u>SPLIT SIMULTANEOUS ISSUED LOAN POLICY</u> Loan Policy issued in connection with Owner's Policy that is issued by another title insurer	\$450.00
<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> 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 charge presented by provider. \$250.00 Minimum.
<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>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files	\$100.00 per hour
<u>ENDORSEMENTS</u> - 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



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

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | SECURITY1ST.COM

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE FEBRUARY 15, 2023

### SCHEDULE A | FOR RESIDENTIAL RESALE ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
50,000	744	290,000	1,229	530,000	1,545	770,000	1,908
60,000	783	300,000	1,247	540,000	1,558	780,000	1,921
70,000	802	310,000	1,260	550,000	1,571	790,000	1,934
80,000	815	320,000	1,273	560,000	1,584	800,000	1,947
90,000	848	330,000	1,286	570,000	1,597	810,000	1,960
100,000	874	340,000	1,299	580,000	1,610	820,000	1,973
110,000	900	350,000	1,312	590,000	1,623	830,000	1,986
120,000	913	360,000	1,325	600,000	1,636	840,000	1,999
130,000	926	370,000	1,338	610,000	1,649	850,000	2,012
140,000	945	380,000	1,351	620,000	1,662	860,000	2,025
150,000	977	390,000	1,364	630,000	1,675	870,000	2,038
160,000	990	400,000	1,377	640,000	1,688	880,000	2,051
170,000	997	410,000	1,390	650,000	1,753	890,000	2,064
180,000	1,016	420,000	1,403	660,000	1,766	900,000	2,077
190,000	1,042	430,000	1,416	670,000	1,779	910,000	2,090
200,000	1,049	440,000	1,429	680,000	1,792	920,000	2,103
210,000	1,088	450,000	1,442	690,000	1,805	930,000	2,116
220,000	1,094	460,000	1,455	700,000	1,818	940,000	2,129
230,000	1,127	470,000	1,468	710,000	1,831	950,000	2,142
240,000	1,140	480,000	1,480	720,000	1,843	960,000	2,155
250,000	1,159	490,000	1,493	730,000	1,856	970,000	2,168
260,000	1,178	500,000	1,506	740,000	1,869	980,000	2,181
270,000	1,195	510,000	1,519	750,000	1,882	990,000	2,194
280,000	1,211	520,000	1,532	760,000	1,895	1,000,000	2,227

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN: Buyer \$350.00 / Seller \$0.00  
 RESIDENTIAL SALE WITH CASH: Buyer \$225.00 / Seller \$0.00  
 DOCUMENT PREPARATION FEE (Sale without Realtor): \$300

**NO SELLER CLOSING FEES**

- \* 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.
- \*\* 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 a special quote.
- \*\*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$450.00.
- \*\*\*\*\* Mortgage Loan Funding Fee of \$150.00 applies to all Residential Mortgage Closings.
- \*\*\*\*\* For Owner's Policies over \$1,000,000 and all leasehold policies, call for a quote.
- \*\*\*\*\* For residential refinance and commercial transactions, call for applicable rates and fees.
- \*\*\*\*\* Additional charges may apply for wire and delivery services.

**SCHEDULE B**  
**COMMERCIAL TITLE INSURANCE RATES AND FEES**

**CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.15/1000 above \$1M  
\$600.00 minimum

**FOR SALE BY OWNER CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.15/1000 above \$1M  
\$800.00 minimum

**TITLE FEES:**

For both Owners and Loan Policies  
\$425 up to \$50,000  
\$4/1000 from \$50,001 to \$75M  
\$3/1000 from \$75,001 to \$100M  
\$2/1000 from \$100,001 to \$500M  
\$1.25/1000 from \$500,001 to \$1MM  
\$1/1000 from \$1,000,001 to \$5MM  
\$.90/1000 from \$5,000,001 to \$10MM  
\$.80/1000 from \$10MM and above

**Commercial Refinance Credit:**

- A. Refinance credits apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to, or for the benefit of the current owner and is made available to us.
  
- B. The refinance credit shall be 25% of the regular rate on the amount of the owner's policy, or the most recent loan policy, if more recent and for a greater amount but, no credit will be extended beyond 25% of the regular scheduled charge for the amount of the mortgage to be insured. Liability in excess of the amount of the prior policy will be billed at the regular rate.
  
- C. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no refinance credit is available.



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

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

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE FEBRUARY 15, 2023

### SCHEDULE C | FOR REFINANCE LOAN POLICY ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
60,000	385	300,000	715	540,000	979	780,000	1,243
70,000	412	310,000	726	550,000	990	790,000	1,254
80,000	440	320,000	737	560,000	1,001	800,000	1,265
90,000	467	330,000	748	570,000	1,012	810,000	1,276
100,000	495	340,000	759	580,000	1,023	820,000	1,287
110,000	506	350,000	770	590,000	1,034	830,000	1,298
120,000	517	360,000	781	600,000	1,045	840,000	1,309
130,000	528	370,000	792	610,000	1,056	850,000	1,320
140,000	539	380,000	803	620,000	1,067	860,000	1,331
150,000	550	390,000	814	630,000	1,078	870,000	1,342
160,000	561	400,000	825	640,000	1,089	880,000	1,353
170,000	572	410,000	836	650,000	1,100	890,000	1,364
180,000	583	420,000	847	660,000	1,111	900,000	1,375
190,000	594	430,000	858	670,000	1,122	910,000	1,386
200,000	605	440,000	869	680,000	1,133	920,000	1,397
210,000	616	450,000	880	690,000	1,144	930,000	1,408
220,000	627	460,000	891	700,000	1,155	940,000	1,419
230,000	638	470,000	902	710,000	1,166	950,000	1,430
240,000	649	480,000	913	720,000	1,177	960,000	1,441
250,000	660	490,000	924	730,000	1,188	970,000	1,452
260,000	671	500,000	935	740,000	1,199	980,000	1,463
270,000	682	510,000	946	750,000	1,210	990,000	1,474
280,000	693	520,000	957	760,000	1,221	1,000,000	1,485
290,000	704	530,000	968	770,000	1,232		

\* The quotes above are to be used as estimates. While the title insurance premium and the title service charges fluctuate based on the actual loan policy amount, all loan policies under \$60,000 carry a total cost for title insurance and services of \$385.00.

### CLOSING FEES

RESIDENTIAL REFINANCE \$350.00

- \* 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.
- \*\* Mortgage Loan Funding Fee of \$150.00 applies to all Residential Mortgage Closings.
- \*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.
- \*\*\*\* Additional charges may apply for wire and delivery services.



FILED

APR 15 2022

VICKI SCHMIDT  
Commissioner of Insurance

Security 1<sup>st</sup> Title LLC  
11009 Metcalf Ave.  
Overland Park, KS 66210

Rate Filing Effective April 15, 2022

For title insurance produced by or closings conducted  
by all offices located in Leavenworth, Johnson & Wyandotte Counties, Kansas

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

<u>Services</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u>	\$1.00/M to \$1,000,000 plus \$.10/M over. \$520 minimum
<u>COMMERCIAL ESCROW CLOSING</u> For sale by owner without assistance of	\$1.00/M to 1,000,000 plus \$.10/M over. \$750.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with Loan -excludes builder/developer	\$350.00 Buyer + \$0.00 to Seller (included in owner's policy premium)
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved.	\$225.00 + \$0.00 Seller
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$350.00
<u>RELOCATION COMPANY CLOSING</u>	\$250.00 Seller
<u>REO/SHORT SALE</u> Seller Closing Fee	\$400.00
<u>DOCUMENT PREPARATION</u> When not included in closings or with title insurance	\$ per document
1. Deeds	\$250.00
2. Mortgages	\$250.00
3. Notes	\$250.00
4. Affidavits	\$250.00
5. Assignments, releases	\$250.00

RESIDENTIAL DOCUMENT PREPARATION

1. For Sale by Owner only-No Realtor or Attorney Involved	\$300.00
2. Prepare the ALTA and Disburse Funds (Lender closes and notarizes)	\$250.00

CONVENIENCE SERVICES

Wires	\$25.00
Overnight/Express Deliveries	\$25.00

MORTGAGE FUNDING FEE

Processing fee for obtaining loan funding approval on all residential mortgages.	\$100.00
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PREPARE FORM TR 63 APPLICATION

To retire mobile home title in conjunction with the issuance of title insurance	\$350.00
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MULTIPLE VACANT LOT SALES CLOSING

\$75.00 Commercial closing if in excess of 3 lots
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RESIDENTIAL CORPORATE RELOCATION  
RATE

(minimum of 25 related transactions)	\$400.00, less a 20% credit for the benefit of the corporate transferor/transferee
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RESIDENTIAL VACANT LOT SALE CLOSING

Builder Involved	\$50.00
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RESIDENTIAL VACANT LOT SALE CLOSING

With TRID mortgage \$100.00 lot closing \$125 for mortgage closing	\$225.00
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RESIDENTIAL CONSTRUCTION LOAN CLOSING

With Non-TRID Loan	\$ 75.00
With TRID Loan	\$125.00

RESIDENTIAL VACANT LOT SALE SPLIT

Closing-Builder/Buyer not closing at Security 1 <sup>st</sup> Builder charge	\$225.00
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RESIDENTIAL REAL ESTATE CLOSING

Sale of new home by Builder to first Owner	\$350.00 Buyer
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EXCHANGE CLOSING

Closing transaction having more than one parcel of real property. Fees to be applied to each parcel

See Commercial Escrow Fees

Closing transaction having more than one parcel of real property. Fee applies to each parcel – No Realtor

\$1.00/M to 1,000,000 plus \$0.10/M over. \$750.00 minimum.

MECHANIC LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

0.5% of loan amount/\$1,500.00 minimum

DISBURSEMENT OF FUNDS

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

\$500.00 up to 5 disbursements \$100.00 per disbursement in Excess of 5

DISBURSEMENT OF FUNDS

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

\$350.00 Up to 5 disbursements \$100.00 per disbursement in excess of 5

ESCROW DEPOSIT

In conjunction with commercial closing title issues

\$500.00 up to 5 disbursements. \$100.00 per disbursement in excess of 5

ESCROW DEPOSIT – RESIDENTIAL

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

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

ESCROW DEPOSIT - COMMERCIAL

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

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

ONE-TIME CLOSINGS

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

\$350.00

SECOND MORTGAGE CLOSING

In conjunction with simultaneous first mortgage closing

\$175.00

ESCROW CONTRACT SET-UP

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

\$500.00

<u>ESCROW CONTRACT SET-UP</u> Prepare contract, hold documents, and collect and disburse payments - Without Title Insurance and Closing Services	\$500.00
<u>ESCROW CONTRACT SET-UP</u> Hold documents only	\$500.00
<u>ESCROW CONTRACT SERVICING</u> 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
<u>DOCUMENT COURTESY SIGNING</u> (Buyer's side of closing with loan documents)	\$200.00
<u>DOCUMENT COURTESY SIGNING</u> (Seller's side of closing only)	\$150.00
<u>DOCUMENT COURTESY SIGNING</u> (Buyer's side of closing, cash sale)	\$150.00
<u>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files	\$100.00 per hour
<u>AT-INTEREST ACCOUNT SET UP</u> For earnest money accounts-commercial and Residential-per account	\$25.00

**COMMERCIAL TITLE INSURANCE RATES**  
 (Properties Except 1-4 Single Family Dwelling Units)

<b><u>TYPE OF TRANSACTION</u></b>	<b><u>RATE</u></b>
<b><u>OWNERS TITLE INSURANCE POLICY</u></b> Policies will be issued to owners, Contract vendees and lessees.	Schedule B
<b><u>MORTGAGE TITLE INSURANCE POLICY</u></b> Issued to lenders	Schedule B
<b><u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u></b> Not exceeding the amount of owner's policy issued simultaneous therewith.	Up to 3 million -\$500.00 over 3 million to 10 million- \$1,000.00 over 10 million- \$1,500.00
<b><u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u></b> Where the amount of coverage exceeds the owner's policy	Up to 3 million -\$500.00 3 million to 10 million- \$1,000.00 over 10 million \$1,500.00 Schedule B plus Schedule B difference
<b><u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u></b> Not exceeding the amount of the owner's policy issued to the fee owner	\$ 30% of the charge made for simultaneously issued Owners Policy Minimum \$425.00
<b><u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u></b> where the amount of coverage exceeds the fee owner's policy	\$30% of Schedule B to amount of owner's policy, plus Schedule B thereafter
<b><u>REFINANCE POLICIES</u></b> - Loan Policy issued on property as a result of refinancing a previous loan	\$ Schedule B
<b><u>SECOND MORTGAGE POLICIES</u></b> - loan policy issued on 2nd, 3rd or more loans	\$ Schedule B
<b><u>REISSUE POLICIES</u></b> - policies issued on previously insured property	\$ Schedule B

<u>DEVELOPER/BUILDER RATE - (Owner's Policies)</u> - 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.	\$ Schedule B
<u>DEVELOPER/BUILDER RATE - (Loan Policies)</u> - 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.	\$ Schedule B
<u>MULTIPLE LOT OR TRACT CHARGE</u> 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.	\$150.00/chain
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ Schedule B
<u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction Loan (Non-builder/developer as borrower)	\$ Schedule B
<u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction loan with builder/developer as borrower	\$ Schedule B
<u>HOLD OPEN CHARGES</u>	\$100.00
<u>CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.	\$ Schedule B
<u>CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY</u>	\$ Schedule B less credit for construction LP charge
<u>CONVERT LEASEHOLD POLICY TO OWNERS POLICY</u> Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.	\$ Schedule B up to amount of leasehold policy plus Schedule B thereafter
<u>CANCELLATION FEE</u> 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 charge presented by provider. \$250.00 Minimum.

PROCESSING FEE

For use only on difficult/time consuming title or escrow files

\$100.00 per hour

PRELIMINARY TITLE SEARCH REPORT

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

\$0.00

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)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$395.00
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ Schedule C
<u>HOLD OPEN CHARGES</u> - 6 Months Additional 6 Months	\$150.00 \$100.00
<u>RESIDENTIAL OWNERS POLICIES</u> Policies of title insurance protecting the owners in one-four family residences.	\$Schedule A to \$1,000,000 plus \$.60/M to \$5,000,000 plus \$.40/M over \$5,000,000
<u>RESIDENTIAL MORTGAGEES POLICIES</u> Policies of Title Insurance protecting the interest mortgage lenders	\$ Schedule A to \$1,000,000 plus \$.60/M to \$5,000,000 plus of \$.40/M over \$5,000,000
<u>ALTA HOMEOWNERS POLICIES</u>	\$110% of card rate
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an Owner's Policy in an amount equal to or exceeding the amount of said loan policy	\$395.00 (Plus Schedule C difference if Loan policy amount exceeds owner's Policy)
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy specifically for the protection of the interest in property taken as the result of the filing of mortgage for construction purposes.	\$ 0 to \$300,000-\$200.00 \$300,001 to \$500,000-\$300.00 Over \$500,000 \$.60/M
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> 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.	\$ 100.00
<u>DEVELOPMENT LOAN POLICY</u> 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)	\$1.25/M up to \$1,000,000 plus \$1.00/M over \$1,000,000 \$300.00 minimum



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. \$ 1.50/M up to \$250,000.00  
\$1.00/M thereafter

BUILDER AND DEVELOPER RATE - (Residential Owners Policies) - a rate affordable to builders that are also are also developers which is less than the normal residential owners rate due to discount as the initial search was completed at Development. \$ 1.50/M up to \$250,000.00  
\$0.50/M thereafter

MULTIPLE LOT OR TRACT CHARGE - \$150.00/chain  
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.

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

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY \$ 30% of Schedule A  
Minimum \$425.00  
Not exceeding the amount of the owner's policy issued to the fee owner

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY \$30% of Schedule A to amount  
owner's policy, plus card rate  
thereafter  
Where the amount of coverage exceeds the amount of the owner's policy issued to fee owner

INDIVIDUAL (NON-BUILDER) LOT OWNER \$ Schedule A  
Construction Loan Commitment

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE \$ Schedule A

CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY \$ Schedule A  
Issued when contract purchaser pays off contract and wants current policy showing title in his name.

MECHANICS LIEN WORK OUT \$0.5% of loan amount/  
\$1,500.00 minimum  
Obtaining lien waivers, disbursing funds to pay claimants.

<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$ Schedule A
<u>RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN</u> Date-Down endorsement issued, does not extend policy effective date. After 1 <sup>st</sup> date down at no charge	\$75.00
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued	\$Schedule A for first policy, \$395.00 for each additional policy
<u>RESIDENTIAL CONSTRUCTION COMMITMENT UPDATE</u> Commitment revised to reflect new owner and/or construction mortgage after recording and to extend effective date	\$75.00
<u>JUNIOR LOAN POLICIES</u> Up to \$75,000.00 Over \$76,000.00 up to \$150,000.00	\$125.00 \$175.00
<u>SPLIT SIMULTANEOUS ISSUED LOAN POLICY</u> Loan Policy issued in connection with Owner's Policy that is issued by another title insurer	\$395.00
<u>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files	\$100.00 per hour
<u>ENDORSEMENTS</u> - 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	\$400.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$600.00
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 \$600.00
Order Zoning Letter for Customer	\$85.00 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	\$275.00
ALTA 9.8 – Land Under Development	\$275.00
ALTA 10 – Assignment	\$175.00 Commercial No Charge 1-4 Family

ALTA 10.1 – Assignment and Date Down	\$325.00
ALTA 11 – Mortgage Modification	30% of current card rate for insured mortgage amount, plus card rate for any increase in amount of insurance, less applicable credits. \$425.00 minimum
ALTA 12 – Aggregation (Tie-In)	10% of base policy premium, minimum of \$175.00
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 \$175.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$175.00
ATA 17 Series – Access and Utility	\$175.00 Commercial No Charge 1-4 Family
ALTA 18 – Tax Parcel	\$175.00 Commercial No Charge 1-4 Family
ALTA 18.1 – Tax Parcel	\$175.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$175.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium, minimum of \$175.00
ALTA 22 Series – Location	\$175.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$175.00
ALTA 24 – Doing Business	\$175.00 Commercial No Charge 1-4 Family

ALTA 25 Series – Survey	\$175.00
ALTA 26 – Subdivision	\$175.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$175.00
ALTA 32 Series – Construction Loan	\$175.00
ALTA 33 – Construction Loan Disbursement	\$175.00
ALTA 34 – Covered Risk	\$175.00 Commercial No Charge 1-4 Family
ALTA 35 Series - Minerals	\$175.00
ALTA 37 – Assignment of Rents and Leases	\$175 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	\$250.00
Option	10% of base policy premium, minimum of \$175.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$175.00
Last Dollar	10% of base policy premium, minimum of \$175.00
Public Record Search	\$500.00 Commercial \$300.00 1-4 Family
Successor	\$250.00

Named Insured	\$250.00
Change Insured –Stock Transfer	\$250.00
Assumption	\$175.00
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	\$225.00 plus 60% of card rate for the increase in amount of insurance. \$500.00 minimum.
Non-Residential Construction Draw Endorsement to Loan Policy	\$175.00
Residential Construction Draw Endorsement to Loan Policy	\$125.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$400.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$175.00 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)	\$175.00 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)

\$175.00 Commercial  
No Charge 1-4 Family



RATE CARDS  
EFFECTIVE APRIL 15, 2022

See Next Page



# SCHEDULE A

# Security 1st Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | SECURITY1ST.COM

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE APRIL 15, 2022

### FOR RESIDENTIAL RESALE ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
50,000	676	290,000	1,117	530,000	1,405	770,000	1,735
60,000	712	300,000	1,134	540,000	1,417	780,000	1,747
70,000	730	310,000	1,146	550,000	1,428	790,000	1,758
80,000	741	320,000	1,157	560,000	1,440	800,000	1,770
90,000	771	330,000	1,169	570,000	1,452	810,000	1,782
100,000	794	340,000	1,181	580,000	1,464	820,000	1,794
110,000	818	350,000	1,193	590,000	1,476	830,000	1,806
120,000	830	360,000	1,204	600,000	1,487	840,000	1,817
130,000	841	370,000	1,216	610,000	1,499	850,000	1,829
140,000	859	380,000	1,228	620,000	1,511	860,000	1,841
150,000	889	390,000	1,240	630,000	1,523	870,000	1,853
160,000	900	400,000	1,252	640,000	1,534	880,000	1,864
170,000	906	410,000	1,263	650,000	1,593	890,000	1,876
180,000	924	420,000	1,275	660,000	1,605	900,000	1,888
190,000	948	430,000	1,287	670,000	1,617	910,000	1,900
200,000	953	440,000	1,299	680,000	1,629	920,000	1,912
210,000	989	450,000	1,311	690,000	1,641	930,000	1,923
220,000	995	460,000	1,322	700,000	1,652	940,000	1,935
230,000	1,024	470,000	1,334	710,000	1,664	950,000	1,947
240,000	1,036	480,000	1,346	720,000	1,676	960,000	1,959
250,000	1,054	490,000	1,358	730,000	1,688	970,000	1,971
260,000	1,071	500,000	1,369	740,000	1,699	980,000	1,982
270,000	1,087	510,000	1,381	750,000	1,711	990,000	1,994
280,000	1,101	520,000	1,393	760,000	1,723	1,000,000	2,025

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN: Buyer \$350.00 / Seller \$0.00

RESIDENTIAL SALE WITH CASH: Buyer \$225.00 / Seller \$0.00

DOCUMENT PREPARATION FEE (Sale without Realtor): \$300

**NO SELLER  
CLOSING FEES**

- \* 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 a special quote.
- \*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$395.00.
- \*\*\*\* Mortgage Loan Funding Fee of \$100 to Buyer applies to all Residential Mortgages.
- \*\*\*\*\* For Owner's Policies over \$1,000,000 and all leasehold policies, call for a quote.
- \*\*\*\*\* For residential refinance and commercial transactions, call for applicable rates and fees.
- \*\*\*\*\* Additional charges may apply for wire and delivery services.

**SCHEDULE B**  
**COMMERCIAL TITLE INSURANCE RATES AND FEES**

**CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.10/1000 above \$1M  
\$520.00 minimum

**FOR SALE BY OWNER CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.10/1000 above \$1M  
\$750.00 minimum

**TITLE FEES:**

For both Owners and Loan Policies  
\$425 up to \$50,000  
\$4/1000 from \$50,001 to \$75M  
\$3/1000 from \$75,001 to \$100M  
\$2/1000 from \$100,001 to \$500M  
\$1.25/1000 from \$500,001 to \$1MM  
\$1/1000 from \$1,000,001 to \$5MM  
\$.90/1000 from \$5,000,001 to \$10MM  
\$.80/1000 from \$10MM and above

**Commercial Refinance Credit:**

- A. Refinance credits apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to, or for the benefit of the current owner and is made available to us.
- B. The refinance credit shall be 40% of the regular rate on the amount of the owner's policy, or the most recent loan policy, if more recent and for a greater amount but, no credit will be extended beyond 40% of the regular scheduled charge for the amount of the mortgage to be insured. Liability in excess of the amount of the prior policy will be billed at the regular rate.
- C. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no refinance credit is available.

# SCHEDULE C



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

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | SECURITY1ST.COM

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE APRIL 15, 2022

### FOR REFINANCE LOAN POLICY ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
60,000	350	300,000	650	540,000	890	780,000	1,130
70,000	375	310,000	660	550,000	900	790,000	1,140
80,000	400	320,000	670	560,000	910	800,000	1,150
90,000	425	330,000	680	570,000	920	810,000	1,160
100,000	450	340,000	690	580,000	930	820,000	1,170
110,000	460	350,000	700	590,000	940	830,000	1,180
120,000	470	360,000	710	600,000	950	840,000	1,190
130,000	480	370,000	720	610,000	960	850,000	1,200
140,000	490	380,000	730	620,000	970	860,000	1,210
150,000	500	390,000	740	630,000	980	870,000	1,220
160,000	510	400,000	750	640,000	990	880,000	1,230
170,000	520	410,000	760	650,000	1,000	890,000	1,240
180,000	530	420,000	770	660,000	1,010	900,000	1,250
190,000	540	430,000	780	670,000	1,020	910,000	1,260
200,000	550	440,000	790	680,000	1,030	920,000	1,270
210,000	560	450,000	800	690,000	1,040	930,000	1,280
220,000	570	460,000	810	700,000	1,050	940,000	1,290
230,000	580	470,000	820	710,000	1,060	950,000	1,300
240,000	590	480,000	830	720,000	1,070	960,000	1,310
250,000	600	490,000	840	730,000	1,080	970,000	1,320
260,000	610	500,000	850	740,000	1,090	980,000	1,330
270,000	620	510,000	860	750,000	1,100	990,000	1,340
280,000	630	520,000	870	760,000	1,110	1,000,000	1,350
290,000	640	530,000	880	770,000	1,120		

\* The quotes above are to be used as estimates. While the title insurance premium and the title service charges fluctuate based on the actual loan policy amount, all loan policies under \$60,000 carry a total cost for title insurance and services of \$350.

### CLOSING FEES

RESIDENTIAL REFINANCE \$350.00

- \* 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.
- \*\* Mortgage Loan Funding Fee of \$100 to Borrower applies to all Residential Mortgages.
- \*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.
- \*\*\*\* Additional charges may apply for wire and delivery services.

Security 1<sup>st</sup> Title LLC  
11009 Metcalf Ave.  
Overland Park, KS 66210

Rate Filing Effective November 8, 2021

FILED

NOV 04 2021

VICKI SCHMIDT  
Commissioner of Insurance

For title insurance produced by or closings conducted  
by all offices located in Leavenworth, Johnson & Wyandotte Counties, Kansas

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

<u>Services</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u>	\$1.00/M to \$1,000,000 plus \$.10/M over. \$520 minimum
<u>COMMERCIAL ESCROW CLOSING</u> For sale by owner without assistance of	\$1.00/M to 1,000,000 plus \$.10/M over. \$750.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with Loan -excludes builder/developer	\$350.00 Buyer + \$0.00 to Seller (included in owner's policy premium)
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved.	\$225.00 + \$0.00 Seller
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$350.00
<u>RELOCATION COMPANY CLOSING</u>	\$250.00 Seller
<u>REO/SHORT SALE</u> Seller Closing Fee	\$400.00
<u>DOCUMENT PREPARATION</u> When not included in closings or with title insurance	\$ per document
1. Deeds	\$250.00
2. Mortgages	\$250.00
3. Notes	\$250.00
4. Affidavits	\$250.00
5. Assignments, releases	\$250.00

RESIDENTIAL DOCUMENT PREPARATION

- 1. For Sale by Owner only-No Realtor or Attorney Involved \$300.00
- 2. Prepare the ALTA and Disburse Funds \$250.00  
(Lender closes and notarizes)

CONVENIENCE SERVICES

- Wires \$25.00
- Overnight/Express Deliveries \$25.00

MORTGAGE FUNDING FEE

- Processing fee for obtaining loan funding approval on all residential mortgages. \$50.00

PREPARE FORM TR 63 APPLICATION

- To retire mobile home title in conjunction with the issuance of title insurance \$350.00

MULTIPLE VACANT LOT SALES CLOSING

- \$75.00  
Commercial closing if in excess of 3 lots

RESIDENTIAL CORPORATE RELOCATION RATE

- (minimum of 25 related transactions) \$400.00, less a 20% credit for the benefit of the corporate transferor/transferee

RESIDENTIAL VACANT LOT SALE CLOSING

- Builder Involved \$50.00

RESIDENTIAL VACANT LOT SALE CLOSING

- With TRID mortgage \$225.00
- \$100.00 lot closing \$125 for mortgage closing

RESIDENTIAL CONSTRUCTION LOAN CLOSING

- With Non-TRID Loan \$ 75.00
- With TRID Loan \$125.00

RESIDENTIAL VACANT LOT SALE SPLIT

- Closing-Builder/Buyer not closing at Security 1<sup>st</sup> Builder charge \$225.00

RESIDENTIAL REAL ESTATE CLOSING

- Sale of new home by Builder to first Owner \$350.00 Buyer

FILED

NOV 04 2021

VICKI SCHMIDT  
Commissioner of Insurance

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property. Fees to be applied to each parcel

See Commercial Escrow Fees

FILED

Closing transaction having more than one parcel of real property. Fee applies to each parcel – No Realtor

\$1.00/M to 0,000,000 plus \$0.10/M over. \$750.00 minimum.  
NOV 0 4 2021  
VICKI SCHMIDT  
Commissioner of Insurance

MECHANIC LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

0.5% of loan amount/\$1,500.00 minimum

DISBURSEMENT OF FUNDS

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

\$500.00 up to 5 disbursements \$100.00 per disbursement in Excess of 5

DISBURSEMENT OF FUNDS

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

\$350.00 Up to 5 disbursements \$100.00 per disbursement in excess of 5

ESCROW DEPOSIT

In conjunction with commercial closing title issues

\$500.00 up to 5 disbursements. \$100.00 per disbursement in excess of 5

ESCROW DEPOSIT – RESIDENTIAL

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

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

ESCROW DEPOSIT - COMMERCIAL

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

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

ONE-TIME CLOSINGS

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

\$350.00

SECOND MORTGAGE CLOSING

In conjunction with simultaneous first mortgage closing

\$175.00

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 \$500.00  
Prepare contract, hold documents, and  
collect and disburse payments - Without Title  
Insurance and Closing Services

FILED

ESCROW CONTRACT SET-UP \$500.00  
Hold documents only

NOV 04 2021

VICKI SCHMIDT  
Commissioner of Insurance

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  
(Buyer's side of closing with loan documents)

DOCUMENT COURTESY SIGNING \$150.00  
(Seller's side of closing only)

DOCUMENT COURTESY SIGNING \$150.00  
(Buyer's side of closing, cash sale)

PROCESSING FEE \$100.00 per hour  
For use only on difficult/time consuming title or escrow  
files

AT-INTEREST ACCOUNT SET UP \$25.00  
For earnest money accounts-commercial and  
Residential-per account



## COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

FILED

### TYPE OF TRANSACTION

### RATE

NOV 04 2021

#### OWNERS TITLE INSURANCE POLICY

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

Schedule B

VICKI SCHMIDT  
Commissioner of Insurance

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

Schedule B

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

Up to 3 million -\$500.00  
over 3 million to 10 million-  
\$1,000.00  
over 10 million-  
\$1,500.00

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

Where the amount of coverage exceeds the owner's policy

Up to 3 million -\$500.00  
3 million to 10 million-  
\$1,000.00  
over 10 million \$1,500.00  
Schedule B plus Schedule B  
difference

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

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

\$ 30% of the charge made for simultaneously issued Owners Policy Minimum \$425.00

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

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

\$30% of Schedule B to amount of owner's policy, plus Schedule B thereafter

#### REFINANCE POLICIES - Loan Policy

issued on property as a result of refinancing a previous loan

\$ Schedule B

#### SECOND MORTGAGE POLICIES - loan

policy issued on 2nd, 3rd or more loans

\$ Schedule B

#### REISSUE POLICIES - policies issued on

previously insured property

\$ Schedule B

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.

\$ Schedule B

FILED

NOV 04 2021

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.

\$ Schedule B  
VICKI SCHMIDT  
Commissioner of Insurance

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.

\$150.00/chain

NEW CONSTRUCTION OWNERS POLICY

\$ Schedule B

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

\$ Schedule B

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

\$ Schedule B

HOLD OPEN CHARGES

\$100.00

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

\$ Schedule B

CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY

\$ Schedule B less credit for construction LP charge

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

\$ Schedule B up to amount of leasehold policy plus Schedule B 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 charge presented by provider.  
\$250.00 Minimum.

PROCESSING FEE

For use only on difficult/time consuming title or escrow files

\$100.00 per hour

FILED

PRELIMINARY TITLE SEARCH REPORT

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

\$0.00

NOV 04 2021

VICKI SCHMIDT  
Commissioner of Insurance

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)

FILED

NOV 04 2021

VICKI SCHMIDT  
Commissioner of Insurance

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$395.00
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ Schedule C
<u>HOLD OPEN CHARGES</u> - 6 Months	\$150.00
Additional 6 Months	\$100.00
<u>RESIDENTIAL OWNERS POLICIES</u> Policies of title insurance protecting the owners in one-four family residences.	\$Schedule A to \$1 million \$.60/1000 above \$1 million \$.40/1000 over \$5 million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> Policies of Title Insurance protecting the interest of mortgage lenders	\$ Schedule C to \$1 million \$.60/\$1000 above \$1 million \$.40/1000 over \$5 million
<u>ALTA HOMEOWNERS POLICIES</u>	\$110% of card rate
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an Owner's Policy in an amount equal to or exceeding the amount of said loan policy	\$395.00 (Plus Schedule C difference if Loan policy amount exceeds owner's Policy)
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy specifically for the protection of the interest in property taken as the result of the filing of mortgage for construction purposes.	\$ 0 to \$300,000-\$200.00 \$300,001 to \$500,000-\$300.00 Over \$500,000 \$.60 per thousand
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> 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.	\$ 100.00
<u>DEVELOPMENT LOAN POLICY</u> 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)	\$1.25/1000 up to \$1million \$1.00/1000 over \$1million \$300.00 minimum



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.

\$ 1.50/\$1000 up to \$250,000.00  
\$1.00/\$1000 thereafter

FILED

NOV 04 2021

BUILDER AND DEVELOPER RATE - (Residential Owners Policies) - a rate affordable to builders that are also are also developers which is less than the normal residential owners rate due to discount as the initial search was completed at Development.

\$ 1.50/\$1000 up to \$250,000.00  
\$0.50/\$1000 thereafter

VICKI SCHMIDT  
Commissioner of Insurance

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.

\$150.00/chain

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

\$\$Schedule A

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY  
Not exceeding the amount of the owner's policy issued to the fee owner

\$ 30% of Schedule A  
Minimum \$425.00

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 Schedule A to amount owner's policy, plus card rate thereafter

INDIVIDUAL (NON-BUILDER) LOT OWNER  
Construction Loan Commitment

\$ Schedule A

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$ Schedule A

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.

\$ Schedule A

MECHANICS LIEN WORK OUT  
Obtaining lien waivers, disbursing funds to pay claimants.

\$0.5% of loan amount/  
\$1,500.00 minimum

RESIDENTIAL CORPORATE RELOCATION RATE

(minimum of 25 related transactions)

\$ Schedule A

RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN

Date-Down endorsement issued, does not extend policy effective date. After 1<sup>st</sup> date down at no charge

\$75.00

FILED

NOV 04 2021

VICKI SCHMIDT  
Commissioner of Insurance

MULTIPLE SIMULTANEOUS LOAN POLICIES

No owner's policy issued

\$\$chedule A for first policy,  
\$395.00 for each additional  
policy

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

\$125.00

\$175.00

SPLIT SIMULTANEOUS ISSUED LOAN POLICY

Loan Policy issued in connection with Owner's Policy that is issued by another title insurer

\$395.00

PROCESSING FEE

For use only on difficult/time consuming title or escrow files

\$100.00 per hour

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

\$ See "ENDORSEMENTS"

FILED

NOV 04 2021

VICKI SCHMIDT  
Commissioner of Insurance

**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

FILED

ALTA 1 – Street Assessments	\$175.00 Commercial No Charge 1-4 Family	NOV 04 2021 VICKI SCHMIDT Commissioner of Insurance
ALTA 3.0 – Zoning	\$400.00	
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$600.00	
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 \$600.00	
Order Zoning Letter for Customer	\$85.00 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	\$275.00	
ALTA 9.8 – Land Under Development	\$275.00	
ALTA 10 – Assignment	\$175.00 Commercial No Charge 1-4 Family	



ALTA 10.1 – Assignment and Date Down	\$325.00
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, minimum of \$175.00
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 \$175.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$175.00
ATA 17 Series – Access and Utility	\$175.00 Commercial No Charge 1-4 Family
ALTA 18 – Tax Parcel	\$175.00 Commercial No Charge 1-4 Family
ALTA 18.1 – Tax Parcel	\$175.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$175.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium, minimum of \$175.00
ALTA 22 Series – Location	\$175.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$175.00

FILED

NOV 04 2025

MICHELLE T. COMMISSIONER OF INSURANCE

ALTA 24 – Doing Business	\$175.00 Commercial No Charge 1-4 Family	FILED
ALTA 25 Series – Survey	\$17500	NOV 04 2021
ALTA 26 – Subdivision	\$175.00 Commercial No Charge 1-4 Family	VICKI SCHMIDT Commissioner of Insurance
ALTA 28 Series – Encroachments	\$250.00	
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$175.00	
ALTA 32 Series – Construction Loan	\$175.00	
ALTA 33 – Construction Loan Disbursement	\$175.00	
ALTA 34 – Covered Risk	\$175.00 Commercial No Charge 1-4 Family	
ALTA 35 Series - Minerals	\$175.00	
ALTA 37 – Assignment of Rents and Leases	\$175 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	\$250.00	
Option	10% of base policy premium, minimum of \$175.00	
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$175.00	
Last Dollar	10% of base policy premium, minimum of \$175.00	
Public Record Search	\$500.00 Commercial \$300.00 1-4 Family	

Successor	\$250.00
Named Insured	\$250.00
Change Insured –Stock Transfer	\$250.00
Assumption	\$175.00 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	\$225.00 plus 60% of card rate for the increase in amount of insurance. \$500.00 minimum.
Non-Residential Construction Draw Endorsement to Loan Policy	\$175.00
Residential Construction Draw Endorsement to Loan Policy	\$125.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$400.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$175.00 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)	\$175.00 Commercial No Charge 1-4 Family

FILED

NOV 04 2021

PAUL SCHMIDT  
Commissioner of Insurance

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

\$175.00 Commercial  
No Charge 1-4 Family

**FILED**

**NOV 04 2021**

**VICKI SCHMIDT**  
**Commissioner of Insurance**

FILED

NOV 04 2021

VICKI SCHMIDT  
Commissioner of Insurance

RATE CARDS  
EFFECTIVE NOVEMBER 1, 2021

See Next Page





# Schedule A

# Security 1st Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | SECURITY1ST.COM

FILED

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

NOV 04 2021

TITLE INSURANCE CHARGES | EFFECTIVE NOVEMBER 1, 2021

WICKI SCHMIDT  
Commissioner of Insurance

### FOR RESIDENTIAL RESALE ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
50,000	632	290,000	1,044	530,000	1,313	770,000	1,621
60,000	665	300,000	1,060	540,000	1,324	780,000	1,632
70,000	682	310,000	1,071	550,000	1,335	790,000	1,643
80,000	693	320,000	1,082	560,000	1,346	800,000	1,654
90,000	720	330,000	1,093	570,000	1,357	810,000	1,665
100,000	742	340,000	1,104	580,000	1,368	820,000	1,676
110,000	764	350,000	1,115	590,000	1,379	830,000	1,687
120,000	775	360,000	1,126	600,000	1,390	840,000	1,698
130,000	786	370,000	1,137	610,000	1,401	850,000	1,709
140,000	803	380,000	1,148	620,000	1,412	860,000	1,720
150,000	830	390,000	1,159	630,000	1,423	870,000	1,731
160,000	842	400,000	1,170	640,000	1,434	880,000	1,742
170,000	847	410,000	1,181	650,000	1,489	890,000	1,754
180,000	864	420,000	1,192	660,000	1,500	900,000	1,765
190,000	886	430,000	1,203	670,000	1,511	910,000	1,776
200,000	891	440,000	1,214	680,000	1,522	920,000	1,787
210,000	924	450,000	1,225	690,000	1,533	930,000	1,798
220,000	930	460,000	1,236	700,000	1,544	940,000	1,809
230,000	957	470,000	1,247	710,000	1,555	950,000	1,820
240,000	968	480,000	1,258	720,000	1,566	960,000	1,831
250,000	985	490,000	1,269	730,000	1,577	970,000	1,842
260,000	1,001	500,000	1,280	740,000	1,588	980,000	1,853
270,000	1,016	510,000	1,291	750,000	1,599	990,000	1,864
280,000	1,029	520,000	1,302	760,000	1,610	1,000,000	1,875

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN: Buyer \$350.00 / Seller \$0.00

RESIDENTIAL SALE WITH CASH: Buyer \$225.00 / Seller \$0.00

DOCUMENT PREPARATION FEE (Sale without Realtor): \$300

**NO SELLER CLOSING FEES**

- \* 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 a special quote.
- \*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$395.00.
- \*\*\*\* Mortgage Loan Funding Fee of \$50 to Buyer applies to all Residential Mortgages.
- \*\*\*\*\* For Owner's Policies over \$1,000,000 and all leasehold policies, call for a quote.
- \*\*\*\*\* For residential refinance and commercial transactions, call for applicable rates and fees.
- \*\*\*\*\* Additional charges may apply for wire and delivery services.

**SCHEDULE B  
COMMERCIAL TITLE INSURANCE RATES AND FEES**

**CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.10/1000 above \$1M  
\$520.00 minimum

**FOR SALE BY OWNER CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.10/1000 above \$1M  
\$750.00 minimum

**TITLE FEES:**

For both Owners and Loan Policies  
\$425 up to \$50,000  
\$4/1000 from \$50,001 to \$75k  
\$3/1000 from \$75,001 to \$100k  
\$2/1000 from \$100,001 to \$500k  
\$1.25/1000 from \$500,001 to \$1M  
\$1/1000 from \$1,000,001 to \$5M  
\$.90/1000 from \$5,000,001 to \$10M  
\$.80/1000 from \$10M and above

**Commercial Refinance Credit:**

- A. Refinance credits apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to, or for the benefit of the current owner and is made available to us.
- B. The refinance credit shall be 40% of the regular rate on the amount of the owner's policy, or the most recent loan policy, if more recent and for a greater amount but, no credit will be extended beyond 40% of the regular scheduled charge for the amount of the mortgage to be insured. Liability in excess of the amount of the prior policy will be billed at the regular rate.
- C. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no refinance credit is available.

**FILED**

**NOV 04 2021**

**VICKI SCHMIDT  
Commissioner of Insurance**



# Schedule C



# Security 1st Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | SECURITY1ST.COM

FILED

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE NOVEMBER 1, 2021

NOV 04 2021

WILL SCHMIDT  
Commissioner of Insurance

### FOR REFINANCE LOAN POLICY ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
60,000	350	300,000	650	540,000	890	780,000	1,130
70,000	375	310,000	660	550,000	900	790,000	1,140
80,000	400	320,000	670	560,000	910	800,000	1,150
90,000	425	330,000	680	570,000	920	810,000	1,160
100,000	450	340,000	690	580,000	930	820,000	1,170
110,000	460	350,000	700	590,000	940	830,000	1,180
120,000	470	360,000	710	600,000	950	840,000	1,190
130,000	480	370,000	720	610,000	960	850,000	1,200
140,000	490	380,000	730	620,000	970	860,000	1,210
150,000	500	390,000	740	630,000	980	870,000	1,220
160,000	510	400,000	750	640,000	990	880,000	1,230
170,000	520	410,000	760	650,000	1,000	890,000	1,240
180,000	530	420,000	770	660,000	1,010	900,000	1,250
190,000	540	430,000	780	670,000	1,020	910,000	1,260
200,000	550	440,000	790	680,000	1,030	920,000	1,270
210,000	560	450,000	800	690,000	1,040	930,000	1,280
220,000	570	460,000	810	700,000	1,050	940,000	1,290
230,000	580	470,000	820	710,000	1,060	950,000	1,300
240,000	590	480,000	830	720,000	1,070	960,000	1,310
250,000	600	490,000	840	730,000	1,080	970,000	1,320
260,000	610	500,000	850	740,000	1,090	980,000	1,330
270,000	620	510,000	860	750,000	1,100	990,000	1,340
280,000	630	520,000	870	760,000	1,110	1,000,000	1,350
290,000	640	530,000	880	770,000	1,120		

\* The quotes above are to be used as estimates. While the title insurance premium and the title service charges fluctuate based on the actual loan policy amount, all loan policies under \$60,000 carry a total cost for title insurance and services of \$350.

### CLOSING FEES

RESIDENTIAL REFINANCE \$350.00

- \* 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.
- \*\* Mortgage Loan Funding Fee of \$50 to Borrower applies to all Residential Mortgages.
- \*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.
- \*\*\*\* Additional charges may apply for wire and delivery services.



Security 1<sup>st</sup> Title LLC  
11009 Metcalf Ave.  
Overland Park, KS 66210

FILED

NOV 01 2021

VICKI SCHMIDT  
Commissioner of Insurance

Rate Filing Effective November 1, 2021

For title insurance produced by or closings conducted  
by all offices located in Leavenworth, Johnson & Wyandotte Counties, Kansas

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

<u>Services</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u>	\$1.00/M to \$1,000,000 plus \$.10/M over. \$520 minimum
<u>COMMERCIAL ESCROW CLOSING</u> For sale by owner without assistance of	\$1.00/M to 1,000,000 plus \$.10/M over. \$750.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with Loan -excludes builder/developer	\$350.00 Buyer + \$0.00 to Seller (included in owner's policy premium)
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved.	\$225.00 Buyer + \$0.00 Seller
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$350.00
<u>RELOCATION COMPANY CLOSING</u>	\$250.00 Seller
<u>REO/SHORT SALE</u> Seller Closing Fee	\$400.00
<u>DOCUMENT PREPARATION</u> When not included in closings or with title insurance	\$ per document
1. Deeds	\$250.00
2. Mortgages	\$250.00
3. Notes	\$250.00
4. Affidavits	\$250.00
5. Assignments, releases	\$250.00

RESIDENTIAL DOCUMENT PREPARATION

1. For Sale by Owner only-No Realtor or Attorney Involved
2. Prepare the ALTA and Disburse Funds  
(Lender closes and notarizes)

\$300.00  
\$250.00

FILED

NOV 01 2021

RESIDENTIAL CONVENIENCE SERVICES

- Wires
- Overnight/Express Deliveries

\$25.00  
\$25.00

VICKI SCHMIDT

Commissioner of Insurance

COMMERCIAL CONVENIENCE SERVICES

- Includes Wire and Overnight/Express Delivery Fees
- Seller
- Buyer/Borrower

\$75.00

\$75.00

MORTGAGE FUNDING FEE

- Processing fee for obtaining loan funding approval on all residential mortgages.

\$50.00

PREPARE FORM TR 63 APPLICATION

- To retire mobile home title in conjunction with the issuance of title insurance

\$350.00

MULTIPLE VACANT LOT SALES CLOSING

\$75.00

Commercial closing if in excess of 3 lots

RESIDENTIAL CORPORATE RELOCATION RATE

- (minimum of 25 related transactions)

\$400.00, less a 20% credit for the benefit of the corporate transferor/transferee

RESIDENTIAL VACANT LOT SALE CLOSING

- Builder Involved

\$50.00

RESIDENTIAL VACANT LOT SALE CLOSING

- With TRID mortgage
- \$100.00 lot closing \$125 for mortgage closing

\$225.00

RESIDENTIAL CONSTRUCTION LOAN CLOSING

- With Non-TRID Loan
- With TRID Loan

\$ 75.00

\$125.00

RESIDENTIAL VACANT LOT SALE SPLIT

- Closing-Builder/Buyer not closing at Security 1<sup>st</sup>
- Builder charge

\$225.00

RESIDENTIAL REAL ESTATE CLOSING

- Sale of new home by Builder to first Owner

\$350.00 Buyer

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property. Fees to be applied to each parcel

Closing transaction having more than one parcel of real property. Fee applies to each parcel – No Realtor

MECHANIC LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

DISBURSEMENT OF FUNDS

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

DISBURSEMENT OF FUNDS

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

ESCROW DEPOSIT

In conjunction with commercial closing title issues

ESCROW DEPOSIT – RESIDENTIAL

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

ESCROW DEPOSIT - COMMERCIAL

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

ONE-TIME CLOSINGS

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

SECOND MORTGAGE CLOSING

In conjunction with simultaneous first mortgage closing

ESCROW CONTRACT SET-UP

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

See Commercial Escrow Fees

**FILED**

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

0.5% of loan amount/\$1,500.00  
minimum

\$500.00 up to 5 disbursements  
\$100.00 per disbursement in  
Excess of 5

\$350.00 Up to 5 disbursements  
\$100.00 per disbursement in  
excess of 5

\$500.00 up to 5 disbursements.  
\$100.00 per disbursement in  
excess of 5

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

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

\$350.00

\$175.00

\$500.00

NOV 01 2021

VICKI SCHMIDT  
Commissioner of Insurance

<u>ESCROW CONTRACT SET-UP</u> Prepare contract, hold documents, and collect and disburse payments - Without Title Insurance and Closing Services	\$500.00
<u>ESCROW CONTRACT SET-UP</u> Hold documents only	\$500.00
<u>ESCROW CONTRACT SERVICING</u> 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
<u>DOCUMENT COURTESY SIGNING</u> (Buyer's side of closing with loan documents)	\$200.00
<u>DOCUMENT COURTESY SIGNING</u> (Seller's side of closing only)	\$150.00
<u>DOCUMENT COURTESY SIGNING</u> (Buyer's side of closing, cash sale)	\$150.00
<u>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files	\$100.00 per hour
<u>AT-INTEREST ACCOUNT SET UP</u> For earnest money accounts-commercial and Residential-per account	\$25.00

**FILED**  
**NOV 01 2021**  
**VICKI SCHMIDT**  
*Commissioner of Insurance*



**COMMERCIAL TITLE INSURANCE RATES**  
(Properties Except 1-4 Single Family Dwelling Units)

**FILED**

**TYPE OF TRANSACTION**

**RATE**    **NOV 01 2021**

**OWNERS TITLE INSURANCE POLICY**

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

Schedule B **VICKI SCHMIDT**  
**Commissioner of Insurance**

**MORTGAGE TITLE INSURANCE POLICY**

Issued to lenders

Schedule B

**SIMULTANEOUS-ISSUED MORTGAGE POLICY**

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

Up to 3 million -\$500.00  
over 3 million to 10 million-  
\$1,000.00  
over 10 million-  
\$1,500.00

**SIMULTANEOUS-ISSUED MORTGAGE POLICY**

Where the amount of coverage exceeds the owner's policy

Up to 3 million -\$500.00  
3 million to 10 million-  
\$1,000.00  
over 10 million \$1,500.00  
Schedule B plus Schedule B  
difference

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

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

\$ 30% of the charge made for  
simultaneously issued Owners  
Policy Minimum \$425.00

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

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

\$30% of Schedule B to amount  
of owner's policy, plus  
Schedule B thereafter

**REFINANCE POLICIES - Loan Policy**

issued on property as a result of  
refinancing a previous loan

\$ Schedule B

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

\$ Schedule B

**REISSUE POLICIES - policies issued on  
previously insured property**

\$ Schedule B

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.

\$ Schedule B

FILED

NOV 01 2021

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.

\$ Schedule B

VICKI SCHMIDT  
Commissioner of Insurance

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.

\$150.00/chain

NEW CONSTRUCTION OWNERS POLICY

\$ Schedule B

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

\$ Schedule B

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

\$ Schedule B

HOLD OPEN CHARGES

\$100.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

\$ Schedule B

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

CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY

\$ Schedule B less credit for construction LP charge

CONVERT LEASEHOLD POLICY TO OWNERS POLICY

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

\$ Schedule B up to amount of leasehold policy plus Schedule B 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 charge presented by provider.  
\$250.00 Minimum.

PROCESSING FEE

For use only on difficult/time consuming title or escrow files

\$100.00 per hour

PRELIMINARY TITLE SEARCH REPORT

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

\$0.00

FILED

NOV 01 2021

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

\$ See "ENDORSEMENTS"  
VICKI SCHMIDT  
Commissioner of Insurance

**RESIDENTIAL TITLE INSURANCE RATES**  
(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>	<b>FILED</b>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$395.00	<b>NOV 01 2021</b>
		<b>VICKI SCHMIDT</b> <b>Commissioner of Insurance</b>
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ Schedule C	
<u>HOLD OPEN CHARGES - 6 Months</u> Additional 6 Months	\$150.00 \$100.00	
<u>RESIDENTIAL OWNERS POLICIES</u> Policies of title insurance protecting the owners in one-four family residences.	\$Schedule A to \$1 million \$.60/1000 above \$1 million \$.40/1000 over \$5 million	
<u>RESIDENTIAL MORTGAGEES POLICIES</u> Policies of Title Insurance protecting the interest of mortgage lenders	\$ Schedule C to \$1 million \$.60/\$1000 above \$1 million \$.40/1000 over \$5 million	
<u>ALTA HOMEOWNERS POLICIES</u>	\$110% of card rate	
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an Owner's Policy in an amount equal to or exceeding the amount of said loan policy	\$395.00 (Plus Schedule C difference if Loan policy amount exceeds owner's Policy)	
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy specifically for the protection of the interest in property taken as the result of the filing of mortgage for construction purposes.	\$ 0 to \$300,000-\$200.00 \$300,001 to \$500,000-\$300.00 Over \$500,000 \$.60 per thousand	
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> 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.	\$ 100.00	
<u>DEVELOPMENT LOAN POLICY</u> 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)	\$1.25/1000 up to \$1million \$1.00/1000 over \$1million \$300.00 minimum	



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.

\$ 1.50/\$1000 up to \$250,000.00  
\$1.00/\$1000 thereafter

BUILDER AND DEVELOPER RATE - (Residential Owners Policies) - a rate affordable to builders that are also are also developers which is less than the normal residential owners rate due to discount as the initial search was completed at Development.

\$ 1.50/\$1000 up to \$250,000.00  
\$0.50/\$1000 thereafter

FILED

NOV 01 2021

VICKI SCHMIDT  
Commissioner of Insurance

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.

\$150.00/chain

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

\$Schedule A

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

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

\$ 30% of Schedule A  
Minimum \$425.00

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 Schedule A to amount owner's policy, plus card rate thereafter

INDIVIDUAL (NON-BUILDER) LOT OWNER  
Construction Loan Commitment

\$ Schedule A

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$ Schedule A

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.

\$ Schedule A

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$0.5% of loan amount/  
\$1,500.00 minimum

RESIDENTIAL CORPORATE RELOCATION RATE  
(minimum of 25 related transactions)

\$ Schedule A

RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN  
Date-Down endorsement issued, does not extend policy effective date. After 1<sup>st</sup> date down at no charge

\$75.00

FILED

NOV 01 2021

MULTIPLE SIMULTANEOUS LOAN POLICIES  
No owner's policy issued

\$Schedule A for first policy, \$395.00 for each additional policy

VICKI SCHMIDT  
Commissioner of Insurance

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

\$125.00

\$175.00

SPLIT SIMULTANEOUS ISSUED LOAN POLICY  
Loan Policy issued in connection with Owner's Policy that is issued by another title insurer

\$395.00

PROCESSING FEE  
For use only on difficult/time consuming title or escrow files

\$100.00 per hour

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

\$ See "ENDORSEMENTS"

FILED

NOV 01 2021

VICKI SCHMIDT  
Commissioner of Insurance

**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

**FILED**

ALTA 1 – Street Assessments	\$175.00 Commercial No Charge 1-4 Family	NOV 01 2021
ALTA 3.0 – Zoning	\$400.00	VICKI SCHMIDT Commissioner of Insurance
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$600.00	
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 \$600.00	
Order Zoning Letter for Customer	\$85.00 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	\$275.00	
ALTA 9.8 – Land Under Development	\$275.00	
ALTA 10 – Assignment	\$175.00 Commercial No Charge 1-4 Family	

ALTA 10.1 – Assignment and Date Down	\$325.00
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, minimum of \$175.00
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 \$175.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$175.00
ATA 17 Series – Access and Utility	\$175.00 Commercial No Charge 1-4 Family
ALTA 18 – Tax Parcel	\$175.00 Commercial No Charge 1-4 Family
ALTA 18.1 – Tax Parcel	\$175.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$175.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium, minimum of \$175.00
ALTA 22 Series – Location	\$175.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$175.00

FILED  
NOV 11 2021  
VICKI SCHMIDT  
Commissioner of Insurance



ALTA 24 – Doing Business	\$175.00 Commercial No Charge 1-4 Family
ALTA 25 Series – Survey	\$17500
ALTA 26 – Subdivision	\$175.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$175.00
ALTA 32 Series – Construction Loan	\$175.00
ALTA 33 – Construction Loan Disbursement	\$175.00
ALTA 34 – Covered Risk	\$175.00 Commercial No Charge 1-4 Family
ALTA 35 Series - Minerals	\$175.00
ALTA 37 – Assignment of Rents and Leases	\$175 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	\$250.00
Option	10% of base policy premium, minimum of \$175.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$175.00
Last Dollar	10% of base policy premium, minimum of \$175.00
Public Record Search	\$500.00 Commercial \$300.00 1-4 Family

FILED

NOV 01 2021

VICKI SCHMIDT  
Commissioner of Insurance

Successor	\$250.00	FILED
Named Insured	\$250.00	NOV 01 2021
Change Insured –Stock Transfer	\$250.00	VICKI SCHMIDT Commissioner of Insurance
Assumption	\$175.00 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	\$225.00 plus 60% of card rate for the increase in amount of insurance. \$500.00 minimum.	
Non-Residential Construction Draw Endorsement to Loan Policy	\$175.00	
Residential Construction Draw Endorsement to Loan Policy	\$125.00	
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$400.00	
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$175.00 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)	\$175.00 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)

\$175.00 Commercial  
No Charge 1-4 Family

**FILED**

**NOV 01 2021**

**VICKI SCHMIDT  
Commissioner of Insurance**



FILED  
NOV 01 2021  
VICKI SCHMIDT  
Commissioner of Insurance

RATE CARDS  
EFFECTIVE NOVEMBER 1, 2021

See Next Page



# Schedule A

# Security 1st Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | SECURITY1ST.COM

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE NOVEMBER 1, 2021

### FOR RESIDENTIAL RESALE ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
50,000	632	290,000	1,044	530,000	1,313	770,000	1,621
60,000	665	300,000	1,060	540,000	1,324	780,000	1,632
70,000	682	310,000	1,071	550,000	1,335	790,000	1,643
80,000	693	320,000	1,082	560,000	1,346	800,000	1,654
90,000	720	330,000	1,093	570,000	1,357	810,000	1,665
100,000	742	340,000	1,104	580,000	1,368	820,000	1,676
110,000	764	350,000	1,115	590,000	1,379	830,000	1,687
120,000	775	360,000	1,126	600,000	1,390	840,000	1,698
130,000	786	370,000	1,137	610,000	1,401	850,000	1,709
140,000	803	380,000	1,148	620,000	1,412	860,000	1,720
150,000	830	390,000	1,159	630,000	1,423	870,000	1,731
160,000	842	400,000	1,170	640,000	1,434	880,000	1,742
170,000	847	410,000	1,181	650,000	1,489	890,000	1,754
180,000	864	420,000	1,192	660,000	1,500	900,000	1,765
190,000	886	430,000	1,203	670,000	1,511	910,000	1,776
200,000	891	440,000	1,214	680,000	1,522	920,000	1,787
210,000	924	450,000	1,225	690,000	1,533	930,000	1,798
220,000	930	460,000	1,236	700,000	1,544	940,000	1,809
230,000	957	470,000	1,247	710,000	1,555	950,000	1,820
240,000	968	480,000	1,258	720,000	1,566	960,000	1,831
250,000	985	490,000	1,269	730,000	1,577	970,000	1,842
260,000	1,001	500,000	1,280	740,000	1,588	980,000	1,853
270,000	1,016	510,000	1,291	750,000	1,599	990,000	1,864
280,000	1,029	520,000	1,302	760,000	1,610	1,000,000	1,875

FILED

NOV 01 2021

VICKI SCHMIDT  
Commissioner of Insurance

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN: Buyer \$350.00 / Seller \$0.00

RESIDENTIAL SALE WITH CASH: Buyer \$225.00 / Seller \$0.00

DOCUMENT PREPARATION FEE (Sale without Realtor): \$300

**NO SELLER  
CLOSING FEES**

- \* 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 a special quote.
- \*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$395.00.
- \*\*\*\* Mortgage Loan Funding Fee of \$50 to Buyer applies to all Residential Mortgages.
- \*\*\*\*\* For Owner's Policies over \$1,000,000 and all leasehold policies, call for a quote.
- \*\*\*\*\* For residential refinance and commercial transactions, call for applicable rates and fees.
- \*\*\*\*\* Additional charges may apply for wire and delivery services.

**SCHEDULE B  
COMMERCIAL TITLE INSURANCE RATES AND FEES**

**CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.10/1000 above \$1M  
\$520.00 minimum

**FOR SALE BY OWNER CLOSING FEES:**

\$1.00/1000 up to \$1M  
\$.10/1000 above \$1M  
\$750.00 minimum

**TITLE FEES:**

For both Owners and Loan Policies  
\$425 up to \$50,000  
\$4/1000 from \$50,001 to \$75k  
\$3/1000 from \$75,001 to \$100k  
\$2/1000 from \$100,001 to \$500k  
\$1.25/1000 from \$500,001 to \$1M  
\$1/1000 from \$1,000,001 to \$5M  
\$.90/1000 from \$5,000,001 to \$10M  
\$.80/1000 from \$10M and above

**Commercial Refinance Credit:**

- A. Refinance credits apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to, or for the benefit of the current owner and is made available to us.
- B. The refinance credit shall be 40% of the regular rate on the amount of the owner's policy, or the most recent loan policy, if more recent and for a greater amount but, no credit will be extended beyond 40% of the regular scheduled charge for the amount of the mortgage to be insured. Liability in excess of the amount of the prior policy will be billed at the regular rate.
- C. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no refinance credit is available.

**FILED**  
**NOV 01 2021**  
**VICKI SCHMIDT**  
*Commissioner of Insurance*



# Schedule C



# Security 1st Title

FILED

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | SECURITY1ST.COM

NOV 01 2021

## JOHNSON, LEAVENWORTH & WYANDOTTE COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE NOVEMBER 1, 2021

LOKI SCHMIDT  
Commissioner of Insurance

### FOR REFINANCE LOAN POLICY ONLY

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
60,000	350	300,000	650	540,000	890	780,000	1,130
70,000	375	310,000	660	550,000	900	790,000	1,140
80,000	400	320,000	670	560,000	910	800,000	1,150
90,000	425	330,000	680	570,000	920	810,000	1,160
100,000	450	340,000	690	580,000	930	820,000	1,170
110,000	460	350,000	700	590,000	940	830,000	1,180
120,000	470	360,000	710	600,000	950	840,000	1,190
130,000	480	370,000	720	610,000	960	850,000	1,200
140,000	490	380,000	730	620,000	970	860,000	1,210
150,000	500	390,000	740	630,000	980	870,000	1,220
160,000	510	400,000	750	640,000	990	880,000	1,230
170,000	520	410,000	760	650,000	1,000	890,000	1,240
180,000	530	420,000	770	660,000	1,010	900,000	1,250
190,000	540	430,000	780	670,000	1,020	910,000	1,260
200,000	550	440,000	790	680,000	1,030	920,000	1,270
210,000	560	450,000	800	690,000	1,040	930,000	1,280
220,000	570	460,000	810	700,000	1,050	940,000	1,290
230,000	580	470,000	820	710,000	1,060	950,000	1,300
240,000	590	480,000	830	720,000	1,070	960,000	1,310
250,000	600	490,000	840	730,000	1,080	970,000	1,320
260,000	610	500,000	850	740,000	1,090	980,000	1,330
270,000	620	510,000	860	750,000	1,100	990,000	1,340
280,000	630	520,000	870	760,000	1,110	1,000,000	1,350
290,000	640	530,000	880	770,000	1,120		

\* The quotes above are to be used as estimates. While the title insurance premium and the title service charges fluctuate based on the actual loan policy amount, all loan policies under \$60,000 carry a total cost for title insurance and services of \$350.

### CLOSING FEES

RESIDENTIAL REFINANCE \$350.00

- \* 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.
- \*\* Mortgage Loan Funding Fee of \$50 to Borrower applies to all Residential Mortgages.
- \*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.
- \*\*\*\* Additional charges may apply for wire and delivery services.