

SECURITY 1ST TITLE LLC
222 E. Main Street, Marion, Kansas 66861
Telephone: (620) 382-2130 Telecopier: (620) 382-2253

FILED

Rate Filing Effective July 15, 2019

JUL 09 2019
VICKI SCHMIDT
Commissioner of Insurance

For title insurance produced by or closings conducted
by all offices located in Marion County, 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 \$0.10/M over. \$450.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with loan.	\$450.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved.	\$450.00
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$325.00
<u>SELLER CONVENIENCE SERVICES</u>	
Wires	\$20.00 each
Overnight/Express Deliveries	\$20.00 each
<u>DOCUMENT PREPARATION</u> When not included in closings	\$ see below
1. Deeds	\$150.00
2. Mortgages	\$150.00
3. Notes	\$150.00
4. Affidavits	\$150.00
5. Assignments, releases	\$150.00
<u>DOCUMENT PREPARATION</u> Real estate sales contract (For Sale by Owner, closing involved, no realtor or lender involved)	\$200.00

PREPARE FORM TR 63 APPLICATION
To retire mobile home title

\$225.00

MULTIPLE 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

\$75.00

RESIDENTIAL VACANT LOT SALE CLOSING
With TRID mortgage
\$75 lot closing and \$125.00 for mortgage closing

\$200.00

RESIDENTIAL CONSTRUCTION LOAN CLOSING
With non-TRID Loan
With TRID Loan

\$75.00
\$125.00

RESIDENTIAL REAL ESTATE CLOSING -
Sale of new home by Builder to first Owner

\$400.00

EXCHANGE CLOSING
Closing transaction having more than one parcel
of real property.

regular commercial closing
fee for each parcel

1031 EXCHANGE ADMINISTRATION

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

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

\$500.00

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

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

DISBURSEMENT OF FUNDS
No closing services, disbursing funds, without
collecting signatures on documents

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

ESCROW DEPOSIT
In conjunction with commercial
closing title issues

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

<u>ESCROW DEPOSIT</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</u> 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	
<u>ESCROW DEPOSIT</u> Held for non-title issues, and not lender-required (No title or closing services provided)	\$350.00 for 1 disbursement. \$50.00 per each additional disbursement	FILED JUL 09 2019 JULI SCHMIDT Commissioner of Insurance
<u>ESCROW DEPOSIT</u> Lender-required	\$0.00	
<u>ESCROW DEPOSIT</u> New construction	\$0.00	
<u>AT-INTEREST ACCOUNT SET-UP</u> For earnest money accounts – commercial and residential – per account	\$25.00	
<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	\$400.00	
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$155.00	
<u>ESCROW CONTRACT SET-UP</u> Prepare contract, hold documents, and collect and disburse payments - With Title Insurance and Closing Services	\$500.00	
<u>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	

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

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DOCUMENT COURTESY SIGNING

\$250.00

PREPARATION OF POWER OF ATTORNEY

\$300.00

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

SELLER ASSIST CLOSING

\$230.00

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

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

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

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

TYPE OF TRANSACTION

RATE

OWNERS TITLE INSURANCE POLICY

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

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

MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ same as above

SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$225.00 to \$1,000,000.00 plus
\$0.10/M thereafter

SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$225.00 to \$1,000,000.00 plus
\$0.10/M thereafter plus card
rate difference

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

\$ card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

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

\$ 30% of card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

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

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

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

\$ Full card rate less 25% credit, if
borrower has been in title for 3
years or less, but not less than
minimum charge

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

\$ Full card rate less 25% credit, if
borrower has been in title for 3
years or less, but not less than
minimum charge

REISSUE POLICIES - policies issued on
previously insured property

\$ Full card rate less 25% credit if
seller has been in title for 3
years or less, but not less than
minimum charge.

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

\$ card rate

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

\$ card rate

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

\$ card rate plus \$100.00 for each endorsement

NEW CONSTRUCTION OWNERS POLICY

\$ card rate

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

\$ card rate

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

\$ card rate

HOLD OPEN CHARGES

\$0.0

FORECLOSURE COMMITMENT
Commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. Date down endorsements:
 - First endorsement
 - Subsequent endorsements

\$300.00
\$ card rate
no charge
\$50.00 each

LOT SALE TO BUYER
(builder/developer as seller)

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

\$ card rate
\$ card rate

LOT SALE TO BUYER

(Non-builder/developer as seller)

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

\$ card rate
\$ card rate

CONVERT CONTRACT PURCHASERS POLICY
TO OWNERS POLICY

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

\$ 30% card rate

CASH ADVANCE

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

\$ actual cash advanced

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CONVERT CONSTRUCTION LOAN POLICY
TO PERMANENT LOAN POLICY

\$ card rate less credit for
construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS
POLICY

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

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

CANCELLATION FEE

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

\$0.00

INFORMATIONAL TITLE REPORT

Issued for "amount to be agreed upon" where customer wants to check title before sale/mortgage (Applies to title insurance agents or underwriters, with policy premium split)

\$350.00

INFORMATIONAL TITLE REPORT

Issued for "amount to be agreed upon" where customer wants to check title before sale/mortgage (Applies to title insurance agents or underwriters, without policy premium split)

\$500.00 - \$2,000.00 depending on the
complexity of the search

INFORMATIONAL TITLE REPORT

Issued for "amount to be agreed upon" where customer wants to check title before sale/mortgage (Applies to all except title insurance agents or underwriters)

\$200.00

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	\$200.00	
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ card rate	FILED JUL 09 2019 VICKI SCHMIDT Commissioner of Insurance
<u>HOLD OPEN CHARGES</u>	\$0.00	
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences.	\$ card rate to \$1,000,000.00 plus \$1.00/M thereafter	
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above	
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> Not exceeding the amount of owner's policy issued simultaneously issued therewith	\$200.00	
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy.	\$200.00 plus card rate difference if exceeds owner's amount	
<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 a mortgage for construction purposes.	\$ card rate	
<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.	\$ card rate	
<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)	\$ card rate	

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

\$ card rate

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

\$ card rate

RE-ISSUE POLICIES
Policies issued on previously insured property

\$ Full card rate less 25% credit if seller has been in title for 3 years or less but not less than minimum charge

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

\$150.00/chain

FORECLOSURE COMMITMENT
Commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. Post-Petition date down endorsements:
 - First endorsement
 - Subsequent endorsements

\$300.00
\$ card rate
no charge
\$50.00

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

\$ card rate

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

\$ 30% of card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY
Where the amount of coverage exceeds the amount of the owner's policy issued to fee owner

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

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<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.	\$0.00
<u>COMMITMENT TO INSURE - RESIDENTIAL LOT SALE</u>	\$card rate
<u>CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.	\$ 30% card rate
<u>MECHANICS LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants.	\$500.00
<u>INFORMATIONAL TITLE REPORT</u>	\$300.00
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$card rate, less a 20% credit for the benefit of the corporate transferor/transferee in addition to any other credits the land is eligible for.
<u>RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN</u> Date-Down endorsement issued, does not extend policy effective date	\$50.00
<u>RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE</u> Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$400.00
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued	\$ card rate for first policy, \$200.00 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

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JUNIOR LOAN POLICIES

Up to \$75,000.00

\$90.00

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

\$140.00

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

\$ See "ENDORSEMENTS"

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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	\$150.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$350.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$500.00
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
Order Zoning Letter for Customer	\$85.00 plus cost of letter
ALTA 4 Series – Condominium	\$150.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$150.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$150.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$150.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	No Charge
ALTA 8.2 – Commercial	\$150.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$150.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$250.00
ALTA 9.8 – Land Under Development	\$250.00
ALTA 10 – Assignment	\$150.00 Commercial No Charge 1-4 Family

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

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

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Effect of Tax Sale on Easement	\$150.00 Commercial No Charge 1-4 Family
Gap	\$150.00 Commercial No Charge 1-4 Family
Increase Policy Amount	Card Rate
Date Down – 1-4 Family, extends effective date	\$225.00
Date Down – Other than 1-4 Family, extends effective date	\$50.00, plus 25% of original policy premium, plus card rate for any increase in amount of insurance. 40% re-issue credit applied if policy is less than 3 years old. \$350.00 minimum.
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$225.00 plus 60% of card rate for the increase in amount of insurance. \$500.00 minimum.
Construction Draw Endorsement to Loan Policy	\$125.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$150.00 Commercial \$No Charge 1-4 Family
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$150.00 Commercial No Charge 1-4 Family
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$150.00 Commercial No Charge 1-4 Family

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Commercial Insurance

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RATE CARD
EFFECTIVE JULY 15, 2019

See Next Page



Security 1st Title

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MARION COUNTY TITLE INSURANCE CHARGES

EFFECTIVE JULY 15, 2019

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Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
10,000	270	260,000	970	510,000	1,470	760,000	1,970
20,000	320	270,000	990	520,000	1,490	770,000	1,990
30,000	350	280,000	1,010	530,000	1,510	780,000	2,010
40,000	385	290,000	1,030	540,000	1,530	790,000	2,030
50,000	425	300,000	1,050	550,000	1,550	800,000	2,050
60,000	470	310,000	1,070	560,000	1,570	810,000	2,070
70,000	515	320,000	1,090	570,000	1,590	820,000	2,090
80,000	560	330,000	1,110	580,000	1,610	830,000	2,110
90,000	605	340,000	1,130	590,000	1,630	840,000	2,130
100,000	650	350,000	1,150	600,000	1,650	850,000	2,150
110,000	670	360,000	1,170	610,000	1,670	860,000	2,170
120,000	690	370,000	1,190	620,000	1,690	870,000	2,190
130,000	710	380,000	1,210	630,000	1,710	880,000	2,210
140,000	730	390,000	1,230	640,000	1,730	890,000	2,230
150,000	750	400,000	1,250	650,000	1,750	900,000	2,250
160,000	770	410,000	1,270	660,000	1,770	910,000	2,270
170,000	790	420,000	1,290	670,000	1,790	920,000	2,290
180,000	810	430,000	1,310	680,000	1,810	930,000	2,310
190,000	830	440,000	1,330	690,000	1,830	940,000	2,330
200,000	850	450,000	1,350	700,000	1,850	950,000	2,350
210,000	870	460,000	1,370	710,000	1,870	960,000	2,370
220,000	890	470,000	1,390	720,000	1,890	970,000	2,390
230,000	910	480,000	1,410	730,000	1,910	980,000	2,410
240,000	930	490,000	1,430	740,000	1,930	990,000	2,430
250,000	950	500,000	1,450	750,000	1,950	1,000,000	2,450

CLOSING FEES (policy purchase required)

RESIDENTIAL SALE \$450.00 | RESIDENTIAL REFINANCE \$325.00

COMMERCIAL & AGRICULTURAL

\$1.00/1,000 up to 1,000,000 | plus 10¢/1,000 over 1,000,000 (\$450.00 min.)

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

REV 07/15/19