



# FILED

03/29/2023

RATE AND FORM COMPLIANCE DIVISION

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

9 S. Pearl Street, Paola, Kansas 66071

Telephone: (913) 557-2694 Telecopier: (913) 557-2016

Rate Filing Effective March 31, 2023

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

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

### Services

### Charge

#### COMMERCIAL ESCROW CLOSING

\$1.00/M to 1,000,000 plus \$0.15/M  
over. \$500.00 minimum

#### COMMERCIAL ESCROW CLOSING

For sale by owner without assistance of  
real estate agent or attorney

\$1.00/M to 1,000,000 plus \$0.15/M  
over. \$600.00 minimum

#### RESIDENTIAL REAL ESTATE CLOSING

Sale with loan.

\$450.00  
(\$450.00 Buyer, \$0.00 Seller)

#### RESIDENTIAL LOAN CLOSING

Refinance.

\$450.00

#### RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved

\$250.00  
(\$250.00 Buyer, \$0.00 Seller)

#### RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved; For sale by owner,  
owner occupied without assistance of a  
real estate agent or attorney

\$550.00

#### RESIDENTIAL REAL ESTATE CLOSING

Loan involved, For sale by owner, owner occupied  
Without assistance of a real estate agent or attorney

\$750.00

#### CONVENIENCE SERVICES

(Does not apply to builders or investors)

Wires

\$25.00 each

Overnight/Express Deliveries

\$25.00 each

<u>DOCUMENT PREPARATION</u> Additional documents prepared in conjunction with a closings or title insurance	\$50.00 per document
<u>RESIDENTIAL DOCUMENT PREPARATION</u> Prepare the ALTA and Disburse Funds (Lender closes and notarizes)	\$250.00
<u>PREPARE FORM TR 63 APPLICATION</u> To retire mobile home title in conjunction with the issuance of title insurance	\$400.00
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$675.00, less a 20% credit for the benefit of the corporate transferor/transferee
<u>EXCHANGE CLOSING</u> Closing transaction having more than one parcel of real property. Fee applies to each parcel.	See Commercial Closing Fee
<u>MECHANICS LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants.	\$0.5% of loan amount/\$1,500.00 minimum
<u>ESCROW DEPOSIT</u> In conjunction with commercial closing title issues	\$350.00 for up to 5 disbursements. \$50.00 per disbursement in excess of 5
<u>ESCROW DEPOSIT</u> Held for non-title issues, and not lender-required, on residential property for which we are providing title insurance	\$125.00 for 1 disbursement. \$50.00 per each additional disbursement
<u>ESCROW DEPOSIT</u> Held for non-title issues, and not lender-required, on commercial property for which we are providing title insurance	\$350.00 for 1 disbursement. \$50.00 per each additional disbursement
<u>ONE-TIME CLOSINGS</u> Closing of a construction mortgage which is also the permanent mortgage, with modification to be filed at end of construction	\$450.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$195.00

ESCROW CONTRACT SET-UP

\$500.00

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

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

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

## **COMMERCIAL TITLE INSURANCE RATES**

(Properties Except 1-4 Single Family Dwelling Units)

### **TYPE OF TRANSACTION**

### **RATE**

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

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

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

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

Issued to lenders

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

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

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

\$300.00 to \$1,000,000.00 plus  
\$0.15/M thereafter plus card rate  
if exceeds owners amount

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

\$ card rate

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

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

\$ 30% of card rate

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

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

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

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

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

\$ full card rate less 20% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

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

\$ full card rate less 20% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

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

\$ full card rate less 20% credit, based  
off the lesser of the prior policy charge  
or the current policy charge, but not less  
than minimum charge

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

\$ full card rate less 20% credit but not less than minimum charge

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

\$ card rate

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

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

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

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

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

\$ 30% card rate

CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY

\$ card rate less credit for construction loan policy charge

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

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

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

\$Actual amount of charge presented by that provider

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

\$ Invoiced upon receipt of contract

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"

## **RESIDENTIAL TITLE INSURANCE RATES**

(1-4 Single Family Living Units)

### **TYPE OF TRANSACTION**

### **RATE**

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

\$ full card rate less 20% credit not less than minimum charge

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

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

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

\$ same as above

**SIMULTANEOUSLY ISSUED LOAN POLICIES**  
A loan policy issued simultaneously with the issue of an owners policy.

\$300.00 to \$1,000,000.00 plus \$0.15/M thereafter plus card rate if exceeds owner's amount

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

\$ full card rate less 20% credit but not less than minimum charge

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

\$ 175.00

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

\$ card rate

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

\$ full card rate less 20% credit but not less than minimum charge

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

\$ full card rate less 20% credit not less than minimum charge

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

\$ full card rate less 20% credit but not less than minimum charge

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

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

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

RESIDENTIAL LOT SALE

\$card rate

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

\$ 30% card rate

RESIDENTIAL CORPORATE RELOCATION RATE  
(minimum of 25 related transactions)

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

DELETE MECHANIC LIEN EXCEPTION FROM  
CONSTRUCTION LOAN POLICY

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

10% of base policy charge but not  
less than minimum charge of  
\$300.00

CANCELLATION FEE

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

\$Actual amount of charge presented by  
that provider

PRELIMINARY TITLE SEARCH REPORT

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

\$Invoiced upon receipt of contract

MULTIPLE SIMULTANEOUS  
LOAN POLICIES

No owner's policy issued

\$ card rate for first policy,  
\$300.00 for each additional policy

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$125.00

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

\$175.00

SPLIT SIMULTANEOUS ISSUED LOAN POLICY

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

\$300.00

PROCESSING FEE

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

\$100.00 per hour

TITLE COMMITMENT REVISION

Revisions to title commitment to reflect new matters  
disclosed by survey or other additional instruments

\$50.00

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

\$ See "ENDORSEMENTS"

## **TITLE INSURANCE**

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

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

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

## ENDORSEMENTS

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

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

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

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

RATE CARD  
EFFECTIVE MARCH 31, 2023

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

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

## MIAMI COUNTY

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

Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd
30,000	451	361	280,000	1,067	854	530,000	1,375	1,100	770,000	1,546	1,237
40,000	539	432	290,000	1,084	867	540,000	1,386	1,109	780,000	1,557	1,246
50,000	627	502	300,000	1,095	876	550,000	1,392	1,114	790,000	1,562	1,250
60,000	710	568	310,000	1,106	885	560,000	1,397	1,118	800,000	1,568	1,254
70,000	737	590	320,000	1,117	894	570,000	1,403	1,122	810,000	1,573	1,259
80,000	765	612	330,000	1,133	907	580,000	1,408	1,127	820,000	1,584	1,268
90,000	787	630	340,000	1,150	920	590,000	1,419	1,136	830,000	1,595	1,276
100,000	809	647	350,000	1,161	929	600,000	1,425	1,140	840,000	1,601	1,281
110,000	831	665	360,000	1,172	938	610,000	1,430	1,144	850,000	1,606	1,285
120,000	842	674	370,000	1,188	951	620,000	1,441	1,153	860,000	1,612	1,290
130,000	853	682	380,000	1,205	964	630,000	1,452	1,162	870,000	1,617	1,294
140,000	869	696	390,000	1,216	973	640,000	1,458	1,166	880,000	1,628	1,303
150,000	880	704	400,000	1,227	982	650,000	1,463	1,171	890,000	1,634	1,307
160,000	897	718	410,000	1,238	990	660,000	1,469	1,175	900,000	1,639	1,312
170,000	908	726	420,000	1,249	999	670,000	1,474	1,180	910,000	1,645	1,316
180,000	919	735	430,000	1,265	1,012	680,000	1,485	1,188	920,000	1,650	1,320
190,000	935	748	440,000	1,282	1,026	690,000	1,491	1,193	930,000	1,661	1,329
200,000	946	757	450,000	1,293	1,034	700,000	1,496	1,197	940,000	1,672	1,338
210,000	963	770	460,000	1,304	1,043	710,000	1,502	1,202	950,000	1,678	1,342
220,000	974	779	470,000	1,320	1,056	720,000	1,513	1,210	960,000	1,683	1,347
230,000	985	788	480,000	1,337	1,070	730,000	1,524	1,219	970,000	1,694	1,356
240,000	1,001	801	490,000	1,348	1,078	740,000	1,529	1,224	980,000	1,705	1,364
250,000	1,029	823	500,000	1,359	1,087	750,000	1,535	1,228	990,000	1,711	1,369
260,000	1,045	836	510,000	1,364	1,092	760,000	1,540	1,232	1,000,000	1,716	1,373
270,000	1,056	845	520,000	1,370	1,096						

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN Buyer \$450.00 / Seller \$0.00

RESIDENTIAL SALE WITH CASH Buyer \$250.00 / Seller \$0.00

RESIDENTIAL REFINANCE \$450.00

RESIDENTIAL SALE: Cash-Without Realtor \$550.00 | Loan-Without Realtor \$750.00

COMMERCIAL & AGRICULTURAL \$1.00/1,000 up to 1,000,000 | plus 15¢/1,000 over 1,000,000  
(\$500.00 min. | \$600.00 min. without Realtor)

- \* The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional changes.
- \*\* ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify. Call us for more information.
- \*\*\* Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.
- \*\*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$300.00.
- \*\*\*\*\* For sale of property within three years of prior policy purchase, use Reissue rate.
- \*\*\*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.

Security 1<sup>st</sup> Title LLC  
9 S. Pearl Street, Paola, Kansas 66071  
Telephone: (913) 557-2694 Telecopier: (913) 557-2016

FILED

FEB 06 2019

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

VICKI SCHMIDT  
Commissioner of Insurance

**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. \$400.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with loan.	\$425.00 (\$425.00 Buyer, \$0.00 Seller)
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$425.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved	\$200.00 (\$200.00 Buyer, \$0.00 Seller)
<u>SELLER CONVENIENCE SERVICES</u> (Does not apply to builders or investors)	
Wires	\$20.00 each
Overnight/Express Deliveries	\$20.00 each
<u>DOCUMENT PREPARATION</u> When not included with closings or title insurance	\$ 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

\$400.00

RESIDENTIAL CORPORATE RELOCATION RATE

(minimum of 25 related transactions)

\$675.00, less a 20% credit for the benefit of the corporate transferor/transferee

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property.

regular commercial closing fee for each parcel

1031 EXCHANGE ADMINISTRATION

\$700.00 (up to 3 disbursements)  
\$25.00 (per additional disbursements)  
\$125.00 per replacement property

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$500.00

DISBURSEMENT OF FUNDS

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

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

DISBURSEMENT OF FUNDS

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

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

ESCROW DEPOSIT

In conjunction with commercial closing title issues

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

ESCROW DEPOSIT

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

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

ESCROW DEPOSIT

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

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

ESCROW DEPOSIT

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

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

<u>ESCROW DEPOSIT</u> Lender-required	\$0.00
<u>ESCROW DEPOSIT</u> New construction	\$0.00
<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	\$425.00
<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
<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>	\$175.00 without loan \$250.00 with loan
<u>PREPARATION OF POWER OF ATTORNEY</u> (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)	\$300.00

FILED  
FEB 06 2019  
VICKI SCHMIDT  
Commissioner of Insurance

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

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

FILED  
FEB 06 2019  
VICKI SCHMIDT  
Commissioner of Insurance

## COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

### TYPE OF TRANSACTION

### RATE

#### OWNERS TITLE INSURANCE POLICY

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

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

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

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

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$250.00 to \$1,000,000.00 plus  
\$0.10/M thereafter

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$250.00 to \$1,000,000.00 plus  
\$0.10/M thereafter plus card rate  
difference

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

\$ card rate

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

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

\$ 30% of card rate

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

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

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

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

\$ card rate

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

\$ card rate

REISSUE POLICIES - policies issued on  
previously insured property

\$ card rate

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 less 20% credit  
but not less than minimum  
charge

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

\$ card rate

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

\$100.00/chain

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

\$ card rate

NEW CONSTRUCTION OWNERS POLICY

\$ card rate

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

\$ card rate

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

\$ card rate

HOLD OPEN CHARGES

\$0.0

FORECLOSURE INFORMATIONAL TITLE REPORT  
Commitment issued for filing foreclosure proceedings.

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

\$250.00

\$ 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

20% credit for each but not less than minimum charge

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

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FEB 06 2019

VICKI SCHMIDT  
Commissioner of Insurance

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

CONVERT CONSTRUCTION LOAN POLICY  
TO PERMANENT LOAN POLICY

\$ card rate less credit for  
construction loan policy charge

FILED

FEB 06 2019

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.

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Commissioner of Insurance

CANCELLATION FEE

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

\$0.00

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

INFORMATIONAL TITLE REPORT

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

\$275.00

PLATTING INFORMATIONAL TITLE REPORT

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

\$275.00

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$500.00

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

\$ See "ENDORSEMENTS"

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

<b><u>TYPE OF TRANSACTION</u></b>	<b><u>RATE</u></b>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$250.00
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ card rate
<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	\$250.00
<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.	\$250.00 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.	\$ 150.00

FILED

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Commissioner of Insurance

DEVELOPMENT LOAN POLICY

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

\$ card rate

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

\$ card rate less 20% credit  
but not less than minimum  
charge

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

\$ card rate

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

\$ card rate less 20% credit  
but not less than minimum  
charge

MULTIPLE LOT OR TRACT CHARGE -

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

\$100.00/chain

FORECLOSURE INFORMATION TITLE REPORT

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

\$250.00

\$ 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

FILED

FEB 06 2019

VICKI SCHMIDT  
Commissioner of Insurance

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

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 TO INSURE - RESIDENTIAL  
LOT SALE

\$150.00

FILED

FEB 06 2019

CONVERT CONTRACT PURCHASER'S POLICY  
TO OWNER'S POLICY

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

\$ 30% card rate

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Commissioner of Insurance

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to  
pay claimants.

\$500.00

INFORMATIONAL TITLE REPORT

Preliminary issued for "amount to be agreed upon"  
when sale or mortgage are contemplated

\$0.00

INFORMATIONAL TITLE REPORT

Issued when no sale or mortgage  
are contemplated

\$225.00

RESIDENTIAL CORPORATE RELOCATION  
RATE

(minimum of 25 related transactions)

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

RESIDENTIAL LOAN POLICY  
CONSTRUCTION DATE-DOWN

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

\$50.00

RESIDENTIAL LOAN POLICY  
CONSTRUCTION DATE-DOWN  
PACKAGE

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

\$400.00

MULTIPLE SIMULTANEOUS

LOAN POLICIES

No owner's policy issued

\$ card rate for first policy,  
\$250.00 for each additional policy

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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FEB 06 2019

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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

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
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
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

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FEB 08 2019

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Commissioner of Insurance

Named Insured	\$250.00
Change Insured –Stock Transfer	\$250.00
Assumption	\$150.00 Commercial No Charge 1-4 Family
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 VICKI SCHMIDT Commissioner of Insurance
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 <sup>st</sup> Title is an agent)	\$150.00 Commercial \$No Charge 1-4 Family
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$150.00 Commercial No Charge 1-4 Family

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

\$150.00 Commercial  
No Charge 1-4 Family

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FEB 06 2019

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Commissioner of Insurance

RATE CARD  
EFFECTIVE JULY 15, 2018

See Next Page

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Commissioner of Insurance



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

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | [SECURITY1ST.COM](http://SECURITY1ST.COM)

## MIAMI COUNTY TITLE INSURANCE CHARGES

EFFECTIVE JULY 15, 2018

Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd
10,000	250	200	260,000	950	760	510,000	1,240	992	760,000	1,400	1,120
20,000	330	264	270,000	960	768	520,000	1,245	996	770,000	1,405	1,124
30,000	410	328	280,000	970	776	530,000	1,250	1,000	780,000	1,415	1,132
40,000	490	392	290,000	985	788	540,000	1,260	1,008	790,000	1,420	1,136
50,000	570	456	300,000	995	796	550,000	1,265	1,012	800,000	1,425	1,140
60,000	645	516	310,000	1,005	804	560,000	1,270	1,016	810,000	1,430	1,144
70,000	670	536	320,000	1,015	812	570,000	1,275	1,020	820,000	1,440	1,152
80,000	695	556	330,000	1,030	824	580,000	1,280	1,024	830,000	1,450	1,160
90,000	715	572	340,000	1,045	836	590,000	1,290	1,032	840,000	1,455	1,164
100,000	735	588	350,000	1,055	844	600,000	1,295	1,036	850,000	1,460	1,168
110,000	755	604	360,000	1,065	852	610,000	1,300	1,040	860,000	1,465	1,172
120,000	765	612	370,000	1,080	864	620,000	1,310	1,048	870,000	1,470	1,176
130,000	775	620	380,000	1,095	876	630,000	1,320	1,056	880,000	1,480	1,184
140,000	790	632	390,000	1,105	884	640,000	1,325	1,060	890,000	1,485	1,188
150,000	800	640	400,000	1,115	892	650,000	1,330	1,064	900,000	1,490	1,192
160,000	815	652	410,000	1,125	900	660,000	1,335	1,068	910,000	1,495	1,196
170,000	825	660	420,000	1,135	908	670,000	1,340	1,072	920,000	1,500	1,200
180,000	835	668	430,000	1,150	920	680,000	1,350	1,080	930,000	1,510	1,208
190,000	850	680	440,000	1,165	932	690,000	1,355	1,084	940,000	1,520	1,216
200,000	860	688	450,000	1,175	940	700,000	1,360	1,088	950,000	1,525	1,220
210,000	875	700	460,000	1,185	948	710,000	1,365	1,092	960,000	1,530	1,224
220,000	885	708	470,000	1,200	960	720,000	1,375	1,100	970,000	1,540	1,232
230,000	895	716	480,000	1,215	972	730,000	1,385	1,108	980,000	1,550	1,240
240,000	910	728	490,000	1,225	980	740,000	1,390	1,112	990,000	1,555	1,244
250,000	935	748	500,000	1,235	988	750,000	1,395	1,116	1,000,000	1,560	1,248

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN: Buyer \$425.00 / Seller \$0.00

RESIDENTIAL SALE WITH CASH: Buyer \$200.00 / Seller \$0.00

RESIDENTIAL REFINANCE \$425.00

COMMERCIAL & AGRICULTURAL

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

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

FILED

FEB 06 2019

VICKI SCHMIDT  
Commissioner of Insurance



# Security 1st Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | [SECURITY1ST.COM](http://SECURITY1ST.COM)

## MIAMI COUNTY TITLE INSURANCE CHARGES

EFFECTIVE JULY 15, 2018

Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd
10,000	250	200	260,000	950	760	510,000	1,240	992	760,000	1,400	1,120
20,000	330	264	270,000	960	768	520,000	1,245	996	770,000	1,405	1,124
30,000	410	328	280,000	970	776	530,000	1,250	1,000	780,000	1,415	1,132
40,000	490	392	290,000	985	788	540,000	1,260	1,008	790,000	1,420	1,136
50,000	570	456	300,000	995	796	550,000	1,265	1,012	800,000	1,425	1,140
60,000	645	516	310,000	1,005	804	560,000	1,270	1,016	810,000	1,430	1,144
70,000	670	536	320,000	1,015	812	570,000	1,275	1,020	820,000	1,440	1,152
80,000	695	556	330,000	1,030	824	580,000	1,280	1,024	830,000	1,450	1,160
90,000	715	572	340,000	1,045	836	590,000	1,290	1,032	840,000	1,455	1,164
100,000	735	588	350,000	1,055	844	600,000	1,295	1,036	850,000	1,460	1,168
110,000	755	604	360,000	1,065	852	610,000	1,300	1,040	860,000	1,465	1,172
120,000	765	612	370,000	1,080	864	620,000	1,310	1,048	870,000	1,470	1,176
130,000	775	620	380,000	1,095	876	630,000	1,320	1,056	880,000	1,480	1,184
140,000	790	632	390,000	1,105	884	640,000	1,325	1,060	890,000	1,485	1,188
150,000	800	640	400,000	1,115	892	650,000	1,330	1,064	900,000	1,490	1,192
160,000	815	652	410,000	1,125	900	660,000	1,335	1,068	910,000	1,495	1,196
170,000	825	660	420,000	1,135	908	670,000	1,340	1,072	920,000	1,500	1,200
180,000	835	668	430,000	1,150	920	680,000	1,350	1,080	930,000	1,510	1,208
190,000	850	680	440,000	1,165	932	690,000	1,355	1,084	940,000	1,520	1,216
200,000	860	688	450,000	1,175	940	700,000	1,360	1,088	950,000	1,525	1,220
210,000	875	700	460,000	1,185	948	710,000	1,365	1,092	960,000	1,530	1,224
220,000	885	708	470,000	1,200	960	720,000	1,375	1,100	970,000	1,540	1,232
230,000	895	716	480,000	1,215	972	730,000	1,385	1,108	980,000	1,550	1,240
240,000	910	728	490,000	1,225	980	740,000	1,390	1,112	990,000	1,555	1,244
250,000	935	748	500,000	1,235	988	750,000	1,395	1,116	1,000,000	1,560	1,248

### CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN: Buyer \$425.00 / Seller \$0.00

RESIDENTIAL SALE WITH CASH: Buyer \$200.00 / Seller \$0.00

RESIDENTIAL REFINANCE \$425.00

COMMERCIAL & AGRICULTURAL

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

\* The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or other selling conditions, we reserve the right to apply additional charges.

MIAMI COUNTY 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. Page 19

\*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$250.00.



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

February 5, 2019

**James Norman**

Policy Examiner

Kansas Insurance Department

420 SW 9<sup>th</sup> St., Topeka, KS 66612

RE: Re-Filing of – Miami Rates  
Effective Date: February 1, 2019

Dear Mr. Norman:

Attached please find two sets of Miami County rates to be re-filed. Had two corrections on page 9. I have enclosed a pre-paid envelope for one copy to be returned to our office.

Thank you and please let me know if you should have any questions.

Sincerely,

Stephanie Seabolt

**Compliance Officer**



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

**Office: 316.267.8371 | Direct: 316.293.1657**

**Fax: 316.267.8115 | Mobile: 316.570.3383**

**727 N. Waco Ave., Suite 300, Wichita, KS 67203**

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