



# FILED

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

727 N. Washington

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

Ave. Suite 300, Wichita, KS 67203

Telephone (316) 267-8371 Telecopier: (316) 267-8115

Rate Filing Effective April 15, 2025

For title insurance produced by or closings conducted by all offices located in Cowley & Sumner Counties, 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. \$540.00 minimum

#### COMMERCIAL ESCROW CLOSING

For sale by owner without the assistance of a real estate agent

\$1.00/M to 1,000,000 plus \$0.15/M over. \$620.00 minimum

#### RESIDENTIAL REAL ESTATE CLOSING

Sale with loan

\$540.00

#### RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved

\$440.00

#### RESIDENTIAL LOAN CLOSING

Refinance. For property located in the State of Kansas, no sale involved

\$365.00

#### RESIDENTIAL LOAN CLOSING

For sale by owner without the assistance of a real estate agent

\$540.00

#### CONVENIENCE SERVICES

Wires

\$35.00 each

Overnight/Express Deliveries

\$30.00 each

#### PREPARE FORM TR 63 APPLICATION

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

\$400.00

#### RESIDENTIAL CORPORATE RELOCATION RATE

(minimum of 25 related transactions)

\$540.00, less a 20% credit for the benefit of the corporate transferor/transferee

<u>RESIDENTIAL VACANT LOT SALE CLOSING</u> Cash or Non-TRID loan	\$75.00
<u>RESIDENTIAL VACANT LOT SALE CLOSING</u> With TRID mortgage \$75 lot closing and \$125.00 for mortgage closing	\$200.00
<u>RESIDENTIAL CONSTRUCTION LOAN CLOSING</u> With non-TRID Loan	\$75.00
With TRID Loan	\$125.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale of new home by Builder to first Owner	\$350.00
<u>EXCHANGE CLOSING</u> Closing transaction having more than one parcel of real property. Fee applies to each parcel	See Commercial Escrow Fee
<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	\$350.00 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	\$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	\$360.00 initial fee, with \$200.00 for modification
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing – prepare closing statement, signing and recording	\$205.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing – signing and recording only, no preparation of closing statement	\$85.00

ESCROW CONTRACT SET-UP \$525.00  
Prepare escrow documents and set up  
account - with Title Insurance and  
Closing Services

SELLER ASSIST CLOSING \$270.00  
Seller's side of transaction only with other  
party closing buyer's side

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

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

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

<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.	\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<b><u>MORTGAGE TITLE INSURANCE POLICY</u></b> Issued to lenders	\$ same as above
<b><u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u></b> Loan policies issued simultaneously with the issuance of an owner's policy.	\$285.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount
<b><u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u></b> Applies when issued concurrently with a fee Owner's Policy covering the same property	\$ 30% of card rate to amount of fee owner's policy, plus card rate thereafter
<b><u>REFINANCE POLICIES - Loan Policy</u></b> issued on property as a result of refinancing a previous loan, and purchased a policy within the last 3 years	\$ full card rate less 25% credit, based off the lesser of the prior policy charge or the current policy charge, but not less than minimum charge
<b><u>SUBORDINATE MORTGAGE POLICIES - Loan</u></b> policies issued for a subordinate mortgage and purchased a policy within the last 3 years	\$ full card rate less 25% credit, based off the lesser of the prior policy charge or the current policy charge, but not less than minimum charge
<b><u>REISSUE POLICIES - policies issued on a property</u></b> that has been insured within the last 3 years.	\$ full card rate less 25% credit based off the lesser of the prior policy charge or the current policy charge, but not less than minimum charge
<b><u>DEVELOPER/BUILDER RATE - (Owner's</u></b> 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 40% credit but not less than minimum charge
<b><u>DEVELOPER/BUILDER RATE - (Loan</u></b> 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.	\$ full card rate less 40% 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.

\$215.00/chain

For multi-county orders add \$415.00 for each additional county plus \$215.00 for each additional

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 \$365.00

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 LEASEHOLD POLICY TO OWNERS POLICY

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

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

CANCELLATION FEE

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

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

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

\$Invoiced upon receipt of contract

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

\$ See "ENDORSEMENTS"

**RESIDENTIAL TITLE INSURANCE RATES**

(1-4 Single Family Living Units)

<b><u>TYPE OF TRANSACTION</u></b>	<b><u>RATE</u></b>
<b><u>RESIDENTIAL OWNERS POLICIES</u></b> Policies of title insurance protecting the owners interest in one-four family residences.	\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<b><u>RESIDENTIAL MORTGAGEES POLICIES</u></b> Policies of title insurance protecting the interest of mortgage lenders. ALTA Homeowners Policy, issued as applicable	\$ same as above
<b><u>SUBORDINATE MORTGAGE POLICIES</u></b> -Loan policies issued for a subordinate mortgage	\$ full card rate less 25% credit not less than minimum charge
<b><u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u></b> A loan policy issued simultaneously with the issue of an owners policy.	\$235.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount
<b><u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u></b> 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 less 40%
<b><u>BUILDERS RATE</u></b> - (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 40% credit but not less than minimum charge
<b><u>RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES</u></b> - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists	\$ full card rate less 25% credit but not less than minimum charge
<b><u>RE-ISSUE RATE</u></b> - A rate afforded due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last 3 years.	\$ full card rate less 25% credit but not less than minimum charge

<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>\$215.00/chain For multi-county orders add \$415.00 for each additional county plus \$215.00 for each additional chain</p>
<p><u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Applies when issued concurrently with a fee Owner's Policy covering the same property</p>	<p>\$30% of card rate to amount of owner's policy, plus card rate thereafter</p>
<p><u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy</p>	<p>\$Actual amount of charge presented by that provider</p>
<p><u>INDIVIDUAL (NON-BUILDER) LOT OWNER</u> Construction Loan Commitment</p>	<p>\$0.00</p>
<p><u>COMMITMENT TO INSURE - RESIDENTIAL LOT SALE</u></p>	<p>\$50.00</p>
<p><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.</p>	<p>\$ 30% card rate</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 \$315.00</p>
<p><u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy</p>	<p>\$Actual amount of charge presented by that provider</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>
<p><u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)</p>	<p>\$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.</p>

MULTIPLE SIMULTANEOUS  
LOAN POLICIES

No owner's policy issued

\$75% of card rate for first policy,  
\$235.00 for each additional policy

RESIDENTIAL CONSTRUCTION  
TITLE SEARCH REPORT UPDATE

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

\$75.00

JUNIOR LOAN POLICIES

Up to \$76,000.00

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

\$175.00

\$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

# TITLE INSURANCE CHARGES

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## COWLEY & SUMNER COUNTY

Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd
30,000	410	308	280,000	1,155	867	530,000	1,694	1,271	780,000	1,969	1,477
40,000	458	344	290,000	1,178	884	540,000	1,705	1,279	790,000	1,980	1,485
50,000	506	380	300,000	1,201	901	550,000	1,716	1,287	800,000	1,991	1,494
60,000	553	415	310,000	1,224	918	560,000	1,727	1,296	810,000	2,002	1,502
70,000	600	450	320,000	1,247	936	570,000	1,738	1,304	820,000	2,013	1,510
80,000	647	486	330,000	1,270	953	580,000	1,749	1,312	830,000	2,024	1,518
90,000	694	521	340,000	1,293	970	590,000	1,760	1,320	840,000	2,035	1,527
100,000	741	556	350,000	1,316	987	600,000	1,771	1,329	850,000	2,046	1,535
110,000	764	573	360,000	1,339	1,005	610,000	1,782	1,337	860,000	2,057	1,543
120,000	787	591	370,000	1,362	1,022	620,000	1,793	1,345	870,000	2,068	1,551
130,000	810	608	380,000	1,385	1,039	630,000	1,804	1,353	880,000	2,079	1,560
140,000	833	625	390,000	1,408	1,056	640,000	1,815	1,362	890,000	2,090	1,568
150,000	856	642	400,000	1,431	1,074	650,000	1,826	1,370	900,000	2,101	1,576
160,000	879	660	410,000	1,454	1,091	660,000	1,837	1,378	910,000	2,112	1,584
170,000	902	677	420,000	1,477	1,108	670,000	1,848	1,386	920,000	2,123	1,593
180,000	925	694	430,000	1,500	1,125	680,000	1,859	1,395	930,000	2,134	1,601
190,000	948	711	440,000	1,523	1,143	690,000	1,870	1,403	940,000	2,145	1,609
200,000	971	729	450,000	1,546	1,160	700,000	1,881	1,411	950,000	2,156	1,617
210,000	994	746	460,000	1,569	1,177	710,000	1,892	1,419	960,000	2,167	1,626
220,000	1,017	763	470,000	1,592	1,194	720,000	1,903	1,428	970,000	2,178	1,634
230,000	1,040	780	480,000	1,615	1,212	730,000	1,914	1,436	980,000	2,189	1,642
240,000	1,063	798	490,000	1,638	1,229	740,000	1,925	1,444	990,000	2,200	1,650
250,000	1,086	815	500,000	1,661	1,246	750,000	1,936	1,452	1,000,000	2,211	1,659
260,000	1,109	832	510,000	1,672	1,254	760,000	1,947	1,461			
270,000	1,132	849	520,000	1,683	1,263	770,000	1,958	1,469			

REV. MARCH 2025



# FILED

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

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

Rate Filing Effective April 15, 2025

For title insurance produced by or closings conducted  
by all offices located in Allen, Bourbon, Cherokee, Crawford, Labette, Linn,  
Montgomery and Neosho 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 \$0.15/M over. \$490.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with loan.	\$490.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved.	\$415.00
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$415.00
<u>FOR SALE BY OWNER</u>	\$565.00
<u>CONVENIENCE SERVICES</u> (Does not apply to builders or investors)	
Wires	\$35.00 each
Overnight/Express Deliveries	\$30.00 each
<u>DOCUMENT PREPARATION</u> When included with title insurance only	\$75.00 per document
<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>	\$380.00 Cash \$480.00 with Loan Commercial closing if in excess of 3 lots

<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$490.00, less a 20% credit for the benefit of the corporate transferor/transferee
<u>RESIDENTIAL REAL ESTATE CLOSING -</u> Sale of new home by Builder to first Owner	\$490.00
<u>RESIDENTIAL LOT CLOSING</u>	\$275.00 Cash \$480.00 with Loan
<u>EXCHANGE CLOSING</u> Closing transaction having more than one parcel of real property. Fee applies to each parcel.	See Commercial Escrow Fee
<u>MECHANIC LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants. In conjunction with a closing service.	\$.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, 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	\$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	\$490.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$205.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up Account - With Title Insurance and Closing Services	\$525.00
<u>SELLER ASSIST CLOSING</u> Seller's side of transaction only with other party closing buyer's side	\$270.00

\*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 \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ same as above

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$235.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

#### REFINANCE POLICIES – Loan Policy

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

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

#### SUBORDINATE MORTGAGE POLICIES - Loan

Policies issued for a subordinate mortgage and purchased a policy within the last 3 years

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

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

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

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

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

MULTIPLE LOT OR TRACT CHARGE -

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

\$215.00/chain

For multi county orders add  
\$415.00 for each additional county plus  
\$215.00 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 \$365.00

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 LEASEHOLD POLICY TO OWNERS POLICY

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

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

CANCELLATION FEE

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

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

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

\$ Invoiced upon receipt of contract

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

\$ See "ENDORSEMENTS"

## RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - 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 \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SUBORDINATE MORTGAGE POLICIES</u> - Loan Policies issued for a subordinate mortgage	\$ full card rate less 25% credit not less than minimum charge
<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.	\$235.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate 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>BUILDERS RATE</u> - (Residential Owners Policies) – Policies of title insurance protecting the owners interest in one–four family residences.	\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<u>RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES</u> - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists	\$ full card rate less 25% credit but not less than minimum charge
<u>RE-ISSUE RATE</u> - A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last 3 years	\$ full card rate less 25% credit but not less than minimum charge

<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>\$215.00/chain For multi county orders add \$415.00 for each additional county plus \$215.00 for each additional chain</p>
<p><u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Applies when issued concurrently with a fee Owner's Policy covering the same property</p>	<p>\$ 30% of card rate to amount of fee owner's policy, plus card rate thereafter</p>
<p><u>INDIVIDUAL (NON-BUILDER) LOT OWNER</u> Construction Loan Commitment</p>	<p>\$ card rate</p>
<p><u>COMMITMENT TO INSURE - RESIDENTIAL LOT SALE</u></p>	<p>\$ card rate</p>
<p><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.</p>	<p>\$ 30% card rate</p>
<p><u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)</p>	<p>\$ full 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.</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 \$315.00</p>
<p><u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy</p>	<p>\$Actual amount of charge presented by that provider</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>
<p><u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued</p>	<p>\$ card rate for first policy, \$235.00 for each additional policy</p>

RESIDENTIAL CONSTRUCTION  
COMMITMENT UPDATE

\$75.00

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

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$175.00

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

\$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

# TITLE INSURANCE CHARGES

ALLEN, BOURBON, CHEROKEE, CRAWFORD, LABETTE, LINN,  
MONTGOMERY, & NEOSHO COUNTY

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd
30,000	471	354	280,000	1,269	952	530,000	1,855	1,392	780,000	2,155	1,617
40,000	510	383	290,000	1,294	971	540,000	1,867	1,401	790,000	2,167	1,626
50,000	549	412	300,000	1,319	990	550,000	1,879	1,410	800,000	2,179	1,635
60,000	603	453	310,000	1,344	1,008	560,000	1,891	1,419	810,000	2,191	1,644
70,000	657	493	320,000	1,369	1,027	570,000	1,903	1,428	820,000	2,203	1,653
80,000	711	534	330,000	1,394	1,046	580,000	1,915	1,437	830,000	2,215	1,662
90,000	765	574	340,000	1,419	1,065	590,000	1,927	1,446	840,000	2,227	1,671
100,000	819	615	350,000	1,444	1,083	600,000	1,939	1,455	850,000	2,239	1,680
110,000	844	633	360,000	1,469	1,102	610,000	1,951	1,464	860,000	2,251	1,689
120,000	869	652	370,000	1,494	1,121	620,000	1,963	1,473	870,000	2,263	1,698
130,000	894	671	380,000	1,519	1,140	630,000	1,975	1,482	880,000	2,275	1,707
140,000	919	690	390,000	1,544	1,158	640,000	1,987	1,491	890,000	2,287	1,716
150,000	944	708	400,000	1,569	1,177	650,000	1,999	1,500	900,000	2,299	1,725
160,000	969	727	410,000	1,594	1,196	660,000	2,011	1,509	910,000	2,311	1,734
170,000	994	746	420,000	1,619	1,215	670,000	2,023	1,518	920,000	2,323	1,743
180,000	1,019	765	430,000	1,644	1,233	680,000	2,035	1,527	930,000	2,335	1,752
190,000	1,044	783	440,000	1,669	1,252	690,000	2,047	1,536	940,000	2,347	1,761
200,000	1,069	802	450,000	1,694	1,271	700,000	2,059	1,545	950,000	2,359	1,770
210,000	1,094	821	460,000	1,719	1,290	710,000	2,071	1,554	960,000	2,371	1,779
220,000	1,119	840	470,000	1,744	1,308	720,000	2,083	1,563	970,000	2,383	1,788
230,000	1,144	858	480,000	1,769	1,327	730,000	2,095	1,572	980,000	2,395	1,797
240,000	1,169	877	490,000	1,794	1,346	740,000	2,107	1,581	990,000	2,407	1,806
250,000	1,194	896	500,000	1,819	1,365	750,000	2,119	1,590	1,000,000	2,419	1,815
260,000	1,219	915	510,000	1,831	1,374	760,000	2,131	1,599			
270,000	1,244	933	520,000	1,843	1,383	770,000	2,143	1,608			



**FILED**

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

1815 Broadway Ave., Great Bend, Kansas 67530

Telephone: (620) 603-0070 Telecopier: (620) 205-2034

1001 N. Main, Hutchinson, Kansas 67501

Telephone: (620) 669-8289 Telecopier: (620) 669-8280

108 E. Avenue S., Lyons, KS 67554

Telephone: (620) 257-2831 Telecopier: (620) 257-2048

211 W. Kansas Avenue, McPherson, KS 67460

Telephone: (620) 241-1317 Telecopier: (620) 241-3637

Rate Filing Effective April 15, 2025

For title insurance produced by or closings conducted by all offices located in Barton, McPherson, Reno and Rice Counties, 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. \$570.00 minimum

RESIDENTIAL REAL ESTATE CLOSING

\$540.00

Sale with loan.

RESIDENTIAL REAL ESTATE CLOSING

\$335.00

Cash sale with Realtor involved, no loan.

RESIDENTIAL REAL ESTATE CLOSING

\$570.00

Cash sale without Realtor involved, no loan.

RESIDENTIAL LOAN CLOSING

\$370.00

Refinance.

DOCUMENT PREPARATION

\$75.00 per document

Additional documents prepared in conjunction with a closings or title insurance

CONVENIENCE SERVICES

Wires \$35.00 each  
Overnight/Express Deliveries \$30.00 each

PREPARE FORM TR 63 APPLICATION

To retire mobile home title in conjunction with the issuance of title insurance \$400.00

RESIDENTIAL CORPORATE RELOCATION RATE

(minimum of 25 related transactions) \$540.00, less a 20% credit for the benefit of the corporate transferor/transferee

RESIDENTIAL VACANT LOT SALE CLOSING

Builder involved \$75.00

RESIDENTIAL VACANT LOT SALE CLOSING

With TRID mortgage \$200.00  
\$75 lot closing and \$125.00 for mortgage closing

RESIDENTIAL CONSTRUCTION LOAN CLOSING

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

RESIDENTIAL REAL ESTATE CLOSING -

Sale of new home by Builder to first Owner \$540.00

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property. Fee applies to each parcel See Commercial Escrow Fee

MECHANIC LIEN WORK OUT

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

ESCROW DEPOSIT

In conjunction with commercial closing title issues \$350.00 for up to 5 disbursements. \$50.00 per disbursement in excess of 5

ESCROW DEPOSIT

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

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>	\$540.00
Closing of a construction mortgage which is also the permanent mortgage, with modification to be filed at end of construction	
<u>SECOND MORTGAGE CLOSING</u>	\$205.00
In conjunction with simultaneous first mortgage closing	
<u>ESCROW CONTRACT SET-UP</u>	\$525.00
Prepare escrow documents and set up account - with Title Insurance and Closing Services	
<u>SELLER ASSIST CLOSING</u>	\$270.00
Seller's side of transaction only with other party closing buyer's side	

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

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

## COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

### TYPE OF TRANSACTION

### RATE

#### OWNERS TITLE INSURANCE POLICY

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

\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ same as above

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$190.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

#### REFINANCE POLICIES - Loan Policy

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

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

#### SUBORDINATE MORTGAGE POLICIES - loan

policy issued for a subordinate mortgage and purchased a policy within the last 3 years

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

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

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

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

\$ card rate

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

\$ card rate

MULTIPLE LOT OR TRACT CHARGE -

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

\$215.00/chain

For multi-county orders add \$415.00 for each additional county plus \$215.00 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 \$365.00

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 LEASEHOLD POLICY TO OWNERS POLICY

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

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

CANCELLATION FEE

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

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

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

\$ Invoiced upon receipt of contract

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

\$ See "ENDORSEMENTS"

## RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences. ALTA Homeowners Policy, issued as applicable	\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SUBORDINATE MORTGAGE POLICIES</u> - Loan policies issued for a subordinate mortgage	\$ full card rate 25% credit not less than minimum charge
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy.	\$190.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate 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.	\$ full card rate less 40%
<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
<u>BUILDERS RATE</u> - (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

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

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

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

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

\$215.00/chain  
for multi-county orders add \$415.00 for each additional county and \$215.00 for each additional

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY  
Applies when issued concurrently with a fee owner's covering the same amount

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

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$ card rate

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

\$ 30% card rate

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 \$315.00

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

RESIDENTIAL CORPORATE RELOCATION RATE

(minimum of 25 related transactions)

\$ full 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.

MULTIPLE SIMULTANEOUS LOAN POLICIES

No owner's policy issued

\$ card rate for first policy,  
\$190.00 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 \$76,000.00

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

\$175.00

\$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025  
See Next Page

# TITLE INSURANCE CHARGES

**BARTON, MCPHERSON, RENO & RICE COUNTY**

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd
30,000	408	306	280,000	1,086	815	530,000	1,636	1,227	780,000	2,186	1,640
40,000	449	337	290,000	1,108	831	540,000	1,658	1,244	790,000	2,208	1,656
50,000	490	368	300,000	1,130	848	550,000	1,680	1,260	800,000	2,230	1,673
60,000	530	398	310,000	1,152	864	560,000	1,702	1,277	810,000	2,252	1,689
70,000	570	428	320,000	1,174	881	570,000	1,724	1,293	820,000	2,274	1,706
80,000	610	458	330,000	1,196	897	580,000	1,746	1,310	830,000	2,296	1,722
90,000	650	488	340,000	1,218	914	590,000	1,768	1,326	840,000	2,318	1,739
100,000	690	518	350,000	1,240	930	600,000	1,790	1,343	850,000	2,340	1,755
110,000	712	534	360,000	1,262	947	610,000	1,812	1,359	860,000	2,362	1,772
120,000	734	551	370,000	1,284	963	620,000	1,834	1,376	870,000	2,384	1,788
130,000	756	567	380,000	1,306	980	630,000	1,856	1,392	880,000	2,406	1,805
140,000	778	584	390,000	1,328	996	640,000	1,878	1,409	890,000	2,428	1,821
150,000	800	600	400,000	1,350	1,013	650,000	1,900	1,425	900,000	2,450	1,838
160,000	822	617	410,000	1,372	1,029	660,000	1,922	1,442	910,000	2,472	1,854
170,000	844	633	420,000	1,394	1,046	670,000	1,944	1,458	920,000	2,494	1,871
180,000	866	650	430,000	1,416	1,062	680,000	1,966	1,475	930,000	2,516	1,887
190,000	888	666	440,000	1,438	1,079	690,000	1,988	1,491	940,000	2,538	1,904
200,000	910	683	450,000	1,460	1,095	700,000	2,010	1,508	950,000	2,560	1,920
210,000	932	699	460,000	1,482	1,112	710,000	2,032	1,524	960,000	2,582	1,937
220,000	954	716	470,000	1,504	1,128	720,000	2,054	1,541	970,000	2,604	1,953
230,000	976	732	480,000	1,526	1,145	730,000	2,076	1,557	980,000	2,626	1,970
240,000	998	749	490,000	1,548	1,161	740,000	2,098	1,574	990,000	2,648	1,986
250,000	1,020	765	500,000	1,570	1,178	750,000	2,120	1,590	1,000,000	2,670	2,003
260,000	1,042	782	510,000	1,592	1,194	760,000	2,142	1,607			
270,000	1,064	798	520,000	1,614	1,211	770,000	2,164	1,623			



# FILED

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

Security 1<sup>st</sup> Title LLC  
2011 Central Ave., Suite 150  
Dodge City, KS 67801  
Phone: 620-371-6044/Fax: 620-371-6024

Rate Filing Effective April 15, 2025

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

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

<u>Services</u>	<u>Charge</u>
<u>COMMERCIAL CLOSING</u>	\$1.00/M to \$1,000,000 plus \$0.15/M over. \$510.00 minimum
<u>COMMERCIAL CLOSING</u> For sale by owner without assistance of real estate agent.	\$1.00/M to \$1,000,000 plus \$0.15/M over. \$560.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with loan.	\$375.00
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$310.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved	\$310.00
<u>RESIDENTIAL FOR SALE BY OWNER</u> Cash sale no loan involved	\$410.00
<u>CONVENIENCE SERVICES</u> Wires (each occurrence)	\$35.00
Overnight/Express Deliveries (each occurrence)	\$30.00
<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)	\$375.00, 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 per parcel	See Commercial Escrow Fees
<u>MECHANICS LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants. In conjunction, with a closing service.	\$.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	\$375.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$205.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up account - With Title Insurance and Closing Services	\$525.00
<u>SELLER ASSIST CLOSING</u> Seller's side of transaction only with other party closing buyer's side	\$270.00

\*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 \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$205.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount

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

Applies when issued concurrently with at fee Owner's Policy covering the same property

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

#### REFINANCE POLICIES - Loan Policy

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

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

#### SUBORDINATE MORTGAGE POLICIES - Loan

Policies issued for a subordinate mortgage and purchase a policy within the last 3 years

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

#### REISSUE POLICIES - policies issued on

property that has been insured within the last 3 years

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

#### DEVELOPER/BUILDER RATE -

a rate afforded to builder/developer as seller which is less than the normal rate due to discount for volume as well as simplicity of search and examination.

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

#### MULTIPLE LOT OR TRACT CHARGE -

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

\$215.00/chain  
For multi county orders add \$415.00 for each additional county plus \$215.00 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 \$365.00

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 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.

NON-FORD COUNTY TRANSACTIONS

Additional Search Fee

\$200.00

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

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 OWNERS POLICIES</u> - 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 \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SUBORDINATE MORTGAGE POLICIES</u> -Loan Policies issued for a subordinate mortgage	\$ full card rate less 25% credit not less than minimum charge
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy	\$205.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million thereafter plus card rate 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</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.	\$ 300.00
<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)	\$ full card rate, less 25% credit but not less than the minimum
<u>BUILDERS RATE</u> - (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 25% credit but not less than the minimum

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

\$ full card rate, less 25% credit but not 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 three years

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

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

\$215.00/chain  
for multi county orders add  
\$415.00 for additional county  
and \$215.00 for each additional  
chain

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$card rate

CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY

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

\$ 30% card rate

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  
\$315.00

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

No owners policy issued

\$ 75% of card rate for first policy  
\$205.00 for each additional policy

RESIDENTIAL CONSTRUCTION

\$75.00

COMMITMENT UPDATE

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

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$175.00

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

\$195.00

NON-FORD COUNTY TRANSACTIONS

\$200.00

Additional Search Fee

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

# TITLE INSURANCE CHARGES

FORD COUNTY

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd
50,000	468	351	290,000	1,071	804	530,000	1,599	1,200	770,000	2,127	1,596
60,000	505	379	300,000	1,093	820	540,000	1,621	1,216	780,000	2,149	1,612
70,000	542	407	310,000	1,115	837	550,000	1,643	1,233	790,000	2,171	1,629
80,000	579	435	320,000	1,137	853	560,000	1,665	1,249	800,000	2,193	1,645
90,000	616	462	330,000	1,159	870	570,000	1,687	1,266	810,000	2,215	1,662
100,000	653	490	340,000	1,181	886	580,000	1,709	1,282	820,000	2,237	1,678
110,000	675	507	350,000	1,203	903	590,000	1,731	1,299	830,000	2,259	1,695
120,000	697	523	360,000	1,225	919	600,000	1,753	1,315	840,000	2,281	1,711
130,000	719	540	370,000	1,247	936	610,000	1,775	1,332	850,000	2,303	1,728
140,000	741	556	380,000	1,269	952	620,000	1,797	1,348	860,000	2,325	1,744
150,000	763	573	390,000	1,291	969	630,000	1,819	1,365	870,000	2,347	1,761
160,000	785	589	400,000	1,313	985	640,000	1,841	1,381	880,000	2,369	1,777
170,000	807	606	410,000	1,335	1,002	650,000	1,863	1,398	890,000	2,391	1,794
180,000	829	622	420,000	1,357	1,018	660,000	1,885	1,414	900,000	2,413	1,810
190,000	851	639	430,000	1,379	1,035	670,000	1,907	1,431	910,000	2,435	1,827
200,000	873	655	440,000	1,401	1,051	680,000	1,929	1,447	920,000	2,457	1,843
210,000	895	672	450,000	1,423	1,068	690,000	1,951	1,464	930,000	2,479	1,860
220,000	917	688	460,000	1,445	1,084	700,000	1,973	1,480	940,000	2,501	1,876
230,000	939	705	470,000	1,467	1,101	710,000	1,995	1,497	950,000	2,523	1,893
240,000	961	721	480,000	1,489	1,117	720,000	2,017	1,513	960,000	2,545	1,909
250,000	983	738	490,000	1,511	1,134	730,000	2,039	1,530	970,000	2,567	1,926
260,000	1,005	754	500,000	1,533	1,150	740,000	2,061	1,546	980,000	2,589	1,942
270,000	1,027	771	510,000	1,555	1,167	750,000	2,083	1,563	990,000	2,611	1,959
280,000	1,049	787	520,000	1,577	1,183	760,000	2,105	1,579	1,000,000	2,633	1,975



**FILED**

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

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

320 S. Main, Ottawa, Kansas 66067

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

Rate Filing Effective April 15, 2025

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

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

**Services**

**Charge**

COMMERCIAL ESCROW CLOSING

\$1.00/M to \$1,000,000 plus \$0.15/M  
over. \$565.00 minimum

COMMERCIAL ESCROW CLOSING

For sale by owner without assistance of  
real estate agent

\$1.00/M to 1,000,000 plus \$0.15/M  
over. \$665.00 minimum

RESIDENTIAL REAL ESTATE CLOSING

Sale with loan.

\$620.00  
(\$410.00 Buyer, \$210.00 Seller)

RESIDENTIAL LOAN CLOSING

Refinance.

\$470.00

RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved

\$420.00  
(\$210.00 Buyer, \$210.00 Seller)

RESIDENTIAL REAL ESTATE CLOSING

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

\$620.00  
(\$310.00 Buyer, \$310.00 Seller)

RESIDENTIAL REAL ESTATE CLOSING

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

\$820.00  
(\$510.00 Buyer, \$310.00 Seller)

CONVENIENCE SERVICES

(Does not apply to builders or investors)

Wires

\$35.00 each

Overnight/Express Deliveries

\$30.00 each

<u>PREPARE FORM TR 63 APPLICATION</u> To retire mobile home title in conjunction with the issuance of title insurance	\$400.00
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$620.00, less a 20% credit for the benefit of the corporate transferor/ transferee
<u>EXCHANGE CLOSING</u> Closing transaction having more than one parcel of real property. Fee applies to each parcel.	See Commercial Escrow Fee
<u>MECHANICS LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants.	\$ 0.5% of loan amount/\$1,500.00 minimum
<u>ESCROW DEPOSIT</u> In conjunction with commercial closing title issues	\$350.00 for up to 5 disbursements. \$50.00 per disbursement in excess of 5
<u>ESCROW DEPOSIT</u> Held for non-title issues, and not lender-required, on residential property for which we are providing title insurance	\$125.00 for 1 disbursement. \$50.00 per each additional disbursement
<u>ESCROW DEPOSIT</u> Held for non-title issues, and not lender-required, on commercial property for which we are providing title insurance	\$350.00 for 1 disbursement. \$50.00 per each additional disbursement
<u>ONE-TIME CLOSINGS</u> Closing of a construction mortgage which is also the permanent mortgage, with modification to be filed at end of construction	\$620.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$205.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up account - With Title Insurance and Closing Services	\$525.00

SELLER ASSIST CLOSING

\$310.00

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

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

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

## COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

### TYPE OF TRANSACTION

### RATE

#### OWNERS TITLE INSURANCE POLICY

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

\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$265.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount

#### SIMULTANEOUS-ISSUED LEASEHOLD

#### OWNER'S POLICY

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

#### REFINANCE POLICIES - Loan Policy

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

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

#### SUBORDINATE MORTGAGE POLICIES - Loan

Policies issued for a subordinate mortgage and purchased a policy within the last 3 years

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

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

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

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

\$ card rate

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

\$ card rate

MULTIPLE LOT OR TRACT CHARGE -

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

\$215.00/chain

For multi-county orders add \$415.00 for each additional county plus \$215.00 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 \$365.00

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 LEASEHOLD POLICY TO OWNERS POLICY

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

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

CANCELLATION FEE

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

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

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

\$ Invoiced upon receipt of contract

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

\$ See "ENDORSEMENTS"

## RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$265.00
<u>RESIDENTIAL OWNERS POLICIES</u> - 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 \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SUBORDONATE MORTGAGE POLICIES</u> - Loan Policies issued for a subordinate mortgage	\$ full card rate less 25% credit not less than minimum charge
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy.	\$265.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount
<u>BUILDER NEW CONSTRUCTION RATES</u> Lot sales, loan and completed houses	\$ See Schedule A
<u>RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES</u> - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists	\$ full card rate less 25% credit but not less than minimum charge
<u>RE-ISSUE RATE</u> - A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last 3 years	\$ full card rate less 25% credit but not less than minimum charge
<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.	\$215.00/chain for multi-county orders add \$415.00 for each additional county plus \$215.00 for each additional chain

<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Applies when issued concurrently with a fee Owner's Policy covering the same policy	\$30% of card rate to amount of fee owner's policy, plus card rate thereafter
<u>INDIVIDUAL (NON-BUILDER) LOT OWNER Construction Loan Commitment</u>	\$ card rate
<u>COMMITMENT TO INSURE - RESIDENTIAL LOT SALE</u>	\$ card rate
<u>CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.	\$ 30% card rate
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$card rate, less a 20% credit for the benefit of the corporate transferor/transferee in addition to any other credits the land is eligible for.
<u>DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY</u> When priority is lost due to construction commencing prior to recordation of the mortgage	10% of base policy charge but not less than minimum charge of \$315.00
<u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy	\$Actual amount of charge presented by that provider
<u>PRELIMINARY TITLE SEARCH REPORT</u> For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made	\$Invoiced upon receipt of contract
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued	\$ card rate for first policy, \$265.00 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

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$175.00

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

\$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family

ALTA 23 – Co-Insurance	\$210.00
ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00

Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies
Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder’s Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

SCHEDULE A  
APPROVED BUILDER RESIDENTIAL NEW CONSTRUCTION TITLE INSURANCE RATES

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

# TITLE INSURANCE CHARGES

**FRANKLIN COUNTY**  
EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd
50,000	412	309	290,000	1,070	803	530,000	1,598	1,199	770,000	2,126	1,595
60,000	460	345	300,000	1,092	819	540,000	1,620	1,215	780,000	2,148	1,611
70,000	508	381	310,000	1,114	836	550,000	1,642	1,232	790,000	2,170	1,628
80,000	556	417	320,000	1,136	852	560,000	1,664	1,248	800,000	2,192	1,644
90,000	604	453	330,000	1,158	869	570,000	1,686	1,265	810,000	2,214	1,661
100,000	652	489	340,000	1,180	885	580,000	1,708	1,281	820,000	2,236	1,677
110,000	674	506	350,000	1,202	902	590,000	1,730	1,298	830,000	2,258	1,694
120,000	696	522	360,000	1,224	918	600,000	1,752	1,314	840,000	2,280	1,710
130,000	718	539	370,000	1,246	935	610,000	1,774	1,331	850,000	2,302	1,727
140,000	740	555	380,000	1,268	951	620,000	1,796	1,347	860,000	2,324	1,743
150,000	762	572	390,000	1,290	968	630,000	1,818	1,364	870,000	2,346	1,760
160,000	784	588	400,000	1,312	984	640,000	1,840	1,380	880,000	2,368	1,776
170,000	806	605	410,000	1,334	1,001	650,000	1,862	1,397	890,000	2,390	1,793
180,000	828	621	420,000	1,356	1,017	660,000	1,884	1,413	900,000	2,412	1,809
190,000	850	638	430,000	1,378	1,034	670,000	1,906	1,430	910,000	2,434	1,826
200,000	872	654	440,000	1,400	1,050	680,000	1,928	1,446	920,000	2,456	1,842
210,000	894	671	450,000	1,422	1,067	690,000	1,950	1,463	930,000	2,478	1,859
220,000	916	687	460,000	1,444	1,083	700,000	1,972	1,479	940,000	2,500	1,875
230,000	938	704	470,000	1,466	1,100	710,000	1,994	1,496	950,000	2,522	1,892
240,000	960	720	480,000	1,488	1,116	720,000	2,016	1,512	960,000	2,544	1,908
250,000	982	737	490,000	1,510	1,133	730,000	2,038	1,529	970,000	2,566	1,925
260,000	1,004	753	500,000	1,532	1,149	740,000	2,060	1,545	980,000	2,588	1,941
270,000	1,026	770	510,000	1,554	1,166	750,000	2,082	1,562	990,000	2,610	1,958
280,000	1,048	786	520,000	1,576	1,182	760,000	2,104	1,578	1,000,000	2,632	1,974

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

Rate Filing Effective April 1, 2025 - REVISED

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  
\$.25/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  
\$.25/M over. \$800.00  
minimum.

COMMERCIAL ESCROW CLOSING

Refinance

\$600.00 to \$1,000,000  
over \$1,000,000 – standard  
Commercial Escrow Closing  
less 40% discount

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)
3. Vacant Lot Closing – Builder Involved

\$300.00

\$250.00

\$50.00

Leavenworth, Johnson & Wyandotte Counties



**FILED**

03/31/2025

RATE AND FORM COMPLIANCE DIVISION

CONVENIENCE SERVICES

Wires \$35.00  
Overnight/Express Deliveries \$30.00

MORTGAGE FUNDING FEE

Processing fee for obtaining loan funding approval on all residential mortgage closings. \$150.00

PREPARE FORM TR 63 APPLICATION

To retire mobile home title in conjunction with the issuance of title insurance \$400.00

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> \$225.00  
Builder charge

RESIDENTIAL REAL ESTATE CLOSING

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

RESIDENTIAL REAL ESTATE CLOSING

Sale of new home by Builder/Developer to a first time homebuyer and the sales price is \$400,000.00 or less \$200.00

EXCHANGE CLOSING

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

MECHANIC LIEN WORK OUT

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	\$205.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up account - With Title Insurance and Closing Services	\$525.00
<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)

### **TYPE OF TRANSACTION**

### **RATE**

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

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

Schedule A to \$1,000,000 plus  
\$11.00/\$10,000.00 over a  
million

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

Issued to lenders

Schedule A to \$1,000,000 plus  
\$11.00/\$10,000.00 over a  
million

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

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

Up to \$3,000,000 - \$500.00;  
\$3,000,000 to \$10,000,00 –  
\$1,000.00; over \$10,000,000 -  
\$1,500.00

#### **SIMULTANEOUS-ISSUED LEASEHOLD**

##### **OWNER'S POLICY -**

Applies when issued concurrently with a fee owners policy  
covering the same property

\$30% of the Owner's Title  
Insurance Policy Rate

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

issued on property as a result of  
refinancing a previous loan

\$ See Mortgage Title Insurance  
Policy Rate less 25% credit,  
based off the lesser of the prior  
policy charge or the current  
policy charge, but not less than  
the minimum charge

#### **SUBORDINATE MORTGAGE POLICIES - loan**

policy issued for a subordinate mortgage

\$ See Mortgage Title Insurance  
Policy Rate less 25% credit,  
based off the lesser of the prior  
policy charge or the current  
policy charge, but not less than  
the minimum charge

**REISSUE POLICIES -** policies issued on  
previously insured property and purchased a  
policy within the last 3 years

\$ See Mortgage Title Insurance  
Policy Rate less 25% credit,  
based off the lesser of the prior  
policy charge or the current  
policy charge, but not less than  
the 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.

\$ See Owner's Title Insurance Policy 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.

\$ See Mortgage Title Insurance Policy 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.

\$215.00/chain  
for multi-county orders add \$415.00 for each additional county plus \$215.00 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 \$365.00

NEW CONSTRUCTION OWNERS POLICY

\$ See Owner's Title Insurance Policy Rate

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

\$ See Mortgage Title Insurance Policy Rate less 25% credit, based off the lesser of the prior policy charge or the current policy charge, but not less than the minimum charge

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

\$ See Mortgage Title Insurance Policy Rate less 25% credit, based off the lesser of the prior policy charge or the current policy charge, but not less than the minimum charge

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.

\$ 30% of the Owner's Title Insurance Policy Rate

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 the Owner's Title Insurance Policy Rate

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

\$ 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> – when issued with owners policy on new Construction	\$450.00
<u>HOLD OPEN CHARGES - 6 Months</u>	\$150.00
Additional 6 Months	\$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 \$8.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGE POLICIES</u> Policies of Title Insurance protecting the interest plus of mortgage lenders	\$ Schedule B to \$1,000,000 plus \$8.00/\$10,000.00 over a million
<u>RESIDENTIAL SUBORDINATE MORTGAGE POLICIES -</u> loan policy issued for a subordinate mortgage	\$ See Residential Mortgage Policy 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	\$450.00 (Plus Schedule B 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.

\$ 1.75/M up to \$250,000.00  
\$1.50/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.

\$215.00/chain  
for multi-county orders add  
\$415.00 for each additional  
county plus \$215.00 for  
each additional chain.

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Applies when issued concurrently with a fee owner's policy covering the same property

\$30% of the Residential  
Owner's Policy Rate

INDIVIDUAL (NON-BUILDER) LOT OWNER  
Construction Loan Commitment

\$ See Residential Mortgage  
Policy Rate

COMMITMENT TO INSURE - RESIDENTIAL  
LOT SALE

\$ See Residential Owner's  
Policy 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% of the Residential  
Owner's Policy Rate

RESIDENTIAL CORPORATE RELOCATION  
RATE

(minimum of 25 related transactions)

\$ See Residential Owner's  
Policy Rate

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

MULTIPLE SIMULTANEOUS  
LOAN POLICIES

No owner's policy issued

See Residential Mortgage  
Policy Rate for first policy,  
\$450.00 for each additional  
policy

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$175.00

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

\$295.00

SPLIT SIMULTANEOUS ISSUED LOAN POLICY

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

\$450.00

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 \$315.00

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.

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"

## **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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 1, 2025

See Next Page

# TITLE INSURANCE CHARGES

JOHNSON, LEAVENWORTH, & WYANDOTTE COUNTY

EFFECTIVE APRIL 1, 2025



Security 1<sup>st</sup> Title

## SCHEDULE A

Amount Up To	Rate						
50,000	720	290,000	1,288	530,000	1,626	770,000	1,986
60,000	760	300,000	1,305	540,000	1,641	780,000	2,001
70,000	800	310,000	1,322	550,000	1,656	790,000	2,016
80,000	840	320,000	1,339	560,000	1,671	800,000	2,031
90,000	880	330,000	1,356	570,000	1,686	810,000	2,046
100,000	920	340,000	1,373	580,000	1,701	820,000	2,061
110,000	940	350,000	1,386	590,000	1,716	830,000	2,076
120,000	960	360,000	1,399	600,000	1,731	840,000	2,091
130,000	980	370,000	1,412	610,000	1,746	850,000	2,106
140,000	1,000	380,000	1,425	620,000	1,761	860,000	2,121
150,000	1,020	390,000	1,438	630,000	1,776	870,000	2,136
160,000	1,040	400,000	1,451	640,000	1,791	880,000	2,151
170,000	1,060	410,000	1,464	650,000	1,806	890,000	2,166
180,000	1,080	420,000	1,477	660,000	1,821	900,000	2,181
190,000	1,100	430,000	1,490	670,000	1,836	910,000	2,196
200,000	1,120	440,000	1,503	680,000	1,851	920,000	2,211
210,000	1,140	450,000	1,516	690,000	1,866	930,000	2,226
220,000	1,160	460,000	1,529	700,000	1,881	940,000	2,241
230,000	1,180	470,000	1,542	710,000	1,896	950,000	2,256
240,000	1,200	480,000	1,555	720,000	1,911	960,000	2,271
250,000	1,220	490,000	1,568	730,000	1,926	970,000	2,286
260,000	1,237	500,000	1,581	740,000	1,941	980,000	2,301
270,000	1,254	510,000	1,596	750,000	1,956	990,000	2,316
280,000	1,271	520,000	1,611	760,000	1,971	1,000,000	2,331

# SCHEDULE A

# TITLE INSURANCE CHARGES

**JOHNSON, LEAVENWORTH, & WYANDOTTE COUNTY**

EFFECTIVE APRIL 1, 2025



Security 1<sup>st</sup> Title

## SCHEDULE B

Amount Up To	Rate	Amount Up To	Rate	Amount Up To	Rate	Amount Up To	Rate
50,000	385	290,000	734	530,000	998	770,000	1,262
60,000	413	300,000	745	540,000	1,009	780,000	1,273
70,000	441	310,000	756	550,000	1,020	790,000	1,284
80,000	469	320,000	767	560,000	1,031	800,000	1,295
90,000	497	330,000	778	570,000	1,042	810,000	1,306
100,000	525	340,000	789	580,000	1,053	820,000	1,317
110,000	536	350,000	800	590,000	1,064	830,000	1,328
120,000	547	360,000	811	600,000	1,075	840,000	1,339
130,000	558	370,000	822	610,000	1,086	850,000	1,350
140,000	569	380,000	833	620,000	1,097	860,000	1,361
150,000	580	390,000	844	630,000	1,108	870,000	1,372
160,000	591	400,000	855	640,000	1,119	880,000	1,383
170,000	602	410,000	866	650,000	1,130	890,000	1,394
180,000	613	420,000	877	660,000	1,141	900,000	1,405
190,000	624	430,000	888	670,000	1,152	910,000	1,416
200,000	635	440,000	899	680,000	1,163	920,000	1,427
210,000	646	450,000	910	690,000	1,174	930,000	1,438
220,000	657	460,000	921	700,000	1,185	940,000	1,449
230,000	668	470,000	932	710,000	1,196	950,000	1,460
240,000	679	480,000	943	720,000	1,207	960,000	1,471
250,000	690	490,000	954	730,000	1,218	970,000	1,482
260,000	701	500,000	965	740,000	1,229	980,000	1,493
270,000	712	510,000	976	750,000	1,240	990,000	1,504
280,000	723	520,000	987	760,000	1,251	1,000,000	1,515

# SCHEDULE B



# FILED

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

SECURITY 1<sup>ST</sup> TITLE LLC

222 E. Main Street, Marion, Kansas 66861

Telephone: (620) 382-2130 Telecopier: (620) 382-2253

Rate Filing Effective April 15, 2025

For title insurance produced by or closings conducted  
by all offices located in Marion 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. \$520.00 minimum

COMMERCIAL ESCROW CLOSING

For sale by owner without the assistance  
of a real estate agent

\$1.00/M to 1,000,000 plus \$0.15/M  
over. \$570.00 minimum

RESIDENTIAL REAL ESTATE CLOSING

Sale with loan.

\$500.00

RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved.

\$500.00

RESIDENTIAL REAL ESTATE CLOSING

For sale by owner, owner occupied without the assistance  
of a real estate agent

\$520.00

RESIDENTIAL LOAN CLOSING

Refinance.

\$370.00

CONVENIENCE SERVICES

Wires

\$35.00 each

Overnight/Express Deliveries

\$30.00 each

PREPARE FORM TR 63 APPLICATION

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)	\$500.00, 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. Fees apply to each parcel	see Commercial Escrow Fees
<u>MECHANIC LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants. In conjunction, with a closing service.	\$.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, 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	\$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	\$500.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$205.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up account - With Title Insurance and Closing Services	\$525.00
<u>SELLER ASSIST CLOSING</u> Seller's side of transaction only with other party closing buyer's side	\$270.00

\*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 \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ same as above

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$290.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

#### SUBORDINATE MORTGAGE POLICIES - Loan Policies issued for a subordinate mortgage

\$ 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

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.

\$215.00 chain  
For multi-county orders add \$415.00 for each out of county plus \$215.00 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 \$365.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

\$ 30% card rate

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

CONVERT LEASEHOLD POLICY TO OWNERS POLICY

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

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

CANCELLATION FEE

\$Actual amount of charge presented by that provider

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

PRELIMINARY TITLE SEARCH REPORT

\$Invoiced upon receipt of contract

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

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	\$265.00
<u>RESIDENTIAL OWNERS POLICIES</u> 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 \$11.00/\$10,000.00 over a million
<u>SUBORDINATE MORTGAGE POLICIES</u> Loan Policies issued for a subordinate mortgage	\$ card rate
<u>RESIDENTIAL MORTGAGEES POLICIES</u> Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy.	\$265.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate 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>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
<u>BUILDERS RATE</u> - (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
<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.	\$215.00/chain for multi-county orders add \$415.00 for each out of county plus \$215.00 for each additional chain

<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Applies when issued concurrently with a fee Owner's Policy covering the same property	\$30% of card rate to amount of fee owner's policy, plus card rate thereafter
<u>COMMITMENT TO INSURE - RESIDENTIAL LOT SALE</u>	\$ card rate
<u>CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.	\$ 30% card rate
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$card rate, less a 20% credit for the benefit of the corporate transferor/transferee in addition to any other credits the land is eligible for.
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u>	\$ card rate for first policy, \$265.00 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>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 \$315.00
<u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy	\$Actual amount of charge presented by that provider
<u>PRELIMINARY TITLE SEARCH REPORT</u> For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made	\$Invoiced upon receipt of contract
<u>JUNIOR LOAN POLICIES</u> Up to \$76,000.00 Over \$76,000.00 up to \$150,000.00	\$175.00 \$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

# TITLE INSURANCE CHARGES

**MARION COUNTY**

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate						
30,000	400	280,000	1,158	530,000	1,708	780,000	2,258
40,000	446	290,000	1,180	540,000	1,730	790,000	2,280
50,000	492	300,000	1,202	550,000	1,752	800,000	2,302
60,000	546	310,000	1,224	560,000	1,774	810,000	2,324
70,000	600	320,000	1,246	570,000	1,796	820,000	2,346
80,000	654	330,000	1,268	580,000	1,818	830,000	2,368
90,000	708	340,000	1,290	590,000	1,840	840,000	2,390
100,000	762	350,000	1,312	600,000	1,862	850,000	2,412
110,000	784	360,000	1,334	610,000	1,884	860,000	2,434
120,000	806	370,000	1,356	620,000	1,906	870,000	2,456
130,000	828	380,000	1,378	630,000	1,928	880,000	2,478
140,000	850	390,000	1,400	640,000	1,950	890,000	2,500
150,000	872	400,000	1,422	650,000	1,972	900,000	2,522
160,000	894	410,000	1,444	660,000	1,994	910,000	2,544
170,000	916	420,000	1,466	670,000	2,016	920,000	2,566
180,000	938	430,000	1,488	680,000	2,038	930,000	2,588
190,000	960	440,000	1,510	690,000	2,060	940,000	2,610
200,000	982	450,000	1,532	700,000	2,082	950,000	2,632
210,000	1,004	460,000	1,554	710,000	2,104	960,000	2,654
220,000	1,026	470,000	1,576	720,000	2,126	970,000	2,676
230,000	1,048	480,000	1,598	730,000	2,148	980,000	2,698
240,000	1,070	490,000	1,620	740,000	2,170	990,000	2,720
250,000	1,092	500,000	1,642	750,000	2,192	1,000,000	2,742
260,000	1,114	510,000	1,664	760,000	2,214		
270,000	1,136	520,000	1,686	770,000	2,236		

Security 1<sup>st</sup> Title LLC  
306 NW 2nd St., Abilene, Kansas 67410  
Telephone: (785) 263-2634 Telecopier: (785) 263-2684

Rate Filing Effective April 15, 2025

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

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

<b><u>Services</u></b>	<b><u>Charge</u></b>
<b><u>COMMERCIAL &amp; AGRICULTURAL ESCROW CLOSING</u></b>	
Buyer (Signs Documents at Security 1 <sup>st</sup> Title)	\$310.00
Buyer (Signs Documents at Lenders Office)	\$215.00
Seller	\$215.00
<b><u>COMMERCIAL &amp; AGRICULTURAL ESCROW CLOSING</u></b>	
For sale by owner without assistance of real estate agent	\$580.00
<b><u>RESIDENTIAL REAL ESTATE CLOSING</u></b>	
Sale with loan.	
Buyer (Signs Documents at Security 1 <sup>st</sup> Title)	\$310.00
Buyer (Signs Documents at Lenders Office)	\$215.00
Seller	\$215.00
<b><u>RESIDENTIAL REAL ESTATE CLOSING</u></b>	
Cash sale with no loan involved.	
Buyer	\$215.00
Seller	\$215.00
<b><u>RESIDENTIAL REAL ESTATE CLOSING</u></b>	
For sale by owner, owner occupied without assistance of real estate agent	\$580.00
<b><u>REAL ESTATE LOAN CLOSING</u></b>	
Refinance.	\$365.00
<b><u>CONVENIENCE SERVICES</u></b>	
Wires	\$35.00 each
Overnight/Express Deliveries	\$30.00 each



<u>PREPARE FORM TR 63 APPLICATION</u> To retire mobile home title, in conjunction with the issuance of title insurance	\$400.00
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$525.00, 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. Fees apply per parcel.	See Commercial Escrow Fees
<u>MECHANIC LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants.	\$ .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, 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	\$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	\$525.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$205.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up account - With Title Insurance and Closing Services	\$525.00
<u>SELLER ASSIST CLOSING</u> Seller's side of transaction only with other party closing buyer's side	\$270.00

\*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)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> Policies will be issued to owners contract vendees and lessees.	\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<u>MORTGAGE TITLE INSURANCE POLICY</u> Issued to Lenders	\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> A loan policy issued simultaneously with the issuance of an owner's policy.	\$235.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount
<u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Applies when issued concurrently with a fee Owner's Policy covering the same property	\$ 30% of card rate to amount of fee owner's policy, plus card rate thereafter
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ card rate
<u>SUBORDINATE MORTGAGE POLICIES</u> - Loan Policies issued on subordinate mortgages	\$ card rate
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ card rate
<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.	\$ card rate
<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.	\$ card rate
<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.	\$215.00/chain For multi-county orders add \$415.00 for each additional county plus \$215.00 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 \$365.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 30% of card rate

CONVERT LEASEHOLD POLICY TO OWNERS POLICY

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

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

CANCELLATION FEE

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

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

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

\$ Invoiced upon receipt of contract

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

\$ See "ENDORSEMENTS"

## RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - 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 \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<u>SUBORDINATE MORTGAGE POLICIES</u> - Loan Policies issued for a subordinate mortgage.	\$ card rate
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy.	\$235.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate 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
<u>BUILDERS RATE</u> - (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

\$ 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.

\$215.00/chain  
for multi-county orders add \$415.00 for each additional county plus \$215.00 for each additional chain

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY  
Applies when concurrently issued with a fee Owner's Policy covering the same property

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

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$ card rate

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

\$ 30% card rate

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 \$315.00

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

\$ Invoiced upon receipt of contract

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.

MULTIPLE SIMULTANEOUS  
LOAN POLICIES

No owner's policy issued

\$ card rate for first policy,  
\$235.00 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 \$76,000.00

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

\$175.00

\$295.00

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**

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Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

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Increase Policy Amount	Card Rate
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Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

# TITLE INSURANCE CHARGES

**DICKINSON COUNTY**

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate						
50,000	380	290,000	1,027	530,000	1,573	770,000	2,077
60,000	422	300,000	1,050	540,000	1,594	780,000	2,098
70,000	464	310,000	1,073	550,000	1,615	790,000	2,119
80,000	506	320,000	1,096	560,000	1,636	800,000	2,140
90,000	548	330,000	1,119	570,000	1,657	810,000	2,161
100,000	590	340,000	1,142	580,000	1,678	820,000	2,182
110,000	613	350,000	1,165	590,000	1,699	830,000	2,203
120,000	636	360,000	1,188	600,000	1,720	840,000	2,224
130,000	659	370,000	1,211	610,000	1,741	850,000	2,245
140,000	682	380,000	1,234	620,000	1,762	860,000	2,266
150,000	705	390,000	1,257	630,000	1,783	870,000	2,287
160,000	728	400,000	1,280	640,000	1,804	880,000	2,308
170,000	751	410,000	1,303	650,000	1,825	890,000	2,329
180,000	774	420,000	1,326	660,000	1,846	900,000	2,350
190,000	797	430,000	1,349	670,000	1,867	910,000	2,371
200,000	820	440,000	1,372	680,000	1,888	920,000	2,392
210,000	843	450,000	1,395	690,000	1,909	930,000	2,413
220,000	866	460,000	1,418	700,000	1,930	940,000	2,434
230,000	889	470,000	1,441	710,000	1,951	950,000	2,455
240,000	912	480,000	1,464	720,000	1,972	960,000	2,476
250,000	935	490,000	1,487	730,000	1,993	970,000	2,497
260,000	958	500,000	1,510	740,000	2,014	980,000	2,518
270,000	981	510,000	1,531	750,000	2,035	990,000	2,539
280,000	1,004	520,000	1,552	760,000	2,056	1,000,000	2,560



# FILED

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

4913 Oread West Drive, Lawrence, Kansas 66049

Telephone: (785) 856-2900 Telecopier: (785) 856-9229

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

Rate Filing Effective April 15, 2025

For title insurance produced by or closings conducted by all offices located in Douglas 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 \$0.15/M over. \$610.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with loan.	\$460.00
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$310.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved.	\$310.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> For sale by owner without assistance of real estate agent	\$610.00
<u>CONVENIENCE SERVICES</u> (Does not apply to builders or investors)	
Wires	\$35.00 each
Overnight/Express Deliveries	\$30.00 each
<u>PREPARE FORM TR 63 APPLICATION</u> To retire mobile home title in conjunction with the issuance of title insurance	\$400.00
<u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)	\$460.00, less a 20% credit for the benefit of the corporate transferor/transferee

RESIDENTIAL CONSTRUCTION LOAN CLOSING

With non-TRID loan \$300.00  
With TRID loan \$450.00

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property. Fee applies to each parcel

See Commercial Escrow Closing

MECHANIC LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$. 5% of loan amount/\$1,500.00 minimum

ESCROW DEPOSIT

In conjunction with commercial closing title issues

\$350.00 for up to 5 disbursements. \$50.00 per disbursement in excess of 5

ESCROW DEPOSIT

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

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

ONE-TIME CLOSINGS

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

\$460.00

SECOND MORTGAGE CLOSING

In conjunction with simultaneous first mortgage closing

\$205.00

ESCROW CONTRACT SET-UP

Prepare escrow documents and set up Account - With Title Insurance and Closing Services

\$525.00

\*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 \$11.00/\$10,000.00 over a million. thereafter

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ same as above

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$280.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

#### REFINANCE POLICIES - Loan Policy

issued on property as a result of refinancing a previous loan

\$ card rate

#### SUBORDINTE MORTGAGE POLICIES - Loan policies issued for a subordinate mortgage

\$ card rate

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

\$ 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.

\$215.00/chain  
For multi county orders add \$415.00 for each additional county plus \$215.00 for each additional chain

#### 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 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.

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 \$365.00

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

\$ Invoices 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	\$255.00
<u>RESIDENTIAL OWNERS POLICIES</u> - 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 \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SUBORDINATE MORTGAGE POLICIES</u> - Loan policies issued for a subordinate mortgage	\$ card rate
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy.	\$255.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 thereafter plus card rate if exceeds owners amount.
<u>RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES</u> - 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
<u>RE-ISSUE RATE</u> - 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	\$ card rate
<u>BUILDER NEW CONSTRUCTION RATES</u> Lot sales, loans and completed houses	\$ See Schedule A
<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.	\$215.00/chain For multi county orders add \$415.00 for each additional county plus \$215.00 for each additional chain

SIMULTANEOUS-ISSUED LEASEHOLD  
OWNER'S POLICY

Applies when issued concurrently with a fee Owner's  
Policy covering the same property

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

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

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  
\$315.00

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

\$Invoices upon receipt of contract

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.

MULTIPLE SIMULTANEOUS  
LOAN POLICIES

No owner's policy issued

\$ card rate for first policy,  
\$255.00 for each additional policy

JUNIOR LOAN POLICIES

Up to \$76,000.00

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

\$175.00

\$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

SCHEDULE A  
APPROVED BUILDER RESIDENTIAL NEW CONSTRUCTION TITLE INSURANCE RATES

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

# TITLE INSURANCE CHARGES

**DOUGLAS COUNTY**

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Amount Up To	Rate	Amount Up To	Rate	Amount Up To	Rate
50,000	340	290,000	799	530,000	1,168	770,000	1,432
60,000	371	300,000	815	540,000	1,179	780,000	1,443
70,000	402	310,000	831	550,000	1,190	790,000	1,454
80,000	433	320,000	847	560,000	1,201	800,000	1,465
90,000	464	330,000	863	570,000	1,212	810,000	1,476
100,000	495	340,000	879	580,000	1,223	820,000	1,487
110,000	511	350,000	895	590,000	1,234	830,000	1,498
120,000	527	360,000	911	600,000	1,245	840,000	1,509
130,000	543	370,000	927	610,000	1,256	850,000	1,520
140,000	559	380,000	943	620,000	1,267	860,000	1,531
150,000	575	390,000	959	630,000	1,278	870,000	1,542
160,000	591	400,000	975	640,000	1,289	880,000	1,553
170,000	607	410,000	991	650,000	1,300	890,000	1,564
180,000	623	420,000	1,007	660,000	1,311	900,000	1,575
190,000	639	430,000	1,023	670,000	1,322	910,000	1,586
200,000	655	440,000	1,039	680,000	1,333	920,000	1,597
210,000	671	450,000	1,055	690,000	1,344	930,000	1,608
220,000	687	460,000	1,071	700,000	1,355	940,000	1,619
230,000	703	470,000	1,087	710,000	1,366	950,000	1,630
240,000	719	480,000	1,103	720,000	1,377	960,000	1,641
250,000	735	490,000	1,119	730,000	1,388	970,000	1,652
260,000	751	500,000	1,135	740,000	1,399	980,000	1,663
270,000	767	510,000	1,146	750,000	1,410	990,000	1,674
280,000	783	520,000	1,157	760,000	1,421	1,000,000	1,685



# FILED

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

1201

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

Fort Street; Hays, KS 67601

Telephone: (785) 625-2112 Telecopier: (785) 625-3372

Rate Filing Effective April 15, 2025

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

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

<u>Services</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u>	\$760.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash or with assistance of lender	\$310.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes handling and presentation of loan documents required by lender	\$510.00
<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</u> <u>RATE</u> (minimum of 25 related transactions)	\$510.00, less a 20% credit for the benefit of the corporate transferor/ transferee
<u>RESIDENTIAL VACANT LOT SALE CLOSING</u> Builder involved – Cash Closing	\$310.00
Builder involved – Loan Involved	\$510.00
<u>RESIDENTIAL VACANT LOT SALE CLOSING</u> With TRID mortgage	\$510.00
<u>RESIDENTIAL CONSTRUCTION LOAN CLOSING</u> With non-TRID Loan	\$510.00
<u>RESIDENTIAL REAL ESTATE CLOSING -</u> Sale of new home by Builder to first Owner	
Cash	\$310.00
Loan	\$510.00

CONVENIENCE SERVICES

Wires \$35.00 each  
Overnight/Express Deliveries \$30.00 each

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property. Fee applies to each parcel See Commercial Escrow Fee

MECHANIC LIEN WORK OUT

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

ESCROW DEPOSIT

In conjunction with commercial closing title issues \$350.00 for up to 5 disbursements. \$50.00 per disbursement in excess of 5

ESCROW DEPOSIT

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

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

ONE-TIME CLOSINGS

Closing of a construction mortgage which is also the permanent mortgage, with modification to be filed at end of construction \$510.00

SECOND MORTGAGE CLOSING

In conjunction with simultaneous first mortgage closing \$205.00

ESCROW CONTRACT SET-UP

Prepare escrow documents and set up Account - With Title Insurance and Closing Services \$525.00

SELLER ASSIST CLOSING

Seller's side of transaction only with other party closing buyer's side \$270.00

\*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.

\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over \$1,000,000.00

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ same as above

#### SUBORDINATE MORTGAGE POLICIES - Loan

Policies issued for a subordinate mortgage

\$ full card rate \$1,000,000.00 plus \$11.00/\$10,000.00 over \$1,000,000.00

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$205.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

\$ 30% of card rate to amount of fee 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 10 years

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

DEVELOPER/BUILDER RATE - (Owner's plus 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 \$1,000,000.00 \$11.00/\$10,000.00 over \$1,000,000.00

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.

\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over \$1,000,000.00

#### 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.

\$215.00/chain  
For multi-county orders add \$415.00 for each additional county plus \$215.00 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 \$365.00

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

\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over \$1,000,000.00

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

\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over \$1,000,000.00

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

\$ 400.00 plus \$75.00 per hour after the 3<sup>rd</sup> 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)

<b><u>TYPE OF TRANSACTION</u></b>	<b><u>RATE</u></b>
<b><u>RESIDENTIAL OWNERS POLICIES -</u></b> Policies of title insurance protecting the owners interest in one-four family residences. ALTA Homeowners Policy, issued as applicable	\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a \$1,000,000.00
<b><u>RESIDENTIAL MORTGAGEES POLICIES -</u></b> Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<b><u>SUBORDINATE MORTGAGE POLICIES - Loan</u></b> Policies issued for a subordinate mortgage	\$ full card rate \$1,000,000.00 plus \$11.00/\$10,000.00 over a \$1,000,000.00
<b><u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u></b> A loan policy issued simultaneously with the issue of an owners policy.	\$205.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount
<b><u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u></b> 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 \$1,000,000.00 plus \$11.00/\$10,000.00 over a \$1,000,000.00
<b><u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u></b> 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.	\$ 300.00
<b><u>DEVELOPMENT LOAN POLICY</u></b> 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)	\$ full card rate \$1,000,000.00 plus \$11.00/\$10,000.00 over a \$1,000,000.00
<b><u>BUILDERS RATE - (Residential Owners Policies) -</u></b> 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 \$1,000,000.00 plus \$11.00/\$10,000.00 over a \$1,000,000.00
<b><u>RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES -</u></b> Loan Policy issued on property as a result of refinancing a previous loan within the last 10 years.	\$ full card rate less 25% credit, based off the lesser of the prior policy charge or the current policy charge, but not less than the minimum

<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>\$215.00/chain for multi-county orders add \$415.00 for each additional county and \$215.00 for each additional</p>
<p><u>SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY</u> Applies when issued concurrently with a fee Owner's Policy covering the same property</p>	<p>\$ 30% card rate to amount of fee owner's policy, plus card rate thereafter</p>
<p><u>COMMITMENT TO INSURE - RESIDENTIAL LOT SALE</u></p>	<p>\$ full card rate \$1,000,000.00 plus \$11.00/\$10,000.00 over a \$1,000,000.00</p>
<p><u>CONVERT CONTRACT PURCHASER'S POLICY OWNER'S POLICY</u> Issued when contract purchaser pays off contract and wants current policy showing title in his name.</p>	<p>\$ full card rate \$1,000,000.00 plus \$11.00/\$10,000.00 over a \$1,000,000.00</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 \$315.00</p>
<p><u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy</p>	<p>\$Actual amount of charge presented by that provider</p>
<p><u>PRELIMINARY TITLE SEARCH REPORT</u> Issued "for amount to be agreed upon" where Customer wants to check of title before sale/mortgage</p>	<p>\$300.00</p>
<p><u>RESIDENTIAL CORPORATE RELOCATION RATE</u> (minimum of 25 related transactions)</p>	<p>\$ full 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.</p>
<p><u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued</p>	<p>\$ card rate</p>
<p><u>RESIDENTIAL CONSTRUCTION COMMITMENT UPDATE</u> Commitment revised to reflect new owner and/or construction mortgage after recording and to extend effective date</p>	<p>\$100.00</p>

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$175.00

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

\$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
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ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025  
See Next Page

# TITLE INSURANCE CHARGES

ELLIS COUNTY

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Refi	Amount Up To	Rate	Refi	Amount Up To	Rate	Refi	Amount Up To	Rate	Refi
50,000	520	390	290,000	1,232	924	530,000	1,775	1,332	770,000	2,255	1,692
60,000	575	432	300,000	1,255	942	540,000	1,795	1,347	780,000	2,275	1,707
70,000	630	473	310,000	1,278	959	550,000	1,815	1,362	790,000	2,295	1,722
80,000	685	514	320,000	1,301	976	560,000	1,835	1,377	800,000	2,315	1,737
90,000	740	555	330,000	1,324	993	570,000	1,855	1,392	810,000	2,335	1,752
100,000	795	597	340,000	1,347	1,011	580,000	1,875	1,407	820,000	2,355	1,767
110,000	818	614	350,000	1,370	1,028	590,000	1,895	1,422	830,000	2,375	1,782
120,000	841	631	360,000	1,393	1,045	600,000	1,915	1,437	840,000	2,395	1,797
130,000	864	648	370,000	1,416	1,062	610,000	1,935	1,452	850,000	2,415	1,812
140,000	887	666	380,000	1,439	1,080	620,000	1,955	1,467	860,000	2,435	1,827
150,000	910	683	390,000	1,462	1,097	630,000	1,975	1,482	870,000	2,455	1,842
160,000	933	700	400,000	1,485	1,114	640,000	1,995	1,497	880,000	2,475	1,857
170,000	956	717	410,000	1,508	1,131	650,000	2,015	1,512	890,000	2,495	1,872
180,000	979	735	420,000	1,531	1,149	660,000	2,035	1,527	900,000	2,515	1,887
190,000	1,002	752	430,000	1,554	1,166	670,000	2,055	1,542	910,000	2,535	1,902
200,000	1,025	769	440,000	1,577	1,183	680,000	2,075	1,557	920,000	2,555	1,917
210,000	1,048	786	450,000	1,600	1,200	690,000	2,095	1,572	930,000	2,575	1,932
220,000	1,071	804	460,000	1,623	1,218	700,000	2,115	1,587	940,000	2,595	1,947
230,000	1,094	821	470,000	1,646	1,235	710,000	2,135	1,602	950,000	2,615	1,962
240,000	1,117	838	480,000	1,669	1,252	720,000	2,155	1,617	960,000	2,635	1,977
250,000	1,140	855	490,000	1,692	1,269	730,000	2,175	1,632	970,000	2,655	1,992
260,000	1,163	873	500,000	1,715	1,287	740,000	2,195	1,647	980,000	2,675	2,007
270,000	1,186	890	510,000	1,735	1,302	750,000	2,215	1,662	990,000	2,695	2,022
280,000	1,209	907	520,000	1,755	1,317	760,000	2,235	1,677	1,000,000	2,715	2,037



**FILED**

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

Security 1<sup>st</sup> Title LLC  
1135 College Dr., Suite K  
Garden City, KS 67846

Phone: 620-275-6500/Fax: 620-276-3384

Rate Filing Effective April 15, 2025

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

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

**Services**

**Charge**

COMMERCIAL CLOSING

\$1.00/M to \$1,000,000 plus \$0.15/M  
over. \$510.00 minimum

COMMERCIAL ESCROW CLOSING  
For sale by owner without assistance of  
real estate agent

\$1.00/M to 1,000,000 plus \$0.15/M  
over. \$560.00 minimum

RESIDENTIAL REAL ESTATE CLOSING  
Sale with loan.

\$375.00

RESIDENTIAL LOAN CLOSING  
Refinance.

\$310.00

RESIDENTIAL REAL ESTATE CLOSING  
Cash sale, no loan involved

\$310.00

RESIDENTIAL REAL ESTATE CLOSING  
For sale by owner without assistance of real estate agent

\$410.00

NON-FINNEY COUNTY CLOSING TRAVEL FEE  
For closings physically conducted outside of Finney County

\$200.00

PREPARE FORM TR 63 APPLICATION  
To retire mobile home title in conjunction  
with the issuance of title insurance

\$400.00

RESIDENTIAL CORPORATE RELOCATION  
RATE  
(minimum of 25 related transactions)

\$375.00, less a 20% credit for the  
benefit of the corporate transferor/  
transferee

<u>EXCHANGE CLOSING</u> Closing transaction having more than one parcel of real property. Fee applies to each parcel	See Commercial Escrow Closing
<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	\$375.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$205.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up account - With Title Insurance and Closing Services	\$525.00
<u>CONVENIENCE FEES</u> (Does Not apply to Builder's and Investors)	
Wire Fees	\$35.00
Overnight Delivery Fees and Services	\$30.00
<u>SELLER ASSIST CLOSING</u> Seller's side of transaction only with other party closing buyer's side	\$270.00

\*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 \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$205.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million thereafter plus card rate if exceeds

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

#### REFINANCE POLICIES - Loan Policy

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

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

#### SUBORDINATE MORTGAGE POLICIES - Loan

policies issued for a subordinate mortgage and purchased a policy within the last 3 years

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

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

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

#### DEVELOPER/BUILDER RATE -

A rate afforded to builder/developer as seller which is less than the normal rate due to discount for volume as well as simplicity of search and examination.

\$ Full card rate less 40% 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.

\$215.00/chain  
For multi-county orders add \$415.00 for each additional county plus \$215.00 for each additional chain

<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 \$365.00</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>\$ 30% card rate</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>\$ 30% of card rate up to amount of leasehold policy plus card rate thereafter.</p>
<p><u>NON-FINNEY COUNTY SEARCH FEES</u> Additional charge for properties located outside of Finney County</p>	<p>\$200.00</p>
<p><u>CANCELLATION FEE</u> Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy</p>	<p>\$Actual amount of charge presented by that provider</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>
<p><u>ENDORSEMENTS</u> Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.</p>	<p>\$ See "ENDORSEMENTS"</p>

## RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

### TYPE OF TRANSACTION

### RATE

#### 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 \$11.00/\$10,000.00 over a million

#### RESIDENTIAL MORTGAGEES POLICIES -

Policies of title insurance protecting the interest of mortgage lenders.

\$ same as above

#### SUBORDINATE MORTGAGE POLICIES - Loan

Policies issued for a subordinate mortgage

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

#### SIMULTANEOUSLY ISSUED LOAN POLICIES

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

\$205.00 to \$1,000,000.00 plus  
\$1.50/\$10,000.00 over a million  
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.

\$ card rate

#### CONSTRUCTION LOAN BINDER

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.

\$ 300.00

#### 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)

\$ full card rate less 40% credit but  
not less than minimum charge

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 40% 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 25% credit but not less than minimum charge

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

\$ full card rate less 25% credit 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.

\$215.00/chain  
For multi-county orders add \$415.00 for each additional county plus \$215.00 for each additional chain

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY  
Applies when issued concurrently with a fee Owner's Policy covering the same property

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

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$card rate

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

\$ 30% card rate

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 \$315.00

RESIDENTIAL CORPORATE RELOCATION RATE  
(minimum of 25 related transactions)

\$Full 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.

MULTIPLE SIMULTANEOUS LOAN POLICIES  
No owner's policy issued

\$ 75% of card rate for first policy, \$205.00 for each additional policy

JUNIOR LOAN POLICIES  
Up to \$76,000.00  
Over \$76,000.00 up to \$150,000.00

\$175.00  
\$295.00

NON-FINNEY COUNTY SEARCH FEES  
Additional charge for properties located outside  
of Finney County

\$200.00

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

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.

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ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

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ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
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ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
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ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025  
See Next Page

# TITLE INSURANCE CHARGES

**FINNEY COUNTY**

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd
50,000	368	276	290,000	1,013	760	530,000	1,604	1,203	770,000	2,132	1,599
60,000	402	302	300,000	1,038	779	540,000	1,626	1,220	780,000	2,154	1,616
70,000	436	327	310,000	1,063	798	550,000	1,648	1,236	790,000	2,176	1,632
80,000	470	353	320,000	1,088	816	560,000	1,670	1,253	800,000	2,198	1,649
90,000	504	378	330,000	1,113	835	570,000	1,692	1,269	810,000	2,220	1,665
100,000	538	404	340,000	1,138	854	580,000	1,714	1,286	820,000	2,242	1,682
110,000	563	423	350,000	1,163	873	590,000	1,736	1,302	830,000	2,264	1,698
120,000	588	441	360,000	1,188	891	600,000	1,758	1,319	840,000	2,286	1,715
130,000	613	460	370,000	1,213	910	610,000	1,780	1,335	850,000	2,308	1,731
140,000	638	479	380,000	1,238	929	620,000	1,802	1,352	860,000	2,330	1,748
150,000	663	498	390,000	1,263	948	630,000	1,824	1,368	870,000	2,352	1,764
160,000	688	516	400,000	1,288	966	640,000	1,846	1,385	880,000	2,374	1,781
170,000	713	535	410,000	1,313	985	650,000	1,868	1,401	890,000	2,396	1,797
180,000	738	554	420,000	1,338	1,004	660,000	1,890	1,418	900,000	2,418	1,814
190,000	763	573	430,000	1,363	1,023	670,000	1,912	1,434	910,000	2,440	1,830
200,000	788	591	440,000	1,388	1,041	680,000	1,934	1,451	920,000	2,462	1,847
210,000	813	610	450,000	1,413	1,060	690,000	1,956	1,467	930,000	2,484	1,863
220,000	838	629	460,000	1,438	1,079	700,000	1,978	1,484	940,000	2,506	1,880
230,000	863	648	470,000	1,463	1,098	710,000	2,000	1,500	950,000	2,528	1,896
240,000	888	666	480,000	1,488	1,116	720,000	2,022	1,517	960,000	2,550	1,913
250,000	913	685	490,000	1,513	1,135	730,000	2,044	1,533	970,000	2,572	1,929
260,000	938	704	500,000	1,538	1,154	740,000	2,066	1,550	980,000	2,594	1,946
270,000	963	723	510,000	1,560	1,170	750,000	2,088	1,566	990,000	2,616	1,962
280,000	988	741	520,000	1,582	1,187	760,000	2,110	1,583	1,000,000	2,638	1,979



# FILED

04/09/2025

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 April 15, 2025

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. \$510.00 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. \$610.00 minimum

RESIDENTIAL REAL ESTATE CLOSING

Sale with loan.

\$470.00  
(\$470.00 Buyer, \$0.00 Seller)

RESIDENTIAL LOAN CLOSING

Refinance.

\$470.00

RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved

\$270.00  
(\$270.00 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

\$570.00

RESIDENTIAL REAL ESTATE CLOSING

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

\$770.00

CONVENIENCE SERVICES

(Does not apply to builders or investors)

Wires

\$35.00 each

Overnight/Express Deliveries

\$30.00 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)	\$270.00
<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)	\$685.00, 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	\$470.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$205.00

ESCROW CONTRACT SET-UP

\$525.00

Prepare escrow documents and set up  
account - 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 \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$305.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owners amount

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

\$ 30% of card rate to amount of fee 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

#### SUBORDINATE MORTGAGE POLICIES - Loan

Policies issued for a subordinate mortgage 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.

\$215.00/chain  
for multi county orders add  
\$415.00 for each additional county  
plus \$215.00 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  
\$365.00

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 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)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - 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 \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy.	\$305.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount
<u>SUBORDINATE MORTGAGE POLICIES</u> - Loan Policies issued for a subordinate mortgage	\$ full card rate less 20% credit not less than minimum charge
<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.	\$ full card rate less 20% credit but not less than minimum charge
<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>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
<u>BUILDERS RATE</u> - (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.

\$215.00/chain  
For multi county orders add \$415.00 for each additional county plus \$215.00 for each additional chain

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Applies when concurrently with a fee Owner's Policy covering the same property

\$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 \$315.00

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

<u>PRELIMINARY TITLE SEARCH REPORT</u> For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made	\$Invoiced upon receipt of contract
<u>MULTIPLE SIMULTANEOUS LOAN POLICIES</u> No owner's policy issued	\$ card rate for first policy, \$305.00 for each additional policy
<u>JUNIOR LOAN POLICIES</u> Up to \$76,000.00 Over \$76,000.00 up to \$150,000.00	\$175.00 \$295.00
<u>SPLIT SIMULTANEOUS ISSUED LOAN POLICY</u> Loan Policy issued in connection with Owner's Policy that is issued by another title insurer	\$305.00
<u>PROCESSING FEE</u> For use only on difficult/time consuming title or escrow files	\$100.00 per hour
<u>TITLE COMMITMENT REVISION</u> Revisions to title commitment to reflect new matters disclosed by survey or other additional instruments	\$50.00
<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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

# TITLE INSURANCE CHARGES



MIAMI COUNTY

Security 1<sup>st</sup> Title

EFFECTIVE APRIL 15, 2025

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd
50,000	640	512	290,000	1,137	910	530,000	1,431	1,145	770,000	1,599	1,280
60,000	690	552	300,000	1,150	920	540,000	1,438	1,151	780,000	1,606	1,285
70,000	740	592	310,000	1,163	931	550,000	1,445	1,156	790,000	1,613	1,291
80,000	790	632	320,000	1,176	941	560,000	1,452	1,162	800,000	1,620	1,296
90,000	840	672	330,000	1,189	952	570,000	1,459	1,168	810,000	1,627	1,302
100,000	890	712	340,000	1,202	962	580,000	1,466	1,173	820,000	1,634	1,308
110,000	903	723	350,000	1,215	972	590,000	1,473	1,179	830,000	1,641	1,313
120,000	916	733	360,000	1,228	983	600,000	1,480	1,184	840,000	1,648	1,319
130,000	929	744	370,000	1,241	993	610,000	1,487	1,190	850,000	1,655	1,324
140,000	942	754	380,000	1,254	1,004	620,000	1,494	1,196	860,000	1,662	1,330
150,000	955	764	390,000	1,267	1,014	630,000	1,501	1,201	870,000	1,669	1,336
160,000	968	775	400,000	1,280	1,024	640,000	1,508	1,207	880,000	1,676	1,341
170,000	981	785	410,000	1,293	1,035	650,000	1,515	1,212	890,000	1,683	1,347
180,000	994	796	420,000	1,306	1,045	660,000	1,522	1,218	900,000	1,690	1,352
190,000	1,007	806	430,000	1,319	1,056	670,000	1,529	1,224	910,000	1,697	1,358
200,000	1,020	816	440,000	1,332	1,066	680,000	1,536	1,229	920,000	1,704	1,364
210,000	1,033	827	450,000	1,345	1,076	690,000	1,543	1,235	930,000	1,711	1,369
220,000	1,046	837	460,000	1,358	1,087	700,000	1,550	1,240	940,000	1,718	1,375
230,000	1,059	848	470,000	1,371	1,097	710,000	1,557	1,246	950,000	1,725	1,380
240,000	1,072	858	480,000	1,384	1,108	720,000	1,564	1,252	960,000	1,732	1,386
250,000	1,085	868	490,000	1,397	1,118	730,000	1,571	1,257	970,000	1,739	1,392
260,000	1,098	879	500,000	1,410	1,128	740,000	1,578	1,263	980,000	1,746	1,397
270,000	1,111	889	510,000	1,417	1,134	750,000	1,585	1,268	990,000	1,753	1,403
280,000	1,124	900	520,000	1,424	1,140	760,000	1,592	1,274	1,000,000	1,760	1,408



# FILED

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

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

6610 SW 29th St, Topeka, Kansas 66614

Telephone: (785) 272-2900 Telecopier: (785) 272-8101

Rate Filing Effective April 15, 2025

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

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

#### Services

#### Charge

COMMERCIAL ESCROW CLOSING

\$1.00/M to 1,000,000 plus \$0.15M  
over. \$520.00 minimum

COMMERCIAL ESCROW CLOSING

For sale by owner without assistance of  
real estate agent

\$1.00/M to 1,000,000 plus \$0.15/M  
over. \$720.00 minimum

RESIDENTIAL REAL ESTATE CLOSING

Sale with loan.

\$445.00

RESIDENTIAL LOAN CLOSING

Refinance.

\$445.00

RESIDENTIAL REAL ESTATE CLOSING

Cash sale with real estate agent  
involved

\$320.00

RESIDENTIAL REAL ESTATE CLOSING

For sale by owner, no real estate agent involved

\$545.00

RESIDENTIAL DOCUMENT PREPARATION

For closing documents

\$50.00

CONVENIENCE SERVICES

(Does not apply to builders or investors)

Wires

\$35.00 each

Overnight/Express Deliveries

\$30.00 each

RESIDENTIAL REAL ESTATE CLOSING

Document Preparation and Disbursement Services  
only. No signing services provided.

\$270.00

<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)	\$445.00, 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
<u>MECHANICS LIEN WORK OUT</u> Obtaining lien waivers, disbursing funds to pay claimants.	\$.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	\$445.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing	\$205.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up account - With Title Insurance and Closing Services	\$525.00

SELLER ASSIST CLOSING

\$210.00

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

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

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

## COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

### TYPE OF TRANSACTION

### RATE

#### OWNERS TITLE INSURANCE POLICY

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

\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

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

\$385.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

#### SUBORDINATE MORTGAGE POLICIES - Loan Policies issued for a subordinate mortgage

\$ 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 30% 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 less 30% 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.

\$215.00/chain for multi county orders add \$415.00 for each additional county plus \$215.00 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 \$365.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

\$ 30% card rate

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

CONVERT LEASEHOLD POLICY TO OWNERS POLICY

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

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

PRELIMINARY TITLE SEARCH REPORT

\$Invoiced upon receipt of contract

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

CANCELLATION FEE

\$Actual amount of charge presented by that provider

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

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	\$385.00
<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. ALTA Homeowners Policy, issued as applicable	\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SUBORDINATE MORTGAGE POLICIES</u> - Loan Policies issued for a subordinate mortgage	\$ card rate
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy.	\$385.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate 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.	\$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)	\$ card rate less 30% credit but not less than minimum charge

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 30% 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.

\$215.00/chain  
for multi county orders add \$415.00 for each additional county and \$215.00 for each additional chain

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Applies when issued concurrently with an Owner's Policy covering the same property

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

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$ card rate

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 \$315.00

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

PRELIMINARY TITLE SEARCH REPORT

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

\$Invoiced upon receipt of contract

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

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.

MULTIPLE SIMULTANEOUS LOAN POLICIES

No owner's policy issued

\$ card rate for first policy, \$385.00 for each additional policy

RESIDENTIAL CONSTRUCTION  
COMMITMENT UPDATE

\$75.00

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

JUNIOR LOAN POLICIES

Up to \$76,000.00

\$175.00

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

\$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025

See Next Page

# TITLE INSURANCE CHARGES

**SHAWNEE COUNTY**

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate						
50,000	480	290,000	1,031	530,000	1,487	770,000	1,943
60,000	518	300,000	1,050	540,000	1,506	780,000	1,962
70,000	556	310,000	1,069	550,000	1,525	790,000	1,981
80,000	594	320,000	1,088	560,000	1,544	800,000	2,000
90,000	632	330,000	1,107	570,000	1,563	810,000	2,019
100,000	670	340,000	1,126	580,000	1,582	820,000	2,038
110,000	689	350,000	1,145	590,000	1,601	830,000	2,057
120,000	708	360,000	1,164	600,000	1,620	840,000	2,076
130,000	727	370,000	1,183	610,000	1,639	850,000	2,095
140,000	746	380,000	1,202	620,000	1,658	860,000	2,114
150,000	765	390,000	1,221	630,000	1,677	870,000	2,133
160,000	784	400,000	1,240	640,000	1,696	880,000	2,152
170,000	803	410,000	1,259	650,000	1,715	890,000	2,171
180,000	822	420,000	1,278	660,000	1,734	900,000	2,190
190,000	841	430,000	1,297	670,000	1,753	910,000	2,209
200,000	860	440,000	1,316	680,000	1,772	920,000	2,228
210,000	879	450,000	1,335	690,000	1,791	930,000	2,247
220,000	898	460,000	1,354	700,000	1,810	940,000	2,266
230,000	917	470,000	1,373	710,000	1,829	950,000	2,285
240,000	936	480,000	1,392	720,000	1,848	960,000	2,304
250,000	955	490,000	1,411	730,000	1,867	970,000	2,323
260,000	974	500,000	1,430	740,000	1,886	980,000	2,342
270,000	993	510,000	1,449	750,000	1,905	990,000	2,361
280,000	1,012	520,000	1,468	760,000	1,924	1,000,000	2,380



# FILED

04/09/2025

RATE AND FORM COMPLIANCE DIVISION

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

**727 N. Waco, Suite 300, Wichita, Kansas 67203**

**Telephone: (316) 267-8371 Telecopier: (316) 267-8115**

Rate Filing Effective April 15, 2025

For title insurance produced by or closings conducted by all offices located in Butler County, Harvey County and Sedgwick County, Kansas

NOTE: Municipal customers may use a previously filed rate pursuant to contractual agreements

### 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. \$620.00 minimum

COMMERCIAL ESCROW CLOSING

For sale by owner without assistance of real estate agent

\$1.00/M to 1,000,000 plus \$0.15/M over. \$820.00 minimum

RESIDENTIAL REAL ESTATE CLOSING

Owner occupied property, located in Sedgwick, Butler or Harvey County with realtor assistance

\$540.00

RESIDENTIAL REAL ESTATE CLOSING

For sale by owner, owner occupied without assistance of real estate agent

\$720.00

RESIDENTIAL REAL ESTATE CLOSING

Non-owner occupied property, located in Sedgwick, Butler or Harvey County

\$450.00

RESIDENTIAL LOAN CLOSING

Refinance. For property located in the State of Kansas, no sale involved

\$420.00

RESIDENTIAL REAL ESTATE CLOSING

Post-construction closeout between buyer already in title and builder

\$150.00

CONVENIENCE SERVICES

(Does not apply to builders or investors)

Wires

\$35.00 each

Overnight/Express Deliveries

\$30.00 each

PREPARE FORM TR 63 APPLICATION

\$400.00

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

RESIDENTIAL CORPORATE RELOCATION RATE

\$540.00, less a 20% credit for the benefit of the corporate transferor/transferee

(minimum of 25 related transactions)

RESIDENTIAL VACANT LOT SALE CLOSING

\$75.00

Cash or Non-TRID loan

RESIDENTIAL VACANT LOT SALE CLOSING

\$200.00

With TRID mortgage

\$75 lot closing and \$125.00 for mortgage closing

RESIDENTIAL CONSTRUCTION LOAN CLOSING

With non-TRID Loan

\$75.00

With TRID Loan

\$125.00

RESIDENTIAL REAL ESTATE CLOSING

\$390.00

Sale of new home by Builder to first Owner

EXCHANGE CLOSING

See Commercial Escrow Fee

Closing transaction having more than one parcel of real property. Fee applies to each parcel.

MECHANIC LIEN WORK OUT

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

Obtaining lien waivers, disbursing funds to pay claimants.

ESCROW DEPOSIT

\$350.00 for up to 5 disbursements.  
\$50.00 per disbursement in excess of 5

In conjunction with commercial closing title issues

ESCROW DEPOSIT

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

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

ESCROW DEPOSIT

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

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

<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	\$405.00 initial fee, with \$250.00 for modification
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing – prepare closing statement, signing and recording	\$205.00
<u>SECOND MORTGAGE CLOSING</u> In conjunction with simultaneous first mortgage closing – signing and recording only, no preparation of closing statement	\$85.00
<u>STANDALONE SUBORDINATE MORTGAGE CLOSING</u> Closing fee for a subordinate mortgage closing on owner occupied residential real estate, in conjunction with Title Insurance	\$75.00
<u>ESCROW CONTRACT SET-UP</u> Prepare escrow documents and set up account - With Title Insurance and Closing Services	\$525.00
<u>SELLER ASSIST CLOSING</u> Seller’s side of transaction only with other party closing buyer’s side	\$270.00

\*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 \$11.00/\$10,000.00 over a million

#### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million

#### SIMULTANEOUS-ISSUED MORTGAGE POLICY

A loan policy issued simultaneously with the issuance of owners policy

\$290.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount.

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

Applies when issued concurrently with a fee Owner's Policy covering the same property

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

#### REFINANCE POLICIES - Loan Policy

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

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

#### SUBORDINATE MORTGAGE POLICIES - Loan policies issued for a subordinate mortgage and purchased a policy within the last 3 years

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

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

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

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

\$ full card rate less 40% 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.

\$ full card rate less 40% 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.

\$215.00/chain

For multi-county orders add \$415.00 for each additional county plus \$215.00 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 \$365.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 30% of card tate

CONVERT LEASEHOLD POLICY TO OWNERS POLICY

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

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

CANCELLATION FEE

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

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

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

\$ Invoiced upon receipt of contract

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

\$ See "ENDORSEMENTS"

## RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences. ALTA Homeowners Policy, issued as applicable	\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest owners interest in one-four family of mortgage lenders.	\$ full card rate to \$1,000,000.00 plus \$11.00/\$10,000.00 over a million
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy	\$235.00 to \$1,000,000.00 plus \$1.50/\$10,000.00 over a million plus card rate if exceeds owner's amount
<u>SUBORDINATE MORTGAGE POLICIES</u> - Loan Policies issued for a subordinate mortgage	\$ full card rate less 25% credit not less than minimum charge
<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.	\$ full card rate less 40% credit but not less than minimum charge.
<u>BUILDERS RATE</u> - (Residential Owners Policies) - a rate afforded 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 40% credit but not less than minimum charge
<u>INVESTOR RATE</u> - (Residential Owners Policies/Loan Policies) a rate afforded to Investors of non-owner occupied residential property located in Butler, Harvey and Sedgwick Counties 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 40% credit but not less than minimum charge
<u>RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES</u> a rate afforded but not less than to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists	\$ full card rate less 25% credit but not less than minimum charge

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

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

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

\$215.00/chain for multi-county orders add \$415.00 for each additional county plus \$215.00 for each additional chain

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY  
Applies when issued concurrently with a fee Owner's Policy covering the same property

\$30% of card rate to amount of fee owner's 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

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$50.00

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% of card rate

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 \$315.00

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

\$Invoiced upon receipt of contract

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.

MULTIPLE SIMULTANEOUS  
LOAN POLICIES

No owner's policy issued

\$ 75% of card rate for first policy,  
\$235.00 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 \$76,000.00

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

\$175.00

\$295.00

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	\$185.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$435.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$635.00
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 \$635.00
Order Zoning Letter for Customer	\$110.00 plus cost of letter
ALTA 4 Series – Condominium	\$185.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$185.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$185.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	\$185.00 Commercial No Charge 1-4 Family
ALTA 8.2 – Commercial	\$185.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$185.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$310.00
ALTA 9.8 – Land Under Development	\$310.00
ALTA 10 – Assignment	\$210.00 Commercial \$110.00 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$360.00

ALTA 11 Mortgage Modification	25% of original policy premium minimum of \$435.00
ALTA 11.1 Mortgage Modification	25% of original policy premium minimum of \$435.00
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 \$210.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$185.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$510.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$510.00
ALTA 17 – Direct Access	\$210.00 Commercial \$110.00 1-4 Family
ALTA 17.1 – Indirect Access	\$260.00 Commercial \$155.00 1-4 Family
ALTA 17.2 – Utility Facility	\$235.00 Commercial \$155.00 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$185.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$210.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$210.00
ALTA 20 – First Loss	10% of base policy premium, minimum of \$510.00
ALTA 22 Series – Location	\$210.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$210.00

ALTA 24 – Doing Business	\$185.00
ALTA 25 Series – Survey	\$210.00
ALTA 26 – Subdivision	\$185.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$285.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$510.00
ALTA 32 Series – Construction Loan	\$210.00
ALTA 33 – Construction Loan Disbursement	\$210.00
ALTA 34 – Covered Risk	\$210.00
ALTA 35 Series - Minerals	\$185.00
ALTA 37 – Assignment of Rents and Leases	\$185.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$185.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge
CLTA 103.3 – Encroachment	\$285.00
Option	10% of base policy premium, minimum of \$210.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$510.00
Last Dollar	10% of base policy premium, minimum of \$510.00
Public Record Search	\$535.00 Commercial \$335.00 1-4 Family
Named Insured	\$285.00
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential – Same charge as Residential Simultaneous Mortgage Policies

Effect of Tax Sale on Easement	\$185.00
Gap	\$185.00
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$260.00 plus 60% of card rate for the increase in amount of insurance. \$560.00 minimum.
Construction Draw Endorsement to Loan Policy	\$210.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$515.00
Foundation	\$210.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 <sup>st</sup> Title is an agent)	\$210.00

RATE CARD  
EFFECTIVE APRIL 15, 2025  
SEE ATTACHED

# TITLE INSURANCE CHARGES

SEDGWICK, BUTLER, & HARVEY COUNTY

EFFECTIVE APRIL 15, 2025



Security 1<sup>st</sup> Title

## WE HAVE KANSAS COVERED.

Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd	Amount Up To	Rate	Reissue Refi/2nd
50,000	560	420	290,000	1,314	986	530,000	1,896	1,422	770,000	2,184	1,638
60,000	612	459	300,000	1,340	1,005	540,000	1,908	1,431	780,000	2,196	1,647
70,000	664	498	310,000	1,366	1,025	550,000	1,920	1,440	790,000	2,208	1,656
80,000	716	537	320,000	1,392	1,044	560,000	1,932	1,449	800,000	2,220	1,665
90,000	768	576	330,000	1,418	1,064	570,000	1,944	1,458	810,000	2,232	1,674
100,000	820	615	340,000	1,444	1,083	580,000	1,956	1,467	820,000	2,244	1,683
110,000	846	635	350,000	1,470	1,103	590,000	1,968	1,476	830,000	2,256	1,692
120,000	872	654	360,000	1,496	1,122	600,000	1,980	1,485	840,000	2,268	1,701
130,000	898	674	370,000	1,522	1,142	610,000	1,992	1,494	850,000	2,280	1,710
140,000	924	693	380,000	1,548	1,161	620,000	2,004	1,503	860,000	2,292	1,719
150,000	950	713	390,000	1,574	1,181	630,000	2,016	1,512	870,000	2,304	1,728
160,000	976	732	400,000	1,600	1,200	640,000	2,028	1,521	880,000	2,316	1,737
170,000	1,002	752	410,000	1,626	1,220	650,000	2,040	1,530	890,000	2,328	1,746
180,000	1,028	771	420,000	1,652	1,239	660,000	2,052	1,539	900,000	2,340	1,755
190,000	1,054	791	430,000	1,678	1,259	670,000	2,064	1,548	910,000	2,352	1,764
200,000	1,080	810	440,000	1,704	1,278	680,000	2,076	1,557	920,000	2,364	1,773
210,000	1,106	830	450,000	1,730	1,298	690,000	2,088	1,566	930,000	2,376	1,782
220,000	1,132	849	460,000	1,756	1,317	700,000	2,100	1,575	940,000	2,388	1,791
230,000	1,158	869	470,000	1,782	1,337	710,000	2,112	1,584	950,000	2,400	1,800
240,000	1,184	888	480,000	1,808	1,356	720,000	2,124	1,593	960,000	2,412	1,809
250,000	1,210	908	490,000	1,834	1,376	730,000	2,136	1,602	970,000	2,424	1,818
260,000	1,236	927	500,000	1,860	1,395	740,000	2,148	1,611	980,000	2,436	1,827
270,000	1,262	947	510,000	1,872	1,404	750,000	2,160	1,620	990,000	2,448	1,836
280,000	1,288	966	520,000	1,884	1,413	760,000	2,172	1,629	1,000,000	2,460	1,845