



**FILED**

07/29/2024

**RATE AND FORM COMPLIANCE DIVISION**

**ATTACHMENT 1**

**CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES**

Service	Charge
COMMERCIAL ESCROW CLOSING	
	Up to \$250,000-\$500
	\$250,000-\$499,999-\$750
	\$500,000-\$1MM-\$1000
	\$1MM-\$4.99MM-\$1500
	\$5MM-\$10MM-\$2000
	Above \$10MM-\$2500
(subject to work fee transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	
RESIDENTIAL IN OFFICE RURAL AREA RATE REAL ESTATE LOAN CLOSING Includes preparation of settlement statement (CD), disbursement of funds, signing documents in the office. Without assistance from attorney and/or broker	\$295.00
RESIDENTIAL IN OFFICE BUYER CLOSING FEE	\$395
RESIDENTIAL IN OFFICE SELLER CLOSING FEE	\$295
RESIDENTIAL IN OFFICE BANK RATE REAL ESTATE LOAN CLOSING Includes preparation of settlement statement (CD), disbursement of funds, signing documents in the office. Without assistance from attorney and/or broker	\$250.00
RESIDENTIAL IN OFFICE FSBO REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker	\$450.00
RESIDENTIAL IN OFFICE FSBO SELLER REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker	\$350.00
RESIDENTIAL IN OFFICE REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker	\$395.00
RESIDENTIAL IN OFFICE REAL ESTATE LOAN CLOSING- Buyer only Includes preparation of closing documents (deed, mortgage, notes, assignments,	\$295.00

etc.), settlement statement (CD), disbursement of funds, signing documents in office.  
Without assistance from attorney and/or broker

RESIDENTIAL IN HOME REAL ESTATE LOAN CLOSING \$350.00  
Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in home during business hours.  
Without assistance from attorney and/or broker

RESIDENTIAL FULL PROCESSING IN OFFICE REAL ESTATE LOAN CLOSING \$495.00  
Title Clearance, includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office.  
Without assistance from attorney and/or broker

RESIDENTIAL FULL PROCESSING IN HOME REAL ESTATE LOAN CLOSING \$595.00  
Title Clearance, includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in home  
Without assistance from attorney and/or broker

DOCUMENT PREPARTION when not included in closings \$N/C

1. Deeds
2. Mortgages, notes
3. Affidavits
4. Assignments, releases
5. Contract for deed/option contracts
6. Real estate contracts
7. Escrow deposit agreements

FEES FOR ANCILLARY SERVICES

Closing loans outside of our office \$50 additional  
Closing loans from 5 to 7 pm at night \$50 additional  
Closings on Saturday \$100 additional

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings \$400.00

- a. Do not take policy \$200.00
- b. Do take policy \$50.00

LOT SALE TO BUYER \$75.00

(not builder)

PLATTING COMMITMENT Issued to governmental body in lieu of attorney's opinion to Show easements, taxes, mortgages, etc. Nominal amount	\$500.00
INFORMATIONAL COMMITMENT Issued for "amount to be agreed upon" where customer wants to check Of the title before sale/mortgage	\$75.00
CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY Issued when contact purchases pays off contract and wants current policy Showing title in his name	rate card minus \$100
MECHANICS LIEN WORK OUT Obtaining lien waivers, disbursing funds to pay claimants	\$75/DRAW
EXCHANGE CLOSING Closing transaction having more than one parcel of real Property	\$100 PER PARCEL ADDITIONAL TO CLOSING FEE
DISBURSEMENT OF FUNDS No closing services but asked to disburse money	\$75
Disbursement of funds No closing services, disbursing funds and collecting signatures On documents furnished to us.	\$75
INDEMNITY DEPOSIT Held in escrow no closing	\$not offered

## ATTACHMENT 2

### 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	SEE RATE CARD
MORTGAGE TITLE INSURANCE POLICY Issued to lenders in an amount not to exceed 120% Of the loan amount	SEE RATE CARD
SIMULTANEOUS –ISSUED MORTGAGE POLICY Not exceeding the amount of owners policy issued simultaneous Therewith	\$350.00
SIMULTANEOUSS-ISSUED MORTGAGE POLICY where the amount of coverage exceeds the Owners policy	\$350+\$1/1000 FOR AMOUNT over owners policy
REFINANCE POLICIES Loan Policy issued on property as a result of refinancing a Previous loan	\$SEE RATE CARD
SECOND MORTGAGE POLICIES-LOAN POLICY Issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> or more loans	\$ SEE RATE CARD
REISSUE POLICIES	\$ SEE RATE CARD
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY-calling for period endorsements for increasing Liability and extending time of policy	RATE CARD on initial amount, each increase \$1/1000 added to \$75 per re-issue
NEW CONSTRUCTION OWNERS POLICY	\$ SEE RATE CARD
NEW CONTRUCTION LOAN POLICY Issued to construction lender on construction loan (includes bind or construction loan policies)	\$ SEE RATE CARD

HOLD OPEN CHARGES

\$50.00

ENDORSEMENTS TO OWNERS POLICIES

ALL ENDORSEMENTS \$50.00  
PER ENDORSEMENT

ENDORSEMENTS TO LOAN POLICIES

ALL ENDORSEMENTS \$50.00  
PER ENDORSEMENT

### ATTACHMENT 3

#### RESIDENTIAL TITLE INSURANCE RATES

(1-4 SINGLE FAMILY LIVING UNITS)

TYPE OF TRANSACTION	RATE
SPECIAL COVERAGES	a U & U will be filed in these situations
RESIDENTIAL NEW CONSTRUCCION LOAN POLICY issued With owners policy on new construction	\$ SEE RATE CARD
SECOND MORTGAGEE POLICIES- Loan policies issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> or more loans	\$100.00 up to \$50,000 above that \$1/1000
HOLD OPEN CHARGES	\$100.00
RESIDENTIAL OWNERS POLICY-Policies of title insurance protecting The interest the owners interest in 1 to 4 family residences	\$ SEE RATE CARD
RESIDENTIAL HOMEOWNERS POLICY-Policies of title insurance protecting The interest of owners interest in 1 to 4 family residences including Extended coverages.	
RESIDENTIAL MORTGAGEES POLICIES Policies of title insurance protecting the interest of mortgage Lenders	SEE RATE CARD
SIMULTANEOUSLY ISSUED LOAN POLICIES A loan policy issued simultaneously with the issue of an owners policy In an amount equal to or less the amount of said owners policy	\$325.00 up to 350k after +\$1/1000
RESIDENTIAL CONSTRUCTION LOAN POLICY-A loan policy issued Specifically for the protection of the interest in the property taken as the Result of the filing of a mortgage for construction purposes	\$1/1000 min \$250.00
CONSTRUCTION LOAN BINDER (COMMITMENT)- a commitment For title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$175.00
DEVELOPMENT LAND POLICY- a mortgages policy issued for the	\$1/1000, minimum

Protection of a lender who provides the funds to make improvements To the land so that said land can be resold for a different purpose	\$500.00
BUILDERS RATE(Residential Owners Policy) A rate afforded to builder/developers which is less the Rate of normal residential owners rate due to discount For volume as well as simplicity of search and examination	\$1/1000, minimum \$150.00
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES- A rate afforded to home owners where a lenders policy is required by the Lender as the result of the refinance of the owners existing financing	\$ SEE RATE CARD
RE-ISSUE RATE- A rate afforded to the owner as a seller Or borrower due to the fact that the title at issue previously been Searched and examined for durability as evidenced by the Issuance of a policy of title insurance with a prior date	\$ SEE RATE CARD
BANK RATE- A rate afforded to banks or direct lenders due to the fact That funding and return of the files will be simplified.	\$250 for the first \$250,000 of coverage Plus \$1/1000 for any Overage
NATIONAL LENDER RATE	\$300 for the first \$250,000 of coverage. \$500 for all loan policies between \$250,001 and \$500,000. \$700 for all loan policies between \$500,001 to \$750,000 \$1000 for all loans between \$750,001 and \$1,000,000 All loans over 1 million \$1/1000 of coverage All loans in this rate require a \$125 search fee
MULTIPLE LOT OR TRACT CHARGES- a charge made in connection with The issuance of either an owners or mortgagees policy when the subject Property consists of more than one chain of title	\$NO ADDITIONAL CHARGE
ABSTRACT RETIREMENT RATE A reduction in the premium charge as a result of being furnished an Abstract of title on the property to be insured and that the abstract Remains the property of the insured.	same as re-issue rate
ENDORSEMENTS- coverages added to the basic insurance Contract which add additional coverage to the insured and Consequently additional risk to the insurer. Specify type of Endorsement and the charge/ rate for each	NO ADDITIONAL CHARGE
LEASEHOLD POLICIES- policies issued to protect the interest Of the lessee in real property insuring the validity of an option To purchase granted to a lessee	same as re-issue rate
COMMERCIAL TITLE INSURANCE RATE-	\$ same as re-issue rate

Premiums charged on policies issued on transactions involving commercial, Multi-family, or industrial real estate

Search fee \$75  
 Search fee for difficult or two parcel search \$125

CANCELLATION FEE- a charge made for actual work \$ no charge  
 Performed on a title insurance file that for some reason or  
 Circumstances does not result in the issuance of a title insurance policy

### Rate Cards

AMOUNT OF INSURANCE	KANSAS TITLE REISSUE REFINANCE INSURANCE RATES	KANSAS TITLE REFINANCE INSURANCE RATES	KANSAS TITLE OWNERS and HOMEOWNERS INSURANCE RATES
UP TO \$50,000	320.00	450.00	450.00
\$50,001 - \$100,000	415.00	450.00	450.00
\$100,001 - \$150,000	475.00	605.00	545.00
\$150,001 - \$200,000	535.00	655.00	605.00
\$200,001 - \$250,000	595.00	725.00	655.00
\$250,001 - \$300,000	655.00	785.00	725.00
\$300,001 - \$350,000	715.00	845.00	785.00
\$350,001 - \$400,000	775.00	905.00	845.00
\$400,001 - \$450,000	835.00	965.00	905.00
\$450,001 - \$500,000	895.00	1025.00	965.00
\$500,001 - \$550,000	930.00	1080.00	1025.00
\$550,001 - \$600,000	965.00	1115.00	1080.00
\$600,001 - \$650,000	1,000.00	1150.00	1115.00
\$650,001 - \$700,000	1,035.00	1150.00	1150.00
\$700,001 - \$750,000	1,070.00	1185.00	1185.00
\$750,001 - \$800,000	1,105.00	1220.00	1,230.00
\$800,001 - \$850,000	1,130.00	1255.00	1,255.00
\$850,001 - \$900,000	1,175.00	1280.00	1,280.00
\$900,001 - \$950,000	1,210.00	1325.00	1,325.00
\$950,001 - \$1,000,000	1,245.00	1360.00	1,360.00

For amounts over \$1,000.000 the rate is 1360 plus \$1.25 for every \$1000 of coverage over \$1,000,000

AMOUNT OF INSURANCE	KANSAS TITLE RURAL INSURANCE RATES
UP TO \$15,000	\$150.00
\$15,001 - \$30,000	\$175.00
\$30,001 - \$40,000	\$195.00



\$40,001 - \$50,000	\$225.00
\$50,001 - \$60,000	\$250.00
\$60,001 - \$70,000	\$275.00
\$70,001 - \$80,000	\$305.00
\$80,001 - \$90,000	\$305.00
\$90,001 - \$110,000	\$350.00
\$110,001 - \$130,000	\$375.00
\$130,001 - \$150,000	\$425.00
\$150,001 - \$170,000	\$450.00
\$170,001 - \$190,000	\$475.00
\$190,001 - \$210,000	\$500.00
\$210,001 - \$230,000	\$525.00
\$230,001 - \$250,000	\$550.00
\$250,001 - \$300,000	\$610.00
\$300,001 - \$350,000	\$670.00
\$350,001 - \$400,000	\$730.00
\$400,001 - \$450,000	\$790.00
\$450,001 - \$500,000	\$850.00
\$500,001 - \$550,000	\$885.00
\$550,001 - \$600,000	\$920.00
\$600,001 - \$650,000	\$955.00
\$650,001 - \$700,000	\$990.00
\$700,001 - \$750,000	\$1,075.00

AMOUNT OF INSURANCE	KANSAS TITLE COMMERCIAL INSURANCE RATES
UP TO \$15,000	\$470.00
\$15,001 - \$30,000	\$565.00
\$30,001 - \$40,000	\$625.00
\$40,001 - \$50,000	\$685.00
\$50,001 - \$60,000	\$745.00
\$60,001 - \$70,000	\$805.00
\$70,001 - \$80,000	\$865.00
\$80,001 - \$90,000	\$925.00
\$90,001 - \$110,000	\$985.00
\$110,001 - \$130,000	\$1,045.00
\$130,001 - \$150,000	\$1,080.00
\$150,001 - \$170,000	\$1,115.00
\$170,001 - \$190,000	\$1,150.00
\$190,001 - \$210,000	\$1,185.00
\$210,001 - \$230,000	\$1,220.00
\$230,001 - \$250,000	\$1,255.00

\$250,001 - \$300,000	\$1,280.00
\$300,001 - \$350,000	\$1,325.00
\$350,001 - \$400,000	\$1,360.00
\$400,001 - \$450,000	\$1,395.00
\$450,001 - \$500,000	\$1,430.00
\$500,001 - \$550,000	\$1,465.00
\$550,001 - \$600,000	\$1,500.00
\$600,001 - \$650,000	\$1,535.00
\$650,001 - \$700,000	\$1,570.00
\$700,001 - \$750,000	\$1,605.00