

SELENE TITLE, LLC

KANSAS RATES (all counties within Kansas)

Charges for Escrow, Closing and/or Other Services

Service	Charge
<u>COMMERCIAL ESCROW CLOSING</u>	\$ <u>2,500</u>

Includes preparation of contracts,
Escrow agreements, transfer of title
documents (deed, mortgage, notes,
assignments, etc.), settlement statement
(HUD-1), disbursement of funds

<u>RESIDENTIAL REAL ESTATE CLOSING</u>	\$ <u>1,000 split</u>
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Includes preparation of contracts, escrow
agreements, transfer of title documents (deed,
mortgage, notes, assignments, etc.), settlement
statements. Without assistance of attorney
and/or broker.

<u>RESIDENTIAL REAL ESTATE CLOSINGS</u>	\$ <u>1,000 split</u>
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Includes preparation of contracts, escrow
agreements, transfer of title documents (deed,
mortgage, notes, assignments, etc.), settlement
statements. With assistance of attorney and/or
broker.

<u>RESIDENTIAL LOAN CLOSINGS</u>	\$ <u>1,000 split</u>
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Includes preparation of all loan documents
required by the lender including, but not
limited to mortgage, deed of trust, notes
riders, assignments, government regulation
reports and disclosures, disbursement of funds

<u>DOCUMENT PREPARATION</u> when not included in closing:	\$ <u>75.00 per document</u>
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Deeds
Mortgages, notes
Affidavits
Assignments, releases
Contract for deed/option contract
Real estate contracts
Escrow deposit agreements

<u>FEES FOR ANCILLARY SERVICES</u>	\$ <u>150 per service</u>
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Notary public fees
Cash
Contract for deed

Seller carry back
Assumption
Equity purchase
Exchange of property
Loan closing for third party lender

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings.

Do not take policy	\$ <u>250</u>
Do take policy	\$ <u>350</u>

LOT SALE TO BUYER

(not builder)

No policy until improvement completed	\$ <u>250</u>
Policy issued for cost of lot	\$ <u>350</u>

PLATTING COMMITMENT

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

\$ 350

INFORMATIONAL COMMITMENT

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

\$ 350

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.

\$ 250

MECHANIC'S LIEN WORKOUT

Obtaining lien waivers, disbursing funds to pay claimants

\$ 150

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property

\$ 350

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$ 350

DISBURSEMENT OF FUNDS

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

\$ 500

INDEMNITY DEPOSIT

\$ 250

Held in escrow, no closing

CANCELLATION FEE

\$ 350

A charge for actual work performed in association with the closing/settlement and or issuance of title insurance on a file that does not close nor result in the issuance of a policy

Title Insurance Rates

OWNERS AND LEASEHOLD POLICY RATES

Owners or Leasehold Policies

	Per Thousand
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

Re-issue Rate for Owner's or Leasehold Policies

Liability Amount	Per Thousand
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
Minimum Premium	\$10.00

Homeowner's Policy of Title Insurance

110% of the rates for Owner's Policies of Title Insurance

LOAN POLICIES OF TITLE INSURANCE

Loan Policy Basic Rate

Liability Amount	Per Thousand
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

Loan Reissue Rate

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

Substitution Loan Rate

AGE OF ORIGINAL LOAN	RATES
3 years or under	30% of regular rates
From 3 years to 4 years	40% of regular rates
From 4 years to 5 years	50% of regular rates
From 5 years to 6 years	60% of regular rates
From 6 years to 7 years	70% of regular rates
From 7 years to 8 years	80% of regular rates
8 years and over	100% of regular rates

Extension Loan Rate

Liability Amount	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50

Simultaneous Loan and Owner Policy

\$0 for the amount of insurance not in excess of the owner's policy. The premium on the amount of insurance exceeding the owner's policy liability will be charged at the loan policy basic rate.

ALTA Residential Limited Coverage Junior Loan Policy

\$95 – maximum loan amount insured is \$150,000

Mortgage Modification Guarantee / ALTA Residential Limited Coverage Mortgage Modification Policy

Liability Amount	Rate
\$0-\$1,000,000	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000, add \$100

Bulk Centralized Refinance Rate (50 order minimum)

Liability Amount	Rate
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820

\$1,000,001 - \$1,250,000	\$945
\$1,250,000 - \$1,500,000	\$1,020
\$1,500,000 - \$2,000,000	\$3,000

Bulk Centralized Refinance Rate (100 order minimum)

Liability Amount	Rate
\$0 - \$250,000	\$340
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$570
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$770
\$1,250,000 - \$1,500,000	\$895
\$1,500,000 - \$2,000,000	\$1,050

Bulk Centralized Refinance Rate (200 order minimum)

Liability Amount	Rate
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,000 - \$1,500,000	\$860
\$1,500,000 - \$2,000,000	\$1,050

OTHER

Builder Rates

60% of the rates for title insurance for owner's and loan policies

VIA FED EX

February 1, 2018

Mr. James W. Norman
Kansas Insurance Department
420 SW 9th Street
Topeka, Kansas 66612-1678

Re: Kansas Bond and Title Insurance Filing

FILED

FEB 02 2018

KEN SELZER
Commissioner of Insurance

Dear Mr. Norman:

I represent the interests of SelecTitle, LLC ("ST"). understands its obligation to file with the Kansas Insurance Department an escrow closing bond, as well as its title insurance and escrow/settlement rates. Accordingly, enclosed herewith please find the following for filing with the Kansas Insurance Department:

- ST's original Escrow, Settlement or Closing Accounts Bond;
- A copy of ST's title and escrow/settlement rate for use in the state of Kansas.

Should you have any questions regarding the enclosed documents, please feel free to contact me at (760) 546-8744 or via email wesley.williams@qpwbllaw.com

Very truly yours,

Wes Williams

RECEIVED

FEB 02 2018

KANSAS INSURANCE DEPT.

SELECTITLE, LLC
KANSAS ESCROW AND TITLE RATES

SelecTitle, LLC's Escrow/Settlement rates:

Cash Deal:

Seller Closing Fee-\$550
Buyer Closing Fee-\$350
Courier/Wire Fee-\$50

Purchase w/Loan:

Seller Closing Fee-\$550
Buyer Closing Fee-\$450
Courier/Wire Fee-\$50

Refinance:

Closing Fee-\$495
Courier/Wire Fee-\$50

FILED

FEB 02 2018

KEN SELZER
Commissioner of Insurance

Title Insurance rates:

SelecTitle, LLC hereby includes those rates as set forth on "Exhibit A" attached hereto and made a part hereof.

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 THE 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.

FILED

FEB 02 2018

KEN SELZER
Commissioner of Insurance

Exhibit A
SELECTITLE, LLC

PREMIUM RATE FILING

STATE OF KANSAS

FILED

FEB 02 2018

KEN SELZER
Commissioner of Insurance

EFFECTIVE

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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FILED

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KEN SELZER

Commissioner of Insurance

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I. AREA COVERED

FILED

The following rates apply to the entire State of Kansas.

FEB 02 2013

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

KEN ST 303
Commission 1000000

[REDACTED]

[REDACTED]

II. LOAN POLICIES OF TITLE INSURANCE

- a. The Title Insurance Rate for Loan policies of title insurance on land that is not 1-4 Family Improved Residential is:

	Per Thousand
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00
Minimum Premium	\$10.00

FILED

FEB 02 2018

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

KEN SELZER
Commissioner of Insurance

- b. The Reissue Title Insurance Rate for Loan Policies of Title Insurance on land that is not 1-4 Family Improved Residential is:

When the owner of property on which application is made for a loan policy has had the title to such property insured as owner by a reputable title insurance company within 10 years prior to such application, upon presentation of a copy of his owner's policy, he shall be entitled to the following reissue rates on the loan policy up to the face amount of his owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	.90
Minimum Premium	\$10.00

If the amount of insurance desired under the loan policy is in excess of the original owner's policy, the excess shall be computed at the original rates under the applicable bracket or brackets.



c. The Title Insurance Rate for Loan Policies of Title Insurance on land that is 1-4 Family Improved Residential is:

When the land covered by the loan policy is of the type 1-4 Family Residential and the land owner shall be entitled to the following rates on the loan policy:

	Per Thousand	FILED
Amount up to \$50,000 of liability written	1.50	
Amount over \$50,000 and up to \$100,000	1.20	FEB 02 2018
Amount over \$100,000 and up to \$500,000	1.05	
Amount over \$500,000	.90	KEN SELZER
Minimum Premium	\$10.00	Commissioner of Insurance

This rate shall apply where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction.

d. Simultaneous Issuance of Loan and Owners Policies of Title Insurance.
SELECTITLE, LLC SELECTITLE, LLC

When a [REDACTED] owner's and one or more [REDACTED] loan policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for each loan policy simultaneously issued will be \$10.00 for an aggregate amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policies exceeding the owner's policy is figured at the regular original title insurance rates for loan policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

[REDACTED]

[REDACTED]

III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

- a. The premium for Owners or Leasehold Owners Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$500,000	2.25
Over \$500,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25
Minimum Premium	\$10.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

- b. The Re-issue Rate for Owners or Leasehold Policies are:

The reissue rate, where applicable (see sections "1" and "2" below), is 60% of the published tariff in force for original insurance. Reissue rates apply up to the face of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amounts up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000, add	1.80
Amounts over \$100,000 and up to \$500,000, add	1.35
Amounts over \$500,000 and up to \$5,000,000, add	1.20
Amounts over \$5,000,000, add	1.05
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

IV. TITLE REPORT GUARANTEES

The premium for Title Report Guarantees are:

Up to \$10,000 of coverage	\$40.00
Each additional \$1,000 (or fraction thereof) over \$10,000	1.50

V. OTHER

a. Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in IIa and IIIa on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

b. All standard Form Endorsements on file with the Division of Insurance are issued at no charge, unless and/or until a Supplemental Schedule of Endorsement Charges is filed at which time it shall be incorporated herein by reference.

In instances of unusual risk, exposure or hazard, an appropriate charge will be made. Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

c. Rate for Leasehold Policies Issued Simultaneously with Fee Policy

Owners and Loan Policies insuring leasehold interests issued simultaneously with policies insuring the fee simple estate will be issued for 30 per cent of the rate for the fee policy.

VI. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

If it can be clearly demonstrated that a risk presents unique or unusual conditions or 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.

[REDACTED]

[REDACTED]

James Norman [KID]

From: Wesley R. Williams <wesley.williams@qpwbllaw.com>
Sent: Friday, February 02, 2018 1:10 PM
To: James Norman [KID]
Cc: 'Charles Wood'
Subject: RE: SelecTitle

Thank you sir. I appreciate your help regarding this matter. Have a wonderful weekend.

Best regards,

Wes

From: James Norman [KID] [mailto:James.Norman@ks.gov]
Sent: Friday, February 02, 2018 11:09 AM
To: Wesley R. Williams
Subject: SelecTitle

Mr. Williams,

This will confirm receipt of the filing for SelecTitle. Let us know if you have any other questions.

Thanks,

James Norman
Policy Examiner
Kansas Insurance Department
420 SW 9th St., Topeka, KS 66612
[Facebook](#) | [Twitter](#) | www.ksinsurance.org
785.296.3405 | Fax 785.291.3673
james.norman@ks.gov

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