



SERVICELINK, LLC

ESCROW FEES AND CHARGES

FOR USE IN THE STATE OF KANSAS

EFFECTIVE DATE: February 4, 2022

SERVICELINK, LLC

Table of Contents

GENERAL RULES.....	2
A. EFFECTIVE DATE	2
B. PAYMENT OF ESCROW CHARGES.....	2
C. UNIQUE ESCROW REQUIREMENTS.....	2
D. MINIMUM CHARGES	2
E. DELETED IN ITS ENTIRETY – RESERVED FOR FUTURE USE.....	2
F. SPECIAL ESCROW SERVICES.....	2
CHAPTER I – PURCHASE TRANSACTION RATES.....	3
1.1. RESIDENTIAL TRANSACTIONS.....	3
1.2. REO “REAL ESTATE OWNED” TRANSACTIONS.....	3
1.3. RELATED SERVICES.....	4
CHAPTER II - SPECIAL RATES	5
2.1. MOBILE HOME CURATIVE/DOCUMENT TRACKING FEE.....	5
2.2. MISCELLANEOUS SERVICES.....	5
2.3. NEGOTIATED RATE	5
2.4. CONTRACT RATE GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS	5
2.5. ADJUSTMENT FOR GOVERNMENTAL PROGRAM LIMITATIONS (FHA/VA).....	5
2.6. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE	5
2.7. SHORT SALE ESCROW FEE.....	6
2.8. ESCROW HOLD FEE.....	6
2.9. UNIQUE ESCROW REQUIREMENTS.....	6
CHAPTER III - LOAN TRANSACTION RATES.....	7
3.1. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW	7
3.2. CENTRALIZED EXPEDITED BUNDLED REFINANCE ESCROW RATES.....	7
3.3 SUB ESCROW RATES	8
3.4. MILITARY DISCOUNT.....	9
3.4. HOME EQUITY LOAN ESCROW FEES.....	9

GENERAL RULES

A. EFFECTIVE DATE

All rates set forth herein become effective when approved by the State of Office of the Insurance Commissioner or by operation of law.

B. PAYMENT OF ESCROW CHARGES

Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such services(s) or who will benefit by such service(s).

C. UNIQUE ESCROW REQUIREMENTS

Escrow services may be required in some cases and under conditions for which no rating structure has been specifically provided for in this manual. In such cases a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures.

D. MINIMUM CHARGES

The charges set forth herein are minimum charges for ordinary services. Additional charges will be made when unusual charges or special services are requested.

E. DELETED IN ITS ENTIRETY – RESERVED FOR FUTURE USE

F. SPECIAL ESCROW SERVICES

A reasonable fee, based upon the services provided, may be negotiated and adjusted for transactions arising through a common project or program. All negotiated fees must be agreed to in writing by both the Company and the lender.

CHAPTER I – PURCHASE TRANSACTION RATES

1.1 RESIDENTIAL TRANSACTIONS

For residential purchase transactions initiated and coordinated through the Company's centralized electronic platform, serving as a central point of contact and entry and primary contact with parties to the transaction

Transaction Amount	Rate
Transaction amounts to a maximum loan of \$5,000,000	\$550.00
Seller's signing fee	\$100.00

1.2 REO "REAL ESTATE OWNED" TRANSACTIONS

- A. For residential purchase transactions where the seller foreclosed or acquired the property as a result of holding a prior loan on the property. The term seller shall include Government entitles or Government Sponsored Enterprises insuring such loans.

Based on transaction amount:

\$0 to \$100,000: \$600.00

Over \$100,000: 600.00 plus \$1.00 per thousand or fraction thereof.

For a sale of real estate owned by an institutional lender after foreclosure, when the basic escrow charge exceeds \$800.00, the charge is negotiable, based on the complexity of the transaction and the liability involved, to a minimum of \$800.00

- B. For any REO transactions that also require a loan escrow the charge shall be \$150.

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1.3 RELATED SERVICES

REO purchase signing	\$150.00
HOA negotiation fee	\$75.00
Additional Document Signing (including all applicable Notary fees)	\$100.00/file
Second/Subsequent Loan Signing Fee	\$100.00/file
Title Curative	\$250.00
Document Preparation	\$100.00/document
Document Processing and Delivery Fee	\$20.00
Recording Service Fee	\$15.50
Manufactured Home Affixation Affidavit	\$125.00/item
Manufactured Home Title Cancellation	\$150.00/item

The rates contained in this chapter are paid by Seller and Buyer as per terms of any contract, addenda, amendment, extension or other agreement in writing between the parties. Fees can be listed on the settlement statement as a flat fee or detailed fee per service and payer. If the buyer elects to use another closing company to represent the buyer, the fee to the seller will be reduced by half.

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CHAPTER II - SPECIAL RATES

2.1 MOBILE HOME CURATIVE/DOCUMENT TRACKING FEE

A charge of \$325 will apply to any property type of manufactured home, modular home, mobile home, or any other type requiring a title. Services include determining status of MH title, obtaining duplicate title as needed (additional state specific processing fees will apply), and coordination of Seller execution of title.

2.2 MISCELLANEOUS SERVICES

Fees for services set forth in this Manual which are not listed as being included in this rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to this rate.

No other rate shall be applied to this rate.

2.3 NEGOTIATED RATE

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the appropriate Senior Vice President and signed by all pertinent parties. A copy of said agreement is to be retained in the legal department.

2.4 CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS

Separate contract bids may be solicited and entered into with any federal, state, county or municipal governmental entity, agent or political subdivision, which is a buyer, borrower, seller or exchanger of real property for the furnishing of escrow services as may be agreed upon by and between the Companies. Any such contracted bids must be approved in writing by the appropriate Senior Vice President. A copy of said contract bid is to be retained in the legal department.

2.5 ADJUSTMENT FOR GOVERNMENTAL PROGRAM LIMITATIONS (FHA/VA)

No fee or fees, or portion thereof scheduled in this rate manual, which exceeds, individually or in the aggregate the restrictions or limitations of any loan or assistance programs of any federal, state or local government, or any government sponsored entity, shall be charged. Any such adjustment shall only apply to applicable and customary fees charged.

2.6 SPECIAL SERVICES OR ADDITIONAL WORK CHARGE

A \$100 an hour work charge will be made when special services or additional work is requested or required that is over and above the normal services provided in the type of escrow to be closed. The customer will be notified of the charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

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2.7 SHORT SALE ESCROW FEE

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Escrow Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate escrow fee.

2.8 ESCROW HOLD FEE

This rate shall apply when funds are held in escrow for a period of time determined prior to close.

There shall be a minimum charge of \$200, which shall be considered earned upon disbursement of all funds. Funds shall be disbursed upon the expiration of the applicable time period.

2.9 UNIQUE ESCROW REQUIREMENTS

The title and escrow services requested, may in some cases, involve conditions for which no rating structure has been specifically provided in this Schedule. The conditions considered in connection with this General Rule involve various factors including, single point of entry, scope and level of service required, centralized service, competitive environment, workflow correlation, geographic location, volume, required technology, perceived risk, service costs, anticipated liability assumed, impact on return of invested capital and other reasonable considerations. In certain cases, it may be necessary to enter into agreements for the various services to be provided and the charges therefore. Each case must be submitted to Company management for approval. In connection with each submittal, Management shall consider the need to maintain rating integrity for similar services. The charge, in each case, shall in the opinion of Management be consistent with the general pricing procedures of the Company.

CHAPTER III – LOAN TRANSACTION RATES

3.1 SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW

When a financing or re-financing transaction includes a second or subsequent loan closed in conjunction with the new loan, there shall be a fee of \$100 for each additional loan processed in excess of the first loan. This fee is in addition to the applicable rate charged for the loan transaction.

3.2 CENTRALIZED EXPEDITED BUNDLED REFINANCE ESCROW RATES

- A. For residential refinance loan escrows initiated and coordinated through the Company’s centralized electronic platform, serving as a central point of contact and entry and primary contact with lender for order tracking, processing and reporting. Services included: title curative service, subordination service, recording service, quality control review and imaging of loan documents.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$350.00

- B. For residential refinance loan escrows initiated and coordinated through the Company with centralized electronic platform with order tracking and processing capability, serving as a central point of contact and entry with lender. Services include the services provided in Section 3.2.A and the and the following additional services: prepare escrow documents, receive lender funds, order demands and make payoffs on previous loans or encumbrances by either check or wire transfer, disburse balance of proceeds by either check or wire transfer up to 10 payees, prepare final HUD-1 closing statement, receive loan package from lender, send copy of completed package back to lender and single document signing sessions including all applicable notary fees.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$450.00

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- C. For residential refinance loan escrows initiated and coordinated through the Company with centralized electronic platform with order tracking and processing capability, serving as a central point of contact and entry with lender. Services include the services provided in Section 3.2.B and the and the following additional services: prepare escrow documents, receive lender funds, order demands and make payoffs on previous loans or encumbrances by either check or wire transfer, disburse balance of proceeds by either check or wire transfer up to 10 payees, prepare final HUD-1 closing statement, receive loan package from lender, send copy of completed package back to lender, electronic receipt and printing of loan documents, single document signing sessions including all applicable notary fees, subordination service with document preparation, electronic imaging and delivery of loan package.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$550.00

D. Related Services

Additional Document Signing (including all applicable Notary fees)	\$100.00/file
Document Preparation	\$60.00/document
Document Processing and Delivery Fee	\$20.00
Recording Service Fee	\$15.50
Manufactured Home Affixation Affidavit	\$125.00/item
Manufactured Home Title Cancellation	\$150.00/item

3.3 Sub Escrow Services

Limited escrow services are performed by the Company in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance, services limited to the acceptance of documents, and funds to effectively pay off or release a particular encumbrance or charge against the land, or to transfer funds from one party to another based upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor. When such limited escrow services is performed for a refinance transaction a charge of \$125.00 shall apply. When such limited escrow service is performed on a purchase transaction a charge of \$150.00 shall apply.

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3.4 MILITARY DISCOUNT

Any buyer, seller or borrower on active military duty or a Veteran of the U.S. Armed Forces, Active or Retired Reservist shall be given a discount of \$100 for a refinance transaction or 20% off a purchase transaction. A copy of current military identification or DD-214 (Certificate of Release or Discharge from Active Duty) must be provided.

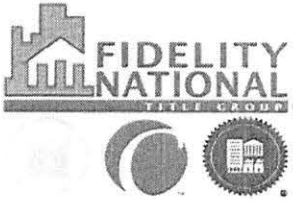
Unless otherwise agreed upon in writing, or a lender provides specific electronic notification through a separate designated portal at the time of application that the transaction is a mortgage loan guaranteed by the U.S. Department of Veterans Affairs (VA), this discount is available upon request only.

3.5 HOME EQUITY LOAN ESCROW FEES

For home equity loan transactions initiated and coordinated through the Company's centralized electronic platform, serving as a central point of contact and entry and primary contact with the lender for order tracking, processing and reporting.

Services	Rate
Preparation of HUD-1 closing statement and single signing sessions including all applicable notary fees	\$295
Preparation of HUD-1 closing statement, title curative services and single signing sessions including all applicable notary fees	\$345

Please
Acknowledge Filing and Return



December 17, 2014

VIA Email MJHAZEN@ksinsurance.org

Mr. Martin Hazen
Rate-Policy Analyst
State of Kansas – Department of Insurance
Property and Casualty
420 SW 9th Street
Topeka, Kansas 66612

RE: ServiceLink, LLC Amended Escrow Fees and Charges Filing
Filing No: SL-KS-ER-14-01, Effective January 1, 2015

Dear Mr. Hazen:

ServiceLink, LLC hereby files an amended escrow rate filing as required by K.A.S. 40-1111 Section 1(d)(2).

This filing adds some new sections to the General Rules, amended the REO "Real Estate Owned" Transaction rates, updated some Related Services, and added to the Loan Section a Sub-Escrow, Military Discount and Home Equity Loan Escrow Fees.

I have attached hereto a final version of their Schedule of Escrow Fees and Charges Effective January 1, 2015, in addition to a Matrix of Changes detailing out the amendments.

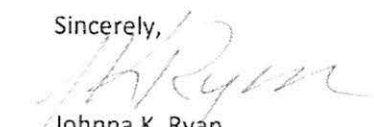
It is in the opinion of management that the proposed changes as filed herein will not result in charges that are either excessive or inadequate for the safety and soundness of the company. The company is also of the opinion that the proposed rates are not unfairly discriminatory.

The Company intends to use the new rates effective January 1, 2015

Please acknowledge receipt of this rate filing by stamping received, acknowledged and filed on a copy of this filing and return it via email to myself, Johnna.ryan@fnf.com

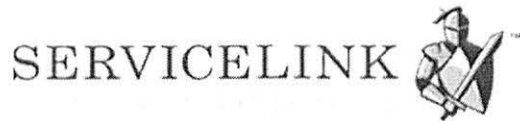
Please feel free to contact me should you have any questions and thank you for your time with this matter.

Sincerely,


Johnna K. Ryan
Assistant Vice President

Enclosures

ACKNOWLEDGMENT
These amended escrow rate filing, Filing No SL-KS-ER-14-01, effective Jan 1, 2015 have been received and filed with the State of Kansas, Division of Insurance, this date of _____ 2014, by: _____



SERVICELINK, LLC

ESCROW FEES AND CHARGES

FILED

DEC 1 8 2014

FOR USE IN THE STATE OF KANSAS

SANDY PRAEGER
Commissioner of Insurance

EFFECTIVE DATE: January 1, 2015

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Table of Contents

GENERAL RULES.....2

 A. EFFECTIVE DATE2

 B. PAYMENT OF ESCROW CHARGES.....2

 C. UNIQUE ESCROW REQUIREMENTS.....2

 D. MINIMUM CHARGES2

 E. EMPLOYEE RATE.....2

 F. SPECIAL ESCROW SERVICES.....2

CHAPTER I – PURCHASE TRANSACTION RATES.....3

 1.1. RESIDENTIAL TRANSACTIONS.....3

 1.2. REO “REAL ESTATE OWNED” TRANSACTIONS.....3

 1.3. RELATED SERVICES.....4

CHAPTER II - SPECIAL RATES5

 2.1. MOBILE HOME CURATIVE/DOCUMENT TRACKING FEE.....5

 2.2. MISCELLANEOUS SERVICES.....5

 2.3. NEGOTIATED RATE5

 2.4. CONTRACT RATE GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS5

 2.5. ADJUSTMENT FOR GOVERNMENTAL PROGRAM LIMITATIONS (FHAVA).....5

 2.6. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE5

 2.7. SHORT SALE ESCROW FEE.....6

 2.8. ESCROW HOLD FEE.....6

 2.9. UNIQUE ESCROW REQUIREMENTS.....6

CHAPTER III - LOAN TRANSACTION RATES.....7

 3.1. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW7

 3.2. CENTRALIZED EXPEDITED BUNDLED REFINANCE ESCROW RATES.....7

 3.3 SUB ESCROW RATES8

 3.4. MILITARY DISCOUNT.....9

 3.4. HOME EQUITY LOAN ESCROW FEES.....9

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A. EFFECTIVE DATE

All rates set forth herein become effective when approved by the State of Office of the Insurance Commissioner or by operation of law.

B. PAYMENT OF ESCROW CHARGES

Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such services(s) or who will benefit by such service(s).

C. UNIQUE ESCROW REQUIREMENTS

Escrow services may be required in some cases and under conditions for which no rating structure has been specifically provided for in this manual. In such cases a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures.

D. MINIMUM CHARGES

The charges set forth herein are minimum charges for ordinary services. Additional charges will be made when unusual charges or special services are requested.

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E. EMPLOYEE RATE

No charge shall be made to employees (including employees on approved retirement) of the Company, subsidiary or affiliated companies for escrow services in connection with the financing, refinancing, sale or purchase of the employee's bona fide personal residence. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

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Commissioner of Insurance

F. SPECIAL ESCROW SERVICES

A reasonable fee, based upon the services provided, may be negotiated and adjusted for transactions arising through a common project or program. All negotiated fees must be agreed to in writing by both the Company and the lender.

CHAPTER I – PURCHASE TRANSACTION RATES

1.1 RESIDENTIAL TRANSACTIONS

For residential purchase transactions initiated and coordinated through the Company's centralized electronic platform, serving as a central point of contact and entry and primary contact with parties to the transaction

Transaction Amount	Rate
Transaction amounts to a maximum loan of \$5,000,000	\$550.00
Seller's signing fee	\$100.00

1.2 REO "REAL ESTATE OWNED" TRANSACTIONS

- A. For residential purchase transactions where the seller foreclosed or acquired the property as a result of holding a prior loan on the property. The term seller shall include Government entities or Government Sponsored Enterprises insuring such loans.

Based on transaction amount:

\$0 to \$100,000: \$600.00

Over \$100,000: 600.00 plus \$1.00 per thousand or fraction thereof.

For a sale of real estate owned by an institutional lender after foreclosure, when the basic escrow charge exceeds \$800.00, the charge is negotiable, based on the complexity of the transaction and the liability involved, to a minimum of \$800.00

- B. For any REO transactions that also require a loan escrow the charge shall be \$150.

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1.3 RELATED SERVICES

REO purchase signing	\$150.00
HOA negotiation fee	\$75.00
Additional Document Signing (including all applicable Notary fees)	\$100.00/file
Second/Subsequent Loan Signing Fee	\$100.00/file
Title Curative	\$250.00
Document Preparation	\$100.00/document
Document Processing and Delivery Fee	\$20.00
Recording Service Fee	\$15.50
Manufactured Home Affixation Affidavit	\$125.00/item
Manufactured Home Title Cancellation	\$150.00/item

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Commissioner of Insurance

The rates contained in this chapter are paid by Seller and Buyer as per terms of any contract, addenda, amendment, extension or other agreement in writing between the parties. Fees can be listed on the settlement statement as a flat fee or detailed fee per service and payer. If the buyer elects to use another closing company to represent the buyer, the fee to the seller will be reduced by half.

SERVICELINK, LLC

CHAPTER II - SPECIAL RATES

2.1 MOBILE HOME CURATIVE/DOCUMENT TRACKING FEE

A charge of \$325 will apply to any property type of manufactured home, modular home, mobile home, or any other type requiring a title. Services include determining status of MH title, obtaining duplicate title as needed (additional state specific processing fees will apply), and coordination of Seller execution of title.

2.2 MISCELLANEOUS SERVICES

Fees for services set forth in this Manual which are not listed as being included in this rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to this rate.

No other rate shall be applied to this rate.

2.3 NEGOTIATED RATE

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the appropriate Senior Vice President and signed by all pertinent parties. A copy of said agreement is to be retained in the legal department.

2.4 CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS

Separate contract bids may be solicited and entered into with any federal, state, county or municipal governmental entity, agent or political subdivision, which is a buyer, borrower, seller or exchanger of real property for the furnishing of escrow services as may be agreed upon by and between the Companies. Any such contracted bids must be approved in writing by the appropriate Senior Vice President. A copy of said contract bid is to be retained in the legal department.

2.5 ADJUSTMENT FOR GOVERNMENTAL PROGRAM LIMITATIONS (FHA/VA)

No fee or fees, or portion thereof scheduled in this rate manual, which exceeds, individually or in the aggregate the restrictions or limitations of any loan or assistance programs of any federal, state or local government, or any government sponsored entity, shall be charged. Any such adjustment shall only apply to applicable and customary fees charged.

2.6 SPECIAL SERVICES OR ADDITIONAL WORK CHARGE

A \$100 an hour work charge will be made when special services or additional work is requested or required that is over and above the normal services provided in the type of escrow to be closed. The customer will be notified of the charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

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2.7 SHORT SALE ESCROW FEE

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Escrow Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate escrow fee.

2.8 ESCROW HOLD FEE

This rate shall apply when funds are held in escrow for a period of time determined prior to close.

There shall be a minimum charge of \$200, which shall be considered earned upon disbursement of all funds. Funds shall be disbursed upon the expiration of the applicable time period.

2.9 UNIQUE ESCROW REQUIREMENTS

The title and escrow services requested, may in some cases, involve conditions for which no rating structure has been specifically provided in this Schedule. The conditions considered in connection with this General Rule involve various factors including, single point of entry, scope and level of service required, centralized service, competitive environment, workflow correlation, geographic location, volume, required technology, perceived risk, service costs, anticipated liability assumed, impact on return of invested capital and other reasonable considerations. In certain cases, it may be necessary to enter into agreements for the various services to be provided and the charges therefore. Each case must be submitted to Company management for approval. In connection with each submittal, Management shall consider the need to maintain rating integrity for similar services. The charge, in each case, shall in the opinion of Management be consistent with the general pricing procedures of the Company.

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Commissioner of Insurance

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CHAPTER III – LOAN TRANSACTION RATES

3.1 SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW

When a financing or re-financing transaction includes a second or subsequent loan closed in conjunction with the new loan, there shall be a fee of \$100 for each additional loan processed in excess of the first loan. This fee is in addition to the applicable rate charged for the loan transaction.

3.2 CENTRALIZED EXPEDITED BUNDLED REFINANCE ESCROW RATES

- A. For residential refinance loan escrows initiated and coordinated through the Company's centralized electronic platform, serving as a central point of contact and entry and primary contact with lender for order tracking, processing and reporting. Services included: title curative service, subordination service, recording service, quality control review and imaging of loan documents.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$350.00

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- B. For residential refinance loan escrows initiated and coordinated through the Company with centralized electronic platform with order tracking and processing capability, serving as a central point of contact and entry with lender. Services include the services provided in Section 3.2.A and the and the following additional services: prepare escrow documents, receive lender funds, order demands and make payoffs on previous loans or encumbrances by either check or wire transfer, disburse balance of proceeds by either check or wire transfer up to 10 payees, prepare final HUD-1 closing statement, receive loan package from lender, send copy of completed package back to lender and single document signing sessions including all applicable notary fees.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$450.00

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- C. For residential refinance loan escrows initiated and coordinated through the Company with centralized electronic platform with order tracking and processing capability, serving as a central point of contact and entry with lender. Services include the services provided in Section 3.2.B and the and the following additional services: prepare escrow documents, receive lender funds, order demands and make payoffs on previous loans or encumbrances by either check or wire transfer, disburse balance of proceeds by either check or wire transfer up to 10 payees, prepare final HUD-1 closing statement, receive loan package from lender, send copy of completed package back to lender, electronic receipt and printing of loan documents, single document signing sessions including all applicable notary fees, subordination service with document preparation, electronic imaging and delivery of loan package.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$550.00

- D. Related Services

Additional Document Signing (including all applicable Notary fees)	\$100.00/file
Document Preparation	\$60.00/document
Document Processing and Delivery Fee	\$20.00
Recording Service Fee	\$15.50
Manufactured Home Affixation Affidavit	\$125.00/item
Manufactured Home Title Cancellation	\$150.00/item

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3.3 Sub Escrow Services

Limited escrow services are performed by the Company in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance, services limited to the acceptance of documents, and funds to effectively pay off or release a particular encumbrance or charge against the land, or to transfer funds from one party to another based upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor. When such limited escrow services is performed for a refinance transaction a charge of \$125.00 shall apply. When such limited escrow service is performed on a purchase transaction a charge of \$150.00 shall apply.

SERVICELINK, LLC

3.4 MILITARY DISCOUNT

Any buyer, seller or borrower on active military duty or a Veteran of the U.S. Armed Forces, Active or Retired Reservist shall be given a discount of \$100 for a refinance transaction or 20% off a purchase transaction. A copy of current military identification or DD-214 (Certificate of Release or Discharge from Active Duty) must be provided.

Unless otherwise agreed upon in writing, or a lender provides specific electronic notification through a separate designated portal at the time of application that the transaction is a mortgage loan guaranteed by the U.S. Department of Veterans Affairs (VA), this discount is available upon request only.

3.5 HOME EQUITY LOAN ESCROW FEES

For home equity loan transactions initiated and coordinated through the Company's centralized electronic platform, serving as a central point of contact and entry and primary contact with the lender for order tracking, processing and reporting.

Services	Rate
Preparation of HUD-1 closing statement and single signing sessions including all applicable notary fees	\$295
Preparation of HUD-1 closing statement, title curative services and single signing sessions including all applicable notary fees	\$345

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SANDY PRAEGER
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**SERVICELINK, LLC
STATE OF KANSAS
MATRIX OF CHANGES**

Page 1 of 1

1.	This filing transmittal is part of Company Tracking #	SL-KS-ER-14-01, Eff January 1, 2015
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
3.	Rule # or Page # Submitted for Review	New, Replacement or Withdrawn?
01	Cover – Changed the effective date	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn
02	Updated Table of Contents, page i	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn
03	General Rules added new sections: C. Unique Escrow Requirements D. Minimum Charges E. Employee Rate F. Special Escrow Services	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn
04	Chapter I Purchase Transactions: REO “Real Estate Owned” Transactions. Removed Basic and Expanded Closing and Settlement Charges and replaced with Minimum of \$600 up to \$100,000 then \$600 plus a fee per thousand after \$100,000 liability	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn
05	Chapter I Purchase Transactions: Related Services, Added new Title Curative and increased Document Preparation fee.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn
06	Chapter III Loan Transaction Rates Section 3.2 Paragraph D Related Services, removed Second/Subsequent Loan Signing Fee.	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn
07	Chapter III Loan Transaction Rates added the following new sections: 3.3 Sub-Escrow Services for both refinance and Sale 3.4 Military Discount 3.5 Home Equity Loan Escrow Fees	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

December 18, 2014

Ms. Johnna K Ryan
AVP, Manager Rate and Form Filing Dept.
FNTG, Corporate Compliance-Regulatory
601 Riverside Avenue, Building V, 5th Floor
Jacksonville, Florida 32204

COPY

Re: Rate Filing

Dear Ms. Ryan:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file, effective today.

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty
(785) 296-3405
jnorman@ksinsurance.org

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