



Schedule of Escrow and Title Fees
For
Silk Title & Escrow, LLC
In the
State of Kansas

Effective October 14, 2022

Escrow Fees

Refinance Escrow Rates

Standard Refinance Escrow: \$595.00

In connection with an order for a financed transaction Silk Title & Escrow, LLC will provide bundled loan escrow services.

Integrated Refinance Escrow: \$495.00

Integrated pricing is offered in connection with refinance transactions where as a result of software platform integrations the handling, processing and services associated with closing allows for operational and cost efficiencies.

Volume Pricing Refinance Escrow: \$395.00

Volume Pricing is offered in connection with refinance transactions where as a result of high-volume and systematic interactions the handling, processing and services associated with closing allows for operational and cost efficiencies.

Refinance Escrow Fee: \$285.00

On a residential refinance transaction Silk Title & Escrow offers a non-bundled refinance escrow rate.

Residential Sale Escrow Rates

Standard Sale Escrow: \$695.00

In connection with an order for a residential sale transaction Silk Title & Escrow, LLC will provide bundled sale escrow services.

Integrated Sale Escrow: \$595.00

Integrated pricing is offered in connection with residential sale transactions where as a result of software platform integrations the handling, processing and services associated with closing allows for operational and cost efficiencies.

Volume Pricing Sale Escrow: \$495.00

Volume Pricing is offered in connection with residential sale transactions where as a result of high-volume and systematic interactions the handling, processing and services associated with closing allows for operational and cost efficiencies.

Purchase Escrow Fee: \$395.00

On a residential sale transaction Silk Title & Escrow, LLC offers a non-bundled sale escrow rate.

REO Escrow Fee: \$200.00

When the seller of a property is a bank or its assignee who acquired the property pursuant to a foreclosure sale an additional fee will be added to the applicable residential sale escrow rate.

Short Sale Escrow Fee:

When the seller of a property is selling the property as a short sale transaction an additional fee will be added to the applicable residential sale escrow rate based upon the scope and complexity of the additional services required; Simple, Basic, or Complex. Unless otherwise instructed by the principal parties, this charge shall be allocated to the seller in the transaction.

Simple Short Sale	\$250.00
Basic Short Sale	\$500.00
Complex Short Sale	\$750.00

Commercial Sale Escrow Rates**Commercial Escrow Rates: \$875.00 for transactions up to \$2,000,000.00**

Escrow fees for commercial transactions over \$2,000,000.00 will be an amount agreed upon by the customer and Silk Title & Escrow, LLC.

In connection with an order for a commercial transaction Silk Title & Escrow, LLC will provide commercial escrow services.

Commercial Title Exam Fee: \$1,000.00

The examination and review of the title for commercial searches.

Additional Escrow Services**Notary Signing/Reclose Fee: \$200.00**

A fee for notarial signing and coordinating for signature documents needed to close escrow.

Print/Trip Fee: \$100.00

A fee for the printing of closing documents and travel by a notary for a notarial signing when the signing is not completed.

Sub-Escrow: \$125.00

Limited escrow services including the receipt and disbursement of escrow funds.

Second Mortgage Escrow Fee: \$225.00

The processing of services associated with the processing of Second Mortgage on a transaction.

Subordination Processing: \$200.00

The requesting, preparing, and processing of a subordination required by a junior lienholder.

Subordination Assistance: \$100.00

Requesting and following up junior lienholder on a subordination when preparation and processing is not required.

Refinance Document Preparation: \$75.00

The preparation of documents and coordinating for signature as required for the escrow closing process.

Sale Document Preparation: \$150.00

The preparation of sale specific documents and coordinating for signature as required for the escrow closing process.

Tax and Lien Certificate: \$75.00

The preparation of a document disclosing the tax, utility, and open permit, or local assessment information relating to a specific subject property.

Additional Property Search: \$195.00

A search required on an additional property other than the subject property that is being insured.

Document Scan: \$100.00

A service performed by which paper copies of documents are converted into electronic images for streamlined processing and storage.

Electronic Document Fee: \$35.00

The receipt, printing and handling of electronic documents for the closing of an escrow transaction, including but not limited to one copy of pertinent documents for buyer, seller or borrower and full copies of documents for lenders and real estate agents

E-Recording Fee: \$15.00

The process of recording required documents in digital form.

Recording Service: \$35.00

The process of preparing and recording required documents in conjunction with closing escrow.

Reconveyance Tracking Fee: \$150.00

The process of following up and ensuring that a lien release is recorded for each deed of trust paid in full at the close of escrow (up to 4).

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 Silk Title & Escrow, LLC appears to be consistent with its general pricing procedures. In certain instances, due to unusual requirements as to the financing or

development of a project, it may be necessary to enter into agreements or contracts as to the various services to be rendered and charges to be made thereon. In order to maintain uniformity on projects of a similar nature and to offer prices which are consistent with Silk Title & Escrow, LLC established pricing structure, all such agreements shall be reduced to writing in full detail, with consent and approval of requested services and charges shown by signatures of the parties required to compensate Silk Title & Escrow, LLC for the same.

Additional charges may be applied when unusual conditions are encountered, or when special services are requested.

Title Fees

Title Insurance Policies issued through Fidelity National Title Insurance Company shall be charged the rates as filed per Fidelity National Title Insurance Company and attached hereto as Attachment One.

Title Insurance Policies issued through WFG National Title Insurance Company shall be charged the rates as filed per WFG National Title Insurance Company and attached hereto as Attachment Two.

Title Insurance Policies issued through First American Title Insurance Company shall be charged the rates as filed per First American Title Insurance Company and attached hereto as Attachment Three.

Title Insurance Policies issued through Westcor Land Title Insurance Company shall be charged the rates as filed per Westcor Land Title Insurance Company and attached hereto as Attachment Four.

ATTACHMENT ONE

FIDELITY NATIONAL TITLE INSURANCE COMPANY

TITLE INSURANCE RATES AND
CHARGES FOR COMPANY OWNED
OFFICES IN KANSAS



EFFECTIVE FOR ORDERS RECEIVED
ON OR AFTER July 20, 2022
(Unless Otherwise Specified Herein)

FIDELITY NATIONAL TITLE INSURANCE COMPANY

TABLE OF CONTENTS

SECTION 1 AUTHORITY TO QUOTE CHARGES.....	1
SECTION 2 STANDARD CHARGES	2
2.01 Summary of Charges For Company-Owned Counties	2
2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.)	2
2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.).....	4
2.03 Non-Residential Rate (Commercial)	6
2.04 Simultaneous-Issue Loan Policies	9
2.05 Simultaneous-Issue Leasehold Policies.....	10
2.06 Reserved for Future Use.....	10
2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.	10
2.08 Summary of Charges for ALTA Homeowners Policy of Title Insurance.....	11
2.09 (SECTION HELD OPEN FOR FUTURE USE)	12
2.10 Master Home Equity Loan Policy.....	12
2.11 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:	12
SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION.....	13
3.01 Development Loans.....	13
3.02 Construction Loans on One-To-Four-Family Residential Properties.....	13
3.03 Builder's/Investor's Rate	13
3.04 Subdivision Charge.....	14
3.05 Developer and Builder Rate.....	14
3.06 (SECTION HELD OPEN FOR FUTURE USE)	14
3.07 (SECTION HELD OPEN FOR FUTURE USE)	14
3.08 Rundown and Endorsement on Construction Loan Policies.	14
SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES	15
4.01 Additional Charges.....	15
4.02 Commitment Charges.....	15
4.03 Special Coverages.....	16
4.04 (SECTION HELD OPEN FOR FUTURE USE)	16
4.05 Service and Closing Fees	16
4.06 Copies of Policies	21
4.07 Charge for Mortgage failing to meet register of deeds format requirements.....	21
4.08 National Commercial Escrow Services	21

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 5 OTHER SPECIAL RATES	22
5.01 Commercial Reissue Rate	22
5.02 No Longer Applicable – Open For Future Use.....	22
5.03 Commercial Substitution Rate	22
5.04 No longer applicable - Open for future use	22
5.05 Residential Second Rate (also known as Home Equity Rate)	23
5.06 Future Advances.....	24
5.07 Swing Loans	24
5.08 SECTION HELD OPEN FOR FUTURE USE	24
5.09 SECTION HELD OPEN FOR FUTURE USE	24
5.10 Contracts for Deed.....	24
5.11 Nonstandard Endorsement Charge	24
5.12 ALTA Residential Limited Coverage Mortgage Modification Policy	25
5.13 Standard Endorsements - Classification and Charges.....	25
5.14 SECTION HELD OPEN FOR FUTURE USE	41
5.15 Centralized Refinance Rates	41
5.16 A.I.R. Rates	43
5.17 Mortgage Modification Guarantee.....	43
SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES	44
6.01 Ownership and Encumbrance Report - One to Four Family Residential Property - \$125.00.....	44
6.02 Ownership and Encumbrance Report - Commercial Property	44
6.03 Complete Property Information Report - One to Four Family Residential Property - No insurance \$250.00, Updates \$125 each.	44
6.04 Complete Property Information Report - Commercial Property - \$500.00.....	44
SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974	45
SECTION 8 KANSAS RATE REGULATION.....	46
8.01 The "U and U" Rule:.....	46
SECTION 9 APPLICABILITY OF RATES	47

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 1 AUTHORITY TO QUOTE CHARGES

No employee may quote title insurance charges unless they are properly licensed as a title insurance agent in the state where the property is located. No employee may quote charges, other than set forth in this manual, without approval of the appropriate revenue manager or underwriter.

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SECTION 2 STANDARD CHARGES

2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.)

- A) Summary of charges for **Owner's Title Insurance Policies** (Rates apply to one-to-four family residential properties only for purchase.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

NEW OWNER'S RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Amount of Insurance	Fee for Resale, Owners Policy
Up to \$100,000	500.00
100,001 to 110,000	512.00
110,001 to 120,000	524.00
120,001 to 130,000	537.00
130,001 to 140,000	550.00
140,001 to 150,000	562.00
150,001 to 160,000	575.00
160,001 to 170,000	587.00
170,001 to 180,000	599.00
180,001 to 190,000	611.00
190,001 to 200,000	624.00
200,001 to 210,000	636.00
210,001 to 220,000	649.00
220,001 to 230,000	674.00
230,001 to 240,000	736.00
240,001 to 250,000	767.00
250,001 to 275,000	798.00
275,001 to 300,000	829.00
300,001 to 325,000	860.00
325,001 to 350,000	890.00
350,001 to 375,000	921.00
375,001 to 400,000	952.00
400,001 to 425,000	983.00
425,001 to 450,000	1,014.00
450,001 to 475,000	1,045.00
475,001 to 500,000	1,061.00
500,001 to 525,000	1,076.00
525,001 to 550,000	1,091.00
550,001 to 575,000	1,107.00
575,001 to 600,000	1,122.00
600,001 to 625,000	1,138.00
625,001 to 650,000	1,153.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

650,001 to 675,000	1,168.00
675,001 to 700,000	1,184.00
700,001 to 725,000	1,199.00
725,001 to 750,000	1,214.00
750,001 to 775,000	1,230.00
775,001 to 800,000	1,245.00
800,001 to 825,000	1,261.00
825,001 to 850,000	1,276.00
850,001 to 875,000	1,292.00
875,001 to 900,000	1,307.00
900,001 to 925,000	1,323.00
925,001 to 950,000	1,338.00
950,001 to 975,000	1,354.00
975,001 to 1,000,000	1,369.00
1,000,001 to 1,025,000	1,384.00
1,025,001 to 1,050,000	1,400.00
1,050,001 to 1,075,000	1,405.00
1,075,001 to 1,100,000	1,415.00
1,100,001 to 1,125,000	1,431.00
1,125,001 to 1,150,000	1,446.00
1,150,001 to 1,175,000	1,462.00
1,175,001 to 1,200,000	1,447.00
1,200,001 to 1,225,000	1,492.00
1,225,001 to 1,250,000	1,508.00
1,250,001 to 1,275,000	1,523.00
1,275,001 to 1,300,000	1,538.00
1,300,001 to 1,325,000	1,554.00
1,325,001 to 1,350,000	1,570.00
1,350,001 to 1,375,000	1,586.00
1,375,001 to 1,400,000	1,601.00
1,400,001 to 1,425,000	1,617.00
1,425,001 to 1,450,000	1,632.00
1,450,001 to 1,475,000	1,648.00
1,475,001 to 1,500,000	1,663.00
1,500,001 to 1,525,000	1,679.00
1,525,001 to 1,550,000	1,694.00
1,550,001 to 1,575,000	1,709.00
1,575,001 to 1,600,000	1,724.00
1,600,001 to 1,625,000	1,740.00
1,625,001 to 1,650,000	1,756.00
1,650,001 to 1,675,000	1,771.00
1,675,001 to 1,700,000	1,787.00
1,700,001 to 1,725,000	1,802.00
1,725,001 to 1,750,000	1,818.00
1,750,001 to 1,775,000	1,833.00
1,775,001 to 1,800,000	1,849.00
1,800,001 to 1,825,000	1,864.00
1,825,001 to 1,850,000	1,879.00
1,850,001 to 1,875,000	1,895.00
1,875,001 to 1,900,000	1,910.00
1,900,001 to 1,925,000	1,926.00
1,925,001 to 1,950,000	1,941.00
1,950,001 to 1,975,000	1,956.00
1,975,001 to 2,000,000	1,972.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$2,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.)

- A) Summary of Charges for Residential Refinance Loan policies when Fidelity National Title Insurance is clearing Title encumbrances and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

NEW LOAN RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Amount of Insurance	Fee for Refinance Loan Policy
Up to \$ 100,000	400.00
100,001 to 110,000	412.00
110,001 to 120,000	425.00
120,001 to 130,000	439.00
130,001 to 140,000	452.00
140,001 to 150,000	465.00
150,001 to 160,000	478.00
160,001 to 170,000	490.00
170,001 to 180,000	504.00
180,001 to 190,000	517.00
190,001 to 200,000	529.00
200,001 to 210,000	543.00
210,001 to 220,000	556.00
220,001 to 230,000	569.00
230,001 to 240,000	582.00
240,001 to 250,000	614.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

250,001 to 275,000	647.00
275,001 to 300,000	679.00
300,001 to 325,000	712.00
325,001 to 350,000	744.00
350,001 to 375,000	777.00
375,001 to 400,000	809.00
400,001 to 425,000	842.00
425,001 to 450,000	873.00
450,001 to 475,000	906.00
475,001 to 500,000	922.00
500,001 to 525,000	938.00
525,001 to 550,000	955.00
550,001 to 575,000	971.00
575,001 to 600,000	988.00
600,001 to 625,000	1,003.00
625,001 to 650,000	1,020.00
650,001 to 675,000	1,036.00
675,001 to 700,000	1,053.00
700,001 to 725,000	1,068.00
725,001 to 750,000	1,082.00
750,001 to 775,000	1,098.00
775,001 to 800,000	1,113.00
800,001 to 825,000	1,144.00
825,001 to 850,000	1,159.00
850,001 to 875,000	1,175.00
875,001 to 900,000	1,190.00
900,001 to 925,000	1,205.00
925,001 to 950,000	1,221.00
950,001 to 975,000	1,236.00
975,001 to 1,000,000	1,252.00
1,000,001 to 1,025,000	1,267.00
1,025,001 to 1,050,000	1,283.00
1,050,001 to 1,075,000	1,290.00
1,075,001 to 1,100,000	1,298.00
1,100,001 to 1,125,000	1,314.00
1,125,001 to 1,150,000	1,329.00
1,150,001 to 1,175,000	1,345.00
1,175,001 to 1,200,000	1,360.00
1,200,001 to 1,225,000	1,376.00
1,225,001 to 1,250,000	1,391.00
1,250,001 to 1,275,000	1,407.00
1,275,001 to 1,300,000	1,422.00
1,300,001 to 1,325,000	1,438.00
1,325,001 to 1,350,000	1,435.00
1,350,001 to 1,375,000	1,469.00
1,375,001 to 1,400,000	1,484.00
1,400,001 to 1,425,000	1,499.00
1,425,001 to 1,450,000	1,515.00
1,450,001 to 1,475,000	1,531.00
1,475,001 to 1,500,000	1,546.00
1,500,001 to 1,525,000	1,562.00
1,525,001 to 1,550,000	1,577.00
1,550,001 to 1,575,000	1,592.00
1,575,001 to 1,600,000	1,608.00
1,600,001 to 1,625,000	1,623.00
1,625,001 to 1,650,000	1,638.00
1,650,001 to 1,675,000	1,653.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

1,675,001 to 1,700,000.....	1,669.00
1,700,001 to 1,725,000.....	1,684.00
1,725,001 to 1,750,000.....	1,700.00
1,750,001 to 1,775,000.....	1,715.00
1,775,001 to 1,800,000.....	1,731.00
1,800,001 to 1,825,000.....	1,746.00
1,825,001 to 1,850,000.....	1,762.00
1,850,001 to 1,875,000.....	1,777.00
1,875,001 to 1,900,000.....	1,793.00
1,900,001 to 1,925,000.....	1,808.00
1,925,001 to 1,950,000.....	1,824.00
1,950,001 to 1,975,000.....	1,839.00
1,975,001 to 2,000,000.....	1,855.00

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$2,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.03 Non-Residential Rate (Commercial)

The following charges apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees lumped together and stated as a single charge. Settlement services charges are not included in this rate. This rate is also commonly referred to as the "Commercial Rate".

A. Policies for \$1,000,000 or less.

<u>Amount of Insurance</u>	<u>Charge</u>
\$0 to 150,000.....	850.00
\$150,001 to 155,000	861.00
\$155,001 to 160,000	872.00
\$160,001 to 165,000	883.00
\$165,001 to 170,000	894.00
\$170,001 to 175,000	905.00
\$175,001 to 180,000	917.00
\$180,001 to 185,000	928.00
\$185,001 to 190,000	939.00
\$190,001 to 195,000	950.00
\$195,001 to 200,000	961.00
\$200,001 to 210,000	984.00
\$210,001 to 220,000	1,006.00
\$220,001 to 230,000	1,029.00
\$230,001 to 240,000	1,051.00
\$240,001 to 250,000	1,073.00
\$250,001 to 260,000	1,096.00
\$260,001 to 270,000	1,118.00
\$270,001 to 280,000	1,141.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

\$280,001 to 290,000	1,163.00
\$290,001 to 300,000	1,185.00
\$300,001 to 325,000	1,241.00
\$325,001 to 350,000	1,297.00
\$350,001 to 375,000	1,353.00
\$375,001 to 400,000	1,409.00
\$400,001 to 425,000	1,465.00
\$425,001 to 450,000	1,521.00
\$450,001 to 475,000	1,577.00
\$475,001 to 500,000	1,661.00
\$500,001 to 525,000	1,689.00
\$525,001 to 550,000	1,717.00
\$550,001 to 575,000	1,745.00
\$575,001 to 600,000	1,773.00
\$600,001 to 625,000	1,801.00
\$625,001 to 650,000	1,829.00
\$650,001 to 675,000	1,857.00
\$675,001 to 700,000	1,885.00
\$700,001 to 725,000	1,913.00
\$725,001 to 750,000	1,941.00
\$750,001 to 775,000	1,969.00
\$775,001 to 800,000	1,997.00
\$800,001 to 825,000	2,025.00
\$825,001 to 850,000	2,053.00
\$850,001 to 875,000	2,137.00
\$875,001 to 900,000	2,165.00
\$900,001 to 925,000	2,193.00
\$925,001 to 950,000	2,221.00
\$950,001 to 975,000	2,249.00
\$975,001 to \$1,000,000	2,277.00
\$1,000,001 to 1,025,000	2,305.00
\$1,025,001 to 1,050,000	2,333.00
\$1,050,001 to 1,075,000	2,345.00
\$1,075,001 to 1,100,000	2,361.00
\$1,100,001 to 1,125,000	2,389.00
\$1,125,001 to 1,150,000	2,417.00
\$1,150,001 to 1,175,000	2,445.00
\$1,175,001 to 1,200,000	2,473.00
\$1,200,001 to 1,225,000	2,501.00
\$1,225,001 to 1,250,000	2,529.00
\$1,250,001 to 1,275,000	2,557.00
\$1,275,001 to 1,300,000	2,585.00
\$1,300,001 to 1,325,000	2,613.00
\$1,325,001 to 1,350,000	2,641.00
\$1,350,001 to 1,375,000	2,669.00
\$1,375,001 to 1,400,000	2,697.00
\$1,400,001 to 1,425,000	2,725.00
\$1,425,001 to 1,450,000	2,753.00
\$1,450,001 to 1,475,000	2,781.00
\$1,475,001 to 1,500,000	2,809.00
\$1,500,001 to 1,525,000	2,837.00
\$1,525,001 to 1,550,000	2,865.00
\$1,550,001 to 1,575,000	2,893.00
\$1,575,001 to 1,600,000	2,921.00

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\$1,600,001 to 1,625,000	2,949.00
\$1,625,001 to 1,650,000	2,977.00
\$1,650,001 to 1,675,000	3,005.00
\$1,675,001 to 1,700,000	3,033.00
\$1,700,001 to 1,725,000	3,061.00
\$1,725,001 to 1,750,000	3,089.00
\$1,750,001 to 1,775,000	3,117.00
\$1,775,001 to 1,800,000	3,145.00
\$1,800,001 to 1,825,000	3,173.00
\$1,825,001 to 1,850,000	3,201.00
\$1,850,001 to 1,875,000	3,229.00
\$1,875,001 to 1,900,000	3,257.00
\$1,900,001 to 1,925,000	3,285.00
\$1,925,001 to 1,950,000	3,313.00
\$1,950,001 to 1,975,000	3,341.00
\$1,975,001 to 2,000,000	3,341.00

For policies over \$2 million, charge \$3,341, plus \$0.90 per thousand up to \$5 million.

For policies over \$5 million, charge \$6,041 plus \$0.75 per thousand up to infinity.

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

B. Policies over \$1,000,000.

Rates for policies over \$1,000,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The above rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

2.04 Simultaneous-Issue Loan Policies

- A. Basic Residential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$300

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$300 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

- B. Expanded coverage loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$325

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$325 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

- C. Nonresidential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Under \$5 Million liability	\$750
\$5 Million liability and over	\$1,000

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be:

- a) \$750 if the loan policy liability is under \$5 million, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's policy liability amount and the loan policy liability amount; or
- b) \$1,000 if the loan policy liability is \$5 million or over, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's liability amount and the loan liability amount.

2.05 Simultaneous-Issue Leasehold Policies

- A. For leasehold policies simultaneously issued with a policy insuring an interest in a different estate in the land, refer to above schedules and charge 30% of the indicated amount.
- B. If the amount of the leasehold policy exceeds the amount of the policy being issued simultaneously therewith, charge 30% of the amount to be charged for the other policy, plus the difference between the amount being charged for the other policy and the amount that would otherwise be charged for such a leasehold policy not being simultaneously issued.

2.06 Reserved for Future Use

2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.

This rate applies on second, third or fourth mortgages on 1-to-4 family residential platted subdivision properties only, where the Junior Lien Commitment Information Sheet is issued in lieu of the ALTA Commitment, and the ALTA Short Form Residential Loan Policy; or the Limited Loan Coverage Policy is issued.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001.....	\$200
\$15,001 to \$20,000.....	215
20,001 to 30,000.....	230
30,001 to 40,000.....	245
40,001 to 50,000.....	265
50,001 to 60,000.....	285
60,001 to 70,000.....	305
70,001 to 80,000.....	325
80,001 to 90,000.....	345
90,001 to 100,000.....	365
Over 100,000, add.....	\$1.50 per thousand

2.08 Summary of Charges for ALTA Homeowners Policy of Title Insurance.

Amount of Insurance	Fee
Up to \$100,000	\$536
\$100,001 to \$110,000	\$557
\$110,001 to \$120,000	\$590
\$120,001 to \$130,000	\$603
\$130,001 to \$140,000	\$617
\$140,001 to \$150,000	\$644
\$150,001 to \$160,000	\$657
\$160,001 to \$170,000	\$671
\$170,001 to \$180,000	\$684
\$180,001 to \$190,000	\$698
\$190,001 to \$200,000	\$711
\$200,001 to \$210,000	\$724
\$210,001 to \$220,000	\$738
\$220,001 to \$230,000	\$751
\$230,001 to \$240,000	\$784
\$240,001 to \$250,000	\$819
\$250,000 to \$275,000	\$852
\$275,001 to \$300,000	\$886
\$300,001 to \$325,000	\$919
\$325,001 to \$350,000	\$953
\$350,001 to \$375,000	\$970
\$375,001 to \$400,000	\$1,003
\$400,001 to \$425,000	\$1,036
\$425,001 to \$450,000	\$1,069
\$450,001 to \$475,000	\$1,102
\$475,001 to \$500,000	\$1,130

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand
For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand
For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

2.09 (SECTION HELD OPEN FOR FUTURE USE)

2.10 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

2.11 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:

A. Amount of Insurance

The Amount of Insurance for an ALTA Pre-Foreclosure Policy shall equal either the face amount of the mortgage to be foreclosed or the outstanding balance of the mortgage to be foreclosed as requested by the Insured.

B. Basic Rate for ALTA Limited Pre-Foreclosure Policy

For the first \$250,000.00 of liability -	\$400.00
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For each additional \$1,000.00 (or fraction thereof) above \$250,000.00 and up to \$1,000,000 -	\$ 0.80
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For each additional \$1,000.00 (or fraction thereof) above \$1,000,000.00 -	\$ 0.60
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C. Date Down Endorsement

ALTA Limited Pre-Foreclosure Date Down Endorsement** (See Section 5.13, Class L)	\$150.00
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**(Endorsement to be issued only in connection with a previously issued ALTA Limited Pre-Foreclosure Policy to date down the policy prior to or during a foreclosure of the lender's mortgage insured by the policy).

SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION

3.01 Development Loans

The company will insure the lien of a development loan for site improvements, such as streets and sewers to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$1.00 per thousand. No reissue credit from any prior policy will be allowed toward this premium, and no reissue credit will be allowed on any future policy by virtue of having issued a development loan policy at this price.

If a development loan does not qualify under these guidelines, charge the rate for a commercial loan policy set forth in Section 2.03. Reissue credit is available when the loan qualifies under Section 5.01 and does not qualify for the rate set forth above.

3.02 Construction Loans on One-To-Four-Family Residential Properties

Residential construction loans are handled as follows:

A commitment is issued to the construction lender. The fee is \$375 to a builder/investor or a builder/developer and charged when the construction loan Mortgage/Modification is recorded.

3.03 Builder's/Investor's Rate

The Builder's/Investor's Rate is \$2.00 per thousand for the first \$250,000 of liability, and \$1.50 per thousand for liability above \$250,000, minimum \$250. The Builder's/Investor's Rate will apply in the following situations:

- A. Where two or more houses are constructed, or to be constructed, on building plots within the same chain of title, and requiring only one examination of the original base title; or
- B. Where one or more building plots have been acquired and so improved within a subdivision, the title to which we have insured; or
- C. Where one or more plots have been acquired by an established residential builder/investor; and
- D. Where the builder/investor is paying for the title insurance.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

3.04 Subdivision Charge

A special charge known as the subdivision charge will be granted under the following circumstances:

- A. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- B. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title; and
- C. The owner of such premises has either an outstanding owner's title insurance policy thereon, issued by the Company, or has caused the Company to prepare a blanket title report covering all of said premises owned by him. (Note: A minimum charge for the preparation of such blanket title report may be necessary in individual cases.)

The Subdivision Charge shall be quoted by the revenue manager. The quote shall be in writing and given a contract rate number. All subsequent orders placed pursuant to this quotation shall have this number affixed to the "Order Sheet". Copies of all Subdivision Charge quotations are to be given to the Metro Manager, the affected Branch Manager, and Office Counsel. A copy of each contract shall be filed in the Contract Rate Book.

Before the rate is established and quoted to the customer, it must be filed with the Kansas Insurance Department under the "U & U Rule".

3.05 Developer and Builder Rate

Where the Developer is also the builder on one or more building plots within a subdivision and we have already insured the Developer's underlying subdivision base Title.

The Developer and Builder rate is \$2.00 per thousand for the first \$200,000 of Liability, and \$1.00 per thousand for liability above \$200,000, minimum \$250.

3.06 (SECTION HELD OPEN FOR FUTURE USE)

3.07 (SECTION HELD OPEN FOR FUTURE USE)

3.08 Rundown and Endorsement on Construction Loan Policies.

Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is no additional charge for periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, however, the charge for each rundown and endorsement shall be \$250.

SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES

4.01 Additional Charges

All of the above charges are for ordinary or normal cases.

When the premises to be insured consist of multiple tracts coming from separate chains of title, an additional charge of \$150.00 for each additional tract for residential and \$250.00 for each additional tract for non-residential shall be made.

In cases involving a long and intricate title, an appropriate additional charge, fixed by the examiner, will be made.

In order to comply with Kansas law, a special rate filing will need to be made under the "Unique and Unusual Rule". Consult the Area Manager in these cases.

4.02 Commitment Charges

Preliminary Title Report charges or commitment charges are made to compensate the Company for the work done in preparing a commitment when no policy is issued.

A "Preliminary Title Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

- A. The fee for a Preliminary Title Report on 1-to-4-family residential properties is \$300.00. Charge \$125.00 for each update report issued.
- B. A commitment charge of \$400.00 on a 1-4 family residential property, which includes the curative work.
- C. The fee for a Preliminary Title Report on commercial properties is \$750.00.
- D. If more than three hours of search and examination time is required, add \$200.00 to the charge for the Preliminary Title Report or Commitment.
- E. A commitment charge of \$250.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$300.00.
- F. A commitment charge of \$750.00 is made on commercial properties.
- G. An examination fee of \$450.00 on commercial transactions which includes but is not limited to curative work.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

The Commitment Charges at "B", "D", "E" and "F" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment charge.

Amounts paid for Preliminary Title Reports or Commitments, except construction binders issued by Fidelity National Title Insurance Company (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports.

4.03 Special Coverages

Extraordinary Risks

Our published schedule of rates creates sufficient reserves to cover losses arising from our assumption of "normal" risks. While we sometimes accept greater-than-normal risks, our loss experience is naturally less favorable in such cases. It is therefore the Company's policy that, where appropriate underwriting authority has determined that an extraordinary risk is nevertheless acceptable, the Company should be compensated accordingly. It is not possible to enumerate these risks, but they might be such things as insuring against forced removal by reason of an encroachment, or deleting some cloud on the title, such as by adverse possession affidavit, without requiring suit to quiet title. The possibilities are as diverse as the imaginations of counsel are fertile. Likewise, it is not possible to formulate any schedule of charges for such risks. Unless there is a sufficient experience or custom factor to serve as a guide, an officer should be consulted.

If unusual or unique circumstances require additional charges, a special rate filing under the "U and U Rule" is required.

4.04 (SECTION HELD OPEN FOR FUTURE USE)

4.05 Service and Closing Fees

I. Residential Properties:

Standard Escrow Related Fees across all metro area residential escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SALE TRANSACTIONS WITH NEW LOAN

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services..
	\$300	Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$350	Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Relocation Transactions where the commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$500	Non-Realtor Assisted (FSBO) Customary Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
Buyer Fees	\$0	New Construction transaction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Escrow Fee/Settlement Services when loan obtained with an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Jr. Lien Closing Fee, if closed simultaneous with first mortgage, inclusive of courier/overnight delivery & services and wire fees & services.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SALE TRANSACTION WITH OTHER FINANCING OR CASH

Seller Fees:	\$0	New Construction transaction where seller is builder or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$300	Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$350	Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Relocation Transactions where the commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$500	Non-Realtor Assisted (FSBO) Customary Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
Buyer Fee	\$300	Escrow/Settlement Services, cash transaction, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Escrow/Settlement Services when new loan is with anyone other than an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$0	New construction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.

REFINANCES

Borrower	\$400	Escrow Fee/Settlement Services, inclusive of courier/overnight delivery & services and wire fees & services.
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FIDELITY NATIONAL TITLE INSURANCE COMPANY

CLOSING FEES FOR CENTRALIZED RATE

Escrow Fee/Settlement Services in connection with transactions insured within the program guidelines shown in Section 5.15a – Centralized Refinance Rate, and where a closing statement and other documents are prepared by Centralized Processing Unit.

Liability Amount	Amount
Up to \$100,000	\$325
\$100,001 to \$125,000	\$350
\$125,001 to \$150,000	\$375
\$150,001 to \$175,000	\$420
\$175,001 to \$200,000	\$425
\$200,001 to \$250,000	\$430
\$250,001 to \$300,000	\$435
\$300,001 to \$350,000	\$440
\$350,001 to \$400,000	\$445
\$400,001 to \$450,000	\$450
\$450,001 to \$500,000	\$455
\$500,001 to \$1,000,000	\$500

For transactions exceeding \$1,000,000 in liability, the closing fee is \$500 plus \$1.00 per thousand.

An additional fee for notary services in the amount of \$75 may be charged in counties outside Johnson and Wyandotte.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

OTHER

Witness Signing	\$250	Accommodation Signing - Buyer/Borrower
Witness Signing	\$250	Accommodation Signing - Seller
Document Preparation	\$50	
Courier/Overnight Delivery & Services	\$28	Handling and delivery fee for overnight delivery when not subject to inclusive closing fee.
Wire Fees & Services	\$28	For outgoing wire of seller or Borrower funds when not subject to inclusive closing fee.

TITLE SERVICE FEES

Residential Relo Search Package	\$300	Property search without issuing a commitment for relocation transaction
Residential Relo Search Package	\$400	Property search when issuing a commitment for relocation transactions.
Document Copies	\$25	Up to five (5) pages – additional pages at \$2 each.

II. Commercial Properties:

A. Sale Transactions:

<u>Sale Amount:</u>	<u>Rate:</u>
\$2,000,000 or less	\$800.00
\$2,000,001 to \$5,000,000	\$1,250.00
\$5,000,001 to \$10,000,000	\$1,750.00
\$10,000,001 to \$25,000,000	\$2,500.00
\$25,000,001 and up	\$3,000.00

B. Refinance Transactions:

<u>Loan Amount:</u>	<u>Rate:</u>
\$2,000,000 or less	\$600.00
\$2,000,001 to \$5,000,000	\$800.00
\$5,000,001 to \$25,000,000	\$1,000.00
\$25,000,001 and up	\$2,000.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

4.06 Copies of Policies

If an insured requests a copy of his policy more than 6 months after the original has been issued, we require that the request be in writing, and charge \$25.00.

If the insured requests a duplicate original - charge \$75.00.

These charges shall be waived if the insured establishes to our satisfaction that he never received the original policy.

4.07 Charge for Mortgage failing to meet register of deeds format requirements

A service charge of \$50 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds' formatting requirements concerning width of margins.

4.08 National Commercial Escrow Services

No Office Of The Company OR Office of An Underwritten Title Company May Offer This Rate Unless Specifically Designated as National Commercial Services Division (NCS).

Notwithstanding the rates set forth in this manual, the charges for commercial settlement services performed by a National Commercial Services Division (NCS) shall be based on the responsibility assumed by the Company and must be agreed to by the customer in writing. The transactions to which this section applies may be single site, multi-site, multi-county and/or multi-state.

In writing includes customer approval of an invoice or settlement statement.

SECTION 5 OTHER SPECIAL RATES

5.01 Commercial Reissue Rate

The reissue rate applies only to policies on property other than one-to-four family. The reissue rate is the Commercial Rate, less the reissue credit.

Reissue rates apply when a prior owner's title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to the current owner and is available to us.

Commercial Reissue Credit.

- A. The reissue credit shall be 40 percent of the regular rate on the amount of the prior owner's policy, or the most recent loan policy, if more recent and for a greater amount.

Liability in excess of the amount of the prior policy will be billed at the regular rate.

- B. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no reissue credit is available.

5.02 No Longer Applicable – Open For Future Use

5.03 Commercial Substitution Rate

In cases involving commercial or industrial property where we have an existing loan policy not over three years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount over said amount.

5.04 No longer applicable - Open for future use

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.05 Residential Second Rate (also known as Home Equity Rate)

HOME EQUITY LOAN PROGRAM

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

1. ALTA Form 6-06 and 6.2-06, or Form 6, Form 6.2 Variable Rate Mortgage.
2. ALTA Form 14-06 Series or Form 14, Future Advances.

RATE SCHEDULE:

\$200	\$20,000 or less
\$215	\$20,001 to \$30,000
\$240	\$30,001 to \$40,000
\$260	\$40,001 to \$50,000
\$280	\$50,001 to \$60,000
\$300	\$60,001 to \$70,000
\$325	\$70,001 to \$80,000
\$350	\$80,001 to \$90,000
\$375	\$90,001 to \$100,000
Add \$1.50	Per thousand for policies greater than \$100,001

SPECIAL CONDITIONS & PROCEDURES:

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.
2. This rate is applicable when the policy to be issued insures any junior mortgage on residential property, provided all of the conditions set forth herein are met.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.06 Future Advances

Where the Company endorses an existing loan policy to cover a future advance, make a rundown charge of \$50.00, plus 60% of the regular rate on the amount of the advance, to the extent that the total indebtedness after the advance does not exceed the original face amount of the policy. If the total indebtedness after the advance does exceed the original face amount of the policy, charge 100% of the regular rate on the portion of the advance that causes the original face amount of the policy to be exceeded.

5.07 Swing Loans

A residential purchaser frequently contemplates using the proceeds of the sale of his prior residence to apply to the purchase of a new one. Where the prior residence has not yet been sold, or the sale thereof has not yet closed, it is sometimes necessary for him to obtain a "swing loan" on the prior residence to generate the funds necessary to close on the new one. The full rate, as determined under Sec. 2.01 hereof, should be charged for any policy insuring a swing loan mortgage on the prior residence. Thereafter, when the prior residence is sold, and we issue a policy to the purchaser, the seller is entitled to a credit against the premium therefor equivalent to the premium paid for the swing loan policy, less \$75.00

5.08 SECTION HELD OPEN FOR FUTURE USE

5.09 SECTION HELD OPEN FOR FUTURE USE

5.10 Contracts for Deed

Where an insured (as defined in paragraph 1(a) of the Conditions and Stipulations) in a contract for deed policy has or is about to acquire fee title by reason of full performance of the contract for deed, we will issue a dated-down policy showing title vested in our insured, which policy should be in the amount of the current fair market value of the property, for a processing charge of \$500.00, on residential files and \$3,000 on commercial files, plus the regular rate on the excess of current fair market value over the original policy amount. The contract for deed policy must be surrendered for cancellation.

5.11 Nonstandard Endorsement Charge

A nonstandard endorsement charge is imposed when a proposed insured requests and the Company agrees to a modification of the language of a standard endorsement. The charge is \$150 per endorsement.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.12 ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge shall be:

Policy 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.

5.13 Standard Endorsements - Classification and Charges

Standard ALTA endorsements adopted 2021 will have the same rate-rules as their counterpart endorsements identified as ALTA -06 endorsements.

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 1-06 Street Assessments (6-17-06)	No charge	\$200
ALTA Endorsement Form 3-06 Zoning – Unimproved Land (6-17-06) or ALTA Endorsement Form 3 Zoning	<p>Risk Level 1 – \$200</p> <p>Risk Level 2 – Additional 10% – \$250 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$200</p> <p>Risk Level 2 – Additional 10% – \$250 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 3.1-06 Zoning – Completed Structure (10-22-09) or ALTA Endorsement Form 3.1 Zoning – Completed Structure	Risk Level 1 – \$500 Risk Level 2 – Additional 20% – \$500 minimum In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing. If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2	Risk Level 1 – \$500 Risk Level 2 – Additional 20% – \$500 minimum In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing. If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2
ALTA Endorsement Form 3.2-06 Zoning – Land Under Development (4-2-12) or ALTA Endorsement Form 3.2 Zoning – Land Under Development	Risk Level 1 – \$500 Risk Level 2 – Additional 20% – \$500 minimum In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing. If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2	Risk Level 1 – \$500 Risk Level 2 – Additional 20% – \$500 minimum In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing. If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2
ALTA Endorsement Form 3.3 Zoning – Completed Improvement – Non-Conforming Use (12-01-18) or ALTA Endorsement Form 3.3 Zoning – Completed Improvement – Non-Conforming Use	Risk Level 1 – \$500 Risk Level 2 – Additional 20% – \$500 minimum In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing. If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2	Risk Level 1 – \$500 Risk Level 2 – Additional 20% – \$500 minimum In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing. If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 3.4 Zoning – No Zoning Classification (12-01-18) or ALTA Endorsement Form 3.4 Zoning – No Zoning Classification	Risk Level 1 – \$500 Risk Level 2 – Additional 20% – \$500 minimum In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing. If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2	Risk Level 1 – \$500 Risk Level 2 – Additional 20% – \$500 minimum In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing. If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2
ALTA Endorsement Form 4-06 Condominium – Assessments Priority (2-3-10) or ALTA Endorsement Form 4 Condominium – Assessments Priority	No charge	\$200
ALTA Endorsement Form 4.1-06 Condominium – Current Assessments (10-16-08) or ALTA Endorsement Form 4.1 Condominium – Current Assessments	No charge	\$200
ALTA Endorsement Form 5-06 Planned Unit Development – Assessments Priority (2-3-10)	No charge	\$200
ALTA Endorsement Form 5.1-06 Planned Unit Development – Current Assessments (10-16-08)	No charge	\$200
ALTA Endorsement Form 6-06 Variable Rate (10-16-08) or ALTA Endorsement Form 6 Variable Rate Mortgage	No charge	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 6.2-06 Variable Rate – Negative Amortization (10-16-08) or ALTA Endorsement Form 6.2 Variable Rate Mortgage – Negative Amortization	No charge	\$200
ALTA Endorsement Form 7-06 Manufactured Housing Unit (6-17-06)	\$100	\$200
ALTA Endorsement Form 7.1-06 Manufactured Housing – Conversion; Loan (6-17-06) or ALTA Endorsement Form 7.1 Manufactured Housing – Conversion – Loan Policy	\$100	\$200
ALTA Endorsement Form 7.2-06 Manufactured Housing – Conversion; Owners (6-17-06) or ALTA Endorsement Form 7.2 Manufactured Housing – Conversion – Owner’s Policy	\$100	\$200
ALTA Endorsement Form 8.1-06 Environmental Protection Lien (6-17-06) or ALTA Endorsement Form 8.1 Environmental Protection Lien	No charge	\$200
ALTA Endorsement Form 8.2-06 Commercial Environmental Lien (10-16-08)	Not available	\$200
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals – Loan Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owners Policy (4-2-12)	No charge	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owners Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.3-06 Covenants, Conditions and Restrictions – Loan Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.6-06 Private Rights – Loan Policy (4-2- 13)	\$200	\$250
ALTA Endorsement Form 9.6.1-06 Private Rights – Current Assessments – Loan Policy (4-2- 13)	\$150	\$200
ALTA Endorsement Form 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy (4-2- 12)	No charge	\$200
ALTA Endorsement Form 9.8-06 Conditions, Covenants and Restrictions – Land Under Development – Owners Policy (4- 2-12)	No charge	\$200
ALTA Endorsement Form 9.9-06 Private Rights – Owner's Policy (4- 2-13)	\$150	\$200
ALTA Endorsement 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy (4-2-13)	No charge	\$200
ALTA Endorsement Form 10-06 Assignment (2-3-10) or ALTA Endorsement Form 10 Assignment	\$75	\$200
ALTA Endorsement Form 10.1-06 Assignment and Date Down (2-3- 10) or ALTA Endorsement Form 10.1 Assignment and Date Down	\$200	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. ("See Section 5.14")

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 11-06 Mortgage Modification (6-17-06) or ALTA Endorsement Form 11 Mortgage Modification	\$200	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. ("See Section 5.14")
ALTA Endorsement Form 11.1-06 Mortgage Modification with Subordination (10-22-09) or ALTA Endorsement Form 11.1 Mortgage Modification with Subordination	\$200	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. ("See Section 5.14")
ALTA Endorsement Form 11.2-06 Mortgage Modification with Additional Amounts of Insurance (12-2-13) or ALTA Endorsement Form 11.2 Mortgage Modification with Additional Amount of Insurance	\$200 The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance. (Add "See Section 5.14")
ALTA Endorsement Form 12-06 Aggregation – Loan (4-2-13) or ALTA Endorsement Form 12 Aggregation – Loan Policy	\$200	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 12.1-06 Aggregation – State Limits – Loan (4-2-13) or ALTA Endorsement Form 12.1 Aggregation – State Limits – Loan Policy	\$200	\$200
ALTA Endorsement Form 13-06 Leasehold – Owner’s (4-2-13)	No Charge	No Charge
ALTA Endorsement Form 13.1-06 Leasehold – Loan (4-2-12)	No Charge	No Charge
ALTA Endorsement Form 14-06 Future Advance – Priority (2-3-11) or ALTA Endorsement Form 14 Future Advance – Priority	No charge	\$200
ALTA Endorsement Form 14.1-06 Future Advance – Knowledge (2- 3-11) or ALTA Endorsement Form 14.1 Future Advance – Knowledge	No charge	\$200
ALTA Endorsement Form 14.2-06 Future Advance – Letter of Credit (2-3-11) or ALTA Endorsement Form 14.2 Future Advance – Letter of Credit	No charge	\$200
ALTA Endorsement Form 14.3-06 Future Advance – Reverse Mortgage (2-3-11) or ALTA Endorsement Form 14.3 Future Advance – Reverse Mortgage	No charge	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 15-06 Non-Imputation – Full Equity Transfer (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 15.1-06 Non-Imputation – Additional Insured (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 15.2-06 Non-Imputation – Partial Equity Transfer (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 16-06 Mezzanine Financing (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 17-06 Access and Entry (6-17-06)	\$50	\$200
ALTA Endorsement Form 17.1-06 Indirect Access and Entry (6-17- 06)	\$50	\$200
ALTA Endorsement Form 17.2-06 Utility Access (10-16-08)	\$50	\$200
ALTA Endorsement Form 18-06 Single Tax Parcel (6-17-06)	\$50	\$200
ALTA Endorsement Form 18.1-06 Multiple Tax Parcel – Easements (6-17-06)	\$50	\$200
ALTA Endorsement Form 18.2-06 Multiple Tax Parcel (8-01-16)	\$50	\$200
ALTA Endorsement Form 18.3 Single Tax Parcel and ID (12-01- 18)	\$50	\$200
ALTA Endorsement Form 19-06 Contiguity – Multiple Parcels (6- 17-06)	\$50	\$200
ALTA Endorsement Form 19.1-06 Contiguity – Single Parcel (6-17- 06)	\$50	\$200
ALTA Endorsement Form 19.2-06 Contiguity – Specified Parcels (6- 17-06)	\$50	\$200
ALTA Endorsement Form 20-06 First Loss – Multiple Parcel Transactions (6-17-06)	\$50	\$200
ALTA Endorsement Form 22-06 Location (6-17-06)	No charge	\$200
ALTA Endorsement Form 22.1-06 Location and Map (6-17-06)	No charge	\$200
ALTA Endorsement Form 23.06 Co-Insurance – Single Policy (10- 16-08)	Price based on risk assumed	Price based on risk assumed

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 23.1-06 Co-Insurance – Multiple Policies (8-1-2017)	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 24-06 Doing Business (10-16-08)	\$50	\$200
ALTA Endorsement Form 25-06 Same as Survey (10-16-08)	\$50	\$200
ALTA Endorsement Form 25.1-06 Same as Portion of Survey (10-16-08)	\$50	\$200
ALTA Endorsement Form 26-06 Subdivision (10-16-08) (10-16-08) or ALTA Endorsement Form 26 Subdivision	\$50	\$200
ALTA Endorsement Form 27-06 Usury (10-16-08) or ALTA Endorsement Form 27 Usury	Not available	Not available
ALTA Endorsement Form 28-06 Easement – Damage or Enforced Removal (2-3-10)	\$200	\$200
ALTA Endorsement Form 28.1-06 Encroachments – Boundaries and Easements (4-2-12) or ALTA Endorsement Form 28.1 Encroachments – Boundaries and Easements	\$200	\$200
ALTA Endorsement Form 28.2-06 Encroachments – Boundaries and Easements – Described Improvements (4-2-13)	\$200	\$200
ALTA Endorsement Form 28.3-06 Encroachments – Boundaries and Easements – Land Under Development (4-2-15)	\$200	\$200
ALTA Endorsement Form 29-06 Interest Rate Swap – Direct Obligations (2-3-10)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 29.1-06 Interest Rate Swap – Additional Interest (2-3-10)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 29.2-06 Interest Rate Swap – Direct Obligations – Defined Amount (8- 1-11)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 29.3-06 Interest Rate Swap – Additional Interest – Defined Amount (8-1-11)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 30-06 One to Four Family Shared Appreciation Mortgage (7-26-10) or ALTA Endorsement Form 30 One-to-Four Family Shared Appreciation Mortgage	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14
ALTA Endorsement Form 30.1-06 Commercial Participation Interest (8-1-12) or ALTA Endorsement Form 30.1 Commercial Participation Interest	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14
ALTA Endorsement Form 31-06 Severable Improvements (2-3-11)	Additional 10% – \$300 minimum	Additional 10% – \$300 minimum
ALTA Endorsement Form 32-06 Construction Loan (2-3-11) or ALTA Endorsement Form 32 Construction Loan	\$500	\$500

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 32.1-06 Construction Loan – Direct Payment (4-2-13) or ALTA Endorsement Form 32.1 Construction Loan – Direct Payment	\$500	\$500
ALTA Endorsement Form 32.2-06 Construction Loan – Insured's Direct Payment (4-2-13) or ALTA Endorsement Form 32.2 Construction Loan – Insured's Direct Payment	\$500	\$500
ALTA Endorsement Form 33-06 Disbursement (2-3-11)	\$150	\$150
ALTA Endorsement Form 34-06 Identified Risk Coverage (8-1-11)	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 34.1 Identified Exception & Identified Risk Coverage	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 35-06 Minerals and Other Subsurface Substances – Buildings (4-2-12)	\$200	\$200
ALTA Endorsement Form 35.1-06 Minerals and Other Subsurface Substances – Improvements (4-2- 12)	\$200	\$200
ALTA Endorsement Form 35.2-06 Minerals and Other Subsurface Substances – Described Improvements (4-2-12)	\$200	\$200
ALTA Endorsement Form 35.3-06 Minerals and Other Subsurface Substances – Land Under Development (4-2-12)	\$200	\$200
ALTA Endorsement Form 36-06 Energy Project – Leasehold/Easement – Owners (4- 2-12)	Not available	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 36.1-06 Energy Project – Leasehold/Easement – Loan (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.2-06 Energy Project – Leasehold- Owner's (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.3-06 Energy Project – Leasehold - Loan (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.4-06 Energy Project - Covenants, Conditions and Restrictions- Land Under Development - Owners (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.6-06 Energy Project – Encroachments (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.7-06 Energy Project – Fee – Owner (12-1-14)	Not available	\$200
ALTA Endorsement Form 36.8-06 Energy Project – Fee – Loan (12-1-14)	Not available	\$200
ALTA Endorsement Form 37-06 Assignment of Rents or Leases (12-3-12)	\$50	\$200
ALTA Endorsement Form 38-06 Mortgage Tax (12-3-12)	\$200	\$200
ALTA Endorsement Form 39-06 Policy Authentication (4-2-13)	No Charge	No Charge
ALTA Endorsement Form 40-06 Tax Credit – Owner's Policy (4-2-14)	\$250	\$250
ALTA Endorsement Form 40.1-06 Tax Credit - Defined Amount – Owner's Policy (4-2-14)	\$250 The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.	\$250 The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.
ALTA Endorsement Form 41-06 Water – Buildings (12-2-13)	\$200	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 41.1-06 Water – Improvements (12-2-13)	\$200	\$200
ALTA Endorsement Form 41.2-06 Water – Described Improvements (12-2-13)	\$200	\$200
ALTA Endorsement Form 41.3-06 Water – Land Under Development (12-2-13)	\$200	\$200
ALTA Endorsement Form 42-06 Commercial Lender Group (12-2- 13)	Not available	\$200
ALTA Endorsement Form 43-06 Anti-Taint (12-2-13)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
ALTA Endorsement Form 44-06 Insured Mortgage Recording – Loan (12-2-13)	No Charge	No Charge
ALTA Endorsement Form 45-06 Pari Passu Mortgage (12-1-14)	\$300	\$300
ALTA Endorsement Form 46-06 Option (8-1-15)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
ALTA Endorsement Form 47 Operative Law – 2006 Owner's Policy	No Charge	No Charge
ALTA Endorsement Form 47.1 Operative Law – 2006 Loan Policy	No Charge	No Charge
ALTA Endorsement Form 47.2 Operative Law – 2013 Homeowner's Policy	No Charge	No Charge
ALTA Endorsement 47.3 Operative Law – 2015 Expanded Coverage Residential Loan Policy	No Charge	No Charge
Small Commercial Loan Policy Endorsement Pack (ALTA 9-06, ALTA 17-06, ALTA 18-06/18.1-06, ALTA 19-06/19.1-06, ALTA 22-06, ALTA 25-06	Not available	\$550
ALTA JR Loan Endorsement 1	\$25	Not available
ALTA JR Loan Endorsement 2	\$25	Not available
ALTA Limited Pre-Foreclosure Date Down Endorsement	\$50 (Add "See Section 2.12(C)")	\$200 (Add "See Section 2.12(C)")

FIDELITY NATIONAL TITLE INSURANCE COMPANY

OTHER ENDORSEMENTS:

Endorsement Name	Residential Rate	Commercial Rate
Anti-Clogging	\$250	\$250
Assumption	\$100	\$250
Bi-Weekly	No charge	Not available
Blank Endorsement	Price based on risk assumed	Price based on risk assumed
Bondholder (Mod 119.4)	\$200	\$200
Bonds – Loss Payee	\$200	\$200
Bonds – Non-Merger of Sub-Leasehold	\$200	\$200
Change of Name of Insured	\$100	\$250
Date-Down Endorsement 1 (No Construction)	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14
Effect of Tax Sale on Easement	\$200	\$200
Encroachment Endorsement 1	\$200	\$200
Encroachment Endorsement 2	\$200	\$200
Facilities Endorsement	No charge	No charge
Fairway (Change in Composition of Insured Entity)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
FNMA Balloon Mortgage Endorsement	No charge	No charge
Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification)	No charge	\$200
Foundation – Survey Endorsement	\$50	\$200
Inflation Protection	\$200	\$200
Installment Contract Purchaser	\$75	\$200
Lack of Signatures (Loan Policy)	No charge	No charge
Lack of Signatures (Owner's Policy)	No charge	No charge
Large Mutual Note	No charge	\$200
Merger – Mortgage and Fee	\$50	\$200
Option	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
Option (Loan Policy)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
Option to Repurchase or Lease (Owner's Policy)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
Policy Modification 15 (Increase of Insurance)	Additional 25% – \$250 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14	Additional 25% – \$250 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14
Post-Policy Transaction Modification	Additional 25% – \$250 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14	Additional 25% – \$250 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit. See Section 5.14
Post-Policy Transaction Modification (Construction Date Down)	\$250	\$250
Post-Policy Transaction Modification (Date Down)	\$200	\$200
Post-Policy Transaction Modification (No Date Down)	\$200	\$200
Restrictions 4A (Violation of Building Line)	No charge	\$200
Shopping Center	\$200	\$200
Successor Endorsement	\$200	\$200
Synthetic Lease (Lease vs. Mortgage)	\$200	\$200
Tax Benefit Endorsement	\$250	\$250
USA Form Policy – Date Down	\$200	\$200
Waiver of Arbitration	No charge	No charge
All endorsement forms filed with the Kansas Insurance Commissioner not otherwise listed in the rate filing	\$200	\$200
1001-KS (Mechanic's Lien – Statutory Bond)	\$0.10 per \$1000	\$0.10 per \$1000
SE 198 – Wind Farm – Electrical Generation and Transmission Facilities Endorsement (11-1-14)	Not available	\$200
SE 199 (Wind Farm Zoning Endorsement) (ALTA 3.1 Mod)	Not available	Additional 10% – \$250 minimum

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
SE 200 Wind Farm Leasehold and Easement Endorsement (ALTA 13.0-06 Mod) (11-1-14)	Not available	No Charge
SE 201 – Wind Farm – Single Integrated Project Access and Entry (11-1-14)	Not available	\$200
SE 248 Wind Farm Contiguity Endorsement (8-31-11)	Not available	\$200

CLTA ENDORSEMENTS:

CLTA Endorsement Form 107.9 Additional Insured	\$50	\$200
CLTA Endorsement Form 111 Mortgage priority, Partial Reconveyance	\$50	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.14 SECTION HELD OPEN FOR FUTURE USE

5.15 Centralized Refinance Rates

A. Centralized Refinance Rate I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000.00;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 4, ALTA 5-06, ALTA 6-06, ALTA 6, ALTA 6.2-06, ALTA 6.2. and ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Note 3: No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

B. Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

5.16 A.I.R. Rates

For residential refinance transaction where FNAS is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000.....	\$600
\$250,001 to \$500,000.....	\$750
\$500,001 to \$750,000.....	\$850
\$750,001 to \$1,000,000.....	\$960
\$1,000,001 to \$1,250,000.....	\$1,060
\$1,250,001 to \$1,500,000.....	\$1,160

5.17 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES

**6.01 Ownership and Encumbrance Report - One to Four Family Residential Property
- \$125.00**

This product is offered when the customer requests written, verified ownership and encumbrance information but does not require insurance.

It includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the report issue date.

**6.02 Ownership and Encumbrance Report - Commercial Property
- \$300.00**

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page

**6.03 Complete Property Information Report - One to Four Family Residential Property
- No insurance \$250.00, Updates \$125 each.**

This product is offered when there is no expectation of producing an insurance product within the next six months.

It Includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Easements
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the report issue date.

6.04 Complete Property Information Report - Commercial Property - \$500.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page.

SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974

Section 8(b) of the Real Estate Settlement Procedures Act of 1974, (Title 12 U.S.C., Sec. 2607) prohibits the giving or acceptance of "...any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person."

Violation of this section is a felony. Employees are warned that discriminatory or favorable pricing practices offered to a particular customer, which are not available to all customers similarly situated, may be considered a "kickback" or "thing of value" if the customer in question is in a position to direct future RESPA-covered orders to us, even though the transaction in question may not be a RESPA-covered transaction.

SECTION 8 KANSAS RATE REGULATION

Kansas law requires that each agent and insurer file all charges and rates made in connection with the issuance of a title insurance policy.

Once filed, these are the rates that must be charged. No deviations can be permitted unless a special rate is filed in accordance with the "Unique and Unusual Rule". This rule has been filed with our rates and is to be followed wherever a rate is to be quoted that varies from those filed with the Kansas Department of Insurance.

8.01 The "U and U" Rule:

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.

SECTION 9 APPLICABILITY OF RATES

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.

ATTACHMENT TWO

Note: 1st Rate Manual became effective on February 26, 2014

2nd Rate Manual will become effective on December 1, 2022

RATE AND RULES

FOR THE STATE OF

KANSAS

EFFECTIVE: FEBRUARY 26, 2014



**WFG NATIONAL TITLE
INSURANCE COMPANY**

INTRODUCTION

The rates for the various types of title insurance policies and endorsements offered by WFG National Title Insurance Company ("the Company") are set forth below. Premiums are for title insurance only and do not include search fees, abstract fees, attorney fees, or escrow or closing fees. Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply. As used herein, the initials ALTA stand for American Land Title Association.

STANDARD RISK RATES

These rates are for ordinary real estate transactions for title insurance coverage provided by the standard forms of ALTA policies and/or endorsements. These rates assume that the Company will be supplied with evidence satisfactory to the Company that title has been determined based upon a competent examination of title. Fees and charges in connection with the searching, examination, certification and closing of title are not included in these rates, and the Company may make additional charges for these and other services when applicable.

RIGHT OF THE COMPANY TO ADJUST CHARGES/DECLINE TO INSURE

The Company may adjust charges in especially difficult titles or for special risk considerations, or for coverage requested by the insured that is not provided in the standard ALTA forms of policies. The Company may also decline to insure any title. It may, at any time, at its sole discretion, refuse or cancel any application by canceling its charges and notifying the applicant.

RIGHT TO WITHHOLD ISSUANCE OF POLICY

A fundamental principle of insurance is that the insurer does not undertake a risk unless it has been paid the required premium for the policy. Therefore, the Company will not issue a policy of title insurance until all applicable charges have been paid in full.

AMOUNT OF INSURANCE

Owner's title insurance policies will not be issued for less than the full value of the property as determined by:

1. the contract purchase price for the property including the value of any assumed liens or obligations;
2. the appraised value of the property; or
3. a good faith estimate of the value of the property; except when the Company is a co-insurer with one or more other title insurers, or when the interest of the insured owner is a leasehold or other interest in the property which is less than fee ownership, in which case no owners title insurance policy will be issued for less than the value of the insured's interest in the property.

Mortgagee title insurance policies will be issued in the amount equal to the face value of the insured mortgage, except:

1. If the Company is a co-insurer with other title insurers, the amount of insurance may be less than the face amount of the mortgage, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section;
2. If the value of the insured property or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the property or the equity of the mortgagor in the property;

3. If the mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness or secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage;
4. If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the property provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

Owners and loan policies of title insurance may be issued in amounts less than the minimum amounts stated above if that amount is greater than the Title Insurance Industry Capacity. Title Insurance Industry Capacity is defined by the total liability which can be assumed by the Company plus the total amount of any co-insurance and/or reinsurance which is available through other title insurance companies.

COMMITMENTS

A properly completed title insurance commitment is a formal and legally binding contract to insure title to real property. In some jurisdictions, a commitment is called a binder. Maximum care must be exercised in the issuance of a title commitment due to the great potential for liability and claim every time a title commitment is issued. Subject to its terms and expiration, the commitment can be relied upon by the insured to obtain a title policy subject only to the exceptions set out therein.

A commitment for title insurance shall be effective for six (6) months. The Company may issue a written endorsement extending the effective period of the commitment provided that:

1. A request for extension is received prior to expiration of the commitment
2. The extension is for no more than six (6) months
3. The effective date of the commitment remains unchanged
4. The commitment is not extended for a total period of more than two (2) years

OWNER'S AND LEASEHOLD COVERAGE

The ALTA leasehold owner's and leasehold loan policies are essentially identical to their ALTA counterparts for fee titles and mortgages. An owner's or leasehold policy insuring interest in land should not be issued for an amount greater than nor less than the purchase price of the land. If no sale is involved, the full reasonable value of the land may be agreed upon between the Company and the proposed insured.

A title insurer or a title insurance agent issuing a title insurance policy to a lender in conjunction with a mortgage loan made simultaneously with the purchase of all or part of the estate securing a loan, where no owner's title insurance policy has been requested, shall give written notice to the purchaser/mortgagor at the closing, on a form prescribed or approved by the Company, explaining that a title insurance policy for the lender is being issued for the protection of the mortgage lender, and that the policy does not provide title insurance protection to the purchaser/mortgagor. The notice shall further explain what an owner's title policy insures against, and what possible exposures exist for the purchaser/mortgagor which could be insured against through the purchase of an owner's policy, and the cost of said policy. A copy of the executed notice shall be retained in the agent's file for at least three years after the effective date of the lender's policy.

The premium for an owner's or leasehold policy is calculated as follows*:

*Up to \$50,000 of coverage -----	\$3.50 per \$1,000
\$50,001 to \$100,000, an additional -----	\$3.00 per \$1,000
\$100,001 to \$500,000, an additional -----	\$2.00 per \$1,000
\$500,001 to \$10,000,000, an additional -----	\$1.75 per \$1,000
\$10,000,001 to \$15,000,000, an additional -----	\$1.50 per \$1,000
\$15,000,001 and up, an additional -----	\$1.25 per \$1,000

* Minimum Premium: \$100.00

*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

ENHANCED OWNER'S OR LEASEHOLD POLICIES

This policy, which is the ALTA Homeowner's Policy of Title Insurance, adopted 10/17/98 and amended 10/22/03, provides more coverage to owners than the other ALTA Owner's Policies. The ALTA Homeowner's Policy contains 28 insuring clauses ("Covered Risks"). This policy can only be issued in connection with one-to-four family residential properties, or an individual condominium unit.

The elimination of the printed exception(s) (Standard Coverage exceptions) from any ALTA form of a policy makes that policy an Enhanced Coverage policy. The applicant/proposed insured shall comply with all underwriting requirements of the Company for the deletion of any or all printed exceptions shown in Schedule B, Section 2, of the Commitment for Title Insurance. An existing standard policy may be "upgraded" to an ALTA Homeowner's Policy for payment of the additional premium as calculated above over the premium for the standard ALTA Owners Policy. Enhanced coverage is available for one-to-four residential property for owner's coverage without underwriting approval. The property must be a one-to-four family residential lot or condominium unit on a whole lot in a recorded/filed residential subdivision or in a completed condominium subdivision.

The premium for an enhanced owner's or leasehold policy is calculated as follows*:

Up to \$40,000 of coverage -----	\$160.00 flat fee
\$40,001 to \$1,000,000, an additional -----	4.00 per \$1,000
\$1,001,000 and above, an additional -----	2.75 per \$1,000

*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

LENDER'S POLICIES/SHORT FORM AND STANDARD

A lender's policy insuring first *lien position* on real property should not be issued for an amount greater than or less than the full principal debt. In some instances, a Lender's policy may be issued for an amount up to 120% of the principal debt to reimburse for interest, foreclosure costs, etc., and in an amount up to 150% of principal debt on adjustable rate mortgages. Short form policies reference standard full text policies filed and approved and on file with the Insurance Department. They are issued at the same rates as the standard full text policies referenced in the short form.

The premium for a Lender's policy, is calculated as follows*:

*Up to \$50,000 of coverage -----	\$2.50 per \$1,000
\$50,001 to \$100,000, an additional -----	\$2.00 per \$1,000
\$100,001 to \$500,000, an additional -----	\$1.75 per \$1,000
\$500,001 to \$10,000,000, an additional -----	\$1.50 per \$1,000
\$10,000,001 to \$15,000,000, an additional -----	\$1.25 per \$1,000
\$15,000,001 and up, an additional -----	\$1.00 per \$1,000

* Minimum Premium: \$100.00

*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

A Lender's policy insuring a *second lien* position on real property should only be issued for an amount equal to the full principal debt of the second lien. The premium shall be calculated the same as the premium for a Lender's policy insuring a first lien position.

CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years (2) the purpose of the loan is to finance improvements to the real property. The premium for a construction loan policy is calculated at a charge of \$1.00 for each \$1,000 of coverage, with a minimum charge of \$100.00. If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

1. Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the owner's policy amount in this case.
2. Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan, or the expected appraised value upon completion, if the appraised value is higher.

Option B is the preferred method. If option B is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN COVERAGE

An ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy version may be issued to institutional lenders where the loan being insured is in a second or junior position, per the following schedule of policy/liability amount:

Liability:	Charge:
Up to \$250,000.00	\$110.00

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One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with said policy at no charge. If issued after the said policy within six (6) months from the date of policy, then the charge is \$25.00.

The ALTA form JR2 Endorsement (Revolving Credit Endorsement), is available at no charge when issued concurrently with said policy. If issued after the said policy within six (6) months from the date of policy, then the charge is \$20.00.

No Refinance Credit is applicable to the issuance of the ALTA Residential Limited Coverage Junior Loan Policy

U.S. POLICY

The U. S. Government Policy is issued naming the United States of America or one of its Departments as the insured. The policy identifies the vested owner of the land and excepts to those defects, liens and encumbrances which in the judgment of the insurer should appear in the policy. The policy also contains a special provision insuring against loss or damage if the United States acquires title by condemnation and the commitment, as updated to the filing of a lis pendens or declaration of taking, failed to disclose parties having a record interest in the land. However, the policy is not a report or abstract of title.

The insuring provisions of the policy are broad. However, their coverage is limited by the Exceptions in Schedule B of the policy and by the Schedule of Conditions and Limitations contained in the policy. The policy, like all policies, obligates the insurer to provide a defense to its insured. However, unlike other policies, the insurer does not have the right to select the counsel to represent the insured. The United States must be represented by the office of the Attorney General.

The charge for this policy shall be 100% of the Standard Rate for an Owner's/Leasehold Policy.

SIMULTANEOUS ISSUE

When an owner's or leasehold owner's policy and a mortgagee's loan policy covering identical property are issued simultaneously, the rate is 100% of the owner rate plus \$175.00 for the loan policy. If the amount of the loan policy exceeds the owner's or leasehold owner's policy, then the excess amount will be charged at 100% of the rate for loan policies. In all cases the owner's or leasehold owner's policy shall be issued for the full insurable value of the premises, if insuring a fee simple estate, or for the full insurable value of the leasehold estate, if insuring a leasehold estate. Both policies must bear the same effective date and the owner's or leasehold owner's policy must show the mortgage as an exception. It is not essential that the fee simple or leasehold estate be acquired simultaneously with the issuance of the mortgagee's loan policies.

REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

1. A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in a amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.
2. An assured under an owner's or leasehold owner's policy grants a mortgage on the property

insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's policy is calculated as stated in the definition above.

3. No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

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.

WFG National Title
Insurance Company
2711 Middleburg Drive
Suite 312
Columbia, SC 29204

ENDORSEMENTS

The Company offers the following ALTA endorsements for use with the applicable policies. **Charges for these endorsements are \$100.00 per policy except as otherwise noted.**

ALTA ENDORSEMENT 1-06—Street Assessments
ALTA ENDORSEMENT 2-06—Truth in Lending
ALTA ENDORSEMENT 3-06—Zoning (unimproved property) \$200.00 per policy
ALTA ENDORSEMENT 3.1-06—Zoning, Completed Structure \$200.00 per policy
ALTA ENDORSEMENT 4-06 & 4.1-06—Condominiums
ALTA ENDORSEMENT 5-06 & 5.1-06—Planned Unit Development (PUD)
ALTA ENDORSEMENT 6-06—Variable Rate Mortgage
ALTA ENDORSEMENT 6.2-06—Variable Rate Mortgage, Negative Amortization
ALTA ENDORSEMENT 7-06—Non-Imputation-Manufactured Housing Unit
ALTA ENDORSEMENT 7.1-06—Manufactured Housing—Conversion: Loan
ALTA ENDORSEMENT 7.2-06—Manufactured Housing—Conversion: Owners
ALTA ENDORSEMENT 8.1-06—Environmental Protection Lien \$50.00 per policy
ALTA ENDORSEMENT 9-06—Restrictions, Encroachments, Minerals
ALTA ENDORSEMENT 9.1-06—Restrictions, Encroachments, Minerals-Owner's-Unimproved
ALTA ENDORSEMENT 9.2-06—Restrictions, Encroachments, Minerals-Owner's-Improved
ALTA ENDORSEMENT 9.3-06—Restrictions, Encroachments, Minerals-Loan Policy
ALTA ENDORSEMENT 9.4-06—Restrictions, Encroachments, Minerals-Lender's-Unimproved
ALTA ENDORSEMENT 9.5-06—Restrictions, Encroachments, Minerals-Owner's-Improved
ALTA ENDORSEMENT 10-06—Assignment
ALTA ENDORSEMENT 10.1-06—Assignment and Date Down
ALTA ENDORSEMENT 11-06 Mortgage Modification
ALTA ENDORSEMENT 12-06 Aggregation
ALTA ENDORSEMENT 13-06 Leasehold-Owner's
ALTA ENDORSEMENT 13.1-06 Leasehold-Loan
ALTA ENDORSEMENT 14-06 Future Advance-Priority

ALTA ENDORSEMENT 14.1-06 Future Advance-Knowledge
ALTA ENDORSEMENT 14.2-06 Future Advance-Letter of Credit
ALTA ENDORSEMENT 14.3-06 Future Advance-Reverse Mortgage
ALTA ENDORSEMENT 15.1-06 Non-Imputation-Additional Insured
ALTA ENDORSEMENT 15.2-06 Non-Imputation-Partial Equity Transfer
ALTA ENDORSEMENT 15-06 Non-Imputation-Full Equity Transfer
ALTA ENDORSEMENT 16-06 Mezzanine Financing
ALTA ENDORSEMENT 17-06 Access and Entry
ALTA ENDORSEMENT 17.1-06 Indirect Access and Entry
ALTA ENDORSEMENT 18.1-06 Multiple Tax Parcel
ALTA ENDORSEMENT 18-06 Single Tax Parcel
ALTA ENDORSEMENT 19-06 Contiguity- Multiple Parcels
ALTA ENDORSEMENT 19.1-06 Contiguity-Single Parcels
ALTA ENDORSEMENT 20-06 First Loss-Multiple Parcel Transactions
ALTA ENDORSEMENT 21-06 Creditor's Rights
ALTA ENDORSEMENT 22-06 Location
ALTA ENDORSEMENT 22.1-06 Location and Map

Sample Request for Individual Risk Pursuant to Filed Unique and Unusual Rule

December 1, 1989

Kansas Insurance Department
420 S.W. 9th Street
Topeka, KS 66612-1678

TITLE INSURANCE INDIVIDUAL RISK FILED UNIQUE AND UNUSUAL RULE

Gentlemen:

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. Name of Insured/Property Insured:
 John and Mary Doe
2. Property Location:
 Lots 1 and 2, New Subdivision, City of Salina, Kansas
3. Policy/Commitment/File Number: File No. SA 100 120189
4. Charge/Rate: This is an Owners Title Policy on Residential Property with \$150,000 limit of liability. We charged \$705,000 for the policy. This is \$50 more than the filed charge of \$655.00.
5. Filed Charge/Rate: Our filed charge of \$655.00 is obtained from our rate schedule.
6. Reason for Deviation from Filed Charge:
 Multiple chain of title involved which required two hours of additional work in the title search, hence the additional charge of \$50.

Please let us know if you have any questions with regard to this individual risk filing.

Very truly yours,

John Jones
Title Insurance Agent
On Behalf of
XYZ Title Insurance Agency



The State of KANSAS

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of December 1, 2022

WFG National Title Insurance Company
12909 SW 68th Parkway, Suite 350
Portland, OR 97223
Ph: (503) 387-3636
Fax: (503) 974-9596

WFG NATIONAL TITLE INSURANCE COMPANY

CONTENTS

1	INTRODUCTION	1
2	GENERAL RULES FOR USE OF RATES	2
2.1	DEFINITIONS	2
2.1.1	Company	2
2.1.2	Expanded Coverage (Enhanced)	2
2.1.3	Offering Provider	2
2.1.4	Purchase Transaction	2
2.1.5	Short Form Policy	2
2.1.6	Standard Coverage	2
2.1.7	State	2
2.1.8	TRID Transaction	2
2.2	AMOUNT OF INSURANCE	3
2.2.1	Owner's Policies	3
2.2.2	Loan Policies	3
2.2.3	Other Interests	3
2.2.4	Co-Insurance	3
2.3	CONFLICTING RATE PROVISION	4
2.4	COMPUTATION OF RATES	4
2.5	ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING	4
2.6	INCREASE IN POLICY LIABILITY	4
2.7	FEDERAL RULE COMPLIANCE	4
3	BASIC RATE TABLE	5
3.1	RATE TABLE	5
3.2	EXPANDED (ENHANCED) OWNER'S OR LEASHOLD POLICIES	5
4	OWNER'S INSURANCE	6
4.1	OWNER'S INSURANCE	6
4.2	LEASEHOLD OWNER'S INSURANCE	6
4.3	ALTA U.S. POLICY FORM	6
5	BASIC LENDER INSURANCE RATES	7
5.1	LOAN POLICY	7
5.2	SHORT FORM LOAN POLICIES	7
5.3	LEASEHOLD LENDER'S INSURANCE	7

WFG NATIONAL TITLE INSURANCE COMPANY

5.4	CONSTRUCTION LOAN POLICIES.....	7
6	SIMULTANEOUS ISSUE RATES	7
6.1	OWNER’S AND LOAN POLICIES.....	7
6.2	MULTIPLE LOAN POLICIES.....	8
6.3	OWNERS & LEASEHOLD POLICIES	8
6.4	COMBINATIONS OF OWNER’S, LEASEHOLD & LOAN POLICIES.	8
6.5	OWNER’S POLICY & CONSTRUCTION LOAN POLICY.....	8
7	REISSUE RATES	9
7.1	OWNER’S REISSUE.....	9
7.2	LENDER’S REISSUE.....	9
8	LENDER’S SPECIAL RATES.....	10
8.1	APPLICABLE PROVISIONS AND RESTRICTIONS.....	10
8.2	AGGREGATION OF ORDERS FOR RATE CATEGORIES.....	10
8.3	LENDER’S SPECIAL RATE CATEGORIES.....	11
8.3.1	Lender’s Special Rate 1 – Minimum 100 Orders.....	11
8.3.2	Lender’s Special Rate 2 – Minimum 200 Orders.....	11
8.4	HE ² - HOME EQUITY 2 nd GENERATION TITLE INSURANCE POLICY	12
9	SPECIALTY LENDER’S POLICIES	13
9.1	ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY	13
9.2	MORTGAGE PROTECTION GUARANTEE (“MPG”).....	13
9.3	RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”).....	13
10	ENDORSEMENTS.....	14
10.1	General Rules	14



1 INTRODUCTION

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by WFG National Title Insurance Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

The rates for title insurance policies and endorsements issued by agents and/or employees of WFG National Title Insurance Company are set forth in this manual. The rates shown are the title insurance fees and charges, but does not include charges for title search, abstracts, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2 GENERAL RULES FOR USE OF RATES

2.1 DEFINITIONS

2.1.1 Company

The “Company” shall mean WFG National Title Insurance Company, a South Carolina corporation, which is the insurer filing this rate manual.

2.1.2 Expanded Coverage (Enhanced)

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowner’s Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State.

2.1.3 Offering Provider

“Offering Provider” refers to the Company, WFG National Lender Services, LLC, or an agent appropriately licensed and authorized to issue title insurance policies on behalf of the Company.

2.1.4 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section 2.3.

2.1.5 Short Form Policy

“Short Form Policy” is an abbreviated Policy that insures the insured in accordance with and subject to the terms, exclusions and conditions as set forth in the corresponding long form ALTA Loan Policy, all of which are incorporated by reference in the Short Form policies.

Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy.

2.1.6 Standard Coverage

“Standard Coverage” refers to title insurance coverage provided under the ALTA standard owner’s or loan policy or variant approved for use in the State.

2.1.7 State

“State” shall mean the State of Kansas.

2.1.8 TRID Transaction

“TRID Transaction” refers to a transaction in which the transaction involves a single one to four family residential structure or transaction for which the rules of the Bureau of Consumer Finance Protection, (the “BCFP”) 12 C.F.R. part 1026 require the issuance of a Loan Estimate and Closing Disclosure form. A TRID Transaction does not include bulk purchases or financing of multiple single family residences or multiple condominium or apartment units

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

unless the rules of the BCFP otherwise require the issuance of a Loan Estimate and Closing Disclosure form.

2.2 AMOUNT OF INSURANCE

2.2.1 Owner's Policies

Owner's title insurance policies including Owner's policies insuring a leasehold interest will not be issued for less than the full value of the land, including any improvements or appurtenances, if applicable, as determined by:

- the contract purchase price for sale of the land including the value of any assumed liens or obligations;
- the appraised value of the land; or
- a good faith estimate of the value of the land;

2.2.2 Loan Policies

Loan title insurance policies (including Loan policies insuring a leasehold interest will be issued in the amount equal to the face value of the insured mortgage, except:

- If the value of the insured land or the equity of the trustor/mortgagor is less than the face amount of the deed of trust/mortgage, then the amount of insurance may be equal to the value of the land or the equity of the mortgagor in the land.
- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the deed of trust/mortgage, the policy may be written in an amount greater than the face amount of the deed of trust/mortgage, but no more than 125% of the face amount of the deed of trust/mortgage.
- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the land provided the values of the other property or properties is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

2.2.3 Other Interests

Policies insuring any interest other than a fee ownership, loan or leasehold will not be issued for less than the value of the insured's interest in the land.

2.2.4 Co-Insurance

If Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.3, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2.3 CONFLICTING RATE PROVISION

Although this manual has been assembled in order to minimize conflict, confusion and disparity, whenever two or more rate provisions contained herein may apply, the provision resulting in the lowest charge to the insured shall govern and apply.

2.4 COMPUTATION OF RATES

The amount of coverage for premium calculation purposes shall be rounded to the next highest \$1,000 of liability.

2.5 ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar shall be rounded up to the next higher dollar.

2.6 INCREASE IN POLICY LIABILITY

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The incremental liability shall be charged at the Basic Rate applicable to the policy type originally issued, giving consideration in the current Basic Rate Table to amounts previously insured.

2.7 FEDERAL RULE COMPLIANCE

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R.-part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the agent's or closing office's share of such premium.

WFG NATIONAL TITLE INSURANCE COMPANY

3 BASIC RATE TABLE

3.1 RATE TABLE

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Owner's & Leasehold Owner's Policies	Loan Policies
Up to \$50,000 of liability – flat fee*	\$175.00	\$125.00
\$50,001 - \$100,000, per additional \$1,000	\$3.00	\$2.00
\$100,001 - \$500,000, per additional \$1,000	\$2.00	\$1.75
\$500,001 - \$10,000,000 per additional \$1,000	\$1.75	\$1.50
\$10,000,001 - \$15,000,000, per additional \$1,000	\$1.50	\$1.25
Over \$15,000,000, per additional \$1,000	\$1.25	\$1.00
Minimum Rate	\$175.00	\$125.00

3.2 EXPANDED (ENHANCED) OWNER'S OR LEASHOLD POLICIES

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Expanded Coverage Residential Loan and Homeowner's Policies
Up to \$50,000 of liability – flat fee*	\$200.00*
Up to \$50,001 - \$1,000,000 of liability – rate per \$1,000	\$4.00
\$1,000,001 - above, per additional \$1,000	\$2.75
Minimum Rate	\$200.00

4 OWNER'S INSURANCE

4.1 OWNER'S INSURANCE

- A Standard Coverage Owner's policy will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.1 Rate Table.
- An Expanded (Enhanced) Coverage Owner's Policy (aka Homeowner's Policy) will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.2.

4.2 LEASEHOLD OWNER'S INSURANCE

The ALTA Form Leasehold Owner's Policy has been withdrawn and replaced with the ALTA Form 13 (Owner's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) leasehold endorsement will be added to the appropriate Owner's Title Insurance policy at no additional cost.

4.3 ALTA U.S. POLICY FORM

The ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owner's Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owner's Policy in section 3.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity

WFG NATIONAL TITLE INSURANCE COMPANY

5 BASIC LENDER INSURANCE RATES

5.1 LOAN POLICY

- A Standard Coverage loan policy will be issued insuring a loan at the premium for the respective liability amounts as set forth for loan policies in Section 3.1 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring a loan for the respective liability amounts as set forth for loan policies in Section 3.2 Rate Table.

5.2 SHORT FORM LOAN POLICIES.

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in subsection 5.1 and 5.2 above.

5.3 LEASEHOLD LENDER'S INSURANCE

The ALTA Form Leasehold Lender's Policy has been withdrawn and replaced with the ALTA Form 13.1 (Lender's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13.1 (Lender's) leasehold endorsement will be added to the appropriate Loan Title Insurance policy at no additional cost.

5.4 CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years (2) the purpose of the loan is to finance improvements to the real property. The premium for a construction loan policy is calculated at a charge of \$1.00 for each \$1,000 of coverage, with a minimum charge of \$150.00.

If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

6 SIMULTANEOUS ISSUE RATES

6.1 OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Section 3 and each loan policy(ies) will be charged the lesser of the Rate for said loan policy(ies) set forth in Section 3.1 or a flat fee of \$175.00 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of loan policy set out in Section 5.1 of the Basic Lender Insurance Rates.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

WFG NATIONAL TITLE INSURANCE COMPANY

6.2 MULTIPLE LOAN POLICIES

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated and that aggregate liability amount will be used to calculate the title premium applicable to the type of loan policy being issued as set forth in Section 5.

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, title premium will be computed on the mortgage or deed of trust intended to be recorded first based on the type of loan policy to be issued on the senior mortgage. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy(ies) was of the same type.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.3 OWNERS & LEASEHOLD POLICIES

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Section 4. The policy insuring the leasehold interest will be charged at 60% of the applicable rate for the type of policy(ies) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$175.00.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.4 COMBINATIONS OF OWNER'S, LEASEHOLD & LOAN POLICIES.

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Section 4, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 6.1, 6.2 or 6.3, as applicable.

6.5 OWNER'S POLICY & CONSTRUCTION LOAN POLICY

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

- Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the owner's policy amount in this case.
- Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan, or the expected appraised value upon completion, if the appraised value is higher.

If option described in second bullet point is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

WFG NATIONAL TITLE INSURANCE COMPANY

7 REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

7.1 OWNER'S REISSUE

A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in an amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.

7.2 LENDER'S REISSUE

An insured under an owner's or leasehold owner's policy grants a mortgage on the property insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's Policy is calculated as stated in Section 7.1 above.

NOTE: No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

WFG NATIONAL TITLE INSURANCE COMPANY

8 LENDER'S SPECIAL RATES

8.1 APPLICABLE PROVISIONS AND RESTRICTIONS

Lender's Special Rates are only made available to selected lenders who not only provide a high volume of business to the Offering Provider but work with the Offering Provider to develop systems, processes and computer integrations, centralized order processing and tracking, and other controls and economies of scale that enable a more highly efficient, lower cost provision of title services and insurance. The Lender's Special Rates are only available when ALL of the following conditions are met.

- Lender's Special Rates are available only for a Finance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed the maximum liability in the appropriate rate tables as set forth in Section 8.3.
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.
- The order must be opened electronically and escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Loan Policy or other loan policy that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

8.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

The Lender's Special Rates are to recognize and encourage the greater efficiencies and economies of scale that can result from the development of highly integrated and automated systems and work-flows both within the Offering Provider and between the Offering Provider and lender.

In order to qualify for Lender's Special Rates, the lender and Offering Provider will discuss their respective needs; develop plans for workflows and systems to efficiently transmit, receive and process the title orders and as to any changes in processes required and systems to be integrated. At that point, they will reach agreement as to the Lender's Special rate category to be provided the lender, and an understanding that, consistent with the vagaries of the ever-changing refinance lending market, the lender will endeavor in good faith to provide the Offering Provider title orders meeting the minimum number required to qualify for the agreed rate category, subject to any agreed ramp-up periods.

WFG NATIONAL TITLE INSURANCE COMPANY

7. LENDER'S SPECIAL RATES

As the economies of scale are best achieved on a nationally integrated basis, for purposes of meeting agreed minimums, all orders placed by the lender and any of its affiliates to Offering Provider and Offering Provider's affiliates in any jurisdiction may be aggregated.

As rules and regulations of the Consumer Finance Protection Bureau (CFPB), 12 C.F.R. part 1026 require lenders to provide accurate estimates of title and closing costs well in advance of closing and to abide by those estimates, the failure of a lender to strictly meet estimated minimum volumes for a given rate category in any given month or months, shall not disqualify the lender from being accorded the benefit of the agreed upon rate category until such time as the lender and Offering Provider have amended their agreement.

8.3 LENDER'S SPECIAL RATE CATEGORIES

8.3.1 Lender's Special Rate 1 – Minimum 100 Orders

Liability	Premium
\$0 to \$100,000	\$325.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

8.3.2 Lender's Special Rate 2 – Minimum 200 Orders

Liability	Premium
\$0 to \$100,000	\$325.00
\$100,001 to \$200,000	\$380.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

WFG NATIONAL TITLE INSURANCE COMPANY

7. LENDER'S SPECIAL RATES

8.4 HE² - HOME EQUITY 2nd GENERATION TITLE INSURANCE POLICY

The Home Equity 2nd Generation Title Insurance policy is a master policy with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for this policy shall be:

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, legal fees, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

WFG NATIONAL TITLE INSURANCE COMPANY

9 SPECIALTY LENDER'S POLICIES

9.1 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

- The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at no charge. (work charge may apply)
- The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge.

9.2 MORTGAGE PROTECTION GUARANTEE (“MPG”)

The Mortgage Protection Guarantee provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MPG” shall be:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

9.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”)

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MMP” shall be:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

WFG NATIONAL TITLE INSURANCE COMPANY

10 ENDORSEMENTS

10.1 General Rules

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the endorsement was designated to be attached to a specific policy form but can be modified for other types of policy. If any of these coverages are desired, such requests shall be considered a “unique requirement”. Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

Situations may arise, where in the opinion of the Company; a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. In such cases, the endorsement charge may be adjusted.

Endorsements may be issued ONLY (a) if applicable to the specific facts of the transaction and the property to be insured; (b) if not duplicative with the coverage of another endorsement being issued on a given policy; and (c) as to each endorsement, upon meeting all applicable underwriting guidelines for the endorsement.

Endorsements issued with a Leasehold Owners and Leasehold Loan policy will be issued at No Charge.

Endorsement No.	Owner	Lender
ALTA 3 (CLTA 123.1-06) ¹ Zoning – Unimproved Land	\$200	\$200
ALTA 3.1 (CLTA 123.2-06) ¹ Zoning – Completed Structure	\$200	\$200
ALTA 3.2 (CLTA 123.3-06) ¹ Zoning – Land Under Development	\$200	\$200
ALTA 3.3 (CLTA 123.4) Zoning-Completed Improvement-Non-Conforming Use	\$200	\$200
ALTA 3.4 (CLTA 123.5) Zoning-No Zoning Classification	\$200	\$200
ALTA 4 (CLTA 115.1) Condominium-Assessments Priority	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 5-06 (CLTA 115.2) Planned Unit Development- Assessments Priority	N/A	\$100
ALTA 6 (CLTA 111.5-06) Variable Rate Mortgage	N/A	\$100
ALTA 6.2 (CLTA 111.8-06) Variable Rate Mortgage – Negative Amortization	N/A	\$100
ALTA 7 (CLTA 116.5-06) Manufactured Housing Unit	\$100 per Manufactured Housing Unit.	\$100 per Manufactured Housing Unit.
ALTA 7.1 (CLTA 116.5.1-06) Manufacture Housing – Conversion – Loan Policy	N/A	\$100 per Manufactured Housing Unit.
ALTA 7.2 (CLTA 116.5.2-06) Manufacture Housing – Conversion – Owner’s Policy	\$100 per Manufactured Housing Unit	N/A
ALTA 8.1 (CLTA 110.9-06) Environmental Protection Lien	N/A	\$50
ALTA 8.2 (CLTA 110.9.1-06) Commercial Environmental Protection Lien	\$100	\$100
ALTA 9 (CLTA 100.2-06) Restrictions, Encroachments & Minerals - Loan Policy	N/A	\$100
ALTA 9.1 (CLTA 100.9-06) Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy	\$100	N/A
ALTA 9.2 (CLTA 100.10-06) Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	\$100	N/A
ALTA 9.3- (CLTA 100.2.1-06) Covenants, Conditions & Restrictions - Loan Policy	N/A	\$100
ALTA 9.6 (CLTA 100.2.6-06) Private Rights – Loan Policy	N/A	\$100
ALTA 9.7- (CLTA 100.2.7-06) Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 9.8 (CLTA 100.2.8-06) Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	\$100	N/A
ALTA 9.9 (CLTA 100.2.9-06) Private Rights - Owner's Policy	\$100	N/A
ALTA 9.10 (CLTA 100.2.10-06) Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	\$100
ALTA 10 (CLTA 104.12-06) Assignment	N/A	\$100
ALTA 10.1 (CLTA 104.13-06) Assignment and Date Down	N/A	\$100
ALTA 11 (CLTA 110.11-06) Mortgage Modification	N/A	\$100
ALTA 11.1 (CLTA 110.11.1-06) Mortgage Modification with Subordination	N/A	\$100
ALTA 11.2 (CLTA 110.11.2-06) Mortgage Modification with Additional Amount of Insurance	N/A	\$100
ALTA 12 (CLTA 117-06) Aggregation – Loan Policy	N/A	\$100
ALTA 12.1 (CLTA 117.1-06) Aggregation – State Limits – Loan Policy	N/A	\$100
ALTA 13 (CLTA 119.5-06) Leasehold - Owner's Policy	\$100	N/A
ALTA 13.1 (CLTA 119.6-06) Leasehold - Loan	N/A	\$100
ALTA 14 (CLTA 111.14-06) Future Advance – Priority	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 14.1 (CLTA 111.14.1-06) Future Advance – Knowledge	N/A	\$100
ALTA 14.2 (CLTA 111.14.2-06) Future Advance – Letter of Credit	N/A	\$100
ALTA 14.3 (CLTA 111.14.3-06) Future Advance - Reverse Mortgage	N/A	\$100
ALTA 15 (CLTA 127-06) ¹ Non-Imputation – Full Equity Transfer	\$100	N/A
ALTA 15.1 (CLTA 127.1-06) ¹ Non-Imputation – Additional Insured	\$100	N/A
ALTA 15.2 (CLTA 127.2-06) ¹ Non-Imputation – Partial Equity Transfer	\$100	N/A
ALTA 16 (CLTA 128-06) Mezzanine Financing	\$100	N/A
ALTA 17 (CLTA 103.11-06) Access and Entry	\$100	\$100
ALTA 17.1 (CLTA 103.12-06) Indirect Access and Entry	\$100	\$100
ALTA 17.2 (CLTA 103.13-06) Utility Access	\$100	\$100
ALTA 18 (CLTA 129-06) Single Tax Parcel	\$100	\$100
ALTA 18.1 (CLTA 129.1-06) Multiple Tax Parcel - Easements	\$100	\$100
ALTA 18.2 (CLTA 129.2-06) Multiple Tax Parcel	\$100	\$100
ALTA 18.3 (CLTA 129.3-06) Single Tax Parcel and ID	\$100	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 19 (CLTA 116.4.1-06) Contiguity – Multiple Parcels	\$100	\$100
ALTA 19.1 (CLTA 116.4-06) Contiguity – Single Parcel	\$100	\$100
ALTA 19.2 (CLTA 116.9-06) Contiguity – Specified Parcels	\$100	\$100
ALTA 20 (CLTA 130-06) ¹ First Loss – Multiple Parcel Transactions	N/A	\$100
ALTA 22 (CLTA 116.01-06) Location	\$100	\$100
ALTA 22.1 (CLTA 116.02-06) Location and Map	\$100	\$100
ALTA 23 (CLTA 114.3-06) Coinsurance – Single Policy	\$100	\$100
ALTA 23.1 (CLTA 114.4-06) Co-Insurance – Multiple Policies	\$100	\$100
ALTA 24 (CLTA 133-06) Doing Business	N/A	\$100
ALTA 25 (CLTA 116.1-06) Same as Survey	\$100	\$100
ALTA 25.1 (CLTA 116.1.2-06) Same as Portion of Survey	\$100	\$100
ALTA 26 (CLTA 116.8-06) Subdivision	N/C	\$100
ALTA 27 (CLTA 132-06) ¹ Usury	N/A	\$100
ALTA 28 (CLTA 103.1-06) Easement – Damage or Enforced Removal	\$100	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 28.1 (CLTA 103.14-06) Encroachments – Boundaries and Easements	\$100	\$100
ALTA 28.2 (CLTA 103.15-06) Encroachments – Boundaries and Easements – Described Improvements	\$100	\$100
ALTA 28.3 (CLTA 103.16-06) Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	\$100	\$100
ALTA 29 (CLTA 134-06) ¹ Interest Rate Swap Endorsement– Direct Obligation	N/A	\$100
ALTA 29.1 (CLTA 134.1-06) ¹ Interest Rate Swap Endorsement – Additional Interest	N/A	\$100
ALTA 29.2 (CLTA 134.2-06) ¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	\$100
ALTA 29.3 (CLTA 134.3-06) ¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	\$100
ALTA 30 (CLTA 135-06) Shared Appreciation Mortgage	N/A	\$100
ALTA 30.1 (CLTA 135.1-06) Commercial Participation Interest	N/A	\$100
ALTA 31 (CLTA 136-06) Severable Improvements Endorsement	N/A	\$100
ALTA 32 (CLTA 137-06) Construction Loan	N/A	\$100
ALTA 32.1 (CLTA 137.1-06) Construction Loan –Direct Payment	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 32.2 (CLTA 137.2-06) Construction Loan –Insured’s Direct Payment	N/A	\$100
ALTA 33 (CLTA 138-06) Disbursement Endorsement	N/A	\$100
ALTA 34 (CLTA 139-06) Identified Risk Coverage	\$100	\$100
ALTA 34.1 (CLTA 139.1) Identified Exception – Identified Risk Exception	\$100	\$100
ALTA 35 (CLTA 140-06) Minerals and Other Subsurface Substances – Buildings	\$100	\$100
ALTA 35.1 (CLTA 140.1-06) Minerals and Other Subsurface Substances – Improvements	\$100	\$100
ALTA 35.2 (CLTA 140.2-06) Minerals and Other Subsurface Substances – Described Improvements	\$100	\$100
ALTA 35.3 (CLTA 140.3-06) Minerals and Other Subsurface Substances – Land Under Development	\$100	\$100
ALTA 36 (CLTA 141-06) Energy Project – Leasehold/Easement - Owner’s	\$100	N/A
ALTA 36.1 (CLTA 141.1-06) Energy Project – Leasehold/Easement – Loan	N/A	\$100
ALTA 36.2 (CLTA 141.2-06) Energy Project – Leasehold Owner’s Policy	\$100	N/A
ALTA 36.3 (CLTA 141.3-06) Energy Project – Leasehold Loan	N/A	\$100
ALTA 36.4 (CLTA 141.4-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	\$100	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 36.5 (CLTA 141.5-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	\$100
ALTA 36.6 (CLTA 141.6-06) Energy Project – Encroachments	N/A	\$100
ALTA 36.7 (CLTA 141.7-06) Energy Project – Fee Estate Owner’s Policy	\$100	N/A
ALTA 36.8 (CLTA 141.8-06) Energy Project – Fee Estate Loan Policy	N/A	\$100
ALTA 37 (CLTA 104.6-06) Assignment of Rents or Leases	N/A	\$100
ALTA 38 Mortgage Tax	N/A	\$100
ALTA 39 (CLTA 142-06) Policy Authentication	\$100	\$100
ALTA 40 (CLTA 147-06) Tax Credit - Owner’s Policy	\$100	N/A
ALTA 40.1 (CLTA 147.1-06) Tax Credit – Defined Amount - Owner’s Policy	\$100	N/A
ALTA 41 (CLTA 143-06) Water – Buildings	\$100	\$100
ALTA 41.1 (CLTA 143.1-06) Water – Improvements	\$100	\$100
ALTA 41.2 (CLTA 143.2-06) Water – Described Improvements	\$100	\$100
ALTA 41.3 (CLTA 143.3-06) Water – Land Under Development	\$100	\$100
ALTA 42-06 (CLTA 144-06) Commercial Lender Group	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 43- (CLTA 145-06) Anti-Taint	N/A	\$100
ALTA 44 (CLTA 146-06) Insured Mortgage Recording	N/A	\$100
ALTA 45 (CLTA 148-06) Pari Passu Mortgage - Loan Policy	N/A	\$100
ALTA 46 (CLTA 149-06) Option	\$100	N/A
ALTA 47 [(CLTA 151)] Operative Law 2006 Owner's Policy	No Charge	N/A
ALTA 47.1 [(CLTA 151.1)] Operative Law 2006 Loan Policy	N/A	No Charge
ALTA JR1 Supplemental Coverage (See Short Form Junior Loan Policy in Section 9.19.1)	N/A	\$100
ALTA JR2 Variable Rate/Revolving Credit (See Short Form Junior Loan Policy in Section 9.1)	N/A	\$100
WFG General Endorsement Owner's or Loan Policy	\$100	\$100
WFG Arbitration Endorsement Owner's or Loan Policy	\$100	\$100
WFG Solar Endorsement	\$100	\$100

NOTE 1: As footnoted ¹, these endorsements may not be issued without express approval of the Company's Underwriting Department.

NOTE 2: When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Company's Underwriting Department.

ATTACHMENT THREE



***First American
Title Insurance Company***

Kansas Schedule of Title Insurance Rates

December 15, 2020

TABLE OF CONTENTS

	Page
SECTION A DEFINITIONS.....	1
SECTION B GENERAL PROVISIONS	2
B.1 COMPUTATION OF RATES AND CHARGES	2
B.2 SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS	2
SECTION C ENTIRE STATE	2
C.1 CENTRALIZED LOAN RATE	2
C.2 equiSMART MASTER LOAN PROGRAM	3
C.3 COMMERCIAL TRANSACTIONS.....	3
SECTION D JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND MIAMI COUNTY	4
D.1 OWNER'S INSURANCE	4
D.2 LENDER'S INSURANCE	5
D.3 ADDITIONAL TITLE CHARGES	8
D.4 GUARANTEES.....	9
D.5 ESCROW	10
D.6 RATES	17
SECTION E FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY	19
E.1 OWNER'S INSURANCE	19
E.2 LENDER'S INSURANCE	20
E.3 ADDITIONAL TITLE CHARGES	23
E.4 GUARANTEES.....	24
E.5 ESCROW	24
E.6 RATES	29
SECTION F BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY	32
F.1 OWNER'S INSURANCE	32
F.2 LENDER'S INSURANCE	33
F.3 ADDITIONAL TITLE CHARGES	35
F.4 GUARANTEES.....	36
F.5 ESCROW	37
F.6 RATES	41
SECTION G DICKINSON COUNTY AND GEARY COUNTY	44

G.1	OWNER'S INSURANCE	44
G.2	LENDER'S INSURANCE	45
G.3	ADDITIONAL TITLE CHARGES	48
G.4	GUARANTEES.....	49
G.5	ESCROW	49
G.6	RATES	53
SECTION H	CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY	56
H.1	OWNER'S INSURANCE	56
H.2	LENDER'S INSURANCE	57
H.3	ADDITIONAL TITLE CHARGES	60
H.4	GUARANTEES.....	61
H.5	ESCROW	61
H.6	RATES	66
SECTION I	REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000	69
I.1	OWNER'S INSURANCE	69
I.2	LENDER'S INSURANCE	70
I.3	ADDITIONAL TITLE CHARGES	73
I.4	GUARANTEES.....	74
I.5	ESCROW	74
I.6	RATES	79
APPENDIX A	ENDORSEMENT RATES	A-1

KANSAS

Schedule of Title Insurance Rates

Effective December 15, 2020

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates, Charges, and fees contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential and any property that is part Residential and part Commercial.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- EAGLE® Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Non-EAGLE® Owner's Policy: Any Owner's Policy other than an EAGLE® Owner's Policy.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to “per \$1,000 of liability” shall mean and include “per \$1,000 of liability and any portion thereof.”

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates and Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 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.

SECTION C ENTIRE STATE

C.1 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4.0/4.1-06, 5.0/5.1-06, 6-06, 8.1-06, and 9.0/9.3/9.10-06. Additional fees may apply for additional endorsements (see endorsement appendix). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company’s centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;

3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$250,000	\$455
\$250,001 to \$500,000	\$585
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$845
\$1,000,001 to \$1,500,000	\$975
\$1,500,001 to \$2,000,000	\$1,040

For each \$10,000 of liability above \$2,000,000, add \$4.

C.2 equiSMART MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rates specified in this section.

Loan Amount	Rate
Up to and including \$100,000	\$120
\$100,001 to \$250,000	\$145
\$250,001 to \$500,000	\$210

C.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate and escrow fee consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

This section may only be applied to escrow fees when the amount of insurance in the policy is \$250,000 or greater and to title policy and endorsement Rates when the amount of insurance in the policy is \$500,000 or greater.

SECTION D
JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND
MIAMI COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section D apply to all transactions involving property in Johnson County, Leavenworth County, Wyandotte County, Douglas County, and Miami County.

D.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section D.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section D.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section D.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section D.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate •Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section D.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section D.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order

for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

(d) Builder/Developer Rate - Residential Only

The Rates for Non-EAGLE® Owner's Policies issued to builders and developers for Residential properties are as follows:

Amount of Insurance	Rate
Up to and including \$250,000	\$1.50 per \$1,000, subject to a minimum of \$150
\$250,000.01 to \$750,000	Add \$1 per \$1,000
\$750,000.01 to \$2,000,000	Add \$0.65 per \$1,000
Over \$2,000,000	Add \$0.80 per \$1,000

D.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

Residential	Commercial
1. \$300	1. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
2. \$300	2. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
3. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy	3. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
4. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy	4. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
5. \$100 per additional Loan Policy	5. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
6. \$100 per additional Loan Policy	6. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
7. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy	7. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy	8. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000 and \$1,000 if it is \$5,000,000 and over. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$300,000	\$200
\$300,000.01 to \$500,000	Add \$100
\$500,000.01 to \$1,000,000	Add \$1.00 per \$1,000 on the amount over \$500,000

Amount of Insurance	Rate
Over \$1,000,000	Add \$0.50 per \$1,000 on the amount over \$1,000,000

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section D.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

D.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$250 per additional tract	\$250 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$250	N/A

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$100	N/A

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section D.3(c) above	N/A

(f) Pro Forma Preparation Charge

Residential	Commercial
\$50	N/A

D.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$250	\$250

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$175	\$175

D.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

This section applies except where Section D.5(a)(4) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
\$225	\$355	\$580

2. Cash Sale

This section applies except where Section D.5(a)(4) below applies.

Seller	Buyer	Total
\$225	\$225	\$450

3. Loan Only

This section applies except where Section D.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$355	\$355

4. New Construction

Transaction	Seller	Buyer	Total
Vacant Lot Closing: Lot sold by subdivision developer to builder for new home construction	\$0	\$75	\$75
New Home Sale: Builder to consumer - loan closing	\$0	\$355	\$355

Transaction	Seller	Buyer	Total
New Home Sale: Builder to consumer - cash closing	\$0	\$225	\$225

5. REO Fee

This section applies to sale of REOs.

Transaction	Seller	Buyer	Total
Closing fee to selling bank utilizing asset managers or electronic platform	\$400	See Section D.5(a)(1) or (2) above	Depends on buyer column
Closing fee to selling bank when the fee above does not apply	\$300	See Section D.5(a)(1) or (2) above	Depends on buyer column

6. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$400	See Section D.5(a)(1) or (2) above	Depends on buyer column

7. Exchange Closing or Funding

This section applies where buyer and seller exchange land, including all 1031 exchanges.

Transaction	Seller	Buyer	Total
Exchange Closing or Funding	\$225	\$355	\$580

8. Assumption

Transaction	Seller	Buyer	Total
Assumption	\$225	\$355	\$580

9. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Transaction	Seller	Buyer	Total
Owner Finance	\$300	\$300	\$600

10. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	\$350	\$350	\$700

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section D.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$200	\$200

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	\$350	N/A	\$350

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$200	\$200	Depends on the number of parties requesting after-hours service

4. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

5. Grant Funds Processing Fee

The fees below are subject to program restrictions.

Transaction	Seller	Buyer	Total
Grant Funds Processing Fee	\$1,000	N/A	\$1,000

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	\$150	N/A	\$150

7. Builder/Developer Surcharges

When the closing fees in Section D.5(a)(4) apply.

Transaction	Seller	Buyer	Total
Builder/Developer Surcharges	E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each	E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each (Vacant Lot Closing Only)	Depends on the number of E- recordings, deliveries, and wires

8. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

9. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$50/each	\$50/each	Depends on the number of physical addresses or e-mail addresses employed

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) preparation or disbursement of funds.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	\$125	\$200	\$325

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	\$275	\$275

3. Prepare Settlement Statement (CD) without Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) without Disbursement	N/A	\$250	\$250

4. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	\$0	\$50	\$50

5. Escrow For Completion

This section applies to new construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	\$0	\$0	\$0

6. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	\$100	N/A	\$100

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$100/document

8. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

9. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

10. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	\$50	\$50	\$100

11. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	\$0	\$0	\$0

12. Document Redraw Fee

Additional Fee made in conjunction with any lender redraw fee.

Transaction	Seller	Buyer	Total
Document Redraw Fee	N/A	\$0	\$0

13. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

14. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$1,000,000	\$400	\$400	\$800

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	\$400	\$400
\$500,000.01 to \$1,000,000	N/A	\$500	\$500

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. The face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

D.6 RATES

(a) Basic Residential Rate

Amount	Non-EAGLE® Owner's Policy	EAGLE® Owner's Policy	Loan Policy
\$50,000 or less	\$385.00	\$425.00	\$309.00
\$50,000.01 to \$60,000	\$400.00	\$442.50	\$309.00
\$60,000.01 to \$70,000	\$415.00	\$460.00	\$326.50
\$70,000.01 to \$80,000	\$430.00	\$477.50	\$344.00
\$80,000.01 to \$90,000	\$445.00	\$495.00	\$361.50
\$90,000.01 to \$100,000	\$460.00	\$512.50	\$379.00
\$100,000.01 to \$110,000	\$475.00	\$530.00	\$392.00
\$110,000.01 to \$120,000	\$490.00	\$547.50	\$405.00
\$120,000.01 to \$130,000	\$505.00	\$565.00	\$418.00
\$130,000.01 to \$140,000	\$518.00	\$582.00	\$430.50
\$140,000.01 to \$150,000	\$531.00	\$599.00	\$443.00
\$150,000.01 to \$160,000	\$544.00	\$616.00	\$455.50
\$160,000.01 to \$170,000	\$557.00	\$633.00	\$468.00
\$170,000.01 to \$180,000	\$570.00	\$650.00	\$480.50
\$180,000.01 to \$190,000	\$583.00	\$667.00	\$493.00
\$190,000.01 to \$200,000	\$596.00	\$684.00	\$505.50
\$200,000.01 to \$210,000	\$609.00	\$701.00	\$518.00
\$210,000.01 to \$220,000	\$622.00	\$718.00	\$530.50
\$220,000.01 to \$230,000	\$635.00	\$735.00	\$543.00
\$230,000.01 to \$240,000	\$648.00	\$752.00	\$555.50
\$240,000.01 to \$250,000	\$661.00	\$769.00	\$568.00
\$250,000.01 to \$275,000	\$688.50	\$804.00	\$599.25
\$275,000.01 to \$300,000	\$716.00	\$839.00	\$630.50
\$300,000.01 to \$325,000	\$743.50	\$874.00	\$661.75
\$325,000.01 to \$350,000	\$771.00	\$909.00	\$693.00
\$350,000.01 to \$375,000	\$798.50	\$944.00	\$724.25
\$375,000.01 to \$400,000	\$826.00	\$979.00	\$755.50
\$400,000.01 to \$425,000	\$853.50	\$1,014.00	\$786.75
\$425,000.01 to \$450,000	\$881.00	\$1,049.00	\$818.00
\$450,000.01 to \$475,000	\$908.50	\$1,084.00	\$849.25
\$475,000.01 to \$500,000	\$936.00	\$1,119.00	\$880.50
\$500,000.01 to \$525,000	\$963.50	\$1,154.00	\$895.50
\$525,000.01 to \$550,000	\$991.00	\$1,189.00	\$910.50
\$550,000.01 to \$575,000	\$1,018.50	\$1,224.00	\$925.50
\$575,000.01 to \$600,000	\$1,034.75	\$1,249.00	\$940.50
\$600,000.01 to \$625,000	\$1,051.00	\$1,274.00	\$955.50

Amount	Non-EAGLE® Owner's Policy	EAGLE® Owner's Policy	Loan Policy
\$625,000.01 to \$650,000	\$1,067.25	\$1,299.00	\$970.50
\$650,000.01 to \$675,000	\$1,083.50	\$1,324.00	\$985.50
\$675,000.01 to \$700,000	\$1,099.75	\$1,349.00	\$1,000.50
\$700,000.01 to \$725,000	\$1,116.00	\$1,374.00	\$1,015.50
\$725,000.01 to \$750,000	\$1,132.25	\$1,399.00	\$1,030.50
\$750,000.01 to \$800,000	\$1,164.75	\$1,449.00	\$1,055.50
\$800,000.01 to \$850,000	\$1,197.25	\$1,499.00	\$1,080.50
\$850,000.01 to \$900,000	\$1,229.75	\$1,549.00	\$1,105.50
\$900,000.01 to \$950,000	\$1,262.25	\$1,599.00	\$1,130.50
\$950,000.01 to \$1,000,000	\$1,294.75	\$1,649.00	\$1,155.50
\$1,000,000.01 to \$1,100,000	\$1,354.75	\$1,739.00	\$1,205.50
\$1,100,000.01 to \$1,200,000	\$1,414.75	\$1,829.00	\$1,255.50
\$1,200,000.01 to \$1,300,000	\$1,474.75	\$1,919.00	\$1,305.50
\$1,300,000.01 to \$1,400,000	\$1,534.75	\$2,009.00	\$1,355.50
\$1,400,000.01 to \$1,500,000	\$1,594.75	\$2,099.00	\$1,405.50
\$1,500,000.01 to \$1,600,000	\$1,654.75	\$2,189.00	\$1,455.50
\$1,600,000.01 to \$1,700,000	\$1,714.75	\$2,279.00	\$1,505.50
\$1,700,000.01 to \$1,800,000	\$1,774.75	\$2,369.00	\$1,555.50
\$1,800,000.01 to \$1,900,000	\$1,834.75	\$2,459.00	\$1,605.50
\$1,900,000.01 to \$2,000,000	\$1,894.75	\$2,549.00	\$1,655.50
\$2,000,000.01 to \$2,100,000	\$1,954.75	\$2,639.00	\$1,697.50
\$2,100,000.01 to \$2,200,000	\$2,014.75	\$2,729.00	\$1,739.50
\$2,200,000.01 to \$2,300,000	\$2,074.75	\$2,819.00	\$1,781.50
\$2,300,000.01 to \$2,400,000	\$2,134.75	\$2,909.00	\$1,823.50
\$2,400,000.01 to \$2,500,000	\$2,194.75	\$2,999.00	\$1,865.50
\$2,500,000.01 to \$2,600,000	\$2,254.75	\$3,089.00	\$1,907.50
\$2,600,000.01 to \$2,700,000	\$2,314.75	\$3,179.00	\$1,949.50
\$2,700,000.01 to \$2,800,000	\$2,374.75	\$3,269.00	\$1,991.50
\$2,800,000.01 to \$2,900,000	\$2,434.75	\$3,359.00	\$2,033.50
\$2,900,000.01 to \$3,000,000	\$2,494.75	\$3,449.00	\$2,075.50
\$3,000,000.01 to \$3,100,000	\$2,574.75	\$3,559.00	\$2,117.50
\$3,100,000.01 to \$3,200,000	\$2,654.75	\$3,669.00	\$2,159.50
\$3,200,000.01 to \$3,300,000	\$2,734.75	\$3,779.00	\$2,201.50
\$3,300,000.01 to \$3,400,000	\$2,814.75	\$3,889.00	\$2,243.50
\$3,400,000.01 to \$3,500,000	\$2,894.75	\$3,999.00	\$2,285.50
\$3,500,000.01 to \$3,600,000	\$2,974.75	\$4,109.00	\$2,327.50
\$3,600,000.01 to \$3,700,000	\$3,054.75	\$4,219.00	\$2,369.50
\$3,700,000.01 to \$3,800,000	\$3,134.75	\$4,329.00	\$2,411.50
\$3,800,000.01 to \$3,900,000	\$3,214.75	\$4,439.00	\$2,453.50
\$3,900,000.01 to \$4,000,000	\$3,294.75	\$4,549.00	\$2,495.50
\$4,000,000.01 to \$4,100,000	\$3,374.75	\$4,659.00	\$2,537.50

Amount	Non-EAGLE® Owner's Policy	EAGLE® Owner's Policy	Loan Policy
\$4,100,000.01 to \$4,200,000	\$3,454.75	\$4,769.00	\$2,579.50
\$4,200,000.01 to \$4,300,000	\$3,534.75	\$4,879.00	\$2,621.50
\$4,300,000.01 to \$4,400,000	\$3,614.75	\$4,989.00	\$2,663.50
\$4,400,000.01 to \$4,500,000	\$3,694.75	\$5,099.00	\$2,705.50
\$4,500,000.01 to \$4,600,000	\$3,774.75	\$5,209.00	\$2,747.50
\$4,600,000.01 to \$4,700,000	\$3,854.75	\$5,319.00	\$2,789.50
\$4,700,000.01 to \$4,800,000	\$3,934.75	\$5,429.00	\$2,831.50
\$4,800,000.01 to \$4,900,000	\$4,014.75	\$5,539.00	\$2,873.50
\$4,900,000.01 to \$5,000,000	\$4,094.75	\$5,649.00	\$2,915.50

(b) Basic Commercial Rate

Amount	Owner's Policy	Loan Policy
\$100,000 or less	\$710	\$710
\$100,000.01 to \$500,000	Add \$2 per \$1,000	Add \$2 per \$1,000
\$500,000.01 to \$1,000,000	Add \$1.60 per \$1,000	Add \$1.60 per \$1,000
\$1,000,000.01 to \$5,000,000	Add \$0.90 per \$1,000	Add \$0.90 per \$1,000
Over \$5,000,000	Add \$0.75 per \$1,000	Add \$0.75 per \$1,000

SECTION E
FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section E apply to all transactions involving property in Finney, Ford, and Seward counties.

E.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section E.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy Section E.6 (column 1) or EAGLE® Owner's Policy Section E.6 (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section E.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section E.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section E.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section E.6 at the tier level of the excess liability.

(d) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section E.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

E.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section E.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section E.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section E.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

E.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charges

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$50	\$50

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$210	\$350

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section E.3(c) above	N/A

E.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$210	\$350

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$150	\$290

E.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$315

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$225

3. Loan Only

This section applies except where Section E.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$250

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	N/A	N/A	\$225

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$275
\$500,000.01 to \$1,000,000	N/A	N/A	\$550

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$275
\$500,000.01 to \$1,000,000	N/A	N/A	\$550

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections E.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$125

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$50	N/A	\$50

4. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$50	\$50	Depends on the number of parties requesting after-hours service

5. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

Transaction	Seller	Buyer	Total
Direct Exchange Closing	N/A	N/A	\$100

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$50

7. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

8. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$225

2. Prepare Settlement Statement (HUD-1/CD)

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (HUD-1/CD)	N/A	N/A	\$225

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$150

4. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

5. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$30/document

6. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

7. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$125

8. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

10. Construction Disbursing

\$100 per draw assuming the follow criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

E.6 RATES

		Column 1	Column 2	Column 3	Column 4	Column 5
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY	LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$0.00	\$20,000.00	\$220.00	\$245.00	\$132.00	\$220.00	\$132.00
\$20,000.01	\$25,000.00	\$235.00	\$261.50	\$141.00	\$235.00	\$141.00
\$25,000.01	\$30,000.00	\$250.00	\$278.00	\$150.00	\$250.00	\$150.00
\$30,000.01	\$35,000.00	\$265.00	\$294.50	\$159.00	\$265.00	\$159.00
\$35,000.01	\$40,000.00	\$280.00	\$311.00	\$168.00	\$280.00	\$168.00
\$40,000.01	\$45,000.00	\$295.00	\$327.50	\$177.00	\$295.00	\$177.00
\$45,000.01	\$50,000.00	\$310.00	\$344.00	\$186.00	\$310.00	\$186.00
\$50,000.01	\$55,000.00	\$325.00	\$360.50	\$195.00	\$325.00	\$195.00
\$55,000.01	\$60,000.00	\$340.00	\$377.00	\$204.00	\$340.00	\$204.00
\$60,000.01	\$65,000.00	\$355.00	\$393.50	\$213.00	\$355.00	\$213.00
\$65,000.01	\$70,000.00	\$370.00	\$410.00	\$222.00	\$370.00	\$222.00
\$70,000.01	\$75,000.00	\$385.00	\$426.50	\$231.00	\$385.00	\$231.00
\$75,000.01	\$80,000.00	\$400.00	\$443.00	\$240.00	\$400.00	\$240.00
\$80,000.01	\$85,000.00	\$415.00	\$459.50	\$249.00	\$415.00	\$249.00
\$85,000.01	\$90,000.00	\$430.00	\$476.00	\$258.00	\$430.00	\$258.00
\$90,000.01	\$95,000.00	\$445.00	\$492.50	\$267.00	\$445.00	\$267.00
\$95,000.01	\$100,000.00	\$460.00	\$509.00	\$276.00	\$460.00	\$276.00
\$100,000.01	\$105,000.00	\$471.25	\$521.50	\$282.75	\$471.25	\$282.75
\$105,000.01	\$110,000.00	\$482.50	\$534.00	\$289.50	\$482.50	\$289.50
\$110,000.01	\$115,000.00	\$493.75	\$546.50	\$296.25	\$493.75	\$296.25
\$115,000.01	\$120,000.00	\$505.00	\$559.00	\$303.00	\$505.00	\$303.00
\$120,000.01	\$125,000.00	\$516.25	\$571.50	\$309.75	\$516.25	\$309.75
\$125,000.01	\$130,000.00	\$527.50	\$584.00	\$316.50	\$527.50	\$316.50
\$130,000.01	\$135,000.00	\$538.75	\$596.50	\$323.25	\$538.75	\$323.25
\$135,000.01	\$140,000.00	\$550.00	\$609.00	\$330.00	\$550.00	\$330.00
\$140,000.01	\$145,000.00	\$561.25	\$621.50	\$336.75	\$561.25	\$336.75
\$145,000.01	\$150,000.00	\$572.50	\$634.00	\$343.50	\$572.50	\$343.50
\$150,000.01	\$155,000.00	\$583.75	\$646.50	\$350.25	\$583.75	\$350.25
\$155,000.01	\$160,000.00	\$595.00	\$659.00	\$357.00	\$595.00	\$357.00
\$160,000.01	\$165,000.00	\$606.25	\$671.50	\$363.75	\$606.25	\$363.75
\$165,000.01	\$170,000.00	\$617.50	\$684.00	\$370.50	\$617.50	\$370.50
\$170,000.01	\$175,000.00	\$628.75	\$696.50	\$377.25	\$628.75	\$377.25
\$175,000.01	\$180,000.00	\$640.00	\$709.00	\$384.00	\$640.00	\$384.00
\$180,000.01	\$185,000.00	\$651.25	\$721.50	\$390.75	\$651.25	\$390.75
\$185,000.01	\$190,000.00	\$662.50	\$734.00	\$397.50	\$662.50	\$397.50
\$190,000.01	\$195,000.00	\$673.75	\$746.50	\$404.25	\$673.75	\$404.25

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$195,000.01	\$200,000.00	\$685.00	\$759.00	\$411.00	\$685.00	\$411.00
\$200,000.01	\$205,000.00	\$696.25	\$771.50	\$417.75	\$696.25	\$417.75
\$205,000.01	\$210,000.00	\$707.50	\$784.00	\$424.50	\$707.50	\$424.50
\$210,000.01	\$215,000.00	\$718.75	\$796.50	\$431.25	\$718.75	\$431.25
\$215,000.01	\$220,000.00	\$730.00	\$809.00	\$438.00	\$730.00	\$438.00
\$220,000.01	\$225,000.00	\$741.25	\$821.50	\$444.75	\$741.25	\$444.75
\$225,000.01	\$230,000.00	\$752.50	\$834.00	\$451.50	\$752.50	\$451.50
\$230,000.01	\$235,000.00	\$763.75	\$846.50	\$458.25	\$763.75	\$458.25
\$235,000.01	\$240,000.00	\$775.00	\$859.00	\$465.00	\$775.00	\$465.00
\$240,000.01	\$245,000.00	\$786.25	\$871.50	\$471.75	\$786.25	\$471.75
\$245,000.01	\$250,000.00	\$797.50	\$884.00	\$478.50	\$797.50	\$478.50
\$250,000.01	\$260,000.00	\$820.00	\$909.00	\$492.00	\$820.00	\$492.00
\$260,000.01	\$270,000.00	\$842.50	\$934.00	\$505.50	\$842.50	\$505.50
\$270,000.01	\$280,000.00	\$865.00	\$959.00	\$519.00	\$865.00	\$519.00
\$280,000.01	\$290,000.00	\$887.50	\$984.00	\$532.50	\$887.50	\$532.50
\$290,000.01	\$300,000.00	\$910.00	\$1,009.00	\$546.00	\$910.00	\$546.00
\$300,000.01	\$310,000.00	\$932.50	\$1,034.00	\$559.50	\$932.50	\$559.50
\$310,000.01	\$320,000.00	\$955.00	\$1,059.00	\$573.00	\$955.00	\$573.00
\$320,000.01	\$330,000.00	\$977.50	\$1,084.00	\$586.50	\$977.50	\$586.50
\$330,000.01	\$340,000.00	\$1,000.00	\$1,109.00	\$600.00	\$1,000.00	\$600.00
\$340,000.01	\$350,000.00	\$1,022.50	\$1,134.00	\$613.50	\$1,022.50	\$613.50
\$350,000.01	\$360,000.00	\$1,045.00	\$1,159.00	\$627.00	\$1,045.00	\$627.00
\$360,000.01	\$370,000.00	\$1,067.50	\$1,184.00	\$640.50	\$1,067.50	\$640.50
\$370,000.01	\$380,000.00	\$1,090.00	\$1,209.00	\$654.00	\$1,090.00	\$654.00
\$380,000.01	\$390,000.00	\$1,112.50	\$1,234.00	\$667.50	\$1,112.50	\$667.50
\$390,000.01	\$400,000.00	\$1,135.00	\$1,259.00	\$681.00	\$1,135.00	\$681.00
\$400,000.01	\$410,000.00	\$1,157.50	\$1,284.00	\$694.50	\$1,157.50	\$694.50
\$410,000.01	\$420,000.00	\$1,180.00	\$1,309.00	\$708.00	\$1,180.00	\$708.00
\$420,000.01	\$430,000.00	\$1,202.50	\$1,334.00	\$721.50	\$1,202.50	\$721.50
\$430,000.01	\$440,000.00	\$1,225.00	\$1,359.00	\$735.00	\$1,225.00	\$735.00
\$440,000.01	\$450,000.00	\$1,247.50	\$1,384.00	\$748.50	\$1,247.50	\$748.50
\$450,000.01	\$460,000.00	\$1,270.00	\$1,409.00	\$762.00	\$1,270.00	\$762.00
\$460,000.01	\$470,000.00	\$1,292.50	\$1,434.00	\$775.50	\$1,292.50	\$775.50
\$470,000.01	\$480,000.00	\$1,315.00	\$1,459.00	\$789.00	\$1,315.00	\$789.00
\$480,000.01	\$490,000.00	\$1,337.50	\$1,484.00	\$802.50	\$1,337.50	\$802.50
\$490,000.01	\$500,000.00	\$1,360.00	\$1,509.00	\$816.00	\$1,360.00	\$816.00

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$500,000.01	\$525,000.00	\$1,410.00	\$1,565.25	\$846.00	\$1,410.00	\$846.00
\$525,000.01	\$550,000.00	\$1,460.00	\$1,621.50	\$876.00	\$1,460.00	\$876.00
\$550,000.01	\$575,000.00	\$1,510.00	\$1,677.75	\$906.00	\$1,510.00	\$906.00
\$575,000.01	\$600,000.00	\$1,560.00	\$1,734.00	\$936.00	\$1,560.00	\$936.00
\$600,000.01	\$625,000.00	\$1,610.00	\$1,790.25	\$966.00	\$1,610.00	\$966.00
\$625,000.01	\$650,000.00	\$1,660.00	\$1,846.50	\$996.00	\$1,660.00	\$996.00
\$650,000.01	\$675,000.00	\$1,710.00	\$1,902.75	\$1,026.00	\$1,710.00	\$1,026.00
\$675,000.01	\$700,000.00	\$1,760.00	\$1,959.00	\$1,056.00	\$1,760.00	\$1,056.00
\$700,000.01	\$725,000.00	\$1,810.00	\$2,015.25	\$1,086.00	\$1,810.00	\$1,086.00
\$725,000.01	\$750,000.00	\$1,860.00	\$2,071.50	\$1,116.00	\$1,860.00	\$1,116.00
\$750,000.01	\$800,000.00	\$1,960.00	\$2,184.00	\$1,176.00	\$1,960.00	\$1,176.00
\$800,000.01	\$850,000.00	\$2,060.00	\$2,296.50	\$1,236.00	\$2,060.00	\$1,236.00
\$850,000.01	\$900,000.00	\$2,160.00	\$2,409.00	\$1,296.00	\$2,160.00	\$1,296.00
\$900,000.01	\$950,000.00	\$2,260.00	\$2,521.50	\$1,356.00	\$2,260.00	\$1,356.00
\$950,000.01	\$1,000,000.00	\$2,360.00	\$2,634.00	\$1,416.00	\$2,360.00	\$1,416.00
\$1,000,000.01	\$1,100,000.00	\$2,460.00	\$2,744.00	\$1,476.00	\$2,460.00	\$1,476.00
\$1,100,000.01	\$1,200,000.00	\$2,560.00	\$2,854.00	\$1,536.00	\$2,560.00	\$1,536.00
\$1,200,000.01	\$1,300,000.00	\$2,660.00	\$2,964.00	\$1,596.00	\$2,660.00	\$1,596.00
\$1,300,000.01	\$1,400,000.00	\$2,760.00	\$3,074.00	\$1,656.00	\$2,760.00	\$1,656.00
\$1,400,000.01	\$1,500,000.00	\$2,860.00	\$3,184.00	\$1,716.00	\$2,860.00	\$1,716.00
\$1,500,000.01	\$1,600,000.00	\$2,960.00	\$3,294.00	\$1,776.00	\$2,960.00	\$1,776.00
\$1,600,000.01	\$1,700,000.00	\$3,060.00	\$3,404.00	\$1,836.00	\$3,060.00	\$1,836.00
\$1,700,000.01	\$1,800,000.00	\$3,160.00	\$3,514.00	\$1,896.00	\$3,160.00	\$1,896.00
\$1,800,000.01	\$1,900,000.00	\$3,260.00	\$3,624.00	\$1,956.00	\$3,260.00	\$1,956.00
\$1,900,000.01	\$2,000,000.00	\$3,360.00	\$3,734.00	\$2,016.00	\$3,360.00	\$2,016.00
\$2,000,000.01	\$2,100,000.00	\$3,460.00	\$3,844.00	\$2,076.00	\$3,460.00	\$2,076.00
\$2,100,000.01	\$2,200,000.00	\$3,560.00	\$3,954.00	\$2,136.00	\$3,560.00	\$2,136.00
\$2,200,000.01	\$2,300,000.00	\$3,660.00	\$4,064.00	\$2,196.00	\$3,660.00	\$2,196.00
\$2,300,000.01	\$2,400,000.00	\$3,760.00	\$4,174.00	\$2,256.00	\$3,760.00	\$2,256.00
\$2,400,000.01	\$2,500,000.00	\$3,860.00	\$4,284.00	\$2,316.00	\$3,860.00	\$2,316.00
\$2,500,000.01	\$2,600,000.00	\$3,960.00	\$4,394.00	\$2,376.00	\$3,960.00	\$2,376.00
\$2,600,000.01	\$2,700,000.00	\$4,060.00	\$4,504.00	\$2,436.00	\$4,060.00	\$2,436.00
\$2,700,000.01	\$2,800,000.00	\$4,160.00	\$4,614.00	\$2,496.00	\$4,160.00	\$2,496.00
\$2,800,000.01	\$2,900,000.00	\$4,260.00	\$4,724.00	\$2,556.00	\$4,260.00	\$2,556.00
\$2,900,000.01	\$3,000,000.00	\$4,360.00	\$4,834.00	\$2,616.00	\$4,360.00	\$2,616.00
\$3,000,000.01	\$3,100,000.00	\$4,460.00	\$4,944.00	\$2,676.00	\$4,460.00	\$2,676.00

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$3,100,000.01	\$3,200,000.00	\$4,560.00	\$5,054.00	\$2,736.00	\$4,560.00	\$2,736.00
\$3,200,000.01	\$3,300,000.00	\$4,660.00	\$5,164.00	\$2,796.00	\$4,660.00	\$2,796.00
\$3,300,000.01	\$3,400,000.00	\$4,760.00	\$5,274.00	\$2,856.00	\$4,760.00	\$2,856.00
\$3,400,000.01	\$3,500,000.00	\$4,860.00	\$5,384.00	\$2,916.00	\$4,860.00	\$2,916.00
\$3,500,000.01	\$3,600,000.00	\$4,960.00	\$5,494.00	\$2,976.00	\$4,960.00	\$2,976.00
\$3,600,000.01	\$3,700,000.00	\$5,060.00	\$5,604.00	\$3,036.00	\$5,060.00	\$3,036.00
\$3,700,000.01	\$3,800,000.00	\$5,160.00	\$5,714.00	\$3,096.00	\$5,160.00	\$3,096.00
\$3,800,000.01	\$3,900,000.00	\$5,260.00	\$5,824.00	\$3,156.00	\$5,260.00	\$3,156.00
\$3,900,000.01	\$4,000,000.00	\$5,360.00	\$5,934.00	\$3,216.00	\$5,360.00	\$3,216.00
\$4,000,000.01	\$4,100,000.00	\$5,460.00	\$6,044.00	\$3,276.00	\$5,460.00	\$3,276.00
\$4,100,000.01	\$4,200,000.00	\$5,560.00	\$6,154.00	\$3,336.00	\$5,560.00	\$3,336.00
\$4,200,000.01	\$4,300,000.00	\$5,660.00	\$6,264.00	\$3,396.00	\$5,660.00	\$3,396.00
\$4,300,000.01	\$4,400,000.00	\$5,760.00	\$6,374.00	\$3,456.00	\$5,760.00	\$3,456.00
\$4,400,000.01	\$4,500,000.00	\$5,860.00	\$6,484.00	\$3,516.00	\$5,860.00	\$3,516.00
\$4,500,000.01	\$4,600,000.00	\$5,960.00	\$6,594.00	\$3,576.00	\$5,960.00	\$3,576.00
\$4,600,000.01	\$4,700,000.00	\$6,060.00	\$6,704.00	\$3,636.00	\$6,060.00	\$3,636.00
\$4,700,000.01	\$4,800,000.00	\$6,160.00	\$6,814.00	\$3,696.00	\$6,160.00	\$3,696.00
\$4,800,000.01	\$4,900,000.00	\$6,260.00	\$6,924.00	\$3,756.00	\$6,260.00	\$3,756.00
\$4,900,000.01	\$5,000,000.00	\$6,360.00	\$7,034.00	\$3,816.00	\$6,360.00	\$3,816.00

SECTION F BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section F apply to all transactions involving property in Barton County, Ellis County, and Rice County.

F.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in this Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section F.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section F.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate

set forth in Section F.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section F.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section F.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

F.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.

2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

Residential	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section F.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

F.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$50	\$50

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$100 per additional tract	\$100 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$250	\$300

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$75, but see Section F.3(c) above	N/A

F.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$250	\$300

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$100	\$200

F.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$400

2. Cash Sale

Seller	Buyer	Total
N/A	\$300	\$300

3. Loan Only

This section applies except where Section F.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$400	\$400

4. Owner Finance

This section applies to owner finance, including contract for deed/installment sale contracts.

Transaction	Seller	Buyer	Total
Owner Finance	N/A	\$300	\$300

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section F.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$175	\$175

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$100

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$100	N/A	\$100

4. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

Transaction	Seller	Buyer	Total
Direct Exchange Closing	N/A	N/A	\$125

5. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$50

6. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

7. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	\$150	\$200	\$350

2. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$50

3. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$50

4. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$25/document

5. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

6. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$400
\$500,000.01 to \$1,000,000	N/A	N/A	\$600

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$400
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

F.6 RATES

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$240.00	\$265.00	\$220.00
\$20,000.01	\$25,000.00	\$257.50	\$284.25	\$232.50
\$25,000.01	\$30,000.00	\$275.00	\$303.50	\$245.00
\$30,000.01	\$35,000.00	\$292.50	\$322.75	\$257.50
\$35,000.01	\$40,000.00	\$310.00	\$342.00	\$270.00
\$40,000.01	\$45,000.00	\$325.00	\$358.50	\$280.00
\$45,000.01	\$50,000.00	\$340.00	\$375.00	\$290.00
\$50,000.01	\$55,000.00	\$355.00	\$391.50	\$300.00
\$55,000.01	\$60,000.00	\$370.00	\$408.00	\$310.00
\$60,000.01	\$65,000.00	\$385.00	\$424.50	\$320.00
\$65,000.01	\$70,000.00	\$400.00	\$441.00	\$330.00
\$70,000.01	\$75,000.00	\$415.00	\$457.50	\$340.00
\$75,000.01	\$80,000.00	\$430.00	\$474.00	\$350.00
\$80,000.01	\$85,000.00	\$445.00	\$490.50	\$360.00
\$85,000.01	\$90,000.00	\$460.00	\$507.00	\$370.00
\$90,000.01	\$95,000.00	\$472.50	\$520.75	\$380.00
\$95,000.01	\$100,000.00	\$485.00	\$534.50	\$390.00
\$100,000.01	\$105,000.00	\$497.50	\$548.25	\$400.00
\$105,000.01	\$110,000.00	\$510.00	\$562.00	\$410.00
\$110,000.01	\$115,000.00	\$522.50	\$575.75	\$420.00
\$115,000.01	\$120,000.00	\$535.00	\$589.50	\$430.00
\$120,000.01	\$125,000.00	\$545.00	\$600.75	\$440.00
\$125,000.01	\$130,000.00	\$555.00	\$612.00	\$450.00
\$130,000.01	\$135,000.00	\$565.00	\$623.25	\$460.00
\$135,000.01	\$140,000.00	\$575.00	\$634.50	\$470.00
\$140,000.01	\$145,000.00	\$585.00	\$645.75	\$480.00
\$145,000.01	\$150,000.00	\$595.00	\$657.00	\$490.00
\$150,000.01	\$155,000.00	\$605.00	\$668.25	\$500.00
\$155,000.01	\$160,000.00	\$615.00	\$679.50	\$510.00
\$160,000.01	\$165,000.00	\$625.00	\$690.75	\$520.00
\$165,000.01	\$170,000.00	\$635.00	\$702.00	\$530.00
\$170,000.01	\$175,000.00	\$645.00	\$713.25	\$540.00
\$175,000.01	\$180,000.00	\$655.00	\$724.50	\$550.00
\$180,000.01	\$185,000.00	\$665.00	\$735.75	\$557.50
\$185,000.01	\$190,000.00	\$675.00	\$747.00	\$565.00
\$190,000.01	\$195,000.00	\$685.00	\$758.25	\$572.50
\$195,000.01	\$200,000.00	\$695.00	\$769.50	\$580.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$200,000.01	\$205,000.00	\$705.00	\$780.75	\$587.50
\$205,000.01	\$210,000.00	\$715.00	\$792.00	\$595.00
\$210,000.01	\$215,000.00	\$725.00	\$803.25	\$602.50
\$215,000.01	\$220,000.00	\$735.00	\$814.50	\$610.00
\$220,000.01	\$225,000.00	\$745.00	\$825.75	\$617.50
\$225,000.01	\$230,000.00	\$755.00	\$837.00	\$625.00
\$230,000.01	\$235,000.00	\$765.00	\$848.25	\$632.50
\$235,000.01	\$240,000.00	\$775.00	\$859.50	\$640.00
\$240,000.01	\$245,000.00	\$785.00	\$870.75	\$647.50
\$245,000.01	\$250,000.00	\$795.00	\$882.00	\$655.00
\$250,000.01	\$260,000.00	\$815.00	\$904.50	\$670.00
\$260,000.01	\$270,000.00	\$835.00	\$927.00	\$685.00
\$270,000.01	\$280,000.00	\$855.00	\$949.50	\$700.00
\$280,000.01	\$290,000.00	\$875.00	\$972.00	\$715.00
\$290,000.01	\$300,000.00	\$895.00	\$994.50	\$730.00
\$300,000.01	\$310,000.00	\$915.00	\$1,017.00	\$745.00
\$310,000.01	\$320,000.00	\$935.00	\$1,039.50	\$760.00
\$320,000.01	\$330,000.00	\$955.00	\$1,062.00	\$775.00
\$330,000.01	\$340,000.00	\$975.00	\$1,084.50	\$790.00
\$340,000.01	\$350,000.00	\$995.00	\$1,107.00	\$805.00
\$350,000.01	\$360,000.00	\$1,015.00	\$1,129.50	\$820.00
\$360,000.01	\$370,000.00	\$1,035.00	\$1,152.00	\$835.00
\$370,000.01	\$380,000.00	\$1,055.00	\$1,174.50	\$850.00
\$380,000.01	\$390,000.00	\$1,075.00	\$1,197.00	\$865.00
\$390,000.01	\$400,000.00	\$1,095.00	\$1,219.50	\$880.00
\$400,000.01	\$410,000.00	\$1,115.00	\$1,242.00	\$895.00
\$410,000.01	\$420,000.00	\$1,135.00	\$1,264.50	\$910.00
\$420,000.01	\$430,000.00	\$1,155.00	\$1,287.00	\$925.00
\$430,000.01	\$440,000.00	\$1,175.00	\$1,309.50	\$940.00
\$440,000.01	\$450,000.00	\$1,195.00	\$1,332.00	\$955.00
\$450,000.01	\$460,000.00	\$1,215.00	\$1,354.50	\$970.00
\$460,000.01	\$470,000.00	\$1,235.00	\$1,377.00	\$985.00
\$470,000.01	\$480,000.00	\$1,255.00	\$1,399.50	\$1,000.00
\$480,000.01	\$490,000.00	\$1,275.00	\$1,422.00	\$1,015.00
\$490,000.01	\$500,000.00	\$1,295.00	\$1,444.50	\$1,030.00
\$500,000.01	\$525,000.00	\$1,345.00	\$1,500.75	\$1,067.50
\$525,000.01	\$550,000.00	\$1,395.00	\$1,557.00	\$1,105.00
\$550,000.01	\$575,000.00	\$1,445.00	\$1,613.25	\$1,142.50
\$575,000.01	\$600,000.00	\$1,495.00	\$1,669.50	\$1,180.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$600,000.01	\$625,000.00	\$1,545.00	\$1,725.75	\$1,217.50
\$625,000.01	\$650,000.00	\$1,595.00	\$1,782.00	\$1,255.00
\$650,000.01	\$675,000.00	\$1,645.00	\$1,838.25	\$1,292.50
\$675,000.01	\$700,000.00	\$1,695.00	\$1,894.50	\$1,330.00
\$700,000.01	\$725,000.00	\$1,745.00	\$1,950.75	\$1,367.50
\$725,000.01	\$750,000.00	\$1,795.00	\$2,007.00	\$1,405.00
\$750,000.01	\$800,000.00	\$1,895.00	\$2,119.50	\$1,480.00
\$800,000.01	\$850,000.00	\$1,995.00	\$2,232.00	\$1,555.00
\$850,000.01	\$900,000.00	\$2,095.00	\$2,344.50	\$1,630.00
\$900,000.01	\$950,000.00	\$2,195.00	\$2,457.00	\$1,705.00
\$950,000.01	\$1,000,000.00	\$2,295.00	\$2,569.50	\$1,780.00
\$1,000,000.01	\$1,100,000.00	\$2,420.00	\$2,709.50	\$1,905.00
\$1,100,000.01	\$1,200,000.00	\$2,545.00	\$2,849.50	\$2,030.00
\$1,200,000.01	\$1,300,000.00	\$2,670.00	\$2,989.50	\$2,155.00
\$1,300,000.01	\$1,400,000.00	\$2,795.00	\$3,129.50	\$2,280.00
\$1,400,000.01	\$1,500,000.00	\$2,920.00	\$3,269.50	\$2,405.00
\$1,500,000.01	\$1,600,000.00	\$3,045.00	\$3,409.50	\$2,530.00
\$1,600,000.01	\$1,700,000.00	\$3,170.00	\$3,549.50	\$2,655.00
\$1,700,000.01	\$1,800,000.00	\$3,295.00	\$3,689.50	\$2,780.00
\$1,800,000.01	\$1,900,000.00	\$3,420.00	\$3,829.50	\$2,905.00
\$1,900,000.01	\$2,000,000.00	\$3,545.00	\$3,969.50	\$3,030.00
\$2,000,000.01	\$2,100,000.00	\$3,670.00	\$4,109.50	\$3,155.00
\$2,100,000.01	\$2,200,000.00	\$3,795.00	\$4,249.50	\$3,280.00
\$2,200,000.01	\$2,300,000.00	\$3,920.00	\$4,389.50	\$3,405.00
\$2,300,000.01	\$2,400,000.00	\$4,045.00	\$4,529.50	\$3,530.00
\$2,400,000.01	\$2,500,000.00	\$4,170.00	\$4,669.50	\$3,655.00
\$2,500,000.01	\$2,600,000.00	\$4,295.00	\$4,809.50	\$3,780.00
\$2,600,000.01	\$2,700,000.00	\$4,420.00	\$4,949.50	\$3,905.00
\$2,700,000.01	\$2,800,000.00	\$4,545.00	\$5,089.50	\$4,030.00
\$2,800,000.01	\$2,900,000.00	\$4,670.00	\$5,229.50	\$4,155.00
\$2,900,000.01	\$3,000,000.00	\$4,795.00	\$5,369.50	\$4,280.00
\$3,000,000.01	\$3,100,000.00	\$4,920.00	\$5,509.50	\$4,405.00
\$3,100,000.01	\$3,200,000.00	\$5,045.00	\$5,649.50	\$4,530.00
\$3,200,000.01	\$3,300,000.00	\$5,170.00	\$5,789.50	\$4,655.00
\$3,300,000.01	\$3,400,000.00	\$5,295.00	\$5,929.50	\$4,780.00
\$3,400,000.01	\$3,500,000.00	\$5,420.00	\$6,069.50	\$4,905.00
\$3,500,000.01	\$3,600,000.00	\$5,545.00	\$6,209.50	\$5,030.00
\$3,600,000.01	\$3,700,000.00	\$5,670.00	\$6,349.50	\$5,155.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$3,700,000.01	\$3,800,000.00	\$5,795.00	\$6,489.50	\$5,280.00
\$3,800,000.01	\$3,900,000.00	\$5,920.00	\$6,629.50	\$5,405.00
\$3,900,000.01	\$4,000,000.00	\$6,045.00	\$6,769.50	\$5,530.00
\$4,000,000.01	\$4,100,000.00	\$6,170.00	\$6,909.50	\$5,655.00
\$4,100,000.01	\$4,200,000.00	\$6,295.00	\$7,049.50	\$5,780.00
\$4,200,000.01	\$4,300,000.00	\$6,420.00	\$7,189.50	\$5,905.00
\$4,300,000.01	\$4,400,000.00	\$6,545.00	\$7,329.50	\$6,030.00
\$4,400,000.01	\$4,500,000.00	\$6,670.00	\$7,469.50	\$6,155.00
\$4,500,000.01	\$4,600,000.00	\$6,795.00	\$7,609.50	\$6,280.00
\$4,600,000.01	\$4,700,000.00	\$6,920.00	\$7,749.50	\$6,405.00
\$4,700,000.01	\$4,800,000.00	\$7,045.00	\$7,889.50	\$6,530.00
\$4,800,000.01	\$4,900,000.00	\$7,170.00	\$8,029.50	\$6,655.00
\$4,900,000.01	\$5,000,000.00	\$7,295.00	\$8,169.50	\$6,780.00

SECTION G

DICKINSON COUNTY AND GEARY COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section G apply to all transactions involving property in Dickinson County and Geary County.

G.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued ten years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section G.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy (column 1) or EAGLE® Owner's Policy (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section G.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section G.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section G.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section G.6 at the tier level of the excess liability.

(d) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section G.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section G.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

G.2 LENDER'S INSURANCE

(a) Loan Policy Other Than A Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

Residential and Commercial	
1.	\$85
2.	\$85
3.	\$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$85 per additional Loan Policy
6.	\$85 per additional Loan Policy
7.	\$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$85 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued 10 years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section G.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section G.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section G.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

G.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$200	\$200

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$125, but see Section G.3(c) above	N/A

G.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$200	\$200

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$150	\$150

G.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
\$75	\$325	\$400

2. Cash Sale

Seller	Buyer	Total
\$75	\$75	\$150

3. Loan Only

This section applies except where Section G.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$300	\$300

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	\$75	\$75	\$150

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$1,000,000	\$150	\$150	\$300

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	\$300	\$300
\$500,000.01 to \$1,000,000	N/A	\$400	\$400

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections G.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$150	\$150

2. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	\$50	N/A	\$50

3. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

4. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$150

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	N/A	\$200

3. Prepare Settlement Statement (CD) without Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	N/A	\$175

4. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$50

5. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$50

6. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	\$50	N/A	\$50

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e. POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$50/document

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

10. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

G.6 RATES

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY Rates	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$0.00	\$20,000.00	\$210.00	\$240.00	\$196.00	\$200.00	\$190.00
\$20,000.01	\$25,000.00	\$227.50	\$259.25	\$206.50	\$212.50	\$197.50
\$25,000.01	\$30,000.00	\$245.00	\$278.50	\$217.00	\$225.00	\$205.00
\$30,000.01	\$35,000.00	\$262.50	\$297.75	\$227.50	\$237.50	\$212.50
\$35,000.01	\$40,000.00	\$280.00	\$317.00	\$238.00	\$250.00	\$220.00
\$40,000.01	\$45,000.00	\$297.50	\$336.25	\$248.50	\$262.50	\$227.50
\$45,000.01	\$50,000.00	\$315.00	\$355.50	\$259.00	\$275.00	\$235.00
\$50,000.01	\$55,000.00	\$330.00	\$372.00	\$268.00	\$285.00	\$241.00
\$55,000.01	\$60,000.00	\$345.00	\$388.50	\$277.00	\$295.00	\$247.00
\$60,000.01	\$65,000.00	\$360.00	\$405.00	\$286.00	\$305.00	\$253.00
\$65,000.01	\$70,000.00	\$375.00	\$421.50	\$295.00	\$315.00	\$259.00
\$70,000.01	\$75,000.00	\$390.00	\$438.00	\$304.00	\$325.00	\$265.00
\$75,000.01	\$80,000.00	\$405.00	\$454.50	\$313.00	\$335.00	\$271.00
\$80,000.01	\$85,000.00	\$420.00	\$471.00	\$322.00	\$345.00	\$277.00
\$85,000.01	\$90,000.00	\$435.00	\$487.50	\$331.00	\$355.00	\$283.00
\$90,000.01	\$95,000.00	\$450.00	\$504.00	\$340.00	\$365.00	\$289.00
\$95,000.01	\$100,000.00	\$465.00	\$520.50	\$349.00	\$375.00	\$295.00
\$100,000.01	\$105,000.00	\$476.25	\$533.00	\$355.75	\$383.75	\$300.25
\$105,000.01	\$110,000.00	\$487.50	\$545.50	\$362.50	\$392.50	\$305.50
\$110,000.01	\$115,000.00	\$498.75	\$558.00	\$369.25	\$401.25	\$310.75
\$115,000.01	\$120,000.00	\$510.00	\$570.50	\$376.00	\$410.00	\$316.00
\$120,000.01	\$125,000.00	\$521.25	\$583.00	\$382.75	\$418.75	\$321.25
\$125,000.01	\$130,000.00	\$532.50	\$595.50	\$389.50	\$427.50	\$326.50
\$130,000.01	\$135,000.00	\$543.75	\$608.00	\$396.25	\$436.25	\$331.75
\$135,000.01	\$140,000.00	\$555.00	\$620.50	\$403.00	\$445.00	\$337.00
\$140,000.01	\$145,000.00	\$566.25	\$633.00	\$409.75	\$453.75	\$342.25
\$145,000.01	\$150,000.00	\$577.50	\$645.50	\$416.50	\$462.50	\$347.50
\$150,000.01	\$155,000.00	\$588.75	\$658.00	\$423.25	\$471.25	\$352.75
\$155,000.01	\$160,000.00	\$600.00	\$670.50	\$430.00	\$480.00	\$358.00
\$160,000.01	\$165,000.00	\$611.25	\$683.00	\$436.75	\$488.75	\$363.25
\$165,000.01	\$170,000.00	\$622.50	\$695.50	\$443.50	\$497.50	\$368.50
\$170,000.01	\$175,000.00	\$633.75	\$708.00	\$450.25	\$506.25	\$373.75

		Column 1	Column 2	Column 3	Column 4	Column 5
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$175,000.01	\$180,000.00	\$645.00	\$720.50	\$457.00	\$515.00	\$379.00
\$180,000.01	\$185,000.00	\$656.25	\$733.00	\$463.75	\$523.75	\$384.25
\$185,000.01	\$190,000.00	\$667.50	\$745.50	\$470.50	\$532.50	\$389.50
\$190,000.01	\$195,000.00	\$678.75	\$758.00	\$477.25	\$541.25	\$394.75
\$195,000.01	\$200,000.00	\$690.00	\$770.50	\$484.00	\$550.00	\$400.00
\$200,000.01	\$205,000.00	\$701.25	\$783.00	\$490.75	\$558.75	\$405.25
\$205,000.01	\$210,000.00	\$712.50	\$795.50	\$497.50	\$567.50	\$410.50
\$210,000.01	\$215,000.00	\$723.75	\$808.00	\$504.25	\$576.25	\$415.75
\$215,000.01	\$220,000.00	\$735.00	\$820.50	\$511.00	\$585.00	\$421.00
\$220,000.01	\$225,000.00	\$746.25	\$833.00	\$517.75	\$593.75	\$426.25
\$225,000.01	\$230,000.00	\$757.50	\$845.50	\$524.50	\$602.50	\$431.50
\$230,000.01	\$235,000.00	\$768.75	\$858.00	\$531.25	\$611.25	\$436.75
\$235,000.01	\$240,000.00	\$780.00	\$870.50	\$538.00	\$620.00	\$442.00
\$240,000.01	\$245,000.00	\$791.25	\$883.00	\$544.75	\$628.75	\$447.25
\$245,000.01	\$250,000.00	\$802.50	\$895.50	\$551.50	\$637.50	\$452.50
\$250,000.01	\$260,000.00	\$825.00	\$920.50	\$565.00	\$655.00	\$463.00
\$260,000.01	\$270,000.00	\$847.50	\$945.50	\$578.50	\$672.50	\$473.50
\$270,000.01	\$280,000.00	\$870.00	\$970.50	\$592.00	\$690.00	\$484.00
\$280,000.01	\$290,000.00	\$892.50	\$995.50	\$605.50	\$707.50	\$494.50
\$290,000.01	\$300,000.00	\$915.00	\$1,020.50	\$619.00	\$725.00	\$505.00
\$300,000.01	\$310,000.00	\$937.50	\$1,045.50	\$632.50	\$742.50	\$515.50
\$310,000.01	\$320,000.00	\$960.00	\$1,070.50	\$646.00	\$760.00	\$526.00
\$320,000.01	\$330,000.00	\$982.50	\$1,095.50	\$659.50	\$777.50	\$536.50
\$330,000.01	\$340,000.00	\$1,005.00	\$1,120.50	\$673.00	\$795.00	\$547.00
\$340,000.01	\$350,000.00	\$1,027.50	\$1,145.50	\$686.50	\$812.50	\$557.50
\$350,000.01	\$360,000.00	\$1,050.00	\$1,170.50	\$700.00	\$830.00	\$568.00
\$360,000.01	\$370,000.00	\$1,072.50	\$1,195.50	\$713.50	\$847.50	\$578.50
\$370,000.01	\$380,000.00	\$1,095.00	\$1,220.50	\$727.00	\$865.00	\$589.00
\$380,000.01	\$390,000.00	\$1,117.50	\$1,245.50	\$740.50	\$882.50	\$599.50
\$390,000.01	\$400,000.00	\$1,140.00	\$1,270.50	\$754.00	\$900.00	\$610.00
\$400,000.01	\$410,000.00	\$1,162.50	\$1,295.50	\$767.50	\$917.50	\$620.50
\$410,000.01	\$420,000.00	\$1,185.00	\$1,320.50	\$781.00	\$935.00	\$631.00
\$420,000.01	\$430,000.00	\$1,207.50	\$1,345.50	\$794.50	\$952.50	\$641.50
\$430,000.01	\$440,000.00	\$1,230.00	\$1,370.50	\$808.00	\$970.00	\$652.00
\$440,000.01	\$450,000.00	\$1,252.50	\$1,395.50	\$821.50	\$987.50	\$662.50
\$450,000.01	\$460,000.00	\$1,275.00	\$1,420.50	\$835.00	\$1,005.00	\$673.00
\$460,000.01	\$470,000.00	\$1,297.50	\$1,445.50	\$848.50	\$1,022.50	\$683.50
\$470,000.01	\$480,000.00	\$1,320.00	\$1,470.50	\$862.00	\$1,040.00	\$694.00

		Column 1	Column 2	Column 3	Column 4	Column 5
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$480,000.01	\$490,000.00	\$1,342.50	\$1,495.50	\$875.50	\$1,057.50	\$704.50
\$490,000.01	\$500,000.00	\$1,365.00	\$1,520.50	\$889.00	\$1,075.00	\$715.00
\$500,000.01	\$525,000.00	\$1,415.00	\$1,576.75	\$919.00	\$1,112.50	\$737.50
\$525,000.01	\$550,000.00	\$1,465.00	\$1,633.00	\$949.00	\$1,150.00	\$760.00
\$550,000.01	\$575,000.00	\$1,515.00	\$1,689.25	\$979.00	\$1,187.50	\$782.50
\$575,000.01	\$600,000.00	\$1,565.00	\$1,745.50	\$1,009.00	\$1,225.00	\$805.00
\$600,000.01	\$625,000.00	\$1,615.00	\$1,801.75	\$1,039.00	\$1,262.50	\$827.50
\$625,000.01	\$650,000.00	\$1,665.00	\$1,858.00	\$1,069.00	\$1,300.00	\$850.00
\$650,000.01	\$675,000.00	\$1,715.00	\$1,914.25	\$1,099.00	\$1,337.50	\$872.50
\$675,000.01	\$700,000.00	\$1,765.00	\$1,970.50	\$1,129.00	\$1,375.00	\$895.00
\$700,000.01	\$725,000.00	\$1,815.00	\$2,026.75	\$1,159.00	\$1,412.50	\$917.50
\$725,000.01	\$750,000.00	\$1,865.00	\$2,083.00	\$1,189.00	\$1,450.00	\$940.00
\$750,000.01	\$800,000.00	\$1,965.00	\$2,195.50	\$1,249.00	\$1,525.00	\$985.00
\$800,000.01	\$850,000.00	\$2,065.00	\$2,308.00	\$1,309.00	\$1,600.00	\$1,030.00
\$850,000.01	\$900,000.00	\$2,165.00	\$2,420.50	\$1,369.00	\$1,675.00	\$1,075.00
\$900,000.01	\$950,000.00	\$2,265.00	\$2,533.00	\$1,429.00	\$1,750.00	\$1,120.00
\$950,000.01	\$1,000,000.00	\$2,365.00	\$2,645.50	\$1,489.00	\$1,825.00	\$1,165.00
\$1,000,000.01	\$1,100,000.00	\$2,515.00	\$2,820.50	\$1,579.00	\$1,950.00	\$1,240.00
\$1,100,000.01	\$1,200,000.00	\$2,665.00	\$2,995.50	\$1,669.00	\$2,075.00	\$1,315.00
\$1,200,000.01	\$1,300,000.00	\$2,815.00	\$3,170.50	\$1,759.00	\$2,200.00	\$1,390.00
\$1,300,000.01	\$1,400,000.00	\$2,965.00	\$3,345.50	\$1,849.00	\$2,325.00	\$1,465.00
\$1,400,000.01	\$1,500,000.00	\$3,115.00	\$3,520.50	\$1,939.00	\$2,450.00	\$1,540.00
\$1,500,000.01	\$1,600,000.00	\$3,265.00	\$3,695.50	\$2,029.00	\$2,575.00	\$1,615.00
\$1,600,000.01	\$1,700,000.00	\$3,415.00	\$3,870.50	\$2,119.00	\$2,700.00	\$1,690.00
\$1,700,000.01	\$1,800,000.00	\$3,565.00	\$4,045.50	\$2,209.00	\$2,825.00	\$1,765.00
\$1,800,000.01	\$1,900,000.00	\$3,715.00	\$4,220.50	\$2,299.00	\$2,950.00	\$1,840.00
\$1,900,000.01	\$2,000,000.00	\$3,865.00	\$4,395.50	\$2,389.00	\$3,075.00	\$1,915.00
\$2,000,000.01	\$2,100,000.00	\$4,015.00	\$4,570.50	\$2,479.00	\$3,200.00	\$1,990.00
\$2,100,000.01	\$2,200,000.00	\$4,165.00	\$4,745.50	\$2,569.00	\$3,325.00	\$2,065.00
\$2,200,000.01	\$2,300,000.00	\$4,315.00	\$4,920.50	\$2,659.00	\$3,450.00	\$2,140.00
\$2,300,000.01	\$2,400,000.00	\$4,465.00	\$5,095.50	\$2,749.00	\$3,575.00	\$2,215.00
\$2,400,000.01	\$2,500,000.00	\$4,615.00	\$5,270.50	\$2,839.00	\$3,700.00	\$2,290.00
\$2,500,000.01	\$2,600,000.00	\$4,765.00	\$5,445.50	\$2,929.00	\$3,825.00	\$2,365.00
\$2,600,000.01	\$2,700,000.00	\$4,915.00	\$5,620.50	\$3,019.00	\$3,950.00	\$2,440.00
\$2,700,000.01	\$2,800,000.00	\$5,065.00	\$5,795.50	\$3,109.00	\$4,075.00	\$2,515.00
\$2,800,000.01	\$2,900,000.00	\$5,215.00	\$5,970.50	\$3,199.00	\$4,200.00	\$2,590.00
\$2,900,000.01	\$3,000,000.00	\$5,365.00	\$6,145.50	\$3,289.00	\$4,325.00	\$2,665.00
\$3,000,000.01	\$3,100,000.00	\$5,515.00	\$6,320.50	\$3,379.00	\$4,450.00	\$2,740.00

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY Rates	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$3,100,000.01	\$3,200,000.00	\$5,665.00	\$6,495.50	\$3,469.00	\$4,575.00	\$2,815.00
\$3,200,000.01	\$3,300,000.00	\$5,815.00	\$6,670.50	\$3,559.00	\$4,700.00	\$2,890.00
\$3,300,000.01	\$3,400,000.00	\$5,965.00	\$6,845.50	\$3,649.00	\$4,825.00	\$2,965.00
\$3,400,000.01	\$3,500,000.00	\$6,115.00	\$7,020.50	\$3,739.00	\$4,950.00	\$3,040.00
\$3,500,000.01	\$3,600,000.00	\$6,265.00	\$7,195.50	\$3,829.00	\$5,075.00	\$3,115.00
\$3,600,000.01	\$3,700,000.00	\$6,415.00	\$7,370.50	\$3,919.00	\$5,200.00	\$3,190.00
\$3,700,000.01	\$3,800,000.00	\$6,565.00	\$7,545.50	\$4,009.00	\$5,325.00	\$3,265.00
\$3,800,000.01	\$3,900,000.00	\$6,715.00	\$7,720.50	\$4,099.00	\$5,450.00	\$3,340.00
\$3,900,000.01	\$4,000,000.00	\$6,865.00	\$7,895.50	\$4,189.00	\$5,575.00	\$3,415.00
\$4,000,000.01	\$4,100,000.00	\$7,015.00	\$8,070.50	\$4,279.00	\$5,700.00	\$3,490.00
\$4,100,000.01	\$4,200,000.00	\$7,165.00	\$8,245.50	\$4,369.00	\$5,825.00	\$3,565.00
\$4,200,000.01	\$4,300,000.00	\$7,315.00	\$8,420.50	\$4,459.00	\$5,950.00	\$3,640.00
\$4,300,000.01	\$4,400,000.00	\$7,465.00	\$8,595.50	\$4,549.00	\$6,075.00	\$3,715.00
\$4,400,000.01	\$4,500,000.00	\$7,615.00	\$8,770.50	\$4,639.00	\$6,200.00	\$3,790.00
\$4,500,000.01	\$4,600,000.00	\$7,765.00	\$8,945.50	\$4,729.00	\$6,325.00	\$3,865.00
\$4,600,000.01	\$4,700,000.00	\$7,915.00	\$9,120.50	\$4,819.00	\$6,450.00	\$3,940.00
\$4,700,000.01	\$4,800,000.00	\$8,065.00	\$9,295.50	\$4,909.00	\$6,575.00	\$4,015.00
\$4,800,000.01	\$4,900,000.00	\$8,215.00	\$9,470.50	\$4,999.00	\$6,700.00	\$4,090.00
\$4,900,000.01	\$5,000,000.00	\$8,365.00	\$9,645.50	\$5,089.00	\$6,825.00	\$4,165.00

SECTION H
CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY

Except as set forth in Section C, the Rates, Charges, and fee set forth in Section H apply to all transactions involving property in Cherokee County, Crawford County, Labette County, and Neosho County.

H.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section H.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section H.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section H.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section H.6 at the tier level of the excess liability.

(c) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section H.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section H.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

H.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$5,000,000	\$175 plus \$.30 per \$1,000

Any post-policy increase in the Amount of Insurance shall be \$.30 per \$1,000.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250

Amount of Insurance	Rate
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section H.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

H.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$100 per additional tract	\$100 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$225	\$225

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section H.3(c) above	N/A

H.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$225	\$225

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$200	\$200

H.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$350

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$350

3. Loan Only

This section applies except where Section H.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$350

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Seller	Buyer	Total
N/A	N/A	\$350

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Seller	Buyer	Total
N/A	N/A	\$400

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Seller	Buyer	Total
N/A	N/A	\$400

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections H.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$100

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$100	\$100	Depends on the number of parties requesting after-hours service

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$100

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

7. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$200

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) & / or Disburse	N/A	N/A	\$350

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$100

4. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$100

5. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$75/document

7. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$100

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

12. Construction Disbursing

Amount	Charge
Up to and including \$100,000	\$550
\$100,000.01 to \$250,000	1/2 of 1% of the Construction Loan
More than \$250,000	1/4 of 1% of the Construction Loan

H.6 RATES

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$275.00	\$300.00	\$275.00
\$20,000.01	\$25,000.00	\$300.00	\$327.50	\$300.00
\$25,000.01	\$30,000.00	\$325.00	\$355.00	\$325.00
\$30,000.01	\$35,000.00	\$350.00	\$382.50	\$350.00
\$35,000.01	\$40,000.00	\$375.00	\$410.00	\$375.00
\$40,000.01	\$45,000.00	\$400.00	\$437.50	\$400.00
\$45,000.01	\$50,000.00	\$425.00	\$465.00	\$425.00
\$50,000.01	\$55,000.00	\$445.00	\$487.00	\$445.00
\$55,000.01	\$60,000.00	\$465.00	\$509.00	\$465.00
\$60,000.01	\$65,000.00	\$485.00	\$531.00	\$485.00
\$65,000.01	\$70,000.00	\$505.00	\$553.00	\$505.00
\$70,000.01	\$75,000.00	\$525.00	\$575.00	\$525.00
\$75,000.01	\$80,000.00	\$545.00	\$597.00	\$545.00

\$80,000.01	\$85,000.00	\$565.00	\$619.00	\$565.00
\$85,000.01	\$90,000.00	\$585.00	\$641.00	\$585.00
\$90,000.01	\$95,000.00	\$605.00	\$663.00	\$605.00
\$95,000.01	\$100,000.00	\$625.00	\$685.00	\$625.00
\$100,000.01	\$105,000.00	\$645.00	\$707.00	\$645.00
\$105,000.01	\$110,000.00	\$665.00	\$729.00	\$665.00
\$110,000.01	\$115,000.00	\$685.00	\$751.00	\$685.00
\$115,000.01	\$120,000.00	\$705.00	\$773.00	\$705.00
\$120,000.01	\$125,000.00	\$725.00	\$795.00	\$725.00
\$125,000.01	\$130,000.00	\$745.00	\$817.00	\$745.00
\$130,000.01	\$135,000.00	\$765.00	\$839.00	\$765.00
\$135,000.01	\$140,000.00	\$785.00	\$861.00	\$785.00
\$140,000.01	\$145,000.00	\$805.00	\$883.00	\$805.00
\$145,000.01	\$150,000.00	\$825.00	\$905.00	\$825.00
\$150,000.01	\$155,000.00	\$845.00	\$927.00	\$845.00
\$155,000.01	\$160,000.00	\$865.00	\$949.00	\$865.00
\$160,000.01	\$165,000.00	\$885.00	\$971.00	\$885.00
\$165,000.01	\$170,000.00	\$905.00	\$993.00	\$905.00
\$170,000.01	\$175,000.00	\$920.00	\$1,009.50	\$920.00
\$175,000.01	\$180,000.00	\$935.00	\$1,026.00	\$935.00
\$180,000.01	\$185,000.00	\$950.00	\$1,042.50	\$950.00
\$185,000.01	\$190,000.00	\$965.00	\$1,059.00	\$965.00
\$190,000.01	\$195,000.00	\$980.00	\$1,075.50	\$980.00
\$195,000.01	\$200,000.00	\$995.00	\$1,092.00	\$995.00
\$200,000.01	\$205,000.00	\$1,010.00	\$1,108.50	\$1,010.00
\$205,000.01	\$210,000.00	\$1,025.00	\$1,125.00	\$1,025.00
\$210,000.01	\$215,000.00	\$1,040.00	\$1,141.50	\$1,040.00
\$215,000.01	\$220,000.00	\$1,055.00	\$1,158.00	\$1,055.00
\$220,000.01	\$225,000.00	\$1,070.00	\$1,174.50	\$1,070.00
\$225,000.01	\$230,000.00	\$1,085.00	\$1,191.00	\$1,085.00
\$230,000.01	\$235,000.00	\$1,100.00	\$1,207.50	\$1,100.00
\$235,000.01	\$240,000.00	\$1,115.00	\$1,224.00	\$1,115.00
\$240,000.01	\$245,000.00	\$1,130.00	\$1,240.50	\$1,130.00
\$245,000.01	\$250,000.00	\$1,145.00	\$1,257.00	\$1,145.00
\$250,000.01	\$260,000.00	\$1,170.00	\$1,284.50	\$1,170.00
\$260,000.01	\$270,000.00	\$1,195.00	\$1,312.00	\$1,195.00
\$270,000.01	\$280,000.00	\$1,220.00	\$1,339.50	\$1,220.00
\$280,000.01	\$290,000.00	\$1,245.00	\$1,367.00	\$1,245.00
\$290,000.01	\$300,000.00	\$1,270.00	\$1,394.50	\$1,270.00
\$300,000.01	\$310,000.00	\$1,295.00	\$1,422.00	\$1,295.00
\$310,000.01	\$320,000.00	\$1,320.00	\$1,449.50	\$1,320.00
\$320,000.01	\$330,000.00	\$1,345.00	\$1,477.00	\$1,345.00
\$330,000.01	\$340,000.00	\$1,370.00	\$1,504.50	\$1,370.00

\$340,000.01	\$350,000.00	\$1,395.00	\$1,532.00	\$1,395.00
\$350,000.01	\$360,000.00	\$1,420.00	\$1,559.50	\$1,420.00
\$360,000.01	\$370,000.00	\$1,445.00	\$1,587.00	\$1,445.00
\$370,000.01	\$380,000.00	\$1,470.00	\$1,614.50	\$1,470.00
\$380,000.01	\$390,000.00	\$1,495.00	\$1,642.00	\$1,495.00
\$390,000.01	\$400,000.00	\$1,520.00	\$1,669.50	\$1,520.00
\$400,000.01	\$410,000.00	\$1,545.00	\$1,697.00	\$1,545.00
\$410,000.01	\$420,000.00	\$1,570.00	\$1,724.50	\$1,570.00
\$420,000.01	\$430,000.00	\$1,595.00	\$1,752.00	\$1,595.00
\$430,000.01	\$440,000.00	\$1,620.00	\$1,779.50	\$1,620.00
\$440,000.01	\$450,000.00	\$1,645.00	\$1,807.00	\$1,645.00
\$450,000.01	\$460,000.00	\$1,670.00	\$1,834.50	\$1,670.00
\$460,000.01	\$470,000.00	\$1,695.00	\$1,862.00	\$1,695.00
\$470,000.01	\$480,000.00	\$1,720.00	\$1,889.50	\$1,720.00
\$480,000.01	\$490,000.00	\$1,745.00	\$1,917.00	\$1,745.00
\$490,000.01	\$500,000.00	\$1,770.00	\$1,944.50	\$1,770.00
\$500,000.01	\$525,000.00	\$1,826.25	\$2,007.00	\$1,826.25
\$525,000.01	\$550,000.00	\$1,882.50	\$2,069.50	\$1,882.50
\$550,000.01	\$575,000.00	\$1,938.75	\$2,132.00	\$1,938.75
\$575,000.01	\$600,000.00	\$1,995.00	\$2,194.50	\$1,995.00
\$600,000.01	\$625,000.00	\$2,051.25	\$2,257.00	\$2,051.25
\$625,000.01	\$650,000.00	\$2,107.50	\$2,319.50	\$2,107.50
\$650,000.01	\$675,000.00	\$2,163.75	\$2,382.00	\$2,163.75
\$675,000.01	\$700,000.00	\$2,220.00	\$2,444.50	\$2,220.00
\$700,000.01	\$725,000.00	\$2,276.25	\$2,507.00	\$2,276.25
\$725,000.01	\$750,000.00	\$2,332.50	\$2,569.50	\$2,332.50
\$750,000.01	\$800,000.00	\$2,445.00	\$2,694.50	\$2,445.00
\$800,000.01	\$850,000.00	\$2,557.50	\$2,819.50	\$2,557.50
\$850,000.01	\$900,000.00	\$2,670.00	\$2,944.50	\$2,670.00
\$900,000.01	\$950,000.00	\$2,782.50	\$3,069.50	\$2,782.50
\$950,000.01	\$1,000,000.00	\$2,895.00	\$3,194.50	\$2,895.00
\$1,000,000.01	\$1,100,000.00	\$3,045.00	\$3,369.50	\$3,045.00
\$1,100,000.01	\$1,200,000.00	\$3,195.00	\$3,544.50	\$3,195.00
\$1,200,000.01	\$1,300,000.00	\$3,345.00	\$3,719.50	\$3,345.00
\$1,300,000.01	\$1,400,000.00	\$3,495.00	\$3,894.50	\$3,495.00
\$1,400,000.01	\$1,500,000.00	\$3,645.00	\$4,069.50	\$3,645.00
\$1,500,000.01	\$1,600,000.00	\$3,795.00	\$4,244.50	\$3,795.00
\$1,600,000.01	\$1,700,000.00	\$3,945.00	\$4,419.50	\$3,945.00
\$1,700,000.01	\$1,800,000.00	\$4,095.00	\$4,594.50	\$4,095.00
\$1,800,000.01	\$1,900,000.00	\$4,245.00	\$4,769.50	\$4,245.00
\$1,900,000.01	\$2,000,000.00	\$4,395.00	\$4,944.50	\$4,395.00
\$2,000,000.01	\$2,100,000.00	\$4,545.00	\$5,119.50	\$4,545.00

\$2,100,000.01	\$2,200,000.00	\$4,695.00	\$5,294.50	\$4,695.00
\$2,200,000.01	\$2,300,000.00	\$4,845.00	\$5,469.50	\$4,845.00
\$2,300,000.01	\$2,400,000.00	\$4,995.00	\$5,644.50	\$4,995.00
\$2,400,000.01	\$2,500,000.00	\$5,145.00	\$5,819.50	\$5,145.00
\$2,500,000.01	\$2,600,000.00	\$5,295.00	\$5,994.50	\$5,295.00
\$2,600,000.01	\$2,700,000.00	\$5,445.00	\$6,169.50	\$5,445.00
\$2,700,000.01	\$2,800,000.00	\$5,595.00	\$6,344.50	\$5,595.00
\$2,800,000.01	\$2,900,000.00	\$5,745.00	\$6,519.50	\$5,745.00
\$2,900,000.01	\$3,000,000.00	\$5,895.00	\$6,694.50	\$5,895.00
\$3,000,000.01	\$3,100,000.00	\$6,045.00	\$6,869.50	\$6,045.00
\$3,100,000.01	\$3,200,000.00	\$6,195.00	\$7,044.50	\$6,195.00
\$3,200,000.01	\$3,300,000.00	\$6,345.00	\$7,219.50	\$6,345.00
\$3,300,000.01	\$3,400,000.00	\$6,495.00	\$7,394.50	\$6,495.00
\$3,400,000.01	\$3,500,000.00	\$6,645.00	\$7,569.50	\$6,645.00
\$3,500,000.01	\$3,600,000.00	\$6,795.00	\$7,744.50	\$6,795.00
\$3,600,000.01	\$3,700,000.00	\$6,945.00	\$7,919.50	\$6,945.00
\$3,700,000.01	\$3,800,000.00	\$7,095.00	\$8,094.50	\$7,095.00
\$3,800,000.01	\$3,900,000.00	\$7,245.00	\$8,269.50	\$7,245.00
\$3,900,000.01	\$4,000,000.00	\$7,395.00	\$8,444.50	\$7,395.00
\$4,000,000.01	\$4,100,000.00	\$7,545.00	\$8,619.50	\$7,545.00
\$4,100,000.01	\$4,200,000.00	\$7,695.00	\$8,794.50	\$7,695.00
\$4,200,000.01	\$4,300,000.00	\$7,845.00	\$8,969.50	\$7,845.00
\$4,300,000.01	\$4,400,000.00	\$7,995.00	\$9,144.50	\$7,995.00
\$4,400,000.01	\$4,500,000.00	\$8,145.00	\$9,319.50	\$8,145.00
\$4,500,000.01	\$4,600,000.00	\$8,295.00	\$9,494.50	\$8,295.00
\$4,600,000.01	\$4,700,000.00	\$8,445.00	\$9,669.50	\$8,445.00
\$4,700,000.01	\$4,800,000.00	\$8,595.00	\$9,844.50	\$8,595.00
\$4,800,000.01	\$4,900,000.00	\$8,745.00	\$10,019.50	\$8,745.00
\$4,900,000.01	\$5,000,000.00	\$8,895.00	\$10,194.50	\$8,895.00

SECTION I

REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section I apply to all transactions involving property in the remaining counties in the state of Kansas (not specifically referenced within Sections D, E, F, G, and H of this Schedule) with a population in excess of 10,000 as determined by the United States Census Bureau.

I.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section I.6.

When the amount of Insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section I.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section I.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section I.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section I.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section I.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

I.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section I.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

I.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$225	\$225

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$125, but see Section I.3(c) above	N/A

I.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$225	\$225

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$200	\$200

I.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$400

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$350

3. Loan Only

This section applies except where Section I.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$350

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Seller	Buyer	Total
N/A	N/A	\$350

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Seller	Buyer	Total
N/A	N/A	\$400

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Seller	Buyer	Total
N/A	N/A	\$400

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections I.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$150

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$100	\$100	Depends on the number of parties requesting after-hours service

4. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$100

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

7. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$200

2. Prepare Settlement Statement (CD) & / or Disburse

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) & / or Disburse	N/A	N/A	\$350

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$100

4. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$100

5. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

6. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$75/document

7. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$100

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

I.6 RATES

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$275.00	\$300.00	\$275.00
\$20,000.01	\$25,000.00	\$300.00	\$327.50	\$300.00
\$25,000.01	\$30,000.00	\$325.00	\$355.00	\$325.00
\$30,000.01	\$35,000.00	\$350.00	\$382.50	\$350.00
\$35,000.01	\$40,000.00	\$375.00	\$410.00	\$375.00
\$40,000.01	\$45,000.00	\$400.00	\$437.50	\$400.00
\$45,000.01	\$50,000.00	\$425.00	\$465.00	\$425.00
\$50,000.01	\$55,000.00	\$445.00	\$487.00	\$445.00
\$55,000.01	\$60,000.00	\$465.00	\$509.00	\$465.00
\$60,000.01	\$65,000.00	\$485.00	\$531.00	\$485.00
\$65,000.01	\$70,000.00	\$505.00	\$553.00	\$505.00
\$70,000.01	\$75,000.00	\$525.00	\$575.00	\$525.00
\$75,000.01	\$80,000.00	\$545.00	\$597.00	\$545.00
\$80,000.01	\$85,000.00	\$565.00	\$619.00	\$565.00
\$85,000.01	\$90,000.00	\$585.00	\$641.00	\$585.00
\$90,000.01	\$95,000.00	\$605.00	\$663.00	\$605.00
\$95,000.01	\$100,000.00	\$625.00	\$685.00	\$625.00
\$100,000.01	\$105,000.00	\$645.00	\$707.00	\$645.00
\$105,000.01	\$110,000.00	\$665.00	\$729.00	\$665.00
\$110,000.01	\$115,000.00	\$685.00	\$751.00	\$685.00
\$115,000.01	\$120,000.00	\$705.00	\$773.00	\$705.00
\$120,000.01	\$125,000.00	\$725.00	\$795.00	\$725.00
\$125,000.01	\$130,000.00	\$745.00	\$817.00	\$745.00
\$130,000.01	\$135,000.00	\$765.00	\$839.00	\$765.00
\$135,000.01	\$140,000.00	\$785.00	\$861.00	\$785.00
\$140,000.01	\$145,000.00	\$805.00	\$883.00	\$805.00
\$145,000.01	\$150,000.00	\$825.00	\$905.00	\$825.00
\$150,000.01	\$155,000.00	\$845.00	\$927.00	\$845.00
\$155,000.01	\$160,000.00	\$865.00	\$949.00	\$865.00
\$160,000.01	\$165,000.00	\$885.00	\$971.00	\$885.00
\$165,000.01	\$170,000.00	\$905.00	\$993.00	\$905.00
\$170,000.01	\$175,000.00	\$920.00	\$1,009.50	\$920.00
\$175,000.01	\$180,000.00	\$935.00	\$1,026.00	\$935.00
\$180,000.01	\$185,000.00	\$950.00	\$1,042.50	\$950.00
\$185,000.01	\$190,000.00	\$965.00	\$1,059.00	\$965.00
\$190,000.01	\$195,000.00	\$980.00	\$1,075.50	\$980.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$195,000.01	\$200,000.00	\$995.00	\$1,092.00	\$995.00
\$200,000.01	\$205,000.00	\$1,010.00	\$1,108.50	\$1,010.00
\$205,000.01	\$210,000.00	\$1,025.00	\$1,125.00	\$1,025.00
\$210,000.01	\$215,000.00	\$1,040.00	\$1,141.50	\$1,040.00
\$215,000.01	\$220,000.00	\$1,055.00	\$1,158.00	\$1,055.00
\$220,000.01	\$225,000.00	\$1,070.00	\$1,174.50	\$1,070.00
\$225,000.01	\$230,000.00	\$1,085.00	\$1,191.00	\$1,085.00
\$230,000.01	\$235,000.00	\$1,100.00	\$1,207.50	\$1,100.00
\$235,000.01	\$240,000.00	\$1,115.00	\$1,224.00	\$1,115.00
\$240,000.01	\$245,000.00	\$1,130.00	\$1,240.50	\$1,130.00
\$245,000.01	\$250,000.00	\$1,145.00	\$1,257.00	\$1,145.00
\$250,000.01	\$260,000.00	\$1,170.00	\$1,284.50	\$1,170.00
\$260,000.01	\$270,000.00	\$1,195.00	\$1,312.00	\$1,195.00
\$270,000.01	\$280,000.00	\$1,220.00	\$1,339.50	\$1,220.00
\$280,000.01	\$290,000.00	\$1,245.00	\$1,367.00	\$1,245.00
\$290,000.01	\$300,000.00	\$1,270.00	\$1,394.50	\$1,270.00
\$300,000.01	\$310,000.00	\$1,295.00	\$1,422.00	\$1,295.00
\$310,000.01	\$320,000.00	\$1,320.00	\$1,449.50	\$1,320.00
\$320,000.01	\$330,000.00	\$1,345.00	\$1,477.00	\$1,345.00
\$330,000.01	\$340,000.00	\$1,370.00	\$1,504.50	\$1,370.00
\$340,000.01	\$350,000.00	\$1,395.00	\$1,532.00	\$1,395.00
\$350,000.01	\$360,000.00	\$1,420.00	\$1,559.50	\$1,420.00
\$360,000.01	\$370,000.00	\$1,445.00	\$1,587.00	\$1,445.00
\$370,000.01	\$380,000.00	\$1,470.00	\$1,614.50	\$1,470.00
\$380,000.01	\$390,000.00	\$1,495.00	\$1,642.00	\$1,495.00
\$390,000.01	\$400,000.00	\$1,520.00	\$1,669.50	\$1,520.00
\$400,000.01	\$410,000.00	\$1,545.00	\$1,697.00	\$1,545.00
\$410,000.01	\$420,000.00	\$1,570.00	\$1,724.50	\$1,570.00
\$420,000.01	\$430,000.00	\$1,595.00	\$1,752.00	\$1,595.00
\$430,000.01	\$440,000.00	\$1,620.00	\$1,779.50	\$1,620.00
\$440,000.01	\$450,000.00	\$1,645.00	\$1,807.00	\$1,645.00
\$450,000.01	\$460,000.00	\$1,670.00	\$1,834.50	\$1,670.00
\$460,000.01	\$470,000.00	\$1,695.00	\$1,862.00	\$1,695.00
\$470,000.01	\$480,000.00	\$1,720.00	\$1,889.50	\$1,720.00
\$480,000.01	\$490,000.00	\$1,745.00	\$1,917.00	\$1,745.00
\$490,000.01	\$500,000.00	\$1,770.00	\$1,944.50	\$1,770.00
\$500,000.01	\$525,000.00	\$1,826.25	\$2,007.00	\$1,826.25
\$525,000.01	\$550,000.00	\$1,882.50	\$2,069.50	\$1,882.50

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$550,000.01	\$575,000.00	\$1,938.75	\$2,132.00	\$1,938.75
\$575,000.01	\$600,000.00	\$1,995.00	\$2,194.50	\$1,995.00
\$600,000.01	\$625,000.00	\$2,051.25	\$2,257.00	\$2,051.25
\$625,000.01	\$650,000.00	\$2,107.50	\$2,319.50	\$2,107.50
\$650,000.01	\$675,000.00	\$2,163.75	\$2,382.00	\$2,163.75
\$675,000.01	\$700,000.00	\$2,220.00	\$2,444.50	\$2,220.00
\$700,000.01	\$725,000.00	\$2,276.25	\$2,507.00	\$2,276.25
\$725,000.01	\$750,000.00	\$2,332.50	\$2,569.50	\$2,332.50
\$750,000.01	\$800,000.00	\$2,445.00	\$2,694.50	\$2,445.00
\$800,000.01	\$850,000.00	\$2,557.50	\$2,819.50	\$2,557.50
\$850,000.01	\$900,000.00	\$2,670.00	\$2,944.50	\$2,670.00
\$900,000.01	\$950,000.00	\$2,782.50	\$3,069.50	\$2,782.50
\$950,000.01	\$1,000,000.00	\$2,895.00	\$3,194.50	\$2,895.00
\$1,000,000.01	\$1,100,000.00	\$3,045.00	\$3,369.50	\$3,045.00
\$1,100,000.01	\$1,200,000.00	\$3,195.00	\$3,544.50	\$3,195.00
\$1,200,000.01	\$1,300,000.00	\$3,345.00	\$3,719.50	\$3,345.00
\$1,300,000.01	\$1,400,000.00	\$3,495.00	\$3,894.50	\$3,495.00
\$1,400,000.01	\$1,500,000.00	\$3,645.00	\$4,069.50	\$3,645.00
\$1,500,000.01	\$1,600,000.00	\$3,795.00	\$4,244.50	\$3,795.00
\$1,600,000.01	\$1,700,000.00	\$3,945.00	\$4,419.50	\$3,945.00
\$1,700,000.01	\$1,800,000.00	\$4,095.00	\$4,594.50	\$4,095.00
\$1,800,000.01	\$1,900,000.00	\$4,245.00	\$4,769.50	\$4,245.00
\$1,900,000.01	\$2,000,000.00	\$4,395.00	\$4,944.50	\$4,395.00
\$2,000,000.01	\$2,100,000.00	\$4,545.00	\$5,119.50	\$4,545.00
\$2,100,000.01	\$2,200,000.00	\$4,695.00	\$5,294.50	\$4,695.00
\$2,200,000.01	\$2,300,000.00	\$4,845.00	\$5,469.50	\$4,845.00
\$2,300,000.01	\$2,400,000.00	\$4,995.00	\$5,644.50	\$4,995.00
\$2,400,000.01	\$2,500,000.00	\$5,145.00	\$5,819.50	\$5,145.00
\$2,500,000.01	\$2,600,000.00	\$5,295.00	\$5,994.50	\$5,295.00
\$2,600,000.01	\$2,700,000.00	\$5,445.00	\$6,169.50	\$5,445.00
\$2,700,000.01	\$2,800,000.00	\$5,595.00	\$6,344.50	\$5,595.00
\$2,800,000.01	\$2,900,000.00	\$5,745.00	\$6,519.50	\$5,745.00
\$2,900,000.01	\$3,000,000.00	\$5,895.00	\$6,694.50	\$5,895.00
\$3,000,000.01	\$3,100,000.00	\$6,045.00	\$6,869.50	\$6,045.00
\$3,100,000.01	\$3,200,000.00	\$6,195.00	\$7,044.50	\$6,195.00
\$3,200,000.01	\$3,300,000.00	\$6,345.00	\$7,219.50	\$6,345.00
\$3,300,000.01	\$3,400,000.00	\$6,495.00	\$7,394.50	\$6,495.00
\$3,400,000.01	\$3,500,000.00	\$6,645.00	\$7,569.50	\$6,645.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$3,500,000.01	\$3,600,000.00	\$6,795.00	\$7,744.50	\$6,795.00
\$3,600,000.01	\$3,700,000.00	\$6,945.00	\$7,919.50	\$6,945.00
\$3,700,000.01	\$3,800,000.00	\$7,095.00	\$8,094.50	\$7,095.00
\$3,800,000.01	\$3,900,000.00	\$7,245.00	\$8,269.50	\$7,245.00
\$3,900,000.01	\$4,000,000.00	\$7,395.00	\$8,444.50	\$7,395.00
\$4,000,000.01	\$4,100,000.00	\$7,545.00	\$8,619.50	\$7,545.00
\$4,100,000.01	\$4,200,000.00	\$7,695.00	\$8,794.50	\$7,695.00
\$4,200,000.01	\$4,300,000.00	\$7,845.00	\$8,969.50	\$7,845.00
\$4,300,000.01	\$4,400,000.00	\$7,995.00	\$9,144.50	\$7,995.00
\$4,400,000.01	\$4,500,000.00	\$8,145.00	\$9,319.50	\$8,145.00
\$4,500,000.01	\$4,600,000.00	\$8,295.00	\$9,494.50	\$8,295.00
\$4,600,000.01	\$4,700,000.00	\$8,445.00	\$9,669.50	\$8,445.00
\$4,700,000.01	\$4,800,000.00	\$8,595.00	\$9,844.50	\$8,595.00
\$4,800,000.01	\$4,900,000.00	\$8,745.00	\$10,019.50	\$8,745.00
\$4,900,000.01	\$5,000,000.00	\$8,895.00	\$10,194.50	\$8,895.00

APPENDIX A ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = Not applicable and percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may Charge 10-25% of the applicable Rate set forth in the tables above. Not available for Residential properties.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	1-06		Street Assessments	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	3-06		Zoning	Owner - \$100 or 5% up to \$1000 Loan - \$100 or 5% up to \$1000	Owner - \$500 Loan - \$500
	3.1-06		Zoning - Completed Structure	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	3.2-06		Zoning - Land Under Development	Owner - \$500 or 10% up to \$2500 Loan - \$500 or 10% up to \$2500	Owner - \$1,000 Loan - \$750
	3.3-06		Zoning - Completed Improvement - Non-Conforming Use	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	3.4-06		Zoning - No Zoning Classification	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	4-06		Condominium - Assessments Priority	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	4.1-06		Condominium - Current Assessments	Owner - \$75 Loan - \$75	Owner - \$150 Loan - \$150
	5-06		Planned Unit Development - Assessments Priority	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	5.1-06		Planned Unit Development - Current Assessments	Owner - \$0 Loan - \$0	Owner - \$150 Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	6-06		Variable Rate Mortgage	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	6.2-06		Variable Rate Mortgage - Negative Amortization	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	7-06		Manufactured Housing Unit	Owner - \$100 Loan - \$75	Owner - \$150 Loan - \$150
	7.1-06		Manufactured Housing - Conversion - Loan	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	7.2-06		Manufactured Housing - Conversion - Owner's	Owner - \$100 Loan - N/A	Owner - \$150 Loan - N/A
	8.1-06		Environmental Protection Lien	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	8.2-06		Commercial Environmental Protection Lien	Owner - \$0 Loan - \$0	Owner - \$150 Loan - \$150
	9-06		Restrictions, Encroachments and Minerals - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.1-06		Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.2-06		Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.3-06		Covenants, Conditions and Restrictions - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.6-06		Private Rights - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.6.1-06		Private Rights - Current Assessments - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.7-06		Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	Owner - N/A Loan - \$1,000	Owner - N/A Loan - \$1,000
	9.8-06		Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner - \$1,000 Loan - N/A	Owner - \$1,000 Loan - N/A
	9.9-06		Private Rights - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.10-06		Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	10-06		Assignment	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	10.1-06		Assignment and Date Down	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	11-06		Mortgage Modification	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
	Modified 11-06		Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas	Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$500; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	11.1-06		Mortgage Modification with Subordination - Kansas	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
	11.2-06		Mortgage Modification with Additional Amount of Insurance	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	12-06		Aggregation - Loan	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	12.1-06		Aggregation - State Limits - Loan - Kansas	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	13-06		Leasehold - Owner's Policy	Owner - \$0 Loan - N/A	Owner - \$0 Loan - N/A
	13.1-06		Leasehold - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	14-06		Future Advance - Priority	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.1-06		Future Advance - Knowledge	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.2-06		Future Advance - Letter of Credit	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.3-06		Future Advance - Reverse Mortgage	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	15-06		Non-Imputation - Full Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.1-06		Non-Imputation - Additional Insured	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.2-06		Non-Imputation - Partial Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	16-06		Mezzanine Financing	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	17-06		Access and Entry	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	17.1-06		Indirect Access and Entry	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	17.2-06		Utility Access	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18-06		Single Tax Parcel	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.1-06		Multiple Tax Parcel - Easements - Kansas	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.2-06		Multiple Tax Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.3-06		Single Tax Parcel and ID	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19-06		Contiguity - Multiple Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19.1-06		Contiguity - Single Parcel	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19.2-06		Contiguity - Specified Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	20-06		First Loss - Multiple Parcel Transactions	Owner - N/A Loan - \$250	Owner - N/A Loan - \$250

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	22-06		Location	Owner - \$50 Loan - \$0	Owner - \$150 Loan - \$150
	22.1-06		Location and Map	Owner - \$50 Loan - \$0	Owner - \$150 Loan - \$150
	23-06		Co-Insurance - Single Policy	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	23.1-06		Co-Insurance - Multiple Policies	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	24-06		Doing Business	Owner - N/A Loan - \$25	Owner - N/A Loan - \$150
	25-06		Same as Survey	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	25.1-06		Same as Portion of Survey	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	26-06		Subdivision	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	28-06		Easement - Damage or Enforced Removal	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.1-06		Encroachments - Boundaries and Easements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.2-06		Encroachments, Boundaries and Easements - Described Improvements w/o Item 5	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.3-06		Encroachments - Boundaries and Easements - Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	29-06		Interest Rate Swap - Direct Obligation - Kansas	Owner - N/A Loan - \$500	Owner - N/A Loan - \$500
	29.1-06		Interest Rate Swap - Additional Interest - Kansas	Owner - N/A Loan - \$500	Owner - N/A Loan - \$500
	29.2-06		Interest Rate Swap - Direct Obligation - Defined Amount (Kansas)	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	29.3-06		Interest Rate Swap - Additional Interest - Defined Amount (Kansas)	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	30-06		Shared Appreciation Mortgage	Owner - N/A Loan - \$250	Owner - N/A Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	30.1-06		Commercial Participation Interest	Owner - N/A Loan - N/A	Owner - N/A Loan - \$150
	31-06		Severable Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	32-06		Construction Loan	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	32.1-06		Construction Loan - Direct Payment	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	32.2-06		Construction Loan - Insured's Direct Payment	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	33-06		Disbursement	Owner - N/A Loan - \$100	Owner - N/A Loan - \$150
	34-06		Identified Risk Coverage	Owner - \$150 Loan - \$100	Owner - \$150 Loan - \$150
	35-06		Minerals and Other Subsurface Substances - Buildings	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.1-06		Minerals and Other Subsurface Substances - Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.2-06		Minerals and Other Subsurface Substances - Described Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.3-06		Minerals and Other Subsurface Substances - Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	36-06		Energy Project - Leasehold / Easement - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.1-06		Energy Project - Leasehold / Easement - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.2-06		Energy Project - Leasehold - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.3-06		Energy Project - Leasehold - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.4-06		Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	36.5-06		Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.6-06		Energy Project - Encroachments	Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements	Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements
	36.7-06		Energy Project - Fee Estate - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.8-06		Energy Project - Fee Estate - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	37-06		Assignment of Rents or Leases	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	38-06		Mortgage Tax	Owner - N/A Loan - \$25	Owner - N/A Loan - \$150
	39-06		Policy Authentication	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
	40-06		Tax Credit - Owner's Policy	Owner - \$500 Loan - N/A	Owner - \$500 Loan - N/A
	40.1-06		Tax Credit - Defined Amount - Owner's Policy	Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A	Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A
	41-06		Water – Buildings	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.1-06		Water – Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.2-06		Water – Described Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.3-06		Water – Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	42-06		Commercial Lender Group	Owner - N/A Loan - N/A	Owner - N/A Loan - \$150
	45-06		Pari Passu Mortgage – Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	46-06		Option	Owner - \$250 Loan - N/A	Owner - \$250 Loan - N/A
	JR1		ALTA JR 1	Owner - N/A Loan - \$0	Owner - N/A Loan - N/A
	JR2		JR2 Future Advance	Owner - N/A Loan - \$0	Owner - N/A Loan - N/A
100.7-06			CC&R's, Violations	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
100.8-06			CC&R's, Violations	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
100.23-06			Minerals, Surface Damage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
100.24-06			Minerals, Surface Damage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
102.4-06			Foundation	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
102.5-06			Foundation	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
103.4-06			Easement, Access to Public Street	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
103.7-06			Land Abuts Street	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
104.4-06			Collateral Assignment of Mortgage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
105-06			Multiple Mortgage in One Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
107.1-06			Allocation of Liability to Parcels	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
107.2-06			Increase Amount of Insurance	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
107.9-06			Additional Insured	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
107.11-06			Non-Merger After Lender Acquires Title	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
110.1-06			Deletion of Item From Policy	Owner - \$50 Loan - \$50	Owner - \$50 Loan - \$50
111-06			Mortgage Priority, Partial Reconveyance	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
111.1-06			Mortgage Priority, Partial Reconveyance	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
112.1-06			Bondholder	Owner - N/A Loan - \$100	Owner - N/A Loan - \$150
119.4			Bondholder - Validity of Sublease, Joint Powers	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
119.4			Bondholder - Validity of Sublease, Joint Powers - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
		EP 1	Energy Project - Definitions	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 2	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 3	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 5	Energy Project - Leasehold / Easement - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 6	Energy Project - Leasehold - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		EP 7	Energy Project - Leasehold / Easement - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 8	Energy Project - Leasehold - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 9	Energy Project - Land Treated as "Single" Integrated Whole	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 10	Energy Project - Special Measure of Loss - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 11	Energy Project - Special Measure of Loss - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 12	Energy Project - Severable Improvement	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 13	Energy Project - Zoning	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		EP 14	Energy Project - Minerals and Other Subsurface Substance	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 15	Energy Project - Encroachments (with 2e)	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		FA 1	Policy Correction	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
		FA 36.1	Variable Rate, FNMA 7 Year Balloon	Owner - N/A Loan - \$25	Owner - N/A Loan - N/A
		FA 40	Commercial Environmental Protection Liens	Owner - N/A Loan - N/A	Owner - \$150 Loan - \$150
		FA 43	Easements in Declaration	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
		FA 49.1	Aggregation / Tie-In Owner	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
		FA 55	Fairway	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
		FA 61	Construction Loan Pending Disbursement	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
		FA 61.1	Construction Loan Disbursement	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
		FA 61.2	Construction Loan - Reinstatement of Covered Risk 11(a)	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
		FA 61.3	Pending Improvements	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
			Assumption	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			Recharacterization Sale-Leaseback Transaction	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			General (Blank) Endorsement	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Commitment Endorsement	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
		FA Special	Subsequent Insurance	Owner - \$250 Loan - \$250	Owner - \$500 Loan - \$500
			Date Down - Record Matters Only - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150

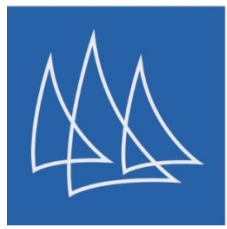
CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
			As Shown on Survey - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Encroachment	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Loss Payee	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Non-Merger of Subleasehold	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Secondary Insurance - 2006 ALTA Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			Secondary Insurance - 2006 ALTA Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
			Policy Change	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Record Matters Date Down - Guarantee - Kansas	Owner - N/A Loan - N/A Guarantee - \$150	Owner - N/A Loan - N/A Guarantee - \$150
			Native American Lands	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Deletion of Arbitration Condition - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
			Deletion of Arbitration Condition - Owner's Policy	Owner - \$0 Loan - N/A	Owner - \$0 Loan - N/A

*Rates on Energy Project Endorsements	
Amount of Insurance	Rate per \$1,000
Up to \$20,000,000	\$.40, subject to a minimum Charge of \$500
\$20,000,000.01 to \$100,000,000 add	\$0.20
Over \$100,000,000 add	\$0.10

ATTACHMENT FOUR

Note: 1st Rate Manual became effective on July 2, 2021

2nd Rate Manual will become effective on October 31, 2022



WESTCOR
LAND TITLE INSURANCE COMPANY

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: July 02, 2021

Corporate Headquarters
875 Concourse Parkway South
Suite 200
Maitland, FL 32751
Toll Free: 866.629.5842

TABLE OF CONTENTS

AREA COVERED	3
LOAN POLICIES OF TITLE INSURANCE.....	4
OWNER’S & LEASEHOLD POLICIES OF TITLE INSURANCE	6
ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE	7
MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE	
MORTGAGE MODIFICAITON POLICY	7
BULK CENTRALIZED REFINANCE RATES	7
OTHER	9
SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS	10

AREA COVERED

The following rates apply to the entire State of Kansas.

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.

LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

	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

NOTE: To compute 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.

The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

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:

	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	0.90

If the amount of insurance desired under the mortgage 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.

The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

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

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

The Extension Loan Rate for Loan Policies of Title Insurance is:

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

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

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and mortgage policy 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 the mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of an owner's and a mortgage policy.

ALTA Residential Limited Coverage Junior Loan Policy

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premiums for Owner's or Leasehold Owner's 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. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. 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 \$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.

The Re-issue Rate for Owner's or Leasehold Policies is:

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount 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
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
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 be entitled to the reissue rate for owner's insurance in an amount up to the face of such former 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.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.

ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE

The rate for the policy is 110% of the rates shown herein the Owners' Leasehold Policies of Title Insurance.

MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From 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)

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of fifty (50) monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

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

Rates include customarily issued endorsements.

Bulk Centralized Refinance Rate (100 order minimum)

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of one hundred (100) monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

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

Rates include customarily issued endorsements.

Bulk Centralized Refinance Rate (200 order minimum)

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.

6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of two hundred (200) monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

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

Rates include customarily issued endorsements.

OTHER

Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. 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.

All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, 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.

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.



WESTCOR
LAND TITLE INSURANCE COMPANY

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: October 31, 2022

Corporate Headquarters
875 Concourse Parkway South
Suite 200
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TABLE OF CONTENTS

AREA COVERED	3
LOAN POLICIES OF TITLE INSURANCE.....	4
OWNER’S & LEASEHOLD POLICIES OF TITLE INSURANCE	6
ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE	7
MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICAITON POLICY	7
CENTRALIZED RESIDENTIAL REFINANCE RATES	7
OTHER	9
SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS	9

AREA COVERED

The following rates apply to the entire State of Kansas.

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.

LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

	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

NOTE: To compute 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.

The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

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:

	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	0.90

If the amount of insurance desired under the mortgage 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.

The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

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

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

The Extension Loan Rate for Loan Policies of Title Insurance is:

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

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

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and mortgage policy 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 the mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of an owner's and a mortgage policy.

ALTA Residential Limited Coverage Junior Loan Policy

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premiums for Owner's or Leasehold Owner's 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. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. 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 \$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.

The Re-issue Rate for Owner's or Leasehold Policies is:

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount 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
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
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 be entitled to the reissue rate for owner's insurance in an amount up to the face of such former 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.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.

ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE

The rate for the policy is 110% of the rates shown herein the Owners' Leasehold Policies of Title Insurance.

MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From 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

Centralized Residential Refinance Rate (Statewide)

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. The loan is secured by a Mortgage or Deed of Trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically by the company or an authorized agent with a centralized title and escrow operation capable of statewide servicing.
4. The Preliminary Report or Commitment for Title Insurance is delivered electronically;
5. The policy issued is the ALTA Loan Policy or ALTA Short form Residential Loan Policy with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

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
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$1,100

\$2,000,001 - \$3,000,000	\$1,300
\$3,000,001 - \$4,000,000	\$1,600
\$4,000,001, \$5,000,000	\$2,000

Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA: 4, 4.1, 5-06, 5.1-06, 6, 6.2, 7-06, 7.1, 8.1, 9-06, 14.3, and 22-06 or comparable forms of endorsements promulgated by any other Land Title Association.

Centralized Residential Refinance Rate (Multi-State)

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. The loan is secured by a Mortgage or Deed of Trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically and processed by a centralized title and escrow operation with multi-state servicing capabilities in 10 or more states where they are licensed as an authorized agent of Westcor;
4. The order is fulfilled utilizing the ALTA Short Form Commitment and ALTA Short form Residential Loan Policy with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
5. Written authorization is obtained by an agent to offer the rates contained herein.
6. This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

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
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1,000
\$2,000,001 - \$3,000,000	\$1,100
\$3,000,001 - \$4,000,000	\$1,300
\$4,000,001 - \$5,000,000	\$1,500

Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA: 4, 4.1, 5-06, 5.1-06, 6, 6.2, 7-06, 7.1, 8.1, 9-06, 14.3, and 22-06 or comparable forms of endorsements promulgated by any other Land Title Association.

OTHER

Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. 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.

All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, 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.

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.



The Silk Companies
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FILED
FEB 05 2018
KEN SELZER
Commissioner of Insurance

February 2, 2018

Kansas Insurance Department
Attn: Agency Services
420 SW 9th Street
Topeka, Kansas 66612-1678

RE: Silk Abstract Company New Escrow and Title Rate Submission

Dear Sir or Madam:

Enclosed please find a new Schedule of Escrow and Title Fees intended to take effect immediately. We kindly request that this rate filing replace all prior Silk Abstract Company rate filings. Enclosed please also find a duplicate cover page and return envelope to return a stamped or received copy confirming receipt of the new rates.

If you have any additional questions or comments, please do not hesitate to contact us.

Very truly yours,

Pamela S. Elia, Esq.
Managing Attorney, Compliance

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FEB 05 2018
KANSAS INSURANCE DEPT.

Schedule of Escrow and Title Fees

For

Silk Abstract Company

In the

State of Kansas

Effective February 1, 2018

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Escrow Fees

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Refinance Escrow Rates

Standard Refinance Escrow: \$595.00

In connection with an order for a financed transaction Silk Abstract Company will provide loan escrow services.

Integrated Refinance Escrow: \$495.00

Integrated pricing is offered in connection with refinance transactions where as a result of software platform integrations the handling, processing and services associated with closing allows for operational and cost efficiencies.

Volume Pricing Refinance Escrow: \$395.00

Volume Pricing is offered in connection with refinance transactions where as a result of high-volume and systematic interactions the handling, processing and services associated with closing allows for operational and cost efficiencies.

Residential Sale Escrow Rates

Standard Sale Escrow: \$795.00

In connection with an order for a residential sale transaction Silk Abstract Company will provide bundled sale escrow services.

Integrated Sale Escrow: \$695.00

Integrated pricing is offered in connection with residential sale transactions where as a result of software platform integrations the handling, processing and services associated with closing allows for operational and cost efficiencies.

Volume Pricing Sale Escrow: \$595.00

Volume Pricing is offered in connection with residential sale transactions where as a result of high-volume and systematic interactions the handling, processing and services associated with closing allows for operational and cost efficiencies.

Purchase Escrow Fee: \$195.00

On a residential sale transaction Silk Abstract Company offers a non-bundled sale escrow rate.

REO Escrow Fee: \$200.00

When the seller of a property is a bank or its assignee who acquired the property pursuant to a foreclosure sale an additional fee will be added to the applicable residential sale escrow rate.

Short Sale Escrow Fee:

When the seller of a property is selling the property as a short sale transaction an additional fee will be added to the applicable residential sale escrow rate based upon the scope and complexity of the additional services required; Simple, Basic, or Complex. Unless otherwise instructed by the principal parties, this charge shall be allocated to the seller in the transaction.

Simple Short Sale	\$250.00
Basic Short Sale	\$500.00
Complex Short Sale	\$750.00

Commercial Sale Escrow Rates

Commercial Escrow Rates: \$875.00 for transactions up to \$2,000,000.00

Escrow fees for commercial transactions over \$2,000,000.00 will be an amount agreed upon by the customer and Silk Abstract Company, with a minimum of \$2,500.00

In connection with an order for a commercial transaction Silk Abstract Company will provide commercial escrow services.

Commercial Title Exam Fee: \$1,000.00

The examination and review of the title for commercial searches.

Additional Escrow Services**Notary Signing: \$125.00**

A fee for notarial signing and coordinating for signature documents needed to close escrow.

Sub-Escrow: \$125.00

Limited escrow services including the receipt and disbursement of escrow funds.

Subordination Processing: \$200.00

The requesting, preparing, and processing of a subordination required by a junior lienholder.

Subordination Assistance: \$100.00

Requesting and following up junior lienholder on a subordination when preparation and processing is not required.

Document Preparation: \$50.00

The preparation of documents and coordinating for signature as required for the escrow closing process.

Tax Certificate: \$50.00

The preparation of a document disclosing the tax information relating to a specific subject property.

Municipal Lien Cert: \$75.00

The preparation of a document disclosing the municipal lien information and any code violations relating to a specific subject property.

Additional Property Search: \$150.00

A search required on an additional property other than the subject property that is being insured.

Document Scan: \$100.00

A service performed by which paper copies of documents are converted into electronic images for streamlined processing and storage.

Electronic Document Fee: \$35.00

The receipt, printing and handling of electronic documents for the closing of an escrow transaction, including but not limited to one copy of pertinent documents for buyer, seller or borrower and full copies of documents for lenders and real estate agents

E-Recording Fee: \$15.00

The process of recording required documents in digital form.

Recording Service: \$50.00

The process of preparing and recording required documents in conjunction with closing escrow.

Reconveyance Tracking Fee: \$150.00

The process of following up and ensuring that a lien release is recorded for each deed of trust paid in full at the close of escrow (up to 4).

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 Silk Abstract Company appears to be consistent with its general pricing procedures. In certain instances, due to unusual requirements as to the financing or development of a project, it may be necessary to enter into agreements or contracts as to the various services to be rendered and charges to be made thereon. In order to maintain uniformity on projects of a similar nature and to offer prices which are consistent with Silk Abstract Company established pricing structure, all such agreements shall be reduced to writing in full detail, with consent and approval of requested services and charges shown by signatures of the parties required to compensate Silk Abstract Company for the same.

Additional charges may be applied when unusual conditions are encountered, or when special services are requested.

Title Fees

Title Insurance Policies issued through Fidelity National Title Insurance Company shall be charged the rates as filed per Fidelity National Title Insurance Company and attached hereto as Attachment One.

FILED

Title Insurance Policies issued through WFG National Title Insurance Company shall be charged the rates as filed per WFG National Title Insurance Company and attached hereto as Attachment Two.

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Title Insurance Policies issued through First American Title Insurance Company shall be charged the rates as filed per First American Title Insurance Company and attached hereto as Attachment Three.

ATTACHMENT ONE

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FIDELITY NATIONAL TITLE INSURANCE COMPANY

FILED

TITLE INSURANCE RATES AND
CHARGES FOR COMPANY OWNED
OFFICES IN KANSAS

FEB 05 2018

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EFFECTIVE FOR ORDERS RECEIVED
ON OR AFTER AUGUST 4, 2016
(Unless Otherwise Specified Herein)

FIDELITY NATIONAL TITLE INSURANCE COMPANY

TABLE OF CONTENTS

SECTION 1 AUTHORITY TO QUOTE CHARGES	1
SECTION 2 STANDARD CHARGES	2
2.01 Summary of Charges For Company-Owned Counties	2
2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.)	2
2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.)	3
2.03 Non-Residential Rate (Commercial)	4
2.04 Simultaneous-Issue Loan Policies	5
2.05 Simultaneous-Issue Leasehold Policies	6
2.06 Reserved for Future Use	6
2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.	6
2.08 Summary of Charges for Homeowner's Title Insurance Policies.	8
2.09 Summary of Charges for Extended Coverage Loan Policies	9
2.10 (SECTION HELD OPEN FOR FUTURE USE)	10
2.11 Master Home Equity Loan Policy	10
2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:	10
SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION	11
3.01 Development Loans	11
3.02 Construction Loans on One-To-Four-Family Residential Properties	11
3.03 Builder's/Investor's Rate	11
3.04 Subdivision Charge	12
3.05 Developer and Builder Rate	12
3.06 (SECTION HELD OPEN FOR FUTURE USE)	12
3.07 (SECTION HELD OPEN FOR FUTURE USE)	12
3.08 Rundown and Endorsement on Construction Loan Policies.	12
3.09 Permanent Loans on New Commercial Projects	13
SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES	14
4.01 Additional Charges	14
4.02 Commitment Charges	14
4.03 Special Coverages	15
4.04 (SECTION HELD OPEN FOR FUTURE USE)	15
4.05 Service and Closing Fees	15
4.06 Copies of Policies	21
4.07 Charge for Mortgage failing to meet register of deeds format requirements	21

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SECTION 5 OTHER SPECIAL RATES	22
5.01 Commercial Reissue Rate	22
5.02 No Longer Applicable – Open For Future Use	22
5.03 Commercial Substitution Rate	22
5.04 No longer applicable - Open for future use	22
5.05 Residential Second Rate (also known as Home Equity Rate)	23
5.06 Future Advances	24
5.07 Swing Loans	24
5.08 Hold Open	24
5.09 Trade-Ins	24
5.10 Contracts for Deed	24
5.11 Nonstandard Endorsement Charge	25
5.12 ALTA Residential Limited Coverage Mortgage Modification Policy	25
5.13 Standard Endorsements - Classification and Charges	25
5.14 Endorsements Subsequent to Policy Issuance	32
5.13 Centralized Refinance Rates I & II	33
5.16 A.I.R. Rates	35
5.17 Mortgage Modification Guarantee	35
SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES	36
6.01 Ownership and Encumbrance Report - One to Four Family Residential Property - \$125.00	36
6.02 Ownership and Encumbrance Report - Commercial Property	36
6.03 Complete Property Information Report - One to Four Family Residential Property - No insurance \$250.00, Updates \$125 each	36
6.04 Complete Property Information Report - Commercial Property - \$500.00	36
SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974	37
SECTION 8 KANSAS RATE REGULATION	38
8.01 The "U and U" Rule :	38
SECTION 9 APPLICABILITY OF RATES	39

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 1 AUTHORITY TO QUOTE CHARGES

No employee may quote title insurance charges unless they are properly licensed as a title insurance agent in the state where the property is located. No employee may quote charges, other than set forth in this manual, without approval of the appropriate revenue manager or underwriter.

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SECTION 2 STANDARD CHARGES

2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.)

- A) Summary of charges for **Owner's Title Insurance Policies** (Rates apply to one-to-four family residential properties only for purchase.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

NEW LOW RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Amount of Insurance	Fee for Resale, Owners Policy
Up to \$80,000	433.00
80,001 to 90,000	451.00
90,001 to 100,000	470.00
100,001 to 110,000	482.00
110,001 to 120,000	494.00
120,001 to 130,000	506.00
130,001 to 140,000	519.00
140,001 to 150,000	531.00
150,001 to 160,000	544.00
160,001 to 170,000	556.00
170,001 to 180,000	569.00
180,001 to 190,000	581.00
190,001 to 200,000	593.00
200,001 to 210,000	606.00
210,001 to 220,000	618.00
220,001 to 230,000	630.00
230,001 to 240,000	643.00
240,001 to 250,000	655.00
250,001 to 275,000	685.00
275,001 to 300,000	717.00
300,001 to 325,000	748.00
325,001 to 350,000	779.00
350,001 to 375,000	810.00
375,001 to 400,000	840.00
400,001 to 425,000	871.00
425,001 to 450,000	902.00
450,001 to 475,000	933.00
475,001 to 500,000	964.00
500,001 to 525,000	980.00
525,001 to 550,000	995.00
550,001 to 575,000	1,010.00
575,001 to 600,000	1,026.00
600,001 to 625,000	1,041.00
625,001 to 650,000	1,057.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

650,001 to 675,000	1,072.00
675,001 to 700,000	1,088.00
700,001 to 725,000	1,103.00
725,001 to 750,000	1,119.00

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.)

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- A) Summary of Charges for Residential Refinance Loan policies when Fidelity National Title Insurance is clearing Title encumbrances and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

NEW LOW RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY!

Amount of Insurance	Fee for Refinance Loan Policy
Up to \$80,000	340.00
80,001 to 90,000	353.00
90,001 to 100,000	367.00
100,001 to 110,000	379.00
110,001 to 120,000	392.00
120,001 to 130,000	406.00
130,001 to 140,000	419.00
140,001 to 150,000	432.00
150,001 to 160,000	445.00
160,001 to 170,000	457.00
170,001 to 180,000	471.00
180,001 to 190,000	484.00
190,001 to 200,000	496.00
200,001 to 210,000	510.00
210,001 to 220,000	523.00
220,001 to 230,000	536.00
230,001 to 240,000	549.00
240,001 to 250,000	581.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

250,001 to 275,000	614.00
275,001 to 300,000	646.00
300,001 to 325,000	679.00
325,001 to 350,000	711.00
350,001 to 375,000	744.00
375,001 to 400,000	776.00
400,001 to 425,000	809.00
425,001 to 450,000	840.00
450,001 to 475,000	873.00
475,001 to 500,000	889.00
500,001 to 525,000	905.00
525,001 to 550,000	922.00
550,001 to 575,000	938.00
575,001 to 600,000	955.00
600,001 to 625,000	970.00
625,001 to 650,000	987.00
650,001 to 675,000	1,003.00
675,001 to 700,000	1,020.00
700,001 to 725,000	1,035.00
725,001 to 750,000	1,049.00

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Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.03 Non-Residential Rate (Commercial)

The following charges apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees lumped together and stated as a single charge. Settlement services charges are not included in this rate. This rate is also commonly referred to as the "Commercial Rate".

A. Policies for \$1,000,000 or less.

<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>
\$25,000 or less	325.00	\$145,001 to 150,000	725.00	\$400,001 to 425,000	1,275.00
\$25,001 to 30,000	350.00	\$150,001 to 155,000	735.00	\$425,001 to 450,000	1,325.00
\$30,001 to 35,000	375.00	\$155,001 to 160,000	745.00	\$450,001 to 475,000	1,375.00
\$35,001 to 40,000	400.00	\$160,001 to 165,000	755.00	\$475,001 to 500,000	1,425.00
\$40,001 to 45,000	425.00	\$165,001 to 170,000	765.00	\$500,001 to 525,000	1,450.00
\$45,001 to 50,000	450.00	\$170,001 to 175,000	775.00	\$525,001 to 550,000	1,475.00
\$50,001 to 55,000	470.00	\$175,001 to 180,000	785.00	\$550,001 to 575,000	1,500.00
\$55,001 to 60,000	490.00	\$180,001 to 185,000	795.00	\$575,001 to 600,000	1,525.00
\$60,001 to 65,000	510.00	\$185,001 to 190,000	805.00	\$600,001 to 625,000	1,550.00
\$65,001 to 70,000	530.00	\$190,001 to 195,000	815.00	\$625,001 to 650,000	1,575.00
\$70,001 to 75,000	550.00	\$195,001 to 200,000	825.00	\$650,001 to 675,000	1,600.00
\$75,001 to 80,000	565.00	\$200,001 to 210,000	845.00	\$675,001 to 700,000	1,625.00

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\$80,001 to 85,000	580.00	\$210,001 to 220,000	865.00	\$700,001 to 725,000	1,650.00
\$85,001 to 90,000	595.00	\$220,001 to 230,000	885.00	\$725,001 to 750,000	1,675.00
\$90,001 to 95,000	610.00	\$230,001 to 240,000	905.00	\$750,001 to 775,000	1,700.00
\$95,001 to 100,000	625.00	\$240,001 to 250,000	925.00	\$775,001 to 800,000	1,725.00
\$100,001 to 105,000	635.00	\$250,001 to 260,000	945.00	\$800,001 to 825,000	1,750.00
\$105,001 to 110,000	645.00	\$260,001 to 270,000	965.00	\$825,001 to 850,000	1,775.00
\$110,001 to 115,000	655.00	\$270,001 to 280,000	985.00	\$850,001 to 875,000	1,800.00
\$115,001 to 120,000	665.00	\$280,001 to 290,000	1,005.00	\$875,001 to 900,000	1,825.00
\$120,001 to 125,000	675.00	\$290,001 to 300,000	1,025.00	\$900,001 to 925,000	1,850.00
\$125,001 to 130,000	685.00	\$300,001 to 325,000	1,075.00	\$925,001 to 950,000	1,875.00
\$130,001 to 135,000	695.00	\$325,001 to 350,000	1,125.00	\$950,001 to 975,000	1,900.00
\$135,001 to 140,000	705.00	\$350,001 to 375,000	1,175.00	\$975,001 to 1,000,000	1,925.00
\$140,001 to 145,000	715.00	\$375,001 to 400,000	1,225.00		

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For policies over \$1 million, charge \$1,925, plus \$0.80 per thousand up to \$5 million.

For policies over \$5 million, charge \$5,125, plus \$0.65 per thousand up to infinity.

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B. Policies over \$1,000,000.

Rates for policies over \$1,000,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

2.04 Simultaneous-Issue Loan Policies

A. Basic Residential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$280

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$280 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

B. Extended coverage loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$290

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$290 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the

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owner's policy liability amount and the loan policy liability amount.

- C. Nonresidential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Under \$5 Million liability	\$500
\$5 Million liability and over	\$750

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be:

- a) \$500 if the loan policy liability is under \$5 million, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's policy liability amount and the loan policy liability amount; or
- b) \$750 if the loan policy liability is \$5 million or over, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's liability amount and the loan liability amount.

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2.05 Simultaneous-Issue Leasehold Policies

- A. For leasehold policies simultaneously issued with a policy insuring an interest in a different estate in the land, refer to above schedules and charge 30% of the indicated amount.
- B. If the amount of the leasehold policy exceeds the amount of the policy being issued simultaneously therewith, charge 30% of the amount to be charged for the other policy, plus the difference between the amount being charged for the other policy and the amount that would otherwise be charged for such a leasehold policy not being simultaneously issued.

2.06 Reserved for Future Use

2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.

This rate applies on second, third or fourth mortgages on 1-to-4 family residential platted subdivision properties only, where the Junior Lien Commitment Information Sheet is issued in lieu of the ALTA Commitment, and the ALTA Short Form Residential Loan Policy; or the Limited Loan Coverage Policy is issued.

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<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001	\$165
\$15,001 to \$20,000.....	180
20,001 to 30,000.....	195
30,001 to 40,000.....	210
40,001 to 50,000.....	230
50,001 to 60,000.....	250
60,001 to 70,000.....	270
70,001 to 80,000.....	290
80,001 to 90,000.....	310
90,001 to 100,000.....	330
Over 100,000, add.....	\$1.50 per thousand

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2.08 Summary of Charges for Homeowner's Title Insurance Policies.

Amount of Insurance	Fee
Up to \$80,000	\$470
\$80,001 to \$90,000	\$491
\$90,001 to \$100,000	\$511
\$100,001 to \$110,000	\$524
\$110,001 to \$120,000	\$538
\$120,001 to \$130,000	\$551
\$130,001 to \$140,000	\$564
\$140,001 to \$150,000	\$578
\$150,001 to \$160,000	\$591
\$160,001 to \$170,000	\$605
\$170,001 to \$180,000	\$618
\$180,001 to \$190,000	\$632
\$190,001 to \$200,000	\$645
\$200,001 to \$210,000	\$659
\$210,001 to \$220,000	\$672
\$220,001 to \$230,000	\$685
\$230,001 to \$240,000	\$699
\$240,001 to \$250,000	\$712
\$250,000 to \$275,000	\$745
\$275,001 to \$300,000	\$780
\$300,001 to \$325,000	\$813
\$325,001 to \$350,000	\$847
\$350,001 to \$375,000	\$880
\$375,001 to \$400,000	\$914
\$400,001 to \$425,000	\$931
\$425,001 to \$450,000	\$964
\$450,001 to \$475,000	\$997
\$475,001 to \$500,000	\$1,030

Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand

For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand

For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

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2.09 Summary of Charges for Extended Coverage Loan Policies

Amount of Insurance	Fee
Up to \$80,000	\$363
\$80,001 to \$90,000	\$377
\$90,001 to \$100,000	\$392
\$100,001 to \$110,000	\$405
\$110,001 to \$120,000	\$419
\$120,001 to \$130,000	\$433
\$130,001 to \$140,000	\$447
\$140,001 to \$150,000	\$461
\$150,001 to \$160,000	\$475
\$160,001 to \$170,000	\$488
\$170,001 to \$180,000	\$503
\$180,001 to \$190,000	\$517
\$190,001 to \$200,000	\$530
\$200,001 to \$210,000	\$545
\$210,001 to \$220,000	\$559
\$220,001 to \$230,000	\$572
\$230,001 to \$240,000	\$586
\$240,001 to \$250,000	\$620
\$250,000 to \$275,000	\$656
\$275,001 to \$300,000	\$690
\$300,001 to \$325,000	\$725
\$325,001 to \$350,000	\$759
\$350,001 to \$375,000	\$794
\$375,001 to \$400,000	\$828
\$400,001 to \$425,000	\$864
\$425,001 to \$450,000	\$898
\$450,001 to \$475,000	\$933
\$475,001 to \$500,000	\$949

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Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand
For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand
For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

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2.10 (SECTION HELD OPEN FOR FUTURE USE)

2.11 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:

A. Amount of Insurance

The Amount of Insurance for an ALTA Pre-Foreclosure Policy shall equal either the face amount of the mortgage to be foreclosed or the outstanding balance of the mortgage to be foreclosed as requested by the Insured.

B. Basic Rate for ALTA Limited Pre-Foreclosure Policy

For the first \$250,000.00 of liability -	\$350.00
For each additional \$1,000.00 (or fraction thereof) above \$250,000.00 and up to \$1,000,000 -	\$ 0.60
For each additional \$1,000.00 (or fraction thereof) above \$1,000,000.00 -	\$ 0.40

C. Date Down Endorsement

ALTA Limited Pre-Foreclosure Date Down Endorsement** \$50.00
(See Section 5.13, Class L)

**(Endorsement to be issued only in connection with a previously issued ALTA Limited Pre-Foreclosure Policy to date down the policy prior to or during a foreclosure of the lender's mortgage insured by the policy).

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SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION

3.01 Development Loans

The company will insure the lien of a development loan for site improvements, such as streets and sewers to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$.90 per thousand. No reissue credit from any prior policy will be allowed toward this premium, and no reissue credit will be allowed on any future policy by virtue of having issued a development loan policy at this price.

If a development loan does not qualify under these guidelines, charge the rate for a commercial loan policy set forth in Section 2.03. Reissue credit is available when the loan qualifies under Section 5.01 and does not qualify for the rate set forth above.

3.02 Construction Loans on One-To-Four-Family Residential Properties

Residential construction loans are handled as follows:

A commitment is issued to the construction lender. The fee is \$275 to a builder/investor or \$75 to a builder/developer and charged when the construction loan mortgage is recorded. In most cases, a supplemental commitment will be issued showing the recorded documents. No additional charge is made for this supplemental report. If no construction loan policy is issued, the commitment is held open during construction. If a construction loan policy is required by the lender, the charge is \$275 for the initial policy to the builder/investor or \$75 to the builder/developer with renewals of \$75 for each six month term. When the home is sold and an Owner's Policy issued to the ultimate buyer, a credit of \$200 from the \$275 charge will be given on the Owner's Policy. No credit will be given from the \$75 fee.

3.03 Builder's/Investor's Rate

The Builder's/Investor's Rate on orders placed after September 15, 2003, is \$1.50 per thousand for the first \$250,000 of liability, and \$1 per thousand for liability above \$250,000, minimum \$250. The Builder's/Investor's Rate will apply in the following situations:

- A. Where two or more houses are constructed, or to be constructed, on building plots within the same chain of title, and requiring only one examination of the original base title; or
- B. Where one or more building plots have been acquired and so improved within a subdivision, the title to which we have insured; or
- C. Where one or more plots have been acquired by an established residential builder/investor; and
- D. Where the builder/investor is paying for the title insurance.

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3.04 Subdivision Charge

A special charge known as the subdivision charge will be granted under the following circumstances:

- A. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- B. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title; and
- C. The owner of such premises has either an outstanding owner's title insurance policy thereon, issued by the Company, or has caused the Company to prepare a blanket title report covering all of said premises owned by him. (Note: A minimum charge for the preparation of such blanket title report may be necessary in individual cases.)

The Subdivision Charge shall be quoted by the revenue manager. The quote shall be in writing and given a contract rate number. All subsequent orders placed pursuant to this quotation shall have this number affixed to the "Order Sheet". Copies of all Subdivision Charge quotations are to be given to the Metro Manager, the affected Branch Manager, and Office Counsel. A copy of each contract shall be filed in the Contract Rate Book.

Before the rate is established and quoted to the customer, it must be filed with the Kansas Insurance Department under the "U & U Rule".

3.05 Developer and Builder Rate

Where the Developer is also the builder on one or more building plots within a subdivision and we have already insured the Developer's underlying subdivision base Title.

The Developer and Builder rate is \$1.50 per thousand for the first \$200,000 of Liability, and \$.50 per thousand for liability above \$200,000, minimum \$250.

3.06 (SECTION HELD OPEN FOR FUTURE USE)

3.07 (SECTION HELD OPEN FOR FUTURE USE)

3.08 Rundown and Endorsement on Construction Loan Policies.

Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is no additional charge for periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, however, the charge for each rundown and endorsement shall be \$150.

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3.09 Permanent Loans on New Commercial Projects

Where the Company has previously insured the lien of a construction loan on a commercial project, and collected the appropriate premium therefor, we will insure the lien of a permanent mortgage, which replaces the construction mortgage, for a processing or work charge only. If the amount of the permanent mortgage exceeds the amount of the construction mortgage, it will be necessary to bill additional premium for the excess amount. The processing charge is \$250.00. Of course, any extended or special coverages given in the permanent loan policy should be billed at the appropriate rate in addition to the work charge.

If an unusual amount of work is involved, we must file our rate under the "U and U Rule".

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SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES

4.01 Additional Charges

All of the above charges are for ordinary or normal cases.

When the premises to be insured consist of multiple tracts coming from separate chains of title, an additional charge of \$100.00 for each additional tract shall be made.

In cases involving a long and intricate title, an appropriate additional charge, fixed by the examiner, will be made.

In order to comply with Kansas law, a special rate filing will need to be made under the "Unique and Unusual Rule". Consult the Area Manager in these cases.

4.02 Commitment Charges

Preliminary Title Report charges or commitment charges are made to compensate the Company for the work done in preparing a commitment when no policy is issued.

A "Preliminary Title Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

- A. The fee for a Preliminary Title Report on 1-to-4-family residential properties is \$250.00. Charge \$125.00 for each update report issued.
- B. A commitment charge of \$350 on a 1-4 family residential property, which includes the curative work.
- C. The fee for a Preliminary Title Report on commercial properties is \$350.00.
- D. If more than three hours of search and examination time is required, add \$100.00 to the charge for the Preliminary Title Report or Commitment.
- E. A commitment charge of \$150.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$200.00.
- F. A commitment charge of \$300.00 is made on commercial properties.

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The Commitment Charges at "B", "D", "E" and "F" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment charge.

Amounts paid for Preliminary Title Reports or Commitments, except construction binders issued by Fidelity National Title Insurance (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports. If the report or commitment was issued by another company, the credit shall not exceed \$175.00.

4.03 Special Coverages

Extraordinary Risks

Our published schedule of rates creates sufficient reserves to cover losses arising from our assumption of "normal" risks. While we sometimes accept greater-than-normal risks, our loss experience is naturally less favorable in such cases. It is therefore the Company's policy that, where appropriate underwriting authority has determined that an extraordinary risk is nevertheless acceptable, the Company should be compensated accordingly. It is not possible to enumerate these risks, but they might be such things as insuring against forced removal by reason of an encroachment, or deleting some cloud on the title, such as by adverse possession affidavit, without requiring suit to quiet title. The possibilities are as diverse as the imaginations of counsel are fertile. Likewise, it is not possible to formulate any schedule of charges for such risks. Unless there is a sufficient experience or custom factor to serve as a guide, an officer should be consulted.

If unusual or unique circumstances require additional charges, a special rate filing under the "U and U Rule" is required.

4.04 (SECTION HELD OPEN FOR FUTURE USE)

4.05 Service and Closing Fees

I. Residential Properties:

Standard Escrow Related Fees across all metro area residential escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.

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SALE TRANSACTIONS WITH NEW LOAN

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.
	\$150	Customary Realtor Assisted Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$300	All inclusive rate for transactions where seller is/has negotiated a short sale with their lender.
	\$335	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$250	All-inclusive rate where Foreclosing Lender is Seller
	\$200	Non-Realtor Assisted (FSBO) Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$200	Foreclosing lender is seller (this rate is non-inclusive of other fees for overnight fees and services or delivery fees and services).
Buyer Fees	\$325	Escrow Fee/Settlement Services when loan obtained by institutional lender (All inclusive fee)
	\$125	Jr. Lien Closing Fee, if closed simultaneous with first.

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SALE TRANSACTION WITH OTHER FINANCING OR CASH

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.
	\$150	Customary Realtor Assisted Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services)
	\$300	All inclusive rate for transactions where seller is/has negotiated a short sale with their lender).
	\$335	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$250	All-inclusive rate where Foreclosing Lender is Seller
	\$200	Non-Realtor Assisted (FSBO) Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$200	Foreclosing lender is seller (this rate is non-inclusive of other fees for overnight fees and services or delivery fees and services).
Buyer Fee	\$200	Escrow/Settlement Services

REFINANCES

Borrower	\$325	Escrow Fee/Settlement Services
Borrower	\$200	HARP / FHA SF Streamline Loan Closing Fee

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CLOSING FEES FOR CENTRALIZED RATE

Escrow Fee/Settlement Services in connection with transactions insured within the program guidelines shown in Section 5.15a – Centralized Refinance Rate, and where HUD-1 and other documents are prepared by Centralized Processing Unit.

Liability Amount	Amount
Up to \$100,000	\$325
\$100,001 to \$125,000	\$350
\$125,001 to \$150,000	\$375
\$150,001 to \$175,000	\$420
\$175,001 to \$200,000	\$425
\$200,001 to \$250,000	\$430
\$250,001 to \$300,000	\$435
\$300,001 to \$350,000	\$440
\$350,001 to \$400,000	\$445
\$400,001 to \$450,000	\$450
\$450,001 to \$500,000	\$455
\$500,001 to \$1,000,000	\$500

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For transactions exceeding \$1,000,000 in liability, the closing fee is \$500 plus \$1.00 per thousand.

An additional fee for notary services in the amount of \$75 may be charged in counties outside Johnson and Wyandotte.

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OTHER

Witness Signing	\$200	Accommodation Signing - Buyer/Borrower
Witness Signing	\$75	Accommodation Signing - Seller
Document Preparation	\$50	
After Hours Closing	\$50	Scheduled after 5:30 pm in our offices
Traveling Closing	\$100	Closing at client's location per customer request
Weekend Closing	\$200	At customer request in our offices
Hold Open Fee	\$75	For resale (charge premium according to sales price on first transaction + hold open; on 2 nd transaction, determine premium for new sales price, then deduct premium already paid - NO CREDIT FOR HOLD OPEN FEE given) - good for 6 months
	\$75	Renewal fee for hold open to be good for another 6 months; search of records will be required.
Courier/Overnight Delivery & Services	\$28	Handling and delivery fee for overnight delivery
Courier/Overnight Delivery & Services	\$20	Handling and delivery fee for overnight delivery on relocation transactions where all-inclusive seller fee is not used.
Rush Delivery	\$28	One hour courier - handling and delivery fee
Wire Fees & Services	\$28	For outgoing wire of seller or Borrower funds
Wire Fees & Services	\$25	For outgoing wire of seller funds on relocation transactions where all-inclusive seller fee is not used.
Online Document Transfer Fee	\$35	Applied to witness only signings and transactions that require multiple document printings.
Certified Check Fees & Services	\$50	When any party in the transaction requires a cashier's check for proceeds from a transaction

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HUD PREPARATION, DISBURSEMENT AND RECORDING

HUD Statement, Notary Preparation, Disburse, and Recording Service	\$270	Settlement services for mail out or outside service closings
Disbursement and Recording Services	\$100	Closing done by the lender, with lender HUD.
Disbursement Only Transactions	\$75	For lender prepared and closed.

TITLE SERVICE FEES

Residential Relo Search Package	\$250	Property search without issuing a commitment for relocation transaction FILED
Document Copies	\$25	Up to five (5) pages – additional pages at \$2 each. FEB 05 2018

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II. Commercial Properties:

A. Sale Transactions:

<u>Sale Amount:</u>	<u>Rate:</u>
\$500,000 or less -	\$600.00
\$500,001 to \$2,000,000 -	\$800.00
\$2,000,001 to \$5,000,000 -	\$1,000.00
\$5,000,001 and above -	\$1,250.00

B. Refinance Transactions:

<u>Loan Amount:</u>	<u>Rate:</u>
\$500,000 or less -	\$350.00
\$500,001 to \$2,000,000 -	\$500.00
\$2,000,001 and above -	\$750.00

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4.06 Copies of Policies

If an insured requests a copy of his policy more than 6 months after the original has been issued, we require that the request be in writing, and charge \$25.00.

If the insured requests a duplicate original - charge \$75.00.

These charges shall be waived if the insured establishes to our satisfaction that he never received the original policy.

4.07 Charge for Mortgage failing to meet register of deeds format requirements

A service charge of \$100 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds' formatting requirements concerning width of margins.

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SECTION 5 OTHER SPECIAL RATES

5.01 Commercial Reissue Rate

The reissue rate applies only to policies on property other than one-to-four family. The reissue rate is the Commercial Rate, less the reissue credit.

Reissue rates apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to the current owner and is available to us.

Commercial Reissue Credit.

- A. The reissue credit shall be 40 percent of the regular rate on the amount of the prior owner's policy, or the most recent loan policy, if more recent and for a greater amount.

Liability in excess of the amount of the prior policy will be billed at the regular rate.

- B. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no reissue credit is available.

5.02 No Longer Applicable – Open For Future Use

5.03 Commercial Substitution Rate

In cases involving commercial or industrial property where we have an existing loan policy not over three years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount over said amount.

5.04 No longer applicable - Open for future use

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5.05 Residential Second Rate (also known as Home Equity Rate)

HOME EQUITY LOAN PROGRAM

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

1. ALTA Form 6-06 and 6.2-06, Variable Rate Mortgage.
2. ALTA Form 14-06 Series, Future Advances.

RATE SCHEDULE:

\$155	\$15,000 or less	FILED FEB 05 2018
\$165	\$15,001 to \$20,000	
\$180	\$20,001 to \$30,000	KEN SELZER Commissioner of Insurance
\$205	\$30,001 to \$40,000	
\$225	\$40,001 to \$50,000	
\$245	\$50,001 to \$60,000	
\$265	\$60,001 to \$70,000	
\$275	\$70,001 to \$80,000	
\$300	\$80,001 to \$90,000	
\$320	\$90,001 to \$100,000	
Add \$1.50	Per thousand for policies greater than \$100,001	

SPECIAL CONDITIONS & PROCEDURES:

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.
2. This rate is applicable when the policy to be issued insures any junior mortgage on residential property, provided all of the conditions set forth herein are met.

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5.06 Future Advances

Where the Company endorses an existing loan policy to cover a future advance, make a rundown charge of \$50.00, plus 60% of the regular rate on the amount of the advance, to the extent that the total indebtedness after the advance does not exceed the original face amount of the policy. If the total indebtedness after the advance does exceed the original face amount of the policy, charge 100% of the regular rate on the portion of the advance that causes the original face amount of the policy to be exceeded.

5.07 Swing Loans

A residential purchaser frequently contemplates using the proceeds of the sale of his prior residence to apply to the purchase of a new one. Where the prior residence has not yet been sold, or the sale thereof has not yet closed, it is sometimes necessary for him to obtain a "swing loan" on the prior residence to generate the funds necessary to close on the new one. The full rate, as determined under Sec. 2.01 hereof, should be charged for any policy insuring a swing loan mortgage on the prior residence. Thereafter, when the prior residence is sold, and we issue a policy to the purchaser, the seller is entitled to a credit against the premium therefor equivalent to the premium paid for the swing loan policy, less \$75.00

5.08 Hold Open

Title to land is often acquired by an individual as nominee for a group of investors, or in some similar capacity. It is intended that a corporation or partnership will be formed by the group to which title is to be conveyed. It is requested that we withhold issuance of our owner's policy to reflect such transfer.

This is a reasonable request, and where the premium has already been paid and we do not have to hold the file open for more than twelve months, we will do so and charge only a processing charge which is \$75.00

5.09 Trade-Ins

In the case of residential properties accepted as trade-ins by brokers, where the premium for an owner's policy is paid by the broker's client in the amount established between the parties as the trade-in allowance, the file will be held open and a policy issued to the ultimate purchaser from the broker within six months from the date of the commitment, at a charge of \$75.00, plus the regular rate on any portion of the sale price representing an excess over the value established at the time of trade.

5.10 Contracts for Deed

Where an insured (as defined in paragraph 1(a) of the Conditions and Stipulations) in a contract for deed policy has or is about to acquire fee title by reason of full performance of the contract for deed, we will issue a dated-down policy showing title vested in our insured, which policy should be in the amount of the current fair market value of the property, for a processing charge of \$75.00, plus the regular rate on the excess of current fair market value over the original policy amount. The contract for deed policy must be surrendered for cancellation.

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5.11 Nonstandard Endorsement Charge

A nonstandard endorsement charge is imposed when a proposed insured requests and the Company agrees to a modification of the language of a standard endorsement. The charge is \$100 per endorsement.

5.12 ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge shall be:

Policy 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.

5.13 Standard Endorsements - Classification and Charges

Class A – Additional 25%¹ (\$250 minimum) (See Section 5.14)

- ALTA Form 10.1-06 (Assignment and Date Down) [Nonresidential]
- ALTA Form 11-06 (Mortgage Modification) [Nonresidential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Nonresidential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Nonresidential]²
- ALTA Form 30-06 (One-to-Four Family Shared Appreciation Mortgage) [Residential]
- ALTA Form 30.1-06 (Commercial Participation Interest) [Nonresidential]
- Date-Down Endorsement 1 [Nonresidential and No Construction]
- Policy Modification 15 (Increase of Insurance)
- Post-Policy Transaction Modification [Nonresidential]

¹When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.

²The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.

³In zoning Risk Level 1, all of the following must be true:

- (a) No improvements within the last 12 months and none contemplated.
- (b) Zoning has been in effect at least one year.
- (c) Use of property is not changing.

If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2.

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Class B – Additional 20%

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 2)³
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 2)³

Class C – Additional 15%

{Reserved for Future Use}

Class D – Additional 10%

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 2)³
- ALTA Form 15-06 (Non-Imputation – Full Equity Transfer)
- ALTA Form 15.1-06 (Non-Imputation – Additional Insured)
- ALTA Form 15.2-06 (Non-Imputation – Partial Equity Transfer)
- ALTA Form 31-06 (Severable Improvements)
- ALTA Form 43-06 (Anti-Taint)
- ALTA 46-06 (Option)
- Fairway (Change in Composition of Insured Entity)
- Option Endorsement
- Option Endorsement (Loan Policy)
- Option to Repurchase or Lease (Owner's Policy)
- SE 199 (Wind Farm Zoning Endorsement) (ALTA 3.1 MOD)

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Class E - 10 cents per Thousand

- 1001-KS (Mechanic's Lien - Statutory Bond)

Class F - \$400

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 1)³
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 1)³

Class G - \$350

- Small Commercial Loan Policy Endorsement Pack (ALTA 9-06 – Restrictions, Encroachments, Minerals; ALTA 22-06 – Location; ALTA 19-06/19.1-06 – Contiguity; ALTA 17-06 – Access; ALTA 18-06/18.1-06 – Tax Parcel; ALTA 25-06 – Same As Survey) [Nonresidential]

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Class H - \$200

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 1)³
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Nonresidential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Nonresidential]
- ALTA Form 40-06 (Tax Credit – Owner's Policy)
- ALTA Form 40.1-06 (Tax Credit – Defined Amount – Owner's Policy)²
- Assumption [Nonresidential]
- Anti-Clogging
- Change of Name of Insured Endorsement [Nonresidential]
- Post-Policy Transaction Modification [Nonresidential Construction Date Down]
- Shopping Center [Nonresidential]
- Synthetic Lease (Lease vs. Mortgage) [Nonresidential]
- Tax Benefit Endorsement [Nonresidential]

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Class I - \$150

- ALTA Form 10.1-06 (Assignment and Date Down) [Residential]
- ALTA Form 11-06 (Mortgage Modification) [Residential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Residential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Residential]²
- Post-Policy Transaction Modification [Residential – Date Down]

Class J - \$100

- ALTA Form 1-06 (Street Assessments) [Nonresidential]
- ALTA Form 4-06 (Condominium) [Nonresidential]
- ALTA Form 4.1-06 (Condominium) [Nonresidential]
- ALTA Form 5-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 5.1-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 6-06 (Variable Rate) [Nonresidential]
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization) [Nonresidential]
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification) [Nonresidential]
- ALTA Form 8.2-06 (Commercial Environmental Lien) [Nonresidential]
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy) [Nonresidential]
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy) [Nonresidential]

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- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy) [Nonresidential]
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) [Nonresidential]
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Residential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Residential]
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy) [Nonresidential]
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Residential]
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy) [Nonresidential]
- ALTA Form 10-06 (Assignment) [Nonresidential]
- ALTA Form 12-06 (Aggregation – Loan Policy)
- ALTA Form 12.1-06 (Aggregation – State Limits – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority) [Nonresidential]
- ALTA Form 14.1-06 (Future Advance – Knowledge) [Nonresidential]
- ALTA Form 14.2-06 (Future Advance – Letter of Credit) [Nonresidential]
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage) [Nonresidential]
- ALTA Form 16-06 (Mezzanine Financing)
- ALTA Form 17-06 (Access and Entry) [Nonresidential]
- ALTA Form 17.1-06 (Indirect Access and Entry) [Nonresidential]
- ALTA Form 17.2-06 (Utility Access) [Nonresidential]
- ALTA Form 18-06 (Single Tax Parcel) [Nonresidential]
- ALTA Form 18.1-06 (Multiple Tax Parcel) [Nonresidential]
- ALTA Form 19-06 (Contiguity – Multiple Parcels) [Nonresidential]
- ALTA Form 19.1-06 (Contiguity – Single Parcel) [Nonresidential]
- ALTA Form 19.2-06 (Contiguity – Specified Parcels) [Nonresidential]
- ALTA Form 20-06 (First Loss – Multiple Parcel Transaction)
- ALTA Form 22-06 (Location) [Nonresidential]
- ALTA Form 22.1-06 (Location and Map) [Nonresidential]
- ALTA Form 24-06 (Doing Business) [Nonresidential]
- ALTA Form 25-06 (Same as Survey) [Nonresidential]
- ALTA Form 25.1-06 (Same as Portion of Survey) [Nonresidential]
- ALTA Form 26-06 (Subdivision) [Nonresidential]
- ALTA Form 28-06 (Easement – Damage or Enforced Removal)
- ALTA Form 28.1-06 (Encroachments – Boundaries and Easements)
- ALTA Form 28.2-06 (Encroachments – Boundaries and Easements – Described Improvements)
- ALTA Form 28.3-06 (Encroachments – Boundaries and Easements – Described Improvements and Land Under Development)
- ALTA Form 29-06 (Interest Rate Swap – Direct Obligation)
- ALTA Form 29.1-06 (Interest Rate Swap – Additional Interest)
- ALTA Form 29.2-06 (Interest Rate Swap – Direct Obligation – Defined Amount)²
- ALTA Form 29.3-06 (Interest Rate Swap – Additional Interest – Defined Amount)²

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- ALTA Form 35-06 (Minerals and Other Subsurface Substances – Buildings)
- ALTA Form 35.1-06 (Minerals and Other Subsurface Substances – Improvements)
- ALTA Form 35.2-06 (Minerals and Other Subsurface Substances – Described Improvements)
- ALTA Form 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development)
- ALTA Form 36-06 (Energy Project – Leasehold/Easement – Owner's Policy)
- ALTA Form 36.1-06 (Energy Project – Leasehold/Easement – Loan Policy)
- ALTA Form 36.2-06 (Energy Project – Leasehold – Owner's Policy)
- ALTA Form 36.3-06 (Energy Project – Leasehold – Loan Policy)
- ALTA Form 36.4-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 36.5-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy)
- ALTA Form 36.6-06 (Energy Project – Encroachments)
- ALTA Form 36.7-06 (Energy Project – Fee Estate – Owner's Policy)
- ALTA Form 36.8-06 (Energy Project – Fee Estate – Loan Policy)
- ALTA Form 37-06 (Assignment of Rents or Leases) [Nonresidential]
- ALTA Form 38-06 (Mortgage Tax)
- ALTA Form 41-06 (Water – Buildings)
- ALTA Form 41.1-06 (Water – Improvements)
- ALTA Form 41.2-06 (Water – Described Improvements)
- ALTA Form 41.3-06 (Water – Land Under Development)
- ALTA Form 42-06 (Commercial Lender Group) [Nonresidential]
- ALTA Form 45-06 (Pari Passu Mortgage)
- Bondholder (Mod 119.4)
- Bonds – Loss Payee
- Bonds – Non Merger of Sub-Leasehold
- CLTA Form 107.9 (Additional Insured) [Nonresidential]
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance) [Nonresidential]
- Effect of Tax Sale on Easement
- Encroachment Endorsement 1
- Encroachment Endorsement 2
- Foundation – Survey Endorsement [Nonresidential]
- Inflation Protection – One-to-Four Family [Residential]
- Installment Contract Purchaser [Nonresidential]
- Large Mutual Note [Nonresidential]
- Merger – Mortgage and Fee [Nonresidential]
- Restrictions 4A (Violation of Building Line) [Nonresidential]
- SE 198 - Wind Farm – Electrical Generation and Transmission
- SE 201 - Wind Farm – Single Integrated Project Access and Entry
- SE 248 - Wind Farm – Contiguity Endorsement
- Successor Endorsement
- USA Form Policy – Date Down
- All endorsement forms filed with the Kansas Insurance Commission not

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otherwise listed in this Section other

Class K - \$75 - Residential Only

- ALTA Form 7 Series
- ALTA Form 10-06 (Assignment)
- Assumption
- Change of Name of Insured Endorsement
- Post-Policy Transaction Modification [Residential – No Date Down]

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Class L – \$50

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- ALTA Form 32-06 (Construction Loan – Loss of Priority)
- ALTA Form 32.1-06 (Construction Loan – Loss of Priority – Direct Payment)
- ALTA Form 32.2-06 (Construction Loan – Loss of Priority – Insured's Direct Payment)
- ALTA Form 33-06 (Disbursement)
- ALTA Limited Pre-Foreclosure Date Down Endorsement (See Section 2.12(C))
- Installment Contract Purchaser [Residential]

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Class M - \$25 - Residential Only

- ALTA Form 17-06 (Access and Entry)
- ALTA Form 17.1-06 (Indirect Access and Entry)
- ALTA Form 17.2-06 (Utility Access)
- ALTA Form 18-06 (Single Tax Parcel)
- ALTA Form 18.1-06 (Multiple Tax Parcel)
- ALTA Form 19-06 (Contiguity – Multiple Parcels)
- ALTA Form 19.1-06 (Contiguity – Single Parcel)
- ALTA Form 19.2-06 (Contiguity – Specified Parcels)
- ALTA Form 24-06 (Doing Business)
- ALTA Form 25-06 (Same as Survey)
- ALTA Form 25.1-06 (Same as Portion of Survey)
- ALTA Form 26-06 (Subdivision)
- ALTA Form 37-06 (Assignment of Rents or Leases)
- ALTA JR Loan Endorsement 1
- ALTA JR Loan Endorsement 2
- CLTA Form 107.9 (Additional Insured)
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance)
- Foundation – Survey Endorsement
- Merger – Mortgage and Fee

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Class N - No Charge – Residential Only

- ALTA Form 1-06 (Street Assessments)
- ALTA Form 4-06 (Condominium)
- ALTA Form 4.1-06 (Condominium)
- ALTA Form 5-06 (Planned Unit Development)
- ALTA Form 5.1-06 (Planned Unit Development)
- ALTA Form 6-06 (Variable Rate)
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization)
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification)
- ALTA Form 7-06 (Manufactured Housing Unit)
- ALTA Form 7.1-06 (Manufactured Housing – Conversion – Loan Policy)
- ALTA Form 7.2-06 (Manufactured Housing – Conversion – Owner's Policy)
- ALTA Form 8.1-06 (Environmental Protection Lien)
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy)
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy)
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy)
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy)
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy)
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority)
- ALTA Form 14.1-06 (Future Advance – Knowledge)
- ALTA Form 14.2-06 (Future Advance – Letter of Credit)
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage)
- ALTA Form 22-06 (Location)
- ALTA Form 22.1-06 (Location and Map)
- Bi-weekly
- FNMA Balloon Mortgage Endorsement
- Large Mutual Note
- Restrictions 4A (Violation of Building Line)

Class O – Price based on Risk Assumed

- ALTA Form 34-06 (Identified Risk Coverage)
- Blank Endorsement

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Class P – No Charge

- ALTA Form 13-06 (Leasehold – Owner's Policy)
- ALTA Form 13.1-06 (Leasehold – Loan Policy)
- ALTA Form 23-06 (Coinsurance – Single Policy)
- ALTA Form 39-06 (Policy Authentication)
- ALTA Form 44-06 (Insured Mortgage Recording)
- Lack of Signatures – Loan Policy
- Lack of Signatures – Owner's Policy
- Facilities Endorsement
- SE 200 (Wind Farm – Leasehold and Easement Endorsement) (ALTA 13.06 MOD)
- Waiver of Arbitration

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5.14 Endorsements Subsequent to Policy Issuance

For Class A endorsements on post-policy transactions, ("PPT"⁴ endorsements), the charge is the greater of:

1. 25% of the whole premium applicable to the policy; or
2. \$50 per hour with a minimum charge of \$250

[This charge is not divided with agents. Agent charges, if applicable, are in addition to the charge so determined.]

⁴Any endorsement issued in conjunction with a transaction involving the land or the insured mortgage subsequent to the issuance of the policy, in connection with which any of the following occur: (1) the name of the insured is changed; (2) we are asked to amend the description of the insured mortgage to include another instrument; (3) the description of the land is changing by either addition or deletion of land; (4) we are asked to redate the policy to a current date; or (5) we are asked to insure against instruments appearing of record between the policy date and the current date.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.15 Centralized Refinance Rates

A. Centralized Refinance Rate I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

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The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000.00;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 5-06, ALTA 6-06, ALTA 6.2-06, and ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

Note 3: No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

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B. Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

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The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

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Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

5.16 A.I.R. Rates

For residential refinance transaction where FNAS is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000.....	\$600
\$250,001 to \$500,000.....	\$750
\$500,001 to \$750,000.....	\$850
\$750,001 to \$1,000,000.....	\$960
\$1,000,001 to \$1,250,000.....	\$1,060
\$1,250,001 to \$1,500,000.....	\$1,160

5.17 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES

- 6.01 Ownership and Encumbrance Report - One to Four Family Residential Property
- \$125.00

This product is offered when the customer requests written, verified ownership and encumbrance information but does not require insurance.

It includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Liens, encumbrances and other matters agreed to by the customer and the Company

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The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the report issue date.

- 6.02 Ownership and Encumbrance Report - Commercial Property
- \$300.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page

- 6.03 Complete Property Information Report - One to Four Family Residential Property
- No insurance \$250.00, Updates \$125 each.

This product is offered when there is no expectation of producing an insurance product within the next six months.

It Includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Easements
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the report issue date.

- 6.04 Complete Property Information Report - Commercial Property -\$500.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page.

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SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974

Section 8(b) of the Real Estate Settlement Procedures Act of 1974, (Title 12 U.S.C., Sec. 2607) prohibits the giving or acceptance of "...any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person."

Violation of this section is a felony. Employees are warned that discriminatory or favorable pricing practices offered to a particular customer, which are not available to all customers similarly situated, may be considered a "kickback" or "thing of value" if the customer in question is in a position to direct future RESPA-covered orders to us, even though the transaction in question may not be a RESPA-covered transaction.

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SECTION 8 KANSAS RATE REGULATION

Kansas law requires that each agent and insurer file all charges and rates made in connection with the issuance of a title insurance policy.

Once filed, these are the rates that must be charged. No deviations can be permitted unless a special rate is filed in accordance with the "Unique and Unusual Rule". This rule has been filed with our rates and is to be followed wherever a rate is to be quoted that varies from those filed with the Kansas Department of Insurance.

8.01 The "U and U" Rule :

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.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 9 APPLICABILITY OF RATES

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.

FILED

FEB 05 2018

KEN SELZER
Commissioner of Insurance

ATTACHMENT TWO

FILED

FEB 05 2018

KEN SELZER
Commissioner of Insurance

RATE AND RULES

FOR THE STATE OF

KANSAS

EFFECTIVE: FEBRUARY 26, 2014

FILED

FEB 05 2018

KEN SELZER
Commissioner of Insurance



WFG National Title Insurance Company
a Williston Financial Group company

**WFG NATIONAL TITLE
INSURANCE COMPANY**

INTRODUCTION

The rates for the various types of title insurance policies and endorsements offered by WFG National Title Insurance Company ("the Company") are set forth below. Premiums are for title insurance only and do not include search fees, abstract fees, attorney fees, or escrow or closing fees. Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply. As used herein, the initials ALTA stand for American Land Title Association.

STANDARD RISK RATES

These rates are for ordinary real estate transactions for title insurance coverage provided by the standard forms of ALTA policies and/or endorsements. These rates assume that the Company will be supplied with evidence satisfactory to the Company that title has been determined based upon a competent examination of title. Fees and charges in connection with the searching, examination, certification and closing of title are not included in these rates, and the Company may make additional charges for these and other services when applicable.

RIGHT OF THE COMPANY TO ADJUST CHARGES/DECLINE TO INSURE

The Company may adjust charges in especially difficult titles or for special risk considerations, or for coverage requested by the insured that is not provided in the standard ALTA forms of policies. The Company may also decline to insure any title. It may, at any time, at its sole discretion, refuse or cancel any application by canceling its charges and notifying the applicant.

RIGHT TO WITHHOLD ISSUANCE OF POLICY

A fundamental principle of insurance is that the insurer does not undertake a risk unless it has been paid the required premium for the policy. Therefore, the Company will not issue a policy of title insurance until all applicable charges have been paid in full.

AMOUNT OF INSURANCE

Owner's title insurance policies will not be issued for less than the full value of the property as determined by:

1. the contract purchase price for the property including the value of any assumed liens or obligations;
2. the appraised value of the property; or
3. a good faith estimate of the value of the property; except when the Company is a co-insurer with one or more other title insurers, or when the interest of the insured owner is a leasehold or other interest in the property which is less than fee ownership, in which case no owners title insurance policy will be issued for less than the value of the insured's interest in the property.

Mortgagee title insurance policies will be issued in the amount equal to the face value of the insured mortgage, except:

1. If the Company is a co-insurer with other title insurers, the amount of insurance may be less than the face amount of the mortgage, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section;
2. If the value of the insured property or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the property or the equity of the mortgagor in the property;

3. If the mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness or secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage;
4. If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the property provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

Owners and loan policies of title insurance may be issued in amounts less than the minimum amounts stated above if that amount is greater than the Title Insurance Industry Capacity. Title Insurance Industry Capacity is defined by the total liability which can be assumed by the Company plus the total amount of any co-insurance and/or reinsurance which is available through other title insurance companies.

COMMITMENTS

A properly completed title insurance commitment is a formal and legally binding contract to insure title to real property. In some jurisdictions, a commitment is called a binder. Maximum care must be exercised in the issuance of a title commitment due to the great potential for liability and claim every time a title commitment is issued. Subject to its terms and expiration, the commitment can be relied upon by the insured to obtain a title policy subject only to the exceptions set out therein.

A commitment for title insurance shall be effective for six (6) months. The Company may issue a written endorsement extending the effective period of the commitment provided that:

1. A request for extension is received prior to expiration of the commitment
2. The extension is for no more than six (6) months
3. The effective date of the commitment remains unchanged
4. The commitment is not extended for a total period of more than two (2) years

OWNER'S AND LEASEHOLD COVERAGE

The ALTA leasehold owner's and leasehold loan policies are essentially identical to their ALTA counterparts for fee titles and mortgages. An owner's or leasehold policy insuring interest in land should not be issued for an amount greater than nor less than the purchase price of the land. If no sale is involved, the full reasonable value of the land may be agreed upon between the Company and the proposed insured.

A title insurer or a title insurance agent issuing a title insurance policy to a lender in conjunction with a mortgage loan made simultaneously with the purchase of all or part of the estate securing a loan, where no owner's title insurance policy has been requested, shall give written notice to the purchaser/mortgagor at the closing, on a form prescribed or approved by the Company, explaining that a title insurance policy for the lender is being issued for the protection of the mortgage lender, and that the policy does not provide title insurance protection to the purchaser/mortgagor. The notice shall further explain what an owner's title policy insures against, and what possible exposures exist for the purchaser/mortgagor which could be insured against through the purchase of an owner's policy, and the cost of said policy. A copy of the executed notice shall be retained in the agent's file for at least three years after the effective date of the lender's policy.

The premium for an owner's or leasehold policy is calculated as follows*:

*Up to \$50,000 of coverage -----	\$3.50 per \$1,000
\$50,001 to \$100,000, an additional -----	\$3.00 per \$1,000
\$100,001 to \$500,000, an additional -----	\$2.00 per \$1,000
\$500,001 to \$10,000,000, an additional -----	\$1.75 per \$1,000
\$10,000,001 to \$15,000,000, an additional -----	\$1.50 per \$1,000
\$15,000,001 and up, an additional -----	\$1.25 per \$1,000

* Minimum Premium: \$100.00

*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

ENHANCED OWNER'S OR LEASEHOLD POLICIES

KEN SELZER
Commissioner of Insurance

This policy, which is the ALTA Homeowner's Policy of Title Insurance, adopted 10/17/98 and amended 10/22/03, provides more coverage to owners than the other ALTA Owner's Policies. The ALTA Homeowner's Policy contains 28 insuring clauses ("Covered Risks"). This policy can only be issued in connection with one-to-four family residential properties, or an individual condominium unit.

The elimination of the printed exception(s) (Standard Coverage exceptions) from any ALTA form of a policy makes that policy an Enhanced Coverage policy. The applicant/proposed insured shall comply with all underwriting requirements of the Company for the deletion of any or all printed exceptions shown in Schedule B, Section 2, of the Commitment for Title Insurance. An existing standard policy may be "upgraded" to an ALTA Homeowner's Policy for payment of the additional premium as calculated above over the premium for the standard ALTA Owners Policy. Enhanced coverage is available for one-to-four residential property for owner's coverage without underwriting approval. The property must be a one-to-four family residential lot or condominium unit on a whole lot in a recorded/filed residential subdivision or in a completed condominium subdivision.

The premium for an enhanced owner's or leasehold policy is calculated as follows*:

Up to \$40,000 of coverage -----	\$160.00 flat fee
\$40,001 to \$1,000,000, an additional -----	4.00 per \$1,000
\$1,001,000 and above, an additional -----	2.75 per \$1,000

*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

LENDER'S POLICIES/SHORT FORM AND STANDARD

A lender's policy insuring first *lien position* on real property should not be issued for an amount greater than or less than the full principal debt. In some instances, a Lender's policy may be issued for an amount up to 120% of the principal debt to reimburse for interest, foreclosure costs, etc., and in an amount up to 150% of principal debt on adjustable rate mortgages. Short form policies reference standard full text policies filed and approved and on file with the Insurance Department. They are issued at the same rates as the standard full text policies referenced in the short form.

The premium for a Lender's policy, is calculated as follows*:

*Up to \$50,000 of coverage -----	\$2.50 per \$1,000
\$50,001 to \$100,000, an additional -----	\$2.00 per \$1,000
\$100,001 to \$500,000, an additional -----	\$1.75 per \$1,000
\$500,001 to \$10,000,000, an additional -----	\$1.50 per \$1,000
\$10,000,001 to \$15,000,000, an additional -----	\$1.25 per \$1,000
\$15,000,001 and up, an additional -----	\$1.00 per \$1,000

* Minimum Premium: \$100.00

*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

A Lender's policy insuring a *second lien* position on real property should only be issued for an amount equal to the full principal debt of the second lien. The premium shall be calculated the same as the premium for a Lender's policy insuring a first lien position.

FILED
FEB 05 2018
KEN B. LAM
Commissioner of Insurance

CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years (2) the purpose of the loan is to finance improvements to the real property. The premium for a construction loan policy is calculated at a charge of \$1.00 for each \$1,000 of coverage, with a minimum charge of \$100.00. If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

1. Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the owner's policy amount in this case.
2. Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan, or the expected appraised value upon completion, if the appraised value is higher.

Option B is the preferred method. If option B is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN COVERAGE

An ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy version may be issued to institutional lenders where the loan being insured is in a second or junior position, per the following schedule of policy/liability amount:

Liability:	Charge:
Up to \$250,000.00	\$110.00

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One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with said policy at no charge. If issued after the said policy within six (6) months from the date of policy, then the charge is \$25.00.

The ALTA form JR2 Endorsement (Revolving Credit Endorsement), is available at no charge when issued concurrently with said policy. If issued after the said policy within six (6) months from the date of policy, then the charge is \$20.00.

No Refinance Credit is applicable to the issuance of the ALTA Residential Limited Coverage Junior Loan Policy

U.S. POLICY

FILED

The U. S. Government Policy is issued naming the United States of America or one of its Departments as the insured. The policy identifies the vested owner of the land and excepts to those defects, liens and encumbrances which in the judgment of the insurer should appear in the policy. The policy also contains a special provision insuring against loss or damage if the United States acquires title by condemnation and the commitment, as updated to the filing of a lis pendens or declaration of taking, failed to disclose parties having a record interest in the land. However, the policy is not a report or abstract of title.

The insuring provisions of the policy are broad. However, their coverage is limited by the Exceptions in Schedule B of the policy and by the Schedule of Conditions and Limitations contained in the policy. The policy, like all policies, obligates the insurer to provide a defense to its insured. However, unlike other policies, the insurer does not have the right to select the counsel to represent the insured. The United States must be represented by the office of the Attorney General.

The charge for this policy shall be 100% of the Standard Rate for an Owner's/Leasehold Policy.

SIMULTANEOUS ISSUE

When an owner's or leasehold owner's policy and a mortgagee's loan policy covering identical property are issued simultaneously, the rate is 100% of the owner rate plus \$175.00 for the loan policy. If the amount of the loan policy exceeds the owner's or leasehold owner's policy, then the excess amount will be charged at 100% of the rate for loan policies. In all cases the owner's or leasehold owner's policy shall be issued for the full insurable value of the premises, if insuring a fee simple estate, or for the full insurable value of the leasehold estate, if insuring a leasehold estate. Both policies must bear the same effective date and the owner's or leasehold owner's policy must show the mortgage as an exception. It is not essential that the fee simple or leasehold estate be acquired simultaneously with the issuance of the mortgagee's loan policies.

REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

1. A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in a amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.
2. An assured under an owner's or leasehold owner's policy grants a mortgage on the property

insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's policy is calculated as stated in the definition above.

3. No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

FILED
FEB 05 2018
KEN SELZER
Commissioner of Insurance

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR 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.

WFG National Title
Insurance Company
2711 Middleburg Drive
Suite 312
Columbia, SC 29204

FILED
FEB 05 2013
KEN SELZER
Commissioner of Insurance

ENDORSEMENTS

The Company offers the following ALTA endorsements for use with the applicable policies. **Charges for these endorsements are \$100.00 per policy except as otherwise noted.**

ALTA ENDORSEMENT 1-06—Street Assessments
ALTA ENDORSEMENT 2-06—Truth in Lending
ALTA ENDORSEMENT 3-06—Zoning (unimproved property) \$200.00 per policy
ALTA ENDORSEMENT 3.1-06—Zoning, Completed Structure \$200.00 per policy
ALTA ENDORSEMENT 4-06 & 4.1-06—Condominiums
ALTA ENDORSEMENT 5-06 & 5.1-06—Planned Unit Development (PUD)
ALTA ENDORSEMENT 6-06—Variable Rate Mortgage
ALTA ENDORSEMENT 6.2-06—Variable Rate Mortgage, Negative Amortization
ALTA ENDORSEMENT 7-06—Non-Imputation-Manufactured Housing Unit
ALTA ENDORSEMENT 7.1-06—Manufactured Housing—Conversion: Loan
ALTA ENDORSEMENT 7.2-06—Manufactured Housing—Conversion: Owners
ALTA ENDORSEMENT 8.1-06—Environmental Protection Lien \$50.00 per policy
ALTA ENDORSEMENT 9-06—Restrictions, Encroachments, Minerals
ALTA ENDORSEMENT 9.1-06—Restrictions, Encroachments, Minerals-Owner's-Unimproved
ALTA ENDORSEMENT 9.2-06—Restrictions, Encroachments, Minerals-Owner's-Improved
ALTA ENDORSEMENT 9.3-06—Restrictions, Encroachments, Minerals-Loan Policy
ALTA ENDORSEMENT 9.4-06—Restrictions, Encroachments, Minerals-Lender's-Unimproved
ALTA ENDORSEMENT 9.5-06—Restrictions, Encroachments, Minerals-Owner's-Improved
ALTA ENDORSEMENT 10-06—Assignment
ALTA ENDORSEMENT 10.1-06—Assignment and Date Down
ALTA ENDORSEMENT 11-06 Mortgage Modification
ALTA ENDORSEMENT 12-06 Aggregation
ALTA ENDORSEMENT 13-06 Leasehold-Owner's
ALTA ENDORSEMENT 13.1-06 Leasehold-Loan
ALTA ENDORSEMENT 14-06 Future Advance-Priority

ALTA ENDORSEMENT 14.1-06 Future Advance-Knowledge
ALTA ENDORSEMENT 14.2-06 Future Advance-Letter of Credit
ALTA ENDORSEMENT 14.3-06 Future Advance-Reverse Mortgage
ALTA ENDORSEMENT 15.1-06 Non-Imputation-Additional Insured
ALTA ENDORSEMENT 15.2-06 Non-Imputation-Partial Equity Transfer
ALTA ENDORSEMENT 15-06 Non-Imputation-Full Equity Transfer
ALTA ENDORSEMENT 16-06 Mezzanine Financing
ALTA ENDORSEMENT 17-06 Access and Entry
ALTA ENDORSEMENT 17.1-06 Indirect Access and Entry
ALTA ENDORSEMENT 18.1-06 Multiple Tax Parcel
ALTA ENDORSEMENT 18-06 Single Tax Parcel
ALTA ENDORSEMENT 19-06 Contiguity- Multiple Parcels
ALTA ENDORSEMENT 19.1-06 Contiguity-Single Parcels
ALTA ENDORSEMENT 20-06 First Loss-Multiple Parcel Transactions
ALTA ENDORSEMENT 21-06 Creditor's Rights
ALTA ENDORSEMENT 22-06 Location
ALTA ENDORSEMENT 22.1-06 Location and Map

FILED

FILED

FEB 05 2018

Commis

KEN SELZ

Commissioner of the State

Sample Request for Individual Risk Pursuant to Filed Unique and Unusual Rule

December 1, 1989

Kansas Insurance Department
420 S.W. 9th Street
Topeka, KS 66612-1678

TITLE INSURANCE INDIVIDUAL RISK FILED UNIQUE AND UNUSUAL RULE

Gentlemen:

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. Name of Insured/Property Insured:
John and Mary Doe
2. Property Location:
Lots 1 and 2, New Subdivision, City of Salina, Kansas
3. Policy/Commitment/File Number: File No. SA 100 120189
4. Charge/Rate: This is an Owners Title Policy on Residential Property with \$150,000 limit of liability. We charged \$705,000 for the policy. This is \$50 more than the filed charge of \$655.00.
5. Filed Charge/Rate: Our filed charge of \$655.00 is obtained from our rate schedule.
6. Reason for Deviation from Filed Charge:
Multiple chain of title involved which required two hours of additional work in the title search, hence the additional charge of \$50.

Please let us know if you have any questions with regard to this individual risk filing.

Very truly yours,

John Jones
Title Insurance Agent
On Behalf of
XYZ Title Insurance Agency

FILED

FEB 05 1990

KEN S. S. S.

Commissioner of Insurance

ATTACHMENT THREE

FILED

FEB 05 2013

KEN SD 251

Commissioner of Corrections

PREMIUM RATE FILING

STATE OF KANSAS

FILED

FEB 05 2018

KEN SELZER
Commissioner of Insurance

EFFECTIVE

FEBRUARY 1, 2011

FIRST AMERICAN TITLE INSURANCE COMPANY

1 First American Way

Santa Ana, CA 92707

TABLE OF CONTENTS

- I. AREA COVERED
- II. LOAN POLICIES OF TITLE INSURANCE
- III. OWNERS & LEASEHOLD POLICIES OF
TITLE INSURANCE
- IV. TITLE REPORT GUARANTEES
- V. OTHER
- VI. SPECIAL RULE

FILE

FEB 05 FILED

KEN FEB 05 2018

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KEN SELZER

Commissioner of Insurance

I. AREA COVERED

The following rates apply to the entire State of Kansas.

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.

FILED

FEB 05 2018

KEN SELZER

Commissioner of Insurance

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

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 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
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

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.

When a First American owner's and one or more First American 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.

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.



1000 Germantown Pike
Suite J-4
Plymouth Meeting, PA 19462
www.silktitle.com

tel.610.994.8600
fax.610.994.8700

November 29, 2006

Via FedEx

7901 2552 7666

Martin J. Hazen
Kansas Insurance Department
420 SW 9th Street
Topeka, KS 66612-1678

**Re: Filing of Title Insurance Rates and Charges
Silk Abstract Company**

Mr. Hazen:

Please find enclosed a rate table for the State of Kansas, our charges for Escrow, Closing and other title services and the original Escrow, Settlement or Closing Accounts Bond with regard to the above-captioned matter. Please review this information, if I have left anything blank or have not enclosed the information required, please contact me.

Thank you for your attention to this matter.

Very truly yours,

SILK ABSTRACT COMPANY


MICHAEL P. DOELFS, ESQUIRE

Enclosure

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KANSAS INSURANCE DEPARTMENT



KANSAS RATE MANUAL

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SECTION 1

ORIGINAL TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. An owner's policy insuring a leasehold estate will not be issued for less than the insurable interest of the lessee.

The rates charged for original owner's or leasehold insurance shall be as per Appendix A, Page 9.

NOTE: If an Interim Title Insurance Commitment is desired, see Section 15 for additional cost.

SECTION 2

REISSUE TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

Reissue rates apply up to the face amount of the previous owner's policy. If more insurance is desired under a reissue policy than was written in the original policy, the overage must be computed at original insurance rates in the applicable bracket or brackets.

- A. A purchaser or lessee of real estate from one whose title thereto has been insured prior to the application for a new policy shall be entitled to the following rates for owner's insurance in an amount up to the face of such policy, provided this Company is advised of the number of its former policy and its amount, or is provided with a copy of a policy issued by another underwriter acceptable to Lawyers Title Insurance Corporation.

The reissue rate shall be as follows:

0 – 5 Years	60% of the original rate for owner's policies
5 – 10 years	75% of the original rate for owner's policies
Over 10 years	100% of the original rate for owner's policies
Minimum Premium	50.00

- B. When the insured under a loan policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee for the benefit of such insured shall be entitled to the following reissue rates of an owner's policy up to an amount equal to the face of such previous loan policy:

In all brackets	30% of the original rate
Minimum Premium	\$50.00

- C. If a contract purchaser, who has obtained a policy of this Company insuring his contract and thereafter obtains a deed given in pursuance of the contract, makes an application for an owner's policy within 5 years of the date of the contract and surrenders the policy insuring his contract, or a lessee who has obtained a leasehold policy of this Company insuring his lease and thereafter purchaser of the property made an application for an owner's policy within 5 years from the date of his leasehold policy and surrenders such policy, the following reissue rates apply to the face amount of the previous policy:

Up to \$50,000.00 of liability written	30% of the original rate
Over \$50,000.00 and up to \$100,000.00, add	25% of the original rate
Over \$100,000.00, add	20% of the original rate
Minimum Premium	\$50.00

NOTE: If Interim Title Insurance Commitment is desired, see Section 15 for additional cost.

SECTION 3

ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

(The word "Mortgage" shall be construed to mean any instrument commonly used in any given jurisdiction to secure a loan on real estate)

A first mortgage loan policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount in excess of the principal debt to cover interest, foreclosure costs, etc. Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Title Insurance Rates for First Mortgages".

The premium charged for original First Mortgage Insurance should be as per Appendix B, Page 10.

NOTE: If interim title insurance commitment is desired, see Section 15 for additional cost.

SECTION 4

REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

Except where the simultaneous mortgage rate applies as shown in Section 10 when the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the following reissue rates on such mortgage insurance up to the original face amount of such policy, provided this Company is advised of the number of its former policy and its amount, or is provided with a copy of a policy issued by another underwriter acceptable to Lawyers Title Insurance Corporation.

The reissue rate shall be as follows:

0 – 5 years	60% of the original rate for loan policies
5 – 10 years	75% of the original rate for loan policies
Over 10 years	100% of the original rate for loan policies
Minimum Premium	\$50.00

If the amount of insurance desired under the loan policy is in excess of the original policy, the excess shall be computed at the original mortgage rates, Appendix B, Page 10, in the applicable bracket or brackets.

NOTE: If Interim Title Insurance Commitment is desired, see Section 15 for additional cost.

SECTION 5

SIMULTANEOUS ISSUANCE OF FIRST AND SECOND MORTGAGE LOAN POLICIES

When loan policies are issued insuring simultaneously both the lender on a first mortgage and the lender on a second mortgage, the premium is computed on the aggregate amount of both mortgages at the rate applicable to first mortgage transaction. In addition to such premium, a charge of \$25.00 will be made for the second policy.

SECTION 6

ASSIGNMENT OF MORTGAGE LOANS

When a mortgage supported by a title policy of this Company is assigned, each successive assignee may obtain an endorsement to the existing policy, provided the title is certified down to a date which will include the filing for record of the assignment, at the following rates:

If issued within 2 years of the date of the former policy:

Premium for Endorsement	\$25.00
Premium for new policy	\$50.00

If issued more than 2 years after the date of the former policy, the following rates will apply based on the face amount of the policy:

	Per Thousand
Up to \$100,000.00 of liability written	\$0.50
Over \$100,000 and up to \$500,000, add	\$0.25
Over \$500,000.00, add	\$0.10

Minimum Premium \$50.00

NOTE: The above minimum premium applies to routine case only. An additional premium may be charged depending on the extent of services rendered.

SECTION 7

SECOND MORTGAGES

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions, provided that the first mortgage has been insured. Where the first mortgage is not insured, the premium for second mortgage insurance shall be computed at rates applicable to Original Title Insurance Rates for Owner's and Leasehold Policies.

For Simultaneous Issuance of Owner's and Loan Policies, see Section 9.

SECTION 8

LIMITED COVERAGE JUNIOR LOAN POLICIES

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a governmental taxing authority, affecting the title to the land and not identified in the policy.

There will be a flat \$185.00 charge that will apply to most of the Junior Loan Policies. We will include a \$50.00 title search fee in the flat fee. If the coverage is less than \$150,000, the premium charge will be \$135.00. The total of the two charges (\$185.00) will be the standard charge for each Junior Loan Policy of \$150,000 or less. If the amount of insurance is greater than \$150,000, then we will charge an additional premium of \$1.00 per \$1,000 of coverage or portion thereof.

SECTION 9

SIMULTANEOUS ISSUANCE OF OWNER'S AND LOAN POLICIES

When an owner's policy and a loan policy covering identical land are issued simultaneously, the rates applicable for the owner's policy shall be the regular owner's rates. The premium for the loan policy so simultaneously issued will be \$25.00 for the amount of insurance not in excess of the owner's policy.

Kansas Rate Manual
Effective: July 1, 1989
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NOV 30 2006

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The premium on the amount of the loan policy exceeding the owner's policy is figured at the regular original title insurance rates for "First Mortgages" in the applicable bracket or brackets.

In all cases, the owner's policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear the same effective date and the owner's policy must show the mortgage as an exception. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of owner's and loan policies. This rate does not apply to simultaneous first and second mortgage transactions.

SECTION 10

SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES

When owner's and leasehold policies covering identical land are issued simultaneously, the rates for the owner's policy shall be the applicable owner's rates. The rates for the leasehold policy so simultaneously issued will be 30% of the rate for the owner's policy up to the amount of the owner's policy with the minimum premium being \$50.00. If the amount of insurance desired under the leasehold policy is in excess of the owner's policy, the excess shall be computed at the original owner's rates in the applicable bracket or brackets.

SECTION 11

SIMULTANEOUS ISSUANCE OF TWO OWNER'S POLICIES INSURING THE FEE TITLE

When two owner's policies covering identical land are issued simultaneously to different insureds, the applicable owner's rates shall apply to the policy in the larger amount and the premium on the other policy shall be computed at 30% of the original owner's rates, with a minimum of \$50.00.

SECTION 12

LOAN POLICIES INSURING COMMERCIAL CONSTRUCTION LOANS

The Company will, upon request, issue a loan policy with a term of coverage for 2 years only in connection with a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan. The rate for such insurance shall be as per Appendix B, Page 10. Upon request, the Company may extend the term and the charge for such extension shall be \$0.50 per thousand dollars of liability. Reissue may be applicable as provided in Section 2 herein.

Any loan policy issued with a terms of coverage for 2 years only should contain an exception in Schedule B as follows:

Notwithstanding any other provision of this policy, the Company shall be liable only for such loss or damage insured against by this policy which is actually sustained by the insured and reported to the Company on or before 2 years after the recorded of the mortgage described in Schedule A.

If the temporary or short term loan is "converted" to a permanent loan (which permanent loan is secured by the same security instrument), the risk rate for the policy insuring the permanent loan shall be 10% of the loan policy rates shown in Appendix B herein.

If, however, the temporary or short term loan for construction is refinanced by a permanent mortgage secured by a new and different security instrument, the Company will issue a new policy in connection with the permanent loan. The Reissue Rate shall apply to the loan policy insuring the permanent lender, but only up to the amount of the construction loan policy. For any amount of coverage exceeding the amount of the construction loan policy, the Original Loan Policy Rate shall apply. See Original Loan Policy Rates in Appendix B herein.

Special rates may apply to extra hazardous or special coverage requests.

The minimum rate shall be \$50.00.

SECTION 13

LOAN POLICIES INSURING RESIDENTIAL CONSTRUCTION LOANS

A loan policy will be issued, good for a period not to exceed one (1) year, in connection with a temporary construction loan for one-to-four family residential or condominium property for the following charge: \$25.00 for the first \$15,000 of liability, plus \$1.00 for each additional \$1,000 or fraction thereof, over \$15,000, with a minimum premium of \$50.00. Reissue rates are not applicable.

The temporary construction loan policy will be issued only in connection with a temporary and short term loan for the financing of construction secured by a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan.

If the particular mortgage or deed of trust insured by the construction loan policy becomes the permanent mortgage or deed of trust, a permanent loan policy will be issued for the applicable mortgage rates. However, after computing the premium at the applicable mortgage rates, credit will be allowed for the entire charge paid for the temporary construction loan policy or commitment, less \$50.00.

Should, however, the temporary construction loan be refinanced by a permanent loan secured by a new security instrument, no credit will be allowed toward the issuance of a new permanent loan policy.

Special rates apply to extra hazardous or special coverage requests.

SECTION 14

BUILDERS AND SUBDIVIDER'S RATE

A special rate is available to a subdivider customarily engaged in such business who is subdividing unimproved land into five or more lots which devolve from a single base title or building sites for one-to-four family residential units, all of which are being developed for sale. This rate applies to Owner's Policies only.

This same rate is applicable to builders who are customarily engaged in the business of building one-to-four family residential units, provided five or more units are being built on lots which devolve from a single base title. This rate is also applicable to builders of condominiums of five or more units. This rate applies to Owner's Policies only.

The builder and subdivider's rate shall be \$2.10 per thousand, with a minimum premium of \$50.00.

SECTION 15

INTERIM TITLE INSURANCE COMMITMENTS

A title insurance commitment is issued to show liens, defects and objections to the title to be paid or removed before a policy can be issued, and the exceptions, if any, which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the commitment have been satisfied.

When a title insurance commitment is required for the closing of any transaction, the Company's charge is the premium on the policy committed for at the applicable title insurance rates, plus \$25.00. If the transaction falls through, and no policy is issued, the charge will be 40% of the foregoing charge with a minimum of \$50.00.

SECTION 16

ENDORSEMENT & MISCELLANEOUS CHARGES

See Appendix C for a complete list of Endorsements with the applicable rate.

For reviewing a policy which was correctly issued in the original instance to change the name of the insured, eliminate an exception, etc. the charge will be \$50.00.

For issuing an endorsement to a policy which was correctly issued in the original instance to change the name of the insured, eliminate an exception, etc. the charge will be \$10.00.

SECTION 17

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, as such risk may be treated on an individual 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. 40-2402(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.

SECTION 18

SIMPLIFIED REFINANCE TITLE RATES

1. For residential refinance mortgage loan transactions on one to four family properties where the order is initiated and coordinated with LandAmerica OneStop, some similar Unit of the company or one of its' agents operating in a similar capacity, any of which must provide a centralized order processing and tracking capability, offer a central point of contact to the client that they are serving, and insure the loan transaction utilizing the ALTA Short Form Residential Loan Policy, then the following rates may apply:

<u>Liability</u>	<u>Rate</u>
\$0 – \$659,000.00	\$350.00

2. For all residential refinance mortgage loan transaction on one to four family properties where a lender agrees that all orders must be ordered through LandAmerica OneStop, some similar unit of the Company or one of its' agents operating in a similar capacity, be processed and delivered through a centralized electronic platform, not require the issuance of a title insurance commitment, be insured utilizing the ALTA Short Form Residential Loan Policy, and where compliance with established maximum cancellation rates occur, the following rates may apply:

<u>Policy Amount</u>	<u>Rate</u>
Up to the Fannie Mae/Freddie Mac Conforming loan limits.	\$350.00
\$1 over the Fannie Mae/Freddie Mac conforming loan limits to a maximum loan amount of \$650,000.00	\$425.00

SECTION 19

MASTER EQUITY LINE LOAN POLICY

<u>Policy Amount</u>	<u>Rate</u>
Up to and including \$250,000.00	\$50.00
\$250,000.00 - \$500,000.00	\$120.00

SECTION 20

MASTER REFINANCE LOAN POLICY

For residential refinance mortgage loan transactions on one-to-four family properties qualifying for lien protection coverage as outlined under the Company's Master Refinance Loan Policy Program and utilizing centralized order tracking and processing through the Company or one of its agents, the following rates apply for the Master Refinance Loan Policy and certificates:

<u>For mortgages securing amounts of:</u>	<u>Rate</u>
\$0 to \$650,000.00	\$350.00

SECTION 20

GENERAL INFORMATION

All charges quoted herein are for title insurance only and do not include charges for searches, abstracts, attorneys' fees, escrow or closing services.

All charges quoted herein are minimum risk rate premiums. The Company reserves the right to charge additional amounts in cases where unusual insurance risks are assumed or unusual services are performed in the transaction.

All premiums quoted herein are net to the Company and the Company reserves the right to reject any application not satisfactory to it.

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APPENDIX A

ORIGINAL TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

\$14,000 (or less)	\$50.00
	PER THOUSAND
Over \$14,000 and up to \$50,000, add	\$3.50
Over \$50,000 and up to \$100,000, add	\$3.00
Over \$100,000 and up to \$200,000, add	\$2.50
Over \$200,000 and up to \$5,000,000, add	\$2.00
Over \$5,000,000 and up to \$10,000,000, add	\$1.75
Over \$10,000,000 and up to \$15,000,000, add	\$1.50
Over \$15,000,000, add	\$1.25
Minimum Premium	\$50.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premium), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000 as a full \$1,000

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APPENDIX B

ORIGINAL TITLE INSURANCE RATES
FOR LOAN POLICIES

\$20,000 (or less)	\$50.00
	PER THOUSAND
Over \$20,000 and up to \$50,000, add	\$2.50
Over \$50,000 and up to \$200,000, add	\$2.00
Over \$200,000 and up to \$500,000, add	\$1.75
Over \$500,000 and up to \$10,000,000, add	\$1.50
Over \$10,000,000 and up to \$15,000,000, add	\$1.25
Over \$15,000,000, add	\$1.00
Minimum Premium	\$50.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000 as a full \$1,000.

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NOV 30 2006
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APPENDIX C
ENDORSEMENTS

NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
Access by Easement	N/A	\$25.00
Access Endorsement (Property abuts physically open street)	N/A	\$25.00
Additional Interest Endorsement	N/A	\$25.00
ALTA Balloon/Finance Mortgage	2450-28	\$25.00
ALTA Endorsement Form 1 Street Assessment	5555-1L	\$25.00
ALTA Endorsement Form 2 Truth in Lending	5555-2L	\$25.00
ALTA Endorsement Form 3 Zoning	5555-3L	\$.50 per \$1,000.00 of liability - \$50.00 minimum
ALTA Endorsement Form 3.1 Zoning – Completed Structure	5555-31L	\$.75 per \$1,000.00 of liability - \$50.00 minimum
ALTA Endorsement Form 4 Condominium	5555-4L	\$25.00
ALTA Endorsement Form 4.1 Condominium	5555-41L	\$25.00
ALTA Endorsement Form 5 Planned Unit Development	5555-5L	\$25.00
ALTA Endorsement Form 5.1 Planned Unit Development	5555-51L	\$25.00
ALTA Endorsement Form 6 Variable Rate Mortgage	5555-6L	\$25.00
ALTA Endorsement Form 6.1 Variable Rate Mortgage – Regulations	5555-61L	\$25.00
ALTA Endorsement Form 6.2 Variable Rate Mortgage – Negative Amortization	5555-62L	\$25.00

NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
ALTA Endorsement Form 7 Manufactured Housing Unit	5555-7L	\$25.00
ALTA Endorsement Form 8.1 Environmental Protection Lien	5555-81L	\$25.00
ALTA Endorsement Form 9 Restrictions, Encroachments, Minerals	5555-9L	\$25.00
ALTA Endorsement Form 9.1 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5555-91L	\$25.00
ALTA Endorsement Form 9.2 Improved Land – Owner's Policy	5555-92L	\$25.00
ALTA Endorsement Form 10 Assignment	5555-10L	\$25.00
ALTA Endorsement Form 10.1 Assignment and Date Down	5555-101L	\$25.00
ALTA Endorsement Form 11 Mortgage Modification	5555-11L	\$25.00
ALTA Endorsement Form 12 Aggregation	5555-12L	\$25.00
ALTA Endorsement Form 13 Leasehold Owner's	1193-60	\$25.00
ALTA Endorsement Form 13.1 Leasehold Loan	1194-40	\$25.00
ALTA Endorsement Form 14 Future Advance – Priority	2027-5	\$25.00
ALTA Endorsement Form 14.1 Future Advance – Knowledge with mechanic's / materialmen's lien provision	2036-5	\$25.00
ALTA Endorsement Form 14.2 Future Advance – Letter of Credit with mechanic's / materialmen's lien provision	2059-5	\$25.00
ALTA Endorsement Form 15 Non-Imputation – Full Equity Transfer	2061-1	\$25.00 minimum up to \$.50 per \$1,000.00

Kansas Rate Manual
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Amended: July 28, 2005

FILED
NOV 30 2006
SANDY PRAEGER
Commissioner of Insurance

NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
ALTA Endorsement Form 15.1 Non-Imputation – Additional Insured	2064-1	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15.2 Non-Imputation – Partial Equity Transfer	2068-1	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 16 Mezzanine Financing	2069-1	\$25.00
ALTA Endorsement Form 17 Access and Entry	2075-1	\$25.00
ALTA Endorsement Form 17.1 Indirect Access and Entry	5555-171L	\$25.00
ALTA Endorsement Form 18 Single Tax Parcel	2085-1	\$25.00
ALTA Endorsement Form 18.1 Multiple Tax Parcel	2100-1	\$25.00
ALTA Endorsement Form 19 Contiguity – Multiple Parcels	2106-1	\$25.00
ALTA Endorsement Form 19.1 Contiguity – Single Parcel	2113-1	\$25.00
ALTA Endorsement Form 20 First Loss – Multiple Parcel Transactions	5555-20L	\$25.00
ALTA Endorsement Form 21 Creditors' Rights	5555-21L	\$25.00
ALTA Endorsement Form A Construction Loan Policy	5555-AL	\$25.00
ALTA Endorsement Form B Construction Loan Policy	5555-BL	\$25.00
ALTA Endorsement Form C Construction Loan Policy	5555-CL	\$25.00
ALTA Endorsement Form D Construction Loan Policy	5555-DL	\$25.00
ALTA JR Loan Endorsement 1	5555-J1L	\$25.00
ALTA JR Loan Endorsement 2	5555-J2L	\$25.00

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NOV 30 2006
SANDY PRAEGER
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NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
Anti-Taint Endorsement	N/A	\$25.00
Blank Endorsement	1013-20	No Charge
Bondholder Endorsement	N/A	\$25.00
Clogging Endorsement	N/A	\$25.00
CLTA Endorsement Form 100.12 CC & R's, Right of Reversion	N/A	\$25.00
CLTA Endorsement Form 100.13 CC & R's, Assessment Liens	N/A	\$25.00
CLTA Endorsement Form 100.4 CC & R's, Violations	N/A	\$25.00
CLTA Endorsement Form 100.8 CC & R's, Violations	N/A	\$25.00
CLTA Endorsement Form 103.1 Right of Use or Maintenance	N/A	\$25.00
CLTA Endorsement Form 103.3 Easement, Existing Encroachment	N/A	\$25.00
CLTA Endorsement Form 104.1 Assignment of Mortgage	N/A	\$25.00
CLTA Endorsement Form 104.6 Assignment of Rents and Leases	N/A	\$25.00
CLTA Endorsement Form 104.7 Assignment of Rents and Leases	N/A	\$25.00
CLTA Endorsement Form 104.8 Assignment of Mortgage	N/A	\$25.00
CLTA Endorsement Form 107.1 Allocation of Liability to Parcels	N/A	\$25.00
CLTA Endorsement Form 107.9 Additional Insured	N/A	\$25.00
CLTA Endorsement Form 110.5 Modification of Mortgage	N/A	\$25.00
CLTA Endorsement Form 111 Mortgage Priority, Partial Reconveyance	N/A	\$25.00

Kansas Rate Manual
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FILED
NOV 30 2006
SANDY PRAEGER
Commissioner of Insurance

NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
CLTA Endorsement Form 111.2 Mortgage Priority, Subordination	N/A	\$25.00
CLTA Endorsement Form 111.4 Mortgage Impairment after Conveyance	N/A	\$25.00
CLTA Endorsement Form 116 Designation of Improvements – Address	2005-7	\$25.00
CLTA Endorsement Form 116.1 Survey	N/A	\$25.00
Collateral Assignment of Mortgage Endorsement	N/A	\$25.00
Comprehensive Endorsement	N/A	\$25.00
Comprehensive Endorsement For Owner's Policy	N/A	\$25.00
Contemplated Improvement Endorsement	N/A	\$25.00
Contiguity Endorsement	N/A	\$25.00
Date Down Endorsement ALTA U.S. Policy 1963	N/A	No Charge
Designation of Improvements – Address Modified for Owner's Policy	N/A	\$25.00
Doing Business Endorsement	N/A	\$25.00
Environmental Protection Lien Endorsement Modified for Commercial	N/A	\$25.00
Environmental Protection Lien Endorsement Modified for Owner's Policy	N/A	\$25.00
Excess Coverage Endorsement	N/A	\$25.00
Fairway Endorsement Partnerships	N/A	\$25.00
First Loss Endorsement	N/A	\$25.00
Foundation Endorsement	N/A	\$25.00
Future Advance Endorsement Residential - Fannie Mae	2427-9	\$25.00
Future Advance Endorsement	N/A	\$25.00

Kansas Rate Manual
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NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
Homeowner's Inflation Protection Endorsement	N/A	\$25.00
Last Dollar Endorsement	N/A	\$25.00
Leasehold Improvements Endorsement	N/A	\$25.00
Letter of Credit Endorsement	N/A	\$25.00
Location Endorsement Without Survey	N/A	\$25.00
Maximum Actual Loss Endorsement	N/A	\$25.00
Mechanic's Lien Endorsement	N/A	\$25.00
Mechanic's Lien Endorsement	N/A	\$25.00
Mechanic's Lien and Notice of Completion Endorsement	N/A	\$50.00
Modification Endorsement	N/A	\$25.00
Mortgage Registration Tax Endorsement	N/A	\$25.00
New York Fairway Endorsement	N/A	\$25.00
Non-Imputation Endorsement Limited Partnerships	N/A	\$25.00 minimum Up to \$.50 per \$1,000.00
Non-Imputation Endorsement	N/A	\$25.00 minimum Up to \$.50 per \$1,000.00
Option Endorsement	N/A	\$150.00
Option Endorsement	N/A	\$150.00
Partnership Transfer Endorsement	N/A	\$25.00
Pending Disbursement Endorsement	N/A	No Charge
Pending Improvements Endorsement	N/A	No Charge
Policy Conversion Endorsement	N/A	\$100.00
Recharacterization Endorsement	N/A	\$25.00
Reciprocal Easement Endorsement	N/A	\$25.00
Renegotiable Rate Mortgage Endorsement	N/A	\$25.00

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NOV 30 2006
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NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
Residential Inflation Protection Endorsement	2097-2	\$25.00
Residential Inflation Endorsement	N/A	\$25.00
Reverse Mortgage Endorsement	2295-69	\$25.00
Reverse Mortgage Endorsement – <i>Trusts</i>	N/A	\$25.00
Revolving Credit Endorsement	N/A	\$25.00
Same Property Endorsement	N/A	\$25.00
Secondary Insurance Endorsement	N/A	\$25.00
Shared Appreciation Endorsement Cash Flow	N/A	\$25.00
Shared Appreciation Endorsement Interest	N/A	\$25.00
Shared Appreciation Endorsement	N/A	\$25.00
Shopping Center Endorsement	N/A	\$200.00
Subdivision Endorsement	N/A	\$25.00
Successor Insured Endorsement	N/A	\$25.00
Swap Endorsement	N/A	\$25.00
Tax Benefit Endorsement	N/A	\$25.00
Tax Parcel / Identity Endorsement	N/A	\$25.00
Tie-In Endorsement	N/A	\$25.00
Utility Endorsement	N/A	\$25.00

Kansas Rate Manual
Effective: July 1, 1989
Amended: July 28, 2005

FILED
NOV 30 2006
SANDY PRAEGER
Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger COMMISSIONER OF INSURANCE

November 30, 2006

MR MICHAEL P DOELFS
SILK ABSTRACT COMPANY
1000 GERMANTOWN PIKE SUITE J-4
PLYMOUTH MEETING PA 19462

COPY

Re: Filing of Title Insurance Rates and Charges
Your Correspondence Dated: November 29, 2006

Dear Mr. Doelfs:

This will acknowledge receipt of your correspondence as referenced above submitting the material required by K.S.A. 40-952(c).

This material has been placed on file November 30, 2006.

Very truly yours,

Martin J. Hazen
Policy Examiner
Fire and Casualty Division

mjhazen@ksinsurance.org

Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING

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

\$ N/ARESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker.

\$ Please see attached HUD. Fees would be the same whether or not an attorney or broker were involved.

RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker.

\$ N/ARESIDENTIAL LOAN CLOSING

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

\$ N/ADOCUMENT PREPARATION when not included in closings:\$ See below

1. deeds \$95
2. mortgages, notes N/A
3. affidavits N/A
4. assignments, releases \$95
5. contract for deed/option contracts N/A
6. real estate contracts N/A
7. escrow deposit agreements N/A

FEES FOR ANCILLARY SERVICES

notary public fees
cash
contract for deed
seller carry back
assumption
equity purchase
exchange of property
loan closing for third party lender
other

\$ N/AN/A

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FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy

\$ N/A
\$ N/A

LOT SALE TO BUYER
(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ N/A
\$ N/A

PLATTING COMMITMENT

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

\$ N/A

INFORMATIONAL COMMITMENT

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

\$ 250

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ N/A

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ N/A

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ N/A

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ 250

DISBURSEMENT OF FUNDS

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

\$ 250

INDEMNITY DEPOSIT

held in escrow, no closing

\$ N/A

OTHER (Specify)

\$ N/A

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

See attached HMO.

*If there is a charge for such services, they should be included on the previous page.

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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	\$ _____
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ _____
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	\$ _____
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ _____
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ _____
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ _____
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ _____
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ _____
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ _____
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ _____
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ _____
<u>HOLD OPEN CHARGES</u>	\$ _____

N/A

We do not
do com-
mercial
work in
Kansas.

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ENDORSEMENT TO OWNERS POLICIES

- 1.
- 2.
- 3.

ENDORSEMENT TO LOAN POLICIES

- 1.
- 2.
- 3.
- 4.

OTHER (Specify)

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

NA

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Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTIONRATESPECIAL COVERAGES

\$ _____

RESIDENTIAL NEW CONSTRUCTION LOAN
POLICY issued with owners policy on
 new construction

\$ _____

Same rates

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

\$ *as apply to First.*HOLD OPEN CHARGES\$ *250*

RESIDENTIAL OWNERS POLICIES -
 policies of title insurance protecting
 the owners interest in one-four
 family residences

\$ _____

See attached Rates

RESIDENTIAL MORTGAGEES POLICIES -
 policies of title insurance protecting
 the interest of mortgage lenders

\$ _____

See attached Rates

SIMULTANEOUSLY ISSUED LOAN POLICIES 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

\$ *Ø*

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

\$ *N/A*

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

\$ *N/A***ABROGATED****OCT 24 2012****SANDY PRAEGER**
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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)

\$ N/A

BUILDERS RATE - (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

\$ N/A

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 ATTACHED PAGES

RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

\$ SEE ATTACHED PAGES

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

\$ 100 per additional chain

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

\$ Not offered

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.

\$ SEE ATTACHED RATE SCHEDULE
ABROGATED

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

\$ _____
\$ _____
\$ _____
\$ _____
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Insuring the validity of an option to purchase granted to a lessee

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COMMERCIAL TITLE INSURANCE RATES -
premiums charged on policies issued on
transactions involving commercial,
multi-family, or industrial real
estate

\$ N/A

CANCELLATION FEE - a charge made for
actual work performed on a title
insurance file that for some reason or
circumstances does not result in the
issuance of a title insurance policy

\$ 0

OTHER - (Specify)

\$ _____
\$ _____
\$ _____
\$ _____

FCBW1A(ATTACHMENTS)
TXTBULL

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