



Charge for Escrow, closing and/or other services

1. Residential Real estate closing –
 - Purchase/sale transaction \$650.00
 - Refinance loan closing with disbursement \$450.00
 - Refinance loan closing without disbursement \$375.00
 - Piggy back 2nd mortgage closing in conjunction with first mortgage closing \$150.00
 - 2nd Mortgage closing with disbursement \$350.00
 - 2nd Mortgage closing without disbursement \$275.00
 - Foreclosure Commitment with and without Policy \$165.00

2. Miscellaneous Fees not included in the residential real estate closing fee –
 - Trip fee/adjourment fee \$75.00
 - Courier/overnight package \$15.00
 - Document preparation \$100.00
 - Recording service fee \$30.00
 - Disbursement of Funds Only \$75.00
 - Dual signing – additional charge \$150.00
 - Dual signing requiring attorney – additional charge \$350.00
 - Title curative services \$75.00
 - Subordination processing fee \$100.00
 - Check stop payment fee \$15.00
 - Check reissue fee \$15.00
 - After hours closing (5 pm & weekends) – additional charge \$75.00
 - Escrow holdback \$75.00

Residential Title Insurance Rates

Type of Transactions	Rate	
Special Coverages	\$	N/A
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$	N/A
<u>SECOND MORTGAGE POLICIES</u> – Loan Policies issued on 2 nd , 3 rd or more loans	\$	See Attachment 4 – Item 3
<u>HOLD OPEN CHARGES</u>	\$	N/A
<u>RESIDENTIAL OWNERS POLICIES</u> – Policies of title insurance protecting the owners Interest in one-four family residences	\$	See Attachment 4 – Item 1 & 2
<u>RESIDENTIAL MORTGAGES POLICIES</u> – Policies of title insurance protecting the interest of the mortgage lenders in one-four family residences	\$	See Attachment 4 – Item 3 & 4
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> – Loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$	See Attachment 4 – Item 5
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> – Loan policy issued specifically for the protection of the interest in property taken as the result of filing of a mortgage for construction purposes	\$	N/A
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> – A commitment for title insurance issued specifically For the protection of the interest in property taken As the result of the filing of a mortgage for Construction purposes	\$	N/A

COMMERCIAL TITLE INSURANCE RATES –

Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate	\$	N/A
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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 where escrow is not involved	\$	125
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OTHER – (Specify)

	\$	N/A
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DEVELOPMENT LOAN POLICY –

A mortgages 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 sale)	\$	N/A
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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
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RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICY –

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	\$	N/A
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RE-ISSUE RATE –

A rate afforded to the owner as a seller or borrower due to 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 Attachment 4 – Item 4
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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 on chain of title	\$	N/A
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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	\$	N/A
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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 attachment 4 – Item 6
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LEASEHOLD POLICIES –

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a Lessee	\$	See attachment 4 – Item 1 & 2
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State of Kansas – Title Insurance Premium and Charges
Sourcepoint Fulfillment Services, Inc.

Attachment – 4

Item - 1	
Original Title Insurance for Leasehold and Owner's Policies	
Up to \$50,000	\$3.50
Over \$50,000 to \$100,000	\$3.00
Over \$100,000 to \$5,000,000	\$2.00
Over \$5,000,000 to \$10,000,000	\$1.75
Over \$10,000,000 to \$15,000,000	\$1.50
Over \$15,000,000	\$1.25
Minimum Premium	\$10.00

Item - 2	
Reissue Rate for Owner's or Leasehold Policies	
Up to \$50,000	\$2.10
Over \$50,000 to \$100,000	\$1.80
Over \$100,000 to \$5,000,000	\$1.20
Over \$5,000,000 to \$10,000,000	\$1.05
Over \$10,000,000 to \$15,000,000	\$0.90
Over \$15,000,000	\$0.75
Minimum Premium	\$10.00

Item - 3	
Original Title Insurance for Loan Policies	
Up to \$50,000	\$2.50
Over \$50,000 to \$100,000	\$2.00
Over \$100,000 to \$500,000	\$1.75
Over \$500,000 to \$10,000,000	\$1.50
Over \$10,000,000 to \$15,000,000	\$1.25
Over \$15,000,000	\$1.00
Minimum Premium	\$7.50

Item - 4	
Reissue Rate for Loan Policies	
Up to \$50,000	\$1.50
Over \$50,000 to \$100,000	\$1.20
Over \$100,000 to \$500,000	\$1.05
Over \$500,000 to \$10,000,000	\$0.90
Over \$10,000,000 to \$15,000,000	\$0.75
Over \$15,000,000	\$0.60
Minimum Premium	\$7.50

Item 5 – Simultaneous issuance of Mortgage and Owner's Policies

When an owner's and a mortgagee's policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owners risk rate. The risk rate for the mortgage policy or policies so simultaneously issued will be \$7.50 for up to an amount of insurance not in excess of the owner's policy. The risk rate on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the regular original title insurance risk rates for mortgagee's 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 mortgagee's policy or policies.



Item 6 –

Endorsements

There shall be no charge on endorsements other than the below list.

Endorsement	Description	Charge
Usury Endorsement	This endorsement gives certain limited coverage against insured loan having a rate, which is usurious.	\$150.00
Non-Imputation-New Stockholders of Owner	This endorsement is similar to ORT 3860 but refers to knowledge of employees, officers, directors and shareholders.	\$150.00
Recharacterization Endorsement	This endorsement insures against loss or damage sustained by a court ruling that the relationship between the insured and the borrower is that of partner of joint ventures rather than lender and borrower	\$25.00
Clogging Endorsement	This endorsement insures that the mortgage is not unenforceable due to clogging of the equity of redemption	\$100.00
Seattle Endorsement	This endorsement insures that, in construing the exclusions from coverage in the policy, the Insured will not be deemed to have created or agreed to a defect, lien, or encumbrance due to its failure permitted under the loan documents) to disburse the full amount of the loan or because the loan proceeds are insufficient to complete construction	\$50.00
Usury	Indemnifies in the event that the lien is invalid or unenforceable because the interest rate provided for in the loan secured by the Insured Mortgage violates usury laws	\$150.00
Alta 3 Zoning Unimproved Land		\$100.00
ALTA 3.1 Zoning-Completed Structure		\$150.00
ALTA 3.3 Zoning-Completed improvement-Non-Conforming Use		\$150.00
ALTA 3.4 Zoning-No Zoning Classification		\$150.00
ALTA 10.1 Assignment & Date Down		\$100.00
Utility Facilities Endorsement		\$100.00
ALTA 16-06 Mezzanine Financing		\$100.00
ALTA 21-06 Creditor's Rights		\$25.00
ALTA 27 Usury		\$150.00
ALTA 29-06 Interest Rate Swap-Direct Obligation		\$200.00
ALTA 29.1-06 Interest Rate Swap-Additional Interest		\$200.00
ALTA 29.2-06 Interest Rate Swap Endorsement-Direct Obligation-Defined Amount		\$200.00
ALTA 29.3-06 Interest Rate Swap Endorsement-Additional Interest-Defined Amount		\$200.00

31 Inwood Road
Rocky Hill, CT 06067



March 1, 2009

Kansas Department of Insurance
Property and Casualty Section
420 SW 9th Street
Topeka, KS 66612

To Whom It May Concern:

Fiserv Fulfillment Agency, LLC , a licensed title agency in KS wishes to file our current escrow, closing and title insurance rates with the department.

Once this information is reviewed, please stamp your approval on the duplicate transmittal letter and attachments submitted and return them to the undersigned in the federal express envelope provided.

Thank you for your consideration in reviewing this filing. Please contact me if you have any questions

Sincerely,

A handwritten signature in black ink that reads "Diane Choquette".

Diane Choquette
Sr. Vice President
Title Agency & Compliance
diane.choquette@fiserv.com
1-800-842-8423 ext 1475

FILED
MAR 3 - 2009
SANDY PRAEGER
Commissioner of Insurance

RECEIVED
MAR 03 2009
Kansas Insurance Dept

Fiserv Fulfillment Agency, LLC

Charge for Escrow, closing and/or other services

1. Residential Real estate closing –
 - Purchase/sale transaction \$550.00
 - Refinance loan closing with disbursement \$375.00
 - Refinance loan closing with out disbursement \$300.00
 - Piggy back 2nd mortgage closing in conjunction with first mortgage closing add \$150.00
 - 2nd mortgage closing with disbursement \$300.00
 - 2nd mortgage closing without disbursement \$225.00

2. Miscellaneous Fees not included in the residential real estate closing fee:
 - Trip fee/adjudgment fee \$ 75.00
 - Courier/overnight package \$ 15.00
 - Document preparation \$100.00
 - Recording service fee \$ 30.00
 - Dual signing – additional charge \$150.00
 - Dual signing requiring attorney - additional charge \$225.00
 - Title curative services \$ 75.00
 - Subordination processing fee \$100.00
 - Check stop payment fee \$ 15.00
 - Check reissue fee \$ 15.00
 - After hours closing (5 pm & weekends) – additional charge \$ 75.00
 - Escrow holdback \$ 75.00

FILED

MAR 3 - 2009

SANDY PRAEGER
Commissioner of Insurance

Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTION

RATE

SPECIAL COVERAGES

\$ N/A

RESIDENTIAL NEW CONSTRUCTION LOAN
POLICY issued with owners policy on
new construction

\$ N/A

SECOND MORTGAGE POLICIES - loan
policies issued on 2nd, 3rd or more
loans

\$ See Attachment 4, Item VI

HOLD OPEN CHARGES

\$ N/A

RESIDENTIAL OWNERS POLICIES -
policies of title insurance protecting
the owners interest in one-four
family residences

\$ See Attachment 4, Items I & II

RESIDENTIAL MORTGAGEES POLICIES -
policies of title insurance protecting
the interest of mortgage lenders

\$ See Attachment 4, Item IV

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

\$ See Attachment 4, Item III

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

FILED

MAR 3 - 2009

SANDY PRAEGER
Commissioner of Insurance

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

\$ N/A

OTHER - (Specify)

\$ _____
\$ _____
\$ _____
\$ _____

FCBW1A(ATTACHMENTS)
TXTBULL

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MAR 3 - 2009
SANDY PRAEGER
Commissioner of Insurance

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

\$ N/A

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 Attachment 4, Item V

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.

\$ N/A

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

\$ N/A

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 Attachment 4, Item VII

\$ _____
\$ _____
\$ _____

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

\$ See Attachment 4, Items I & II

Insuring the validity of an option to purchase granted to a lessee

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MAR 3 - 2009
SANDY PRAEGER
Commissioner of Insurance

I. Original Title Insurance Rates for Residential Owner's or Leasehold Policies:

Liability	Rate Per Thousand
Up to \$50,000	\$3.50
Over \$50,000 and up to \$100,000, add	\$3.00
Over \$100,000 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 add	\$1.50
Over \$15,000,000 add	\$1.25
Minimum Premium	\$35.00

Note: Consider any fraction of \$1,000 as full \$1,000

II. Reissue Title Insurance Rates for Owner's or Leasehold Policies

Liability	Rate Per Thousand
Up to \$50,000	\$2.10
Over \$50,000 and up to \$100,000, add	\$1.80
Over \$100,000 add	\$1.20
Minimum premium	\$10.00

Note: Consider any fraction of \$1,000 as full \$1,000

III. Simultaneously Issuance of Owner's and Mortgage Policies:

Rates applicable for the Owner's policy shall be the regular Owner's rates referenced in section I. above. The rates for the mortgage policy simultaneously issued will be \$15.00 for the amount of insurance not in excess of the Owner's policy. Premium on any excess amount of mortgage policy exceeding the Owner's policy shall be charged at regular original title insurance rates for the first mortgage.

IV. Original Title Insurance Rates for Residential Loan Policies:

Liability	Rate Per Thousand
Up to \$50,000	\$2.50
Over \$50,000 and up to \$100,000, add	\$2.00
Over \$100,000 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	\$25.00

Note: Consider any fraction of \$1,000 as full \$1,000

V. Reissue Title Insurance Rates for Residential Loan Policies:

Liability	Rate Per Thousand
Up to \$50,000	\$1.50
Over \$50,000 and up to \$100,000, add	\$1.20
Over \$100,000 and up to \$500,000 add	\$1.05
Over \$500,000 add	\$.90
Minimum Premium	\$25.00

Note: Consider any fraction of \$1,000 as full \$1,000

VI. ALTA Residential Limited Coverage Junior Loan Policy:

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

Liability	Rate Per Thousand
Up to \$50,000	\$135.00
Over \$50,001 to \$100,000	\$165.00
Over \$100,001 and up to \$150,000 add	\$185.00
Over \$150,001 or greater	\$250.00

VII. Endorsements:

There shall be no charge for Endorsements other than:

Alta JR-1 Supplemental Coverage	No charge for issuance of 1 endorsement with policy, \$25.00 for each additional. Must be issued within 6 months of policy.
Alta JR-2 Revolving Credit/Variable Interest rate coverage	No charge if issued with policy, \$20.00 if issued within 6 months of policy