

Charge for Residential Escrow Closing and/or Other Services

- 1 FOR SALE BY OWNER FEE
Includes For Sale By Owner. Buyer & Seller side each.

Kansas City area offices only	\$500 each side
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- 2 RESIDENTIAL REAL ESTATE CLOSING
Includes preparation of transfer of title documents and settlement statements. Seller Side.

Kansas City area offices only	\$295.00
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THIRD PARTY /RELOCATION CLOSINGS

Kansas City area offices only	
a. Performed with our issuance of title insurance. Buyers side.	\$395.00

FORECLOSURES

Kansas City area offices only	
a. Performed with our issuance of title insurance. Seller side.	\$295.00
- 3 RESIDENTIAL LOAN CLOSING
Includes completion 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 and disbursement of funds.

Kansas City area offices only	
a. Performed in conjunction with our issuance of title insurance (Conventional loans)	
Property located in Kansas - Resale	\$395.00
Property located in Kansas - Refinance	\$395.00
Property located in Kansas - Cash	\$295.00
b. FHA/VA loan closings	\$395.00

NOTE: Any portion of the FHA/VA closing fee not permitted to be charged to the buyer by government regulation will be charged to the seller
- 4 RESIDENTIAL SECOND MORTGAGE CLOSING
a. If closed simultaneously with first mortgage closing

Kansas City area offices	\$155.00
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- 5 NEW CONSTRUCTION CLOSING
Rate afforded to builder at closing on completion of new construction
Seller/Builder charge \$50.00
Buyer with loan \$395.00
(Buyer cash \$290.00)

Kansas City area offices	\$445.00
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FILED

12/03/2024

RATE AND FORM COMPLIANCE DIVISION

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

6 RESIDENTIAL VACANT LOT SALE CLOSING

Rate afforded to builder at closing of vacant lot sale
from developer to builder

Developer \$.00

Builder / Buyer \$100.00

Kansas City area offices \$100.00

7 RESIDENTIAL ACCOMMODATION CLOSING

a. Witness Closing Only: No closing service, no
HUD preparation and no disbursement of money,
but asked to collect signatures on documents
furnished to us

Kansas City area offices \$250.00

8 RESIDENTIAL FEES FOR ANCILLARY SERVICES

Buyer charges in addition to other applicable closing charge(s)

Kansas City area offices

- | | |
|---|--------------------|
| a. Cash sale buyer | \$295.00 |
| b. Contract for Deed | \$395.00 |
| c. Seller Carry Back | \$395.00 |
| d. Assumption | \$395.00 |
| e. Equity purchase | \$295.00 |
| f. Offsite and/or after hours closings | \$50.00 - \$250.00 |
| g. Payoff of accounts (i.e. credit cards, personal bills
and etc.) NOTE: First 3 bills are paid at No Charge | N/C |
| h. Processing charge on receipt of Lender's e-mail
loan pkg. | N/C |
- NOTE: This fee may be waived in instances in
which the fee is not an allowable charge, in order to
comply with regulations and underwriting guidelines
on certain government loans.

9 HOLD OPEN CHARGES

Kansas City area offices

a. Residential Lot Sale to Buyer(Single Lot sale, not
to builder)

i. No Owner's/Loan Policy issued until
improvements completed \$250 Hold Open Charge

ii. Owner's policy issued insuring amount of lot
purchase Residential Card Rate (attached
Schedule A-1)

b. Residential Rehab/Resale Residential Card Rate (attached
Schedule A-1)

c. Residential Construction Loan only to Buyer(not
loan to builder) \$250 Hold Open Charge

d. Residential Construction Loan to Builder \$250.00

e. Residential Run-to Date \$75.00

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

10 TITLE REPORTS

- a. Residential Foreclosure Reports
 - Kansas City area offices \$350.00
- b. UPDATE for Residential foreclosure report (each)
 - Kansas City area offices only \$50.00
- c. Residential Foreclosure Commitment \$300.00
- d. Residential Ownership & Encumbrance/
Certificate of Title Report \$250.00
- e. UPDATE of Residential O&E report after recording \$50.00
- f. Residential Report Only \$300.00
- g. UPDATE for Residential Report Only (each) \$25.00

11 TITLE SEARCHES

Kansas City area offices only

- a. Residential Radial search \$100.00 per hour with a \$500.00
minimum
- b. Residential Enhanced Search package \$200.00

12 INDEMNITY DEPOSIT

- a. Held in escrow \$100.00 minimum

13 MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of
either an owners or a loan policy when the subject
property consists of more than one chain of title.

- a. Residential searches \$100.00 per additional chain

14 WORK FEE

\$100.00 per hour

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

Residential Title Rates

- 15 HOME EQUITY & JUNIOR LIEN LOAN POLICIES
Kansas City area offices only \$375.00
- 16 RESIDENTIAL OWNERS POLICIES
ALTA Homeowner's Policies of title insurance protecting the owners interest in one-four family residences.
Residential Card Rate (attached Schedule A-1)
Kansas City area office only
a. Original Charge for Owner's or Leasehold Policies 10% discount from Residential Card Rate (attached Schedule A-1)
b. Residential transactions (including reissue transactions) to include Relocation, REO & Foreclosure transactions Residential Card Rate (attached Schedule A-1)
- 17 RESIDENTIAL LOAN POLICIES
Policies of title insurance protecting the interest of mortgage lenders. Residential Card rate (attached Schedule A-1)
- 18 SIMULTANEOUSLY ISSUED LOAN POLICIES
A loan policy issued simultaneously with the issue of an owners policy when the owners amount is equal to or exceeding the amount of said loan policy. When the loan policy is in excess of the owners see rate card to calculate additional premium on any amount exceeding Owner's Policy amount.
Kansas City area offices \$375.00
- 19 SPLIT SIMULTANEOUS ISSUED LOAN POLICY
Loan Policy issued in connection with Owner's Policy that is issued by another title insurer
Kansas City area offices \$450.00
- 20 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.
Kansas City area offices \$1.50 per \$1,000 of liability up to \$400,000; \$0.90 per \$1,000 of liability \$400,001 and over

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

21 DEVELOPMENT LOAN POLICY

Loan 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.)

Kansas City area offices \$.80 per \$1,000 of liability

22 BUILDER RATE (RESIDENTIAL OWNERS POLICIES)

A rate afforded to builder which is less than the normal residential owners rate due to discount for volume as well as simplicity of search examination.

Kansas City area offices \$1.50 per \$1,000 of liability up to \$400,000; \$0.90 per \$1,000 of liability \$400,001 and over

23 REFINANCE RATE FOR RESIDENTIAL LOAN POLICIES

A rate offered to home owners where a lenders policy is required by the lender as the result of the refinance of the owner's existing financing.

Kansas City area offices Schedule A-2

24 RELOCATION COMMITMENT

Commitments prepared for relocation third party companies where title insurance is ordered upon acquisition by a relocation company

Kansas City area offices only \$250.00

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

25 RESIDENTIAL ENDORSEMENTS

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

8.1 Environmental	\$ N/C
6.0 Variable Rate	\$ N/C
6.2 Variable Rate - Negative Amortization	\$ N/C
9.0 Comprehensive	\$ N/C
Address (Location)	\$ N/C
Date Down Endorsement on New Construction	\$100.00
Date Down Endorsement to Loan Policy on 203K L	\$150.00
ALTA 7	\$ N/C
Revolving Credit Variable Rate (JR2)	\$ N/C
Supplemental Coverage (JR1)	\$ N/C

26 RESIDENTIAL COVERAGES ON LOAN POLICY

Survey	\$ N/C
Mechanic's Lien (Resale)	\$ N/C
Mechanic's Lien (New Construction)	\$ N/C subject to credit worthiness of builder

27 O & E Report	\$250 minimum
Last deed	
20 years	
No restrictions/judgements	

28 Title Report	\$300 minimum
Report of records	
No requirements or insuring	

29 CPL (Closing Protection Letter)	\$25.00
Only when requested by seller, buyer or lender	

30 eRecording fee	\$4.00
Each document	

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

Commercial Title Rates

Commercial; Any property that is not residential

31 COMMERCIAL REAL ESTATE CLOSING

Closing charge split between seller and buyer/borrower includes preparation of transfer of title documents and settlement statements.

\$500,000.00 or less	\$700.00
\$500,000.00 to \$2,000,000.00	\$1,000.00
\$2,000,001.00 to \$5,000,000.00	\$1,500.00
\$5,000,001.00 to \$10,000,000.00	\$2,000.00
\$10,000,001.00 and above	\$2,500.00

32 COMMERCIAL LOAN CLOSING

Closing charge for Commercial Loan, Commercial Refinance transactions and/or Commercial Second Mortgage closings; includes preparation of settlement statements.

\$500,000.00 or less	\$400.00
\$500,000.00 to \$2,000,000.00	\$500.00
\$2,000,001.00 to \$5,000,000.00	\$750.00
\$5,000,001.00 and above	\$1,000.00

33 CONSTRUCTION ESCROW FEE

Commercial charge for funds disbursed by Stewart Title through its construction disbursement agreement on construction loans with mechanics lien coverage on Loan Policy.

Loan Amount	Disbursement Fee
Up to and including \$1,000,000	\$750
\$1,000,001 to \$3,000,000	\$2,500
\$3,000,001 to \$5,000,000	\$3,500
\$5,000,001 to \$8,000,000	\$4,750
\$8,000,001 to \$10,000,000	\$5,250
\$10,000,001 to \$12,000,000	\$6,500
Above \$12,000,001	Add \$100 for every \$1,000,000, or fraction thereof, of loan amount

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

34 COMMERCIAL FEES FOR ANCILLARY SERVICES

Charges in addition to other applicable closing charge(s) and/or direct vendor charge(s).

- | | |
|--|----------------------------|
| a. Payoff of non-lienable accounts (i.e. credit cards, personal bills, etc.) | \$25.00 per bill |
| b. UCC Search of Secretary of State | \$100.00 per name searched |
| c. UCC Filing with Secretary of State | \$100.00 |
| d. Outgoing wire transfer fee | \$35.00 per wire |

35 OTHER SERVICES

Performed with charges as follows:

- | | |
|--|------------------------------|
| a. Records checked for mechanics liens | \$100.00 per search |
| b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee) | \$250.00 - \$750.00 per draw |

36 TITLE REPORTS*

- | | |
|--|-----------------------------------|
| a. Commercial Ownership & Encumbrance Report (single tract) | \$450.00 - \$1,500.00 |
| b. Updates | \$100.00 per update |
| c. Commercial Ownership & Encumbrance Report (multiple tracts) | \$150.00 - \$1,500.00 (per tract) |
| c. Updates (multiple tracts) | \$100.00 per update / per tract |
| d. Commercial Report Only | \$500.00 - \$1,500.00 |

37 TITLE SEARCHES*

- | | |
|--------------------------------------|---|
| a. Commercial Environmental Search | Charge to be determined on a per search basis with a \$500.00 minimum |
| b. Commercial Mineral Search | Charge to be determined on a per search basis with a \$500.00 minimum |
| c. Commercial Radial Search | \$150.00 per hour with a \$500.00 minimum |
| d. Commercial Deed Search - 10 years | \$100.00 |
| e. Commercial Deed Search - 25 years | \$200.00 |
| f. Commercial Deed Search - 50 years | \$300.00 |
| g. Commercial Deed Search Patent | \$500.00 - \$1,500.00 |
| h. Commitment Cancellation Fee | \$350.00 - \$750.00 |

*Stewart Title requires its form of Contract for Search Services signed by the customer and approved by authorized Stewart personnel

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

38 INDEMNITY DEPOSIT

a. Held in escrow \$250.00 minimum

39 MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an owners or a loan policy when the subject property consists of more than one chain of title.

Commercial Searches \$250 per additional chain

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

40 COMMERCIAL ENDORSEMENTS

NOTE: All endorsements require underwriting approval before being issued

ALTA 1 Street Assessments - Loan \$150.00

ALTA 3.0 Zoning - Owner's or Loan \$500.00

ALTA 3.1 Zoning - Completed Structure \$750.00

ALTA 3.3 Zoning-Completed Improvement-
Non-Conforming Use \$750.00
\$500.00

ALTA 3.4 Zoning – No Zoning Classification

ALTA 4 Condominium – Assessments

Priority – Owner's or Loan \$150.00

ALTA 4.1 Condominium – Current
Assessments – Owner's or Loan \$150.00

ALTA 5 Planned Unit Development –
Owner's or Loan \$150.00

ALTA 5.1 Planned Unit Development –
Owner's or Loan \$150.00

ALTA 6 Variable Rate Mortgage – Loan \$150.00

ALTA 6.2 Variable Rate-Negative
Amortization – Loan \$150.00

ALTA 7 Manufactured Housing Unit –
Owner or Loan \$150.00

ALTA 7.1 Manufactured Housing Unit-
Conversion – Loan \$150.00

ALTA 7.2 Manufactured Housing Unit-
Conversion – Owner's \$150.00

ALTA 8.1 Environmental Protection Lien \$150.00

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

ALTA 8.2 Commercial Environmental Protection Lien – Owner’s or Loan	\$150.00
ALTA 9 Restriction, Encroachment, Minerals – Loan	\$200.00
ALTA 9.1 Restriction, Encroachment, Minerals-Owner’s-Unimproved	\$250.00
ALTA 9.2 Restriction, Encroachment, Minerals-Owner’s-Improved	\$250.00
ALTA 9.3 Restriction, Encroachment, Minerals-Loan-Improved	\$250.00
ALTA 9.6 Private Rights – Loan Policy	\$250.00
	30% of the base policy premium with a minimum of \$500.00; any increase in liability will be charged at the Commercial Card rate.
ALTA 10 Assignment – Loan	30% of the base policy premium with a minimum of \$500.00; any increase in liability will be charged at the Commercial Card rate.
ALTA 10.1 Assignment & Date Down – Loan	30% of the base policy premium with a minimum of \$500.00; any increase in liability will be charged at the Commercial Card rate.
	30% of the base policy premium with a minimum of \$500.00; any increase in liability will be charged at the Commercial Card rate.
ALTA 11 Mortgage Modification – Loan	30% of the base policy premium with a minimum of \$500.00; any increase in liability will be charged at the Commercial Card rate.
	30% of the base policy premium with a minimum of \$500.00; any increase in liability will be charged at the Commercial Card rate.
ALTA 11.1 Mortgage Modification with Subordination-Loan	30% of the base policy premium with a minimum of \$500.00; any increase in liability will be charged at the Commercial Card rate.
	30% of the base policy premium with a minimum of \$500.00; any increase in liability will be charged at the Commercial Card rate.
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance	\$300.00
ALTA 12 Aggregation – Loan	No Charge
ALTA 13 Leasehold – Owner’s	No Charge
ALTA 13.1 Leasehold – Loan	\$150.00
ALTA 14 Future Advance-Priority – Loan	\$150.00
ALTA 14.1 Future Advance-Knowledge – Loan	\$150.00
ALTA 14.2 Future Advance-Letter of Credit – Loan	\$150.00
ALTA 14.3 Future Advance-Reverse Mortgage – Loan	\$150.00
ALTA 15 Nonimputation-Full Equity Transfer – Owner’s	\$500.00
ALTA 15.1 Nonimputation-Additional Insured – Owner’s	\$500.00

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

ALTA 15.2 Nonimputation-Partial Equity – Owner's	\$500.00
ALTA 16 Mezzanine Financing – Lender	\$150.00
ALTA 17 Street Access and Entry – Owner's or Loan	\$150.00
ALTA 17.1 Street Indirect Access and Entry – Owner's or Loan	\$150.00
ALTA 17.2 Utility Access – Owner's or Loan	\$250.00
ALTA 18 Single Tax Parcel – Owner's or Loan	\$150.00
ALTA 18.1 Multiple Tax Parcels – Owner's or Loan	\$150.00
ALTA 18.3 Single Tax Parcel and ID	\$150.00
ALTA 19 Contiguity-Multiple Parcels – Owner's or Loan	\$150.00
ALTA 19.1 Contiguity-Single Parcel – Owner's or Loan	\$150.00
ALTA 20 First Loss-Multiple Parcel Transactions – Loan	\$200.00
ALTA 22 Location – Owner's or Loan	\$150.00
ALTA 22.1 Location and Map – Owner's or Loan	\$150.00
ALTA 23 Co-Insurance-Single Policy – Owner's or Loan	\$150.00
ALTA 24 Doing Business – Loan	\$150.00
ALTA 25 Same as Survey – Owner's or Loan	\$250.00
ALTA 25.1 Same as Portion of Survey – Owner's or Loan	\$250.00
ALTA 26 Subdivision – Owner's or Loan	\$150.00
ALTA 28 Easement - Damage or Enforced Removal – Loan	\$150.00
ALTA 28.1 Encroachments-Boundaries and Easement	\$150.00
ALTA 28.2 Encroachments-Boundaries and Easements – Described Improvements	\$250.00
ALTA 28.3 Encroachments-Boundaries and Easements – Desc Improvements Land under Dev	\$250.00
ALTA 29 Interest Rate Swap – Direct Obligation – Loan	\$250.00
ALTA 29.1 Interest Rate Swap – Additional Interest – Loan	\$250.00

STEWART TITLE COMPANY - MIDWEST DIVISION
EFFECTIVE DECEMBER 1, 2024

ALTA 29.2 Interest Rate Swap-Direct Obligation-Defined Amount – Loan	\$250.00
ALTA 29.3 Interest Rate Swap-Additional Interest-Defined Amount – Loan	\$250.00
ALTA 30 Shared Appreciation Mortgage One to Four Family – Loan	\$250.00
ALTA 31 Severable Improvements – Owner's or Loan	\$150.00
ALTA 32 Construction Loan-Loss of Priority – Loan	\$150.00
ALTA 32.1 Construction Loan-Loss of Priority-Direct Payment – Loan	\$250.00
ALTA 32.2 Construction Loan-Insured's Direct Payment – Loan	\$250.00
ALTA 33 Construction Disbursement – Loan	\$250.00
ALTA 34 Identified Risk Coverage – Owner's	\$150.00
ALTA 41 Water – Building	\$150.00
ALTA 42 Commercial Lender Group	\$200.00
ALTA 43 Anti-Taint	\$200.00
ALTA 45-06 Pari Passu	\$150.00
Arbitration Kansas	No Charge
Arbitration Missouri	No Charge

STEWART TITLE COMPANY- MIDWEST DIVISION
EFFECTIVE DECEMBER 1,2024

Commercial Title Rates Cont.

41 OWNERS POLICY

Policies will be issued to Owners,
Contract Vendee and Lessees.

Liability

Cost Per Thousand

\$600.00 (flat fee minimum)

0 - \$150,000.00	
\$150,001.00 - \$200,000.00	\$3.25
\$200,001.00 - \$250,000.00	\$3.00
\$250,001.00 - \$350,000.00	\$2.75
\$350,001.00 - \$500,000.00	\$2.50
\$500,001.00 - \$750,000.00	\$2.25
\$750,001.00 - \$1,000,000.00	\$1.75
\$1,000,001.00 - \$1,500,000.00	\$1.50
\$1,500,001.00 - \$2,000,000.00	\$1.25
\$2,000,001.00 - \$3,000,000.00	\$1.00
\$3,000,001.00 - \$5,000,000.00	\$0.90
\$5,000,001.00 - \$10,000,000.00	\$0.85
\$10,000,001.00 and above	\$0.80

42 LOAN POLICY

Issued to lenders in an amount not to
exceed 120% of loan amount

Liability

Cost Per Thousand

\$600.00 (flat fee minimum)

0 - \$150,000.00	
\$150,001.00 - \$200,000.00	\$3.25
\$200,001.00 - \$250,000.00	\$3.00
\$250,001.00 - \$350,000.00	\$2.75
\$350,001.00 - \$500,000.00	\$2.50
\$500,001.00 - \$750,000.00	\$2.25
\$750,001.00 - \$1,000,000.00	\$1.75
\$1,000,001.00 - \$1,500,000.00	\$1.50
\$1,500,001.00 - \$2,000,000.00	\$1.25
\$2,000,001.00 - \$3,000,000.00	\$1.00
\$3,000,001.00 - \$5,000,000.00	\$0.90
\$5,000,001.00 - \$10,000,000.00	\$0.85
\$10,000,001.00 and above	\$0.80

STEWART TITLE COMPANY- MIDWEST DIVISION
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43 SIMULTANEOUS - ISSUED LOAN POLICY

Not exceeding the amount of owners
policy issued simultaneous therewith

\$400.00 for policies up to \$5 million
\$750.00 for policies over \$5 million

Where the amount of the coverage
exceeds the owners policy

\$375.00 plus Commercial Card Rate
(#41) for premium charge on any
amount exceeding Owner's policy
amount

44 LEASEHOLD TITLE INSURANCE POLICY

Commercial Card Rate (#41)

45 SIMULTANEOUS - ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners
policy issued to lease

30% of Commercial Card Rate (#41)
with a minimum of \$500.00

46 NEW CONSTRUCTION PENDING DISBURSEMENT POLICY

Policy Calling for periodic endorsements
for increasing liability and extending time
of policy.

Commercial Card Rate (#41) plus an
additional \$250.00 - \$350.00 per date
down endorsement increasing liability
or extending time of policy.

STEWART TITLE COMPANY
KANSAS - CENTRALIZED PROCESSING ESCROW FEES

For residential transactions conducted through Centralized Title Services initiated and coordinated through a national centralized platform, serving as a central point of contact and entry and primary contact with parties to the transaction. Centralized Title Services is a separate division of the Company that provides centralized title services for mortgage lenders, servicers, investors, and other institutional customers. The services described in this section do not include recording fees, transfer tax or any other governmental fees, any and all of which may be charged to buyer, seller, lender or other parties as appropriate, at the actual cost thereof. These fees apply to all Kansas counties.

A. Refinance Closing Fee **\$450.00**

Includes handling and processing of the refinance transaction, disbursement, post-closing review and recording services.

For Bulk transactions there shall be an additional charge of \$200.00 for each additional property.

B. Home Equity Closing Fee

1. Standard Closing Fee **\$225.00**

Includes handling and processing of the home equity transaction.

2. Expanded Closing Fee **\$370.00**

Includes handling and processing of the home equity transaction, one signing, up to two courier service fees, disbursement, post-closing and recording service.

C. Assumption Closing Fee **\$550.00**

Includes handling and processing of the assumption transaction, one signing, disbursement, post-closing and recording service.

D. Purchase Closing Fee

1. Standard Closing Fee **\$1,250.00**

Includes the handling and processing of the purchase transaction.

2. Expanded Closing Fee **\$2,500.00**

Includes the handling and processing of the purchase transaction, up to two wire transfer fees, up to two courier service fees, disbursement, post-closing review and recording service.

For Bulk transactions there shall be an additional charge of \$200.00 for each additional property.

E. REO Transaction Closing Fee **\$645.00**

Includes the handling and processing of the REO transaction, disbursement, post-closing review and recording service.

F. Manufactured Home Transaction Closing Fees

The Manufactured Home Transaction Closing Fee shall be the sum of the closing fee set forth in this section for refinance or purchase, as applicable, plus \$350 per title.

G. Construction Loan Transaction Closing Fees

1. Construction Loan (w/o Land Acquisition) **\$450.00**

Includes the handling and processing of the construction loan, disbursement, post-closing review and recording service.

There shall be an additional charge of \$150 per draw after the initial disbursement.

2. Construction Loan (w/ Land Acquisition) Bundled \$2,500.00

Includes the handling and processing of the construction loan, up to two wire transfer fees, up to two courier service fees, disbursement, post-closing review and recording service.

There shall be an additional charge of \$150 per draw after the initial disbursement.

H. Home Equity Conversion Mortgage "HECM" or

Reverse Mortgage Transaction Closing Fee

\$695.00

Includes the handling and processing of the Home Equity Conversion Mortgage "HECM" or reverse mortgage loan or refinance transaction.

I. Fund Transfer Transaction Closing Fee

The Fund Transfer Transaction Closing Fee shall be \$100 per Kansas property being transferred.

J. Securitization Transaction Closing Fee

The Securitization Transaction Closing Fee shall be \$100 per Kansas property being securitized.

K. Additional Fees and Charges

• Construction Draw Fee	\$250.00 each
• Courier / Overnight Mail Delivery & Processing Fee	\$25.00 each
• Demand / Payoff Ordering & Processing Fee	\$100.00 per demand
• Disbursement / Funding Fee	\$100.00
• Document Preparation Service Fee	\$70.00 per document
• HOA Demand Ordering & Processing Fee	\$50.00 per HOA
• Interest Bearing Account Set-Up Fee	\$50.00
• Loan Tie-In Fee	\$250.00
• Manufactured Home Title Processing Only Fee	\$200.00
• Manufactured Home Conversion Processing Only Fee	\$250.00
• Post-Closing / Remediation Fee	\$50.00 per item
• Recording Service & Processing Fee	\$30.00 per document
• Reconveyance Processing Fee	\$45.00
• Tax Certificate Ordering & Processing Fee	\$35.00
• Title Curative Processing Fee	\$75.00
• Title Update / Bringdown / Datedown Fee	\$25.00
• Wire Processing Fee	\$25.00 per wire

L. MISCELLANEOUS SERVICES

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

No other rate shall be applied to this rate.

M. COMPETITOR RATE

We may choose to match a written escrow fee quote from a competing escrow and/or title company, provided that:

- Competitor rate must be filed with the Kansas Insurance Department
- Copy of quote must be retained in file.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Closing Fee.
- Rate may not be combined with any other discounted or special rate.
- Issuance of this rate must be approved by Escrow Administration.

N. NEGOTIATED RATE

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the appropriate Senior Vice President and signed by all pertinent parties. The negotiated rate agreement may in some instances be a reference to the rates and fees on the settlement statement for the transaction and the party(ies) approval of said settlement statement; in other instances, a written agreement may be an email from escrow advising of the rate and fees prior to or upon disbursement.



TITLE

**RESIDENTIAL RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
COUNTIES IN KANSAS**

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$395.00.
- Seller closing fee—\$295.00
- For simultaneous issued loan policies not exceeding the amount of the owner's policy: \$375.00.
- For policies over \$1,000,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date December 1, 2024.
(Charges subject to change without notice.)
- Closing Protection Letter: \$25.00

Amount of	Title
150,000 or Less	600.00
150,001 to 200,000	715.00
200,001 to 250,000	797.00
250,001 to 300,000	896.00
300,001 to 350,000	951.00
350,001 to 400,000	1006.00
400,001 to 450,000	1061.00
450,001 to 500,000	1149.00
500,001 to 550,000	1204.00
550,001 to 600,000	1259.00
600,001 to 650,000	1314.00
650,001 to 700,000	1369.00
700,001 to 750,000	1424.00
750,001 to 800,000	1479.00
800,001 to 850,000	1534.00
850,001 to 900,000	1589.00
900,001 to 950,000	1644.00
950,001 to 1000,000	1699.00

Place your order at
www.stewart.com/kansas-city

Kansas Offices

OVERLAND PARK

11191 Antioch Rd., Ste. 100
Overland Park, KS 66210
913-825-5800
Fax 913-825-5801

SHAWNEE

10820 Shawnee Mission Parkway, Ste 207
Shawnee, KS 66203
913-825-5124
Fax 913-273-4888

Missouri Offices

BLUE SPRINGS

700 NE R.D. Mize Rd
Blue Springs, MO 64014
816-988-9300
Fax 816-988-9301

DOWNTOWN

1220 Washington Ste 102
Kansas City, MO 64105
816-988-9750
Fax 816-988-9751

ENGLEWOOD

100 NW Englewood Rd.
Gladstone, MO 64118
816-988-9664
Fax 816-326-0185

GLADSTONE

2850 Kendallwood Pkwy
Gladstone, MO 64119
816-988-9796
Fax 816-988-9219

LEE'S SUMMIT

100A Tudor
Lee's Summit, MO 64086
816-988-9718
Fax 816-988-9719

LIBERTY

1170 Kansas Ave. Ste. A
Liberty, MO 64068
816-988-9570
Fax 816-988-9571

LIBERTY WEST

2 Victory Dr., Ste. 120
Liberty, MO 64068
816-988-9510
Fax 816-988-9511

PLATTE CITY

2000 Kentucky Ave., Ste. B
Platte City, MO 64079
816-988-9400
Fax 816-988-9401

PLATTSBURG

113 E Locust
Plattsburg, MO 64477
816-539-2012
Fax 816-539-2032

RAYMORE

1116 Remington Plaza, Ste B
Raymore, MO 64083
816-988-9704
Fax 816-988-9705

ALTA Homeowner's Policy will be issued to buyers on Residential owner-occupied transactions.



TITLE

**REFINANCE RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
COUNTIES IN KANSAS**

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$395.00.
- For policies over \$1,000,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date December 1, 2024
(Charges subject to change without notice.)
- Closing protection letter: \$25.00

Amount of Insurance		Title Charge
150,000. Or	Less	545.00
150,001 to	200,000	595.00
200,001 to	250,000	645.00
250,001 to	300,000	695.00
300,001 to	350,000	745.00
350,001 to	400,000	795.00
400,001 to	450,000	845.00
450,001 to	500,000	895.00
500,001 to	550,000	970.00
550,001 to	600,000	1020.00
600,001 to	650,000	1070.00
650,001 to	700,000	1120.00
700,001 to	750,000	1170.00
750,001 to	800,000	1220.00
800,001 to	850,000	1270.00
850,001 to	900,000	1320.00
900,001 to	950,000	1370.00
950,001 to	1000,000	1420.00

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Fax 816-988-9571

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2 Victory Dr., Ste. 120
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PLATTE CITY

2000 Kentucky Ave., Ste. B
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816-539-2012
Fax 816-539-2032

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Raymore, MO 64083
816-988-9704
Fax 816-988-9705

For policies over \$1,000,000 add \$1.00 per thousand.

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VICKI SCHMIDT
Commissioner of Insurance**Charge for Residential Escrow Closing and/or Other Services**

- 1 FOR SALE BY OWNER FEE
Includes For Sale By Owner. Buyer & Seller side each.
Kansas City area offices only \$500.00
- 2 RESIDENTIAL REAL ESTATE CLOSING
Includes preparation of transfer of title documents and settlement statements. Seller Side.
Kansas City area offices only \$290.00
- THIRD PARTY /RELOCATION CLOSINGS
Kansas City area offices only
- a. Performed with our issuance of title insurance. Buyers side. \$395.00
- FORECLOSURES
Kansas City area offices only
- a. Performed with our issuance of title insurance. Seller side. \$290.00
- 3 RESIDENTIAL LOAN CLOSING
Includes completion 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 and disbursement of funds.
Kansas City area offices only
- a. Performed in conjunction with our issuance of title insurance (Conventional loans)
- Property located in Kansas - **Resale** \$395.00
- Property located in Kansas - **Refinance** \$395.00
- Property located in Kansas - **Cash** \$290.00
- b. FHA/VA loan closings \$395.00
- NOTE: Any portion of the FHA/VA closing fee not permitted to be charged to the buyer by government regulation will be charged to the seller
- 4 RESIDENTIAL SECOND MORTGAGE CLOSING
a. If closed simultaneously with first mortgage closing
Kansas City area offices \$155.00
- 5 NEW CONSTRUCTION CLOSING

STEWART TITLE COMPANY - MIDWEST DIVISION

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VICKI SCHMIDT
Commissioner of InsuranceRate afforded to builder at closing on completion of
new construction

Kansas City area offices \$205.00

Seller/Builder charge \$50.00

Buyer charge \$155.00

Kansas City area offices

Bill Check fee \$200.00

6 RESIDENTIAL VACANT LOT SALE CLOSING

Rate afforded to builder at closing of vacant lot sale
from developer to builder

Kansas City area offices \$100.00

7 RESIDENTIAL ACCOMMODATION CLOSING

a. Witness Closing Only: No closing service, no
HUD preparation and no disbursement of money,
but asked to collect signatures on documents
furnished to us

Kansas City area offices \$200.00

8 RESIDENTIAL FEES FOR ANCILLARY SERVICES

Buyer charges in addition to other applicable closing charge(s)

Kansas City area offices

- | | |
|--|---------------------|
| a. Cash sale buyer | \$290.00 |
| b. Contract for Deed | \$290.00 |
| c. Seller Carry Back | \$290.00 |
| d. Assumption | \$290.00 |
| e. Equity purchase | \$290.00 |
| f. 1031 exchange | \$100.00 additional |
| g. Loan closing for third party lender
(two different lenders at the same time) | \$290.00 |
| h. Offsite and/or after hours closings | \$50.00 - \$250.00 |
| i. Payoff of accounts (i.e. credit cards, personal bills
and etc.) NOTE: First 3 bills are paid at No Charge | N/C |
| j. Processing charge on receipt of Lender's e-mail
loan pkg. | N/C |
| NOTE: This fee may be waived in instances in
which the fee is not an allowable charge, in order to
comply with regulations and underwriting guidelines
on certain government loans. | |
| k. Redraw fee on closing docs due to Lender's
changes | \$75.00 |

9 ADDITIONAL DOCUMENT PREPARATION

a. Deeds \$0.00 - \$50.00

STEWART TITLE COMPANY - MIDWEST DIVISION

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Commissioner of Insurance

b. Mortgages, Notes	\$0.00 - \$50.00
c. Affidavits	\$0.00 - \$25.00
d. Assignments, Release	no charge

10 MECHANICS LIEN WORK OUT

Kansas City area offices

\$100.00 plus out of pocket expenses
and an additional \$20.00 per lien waiver
and/or disbursement

Other services performed with charges as follows:

a. Records checked for mechanics liens	\$100.00 per search
b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee)	\$250.00 per draw
c. Residential Charge for funds disbursed by Stewart on construction disbursement with mechanics lien coverage on Loan Policy	\$500.00 charge for disbursement up to and including 8 draws; over 8 draws is \$500.00 charge plus \$75.00 per additional draw

11 HOLD OPEN CHARGES

Kansas City area offices

a. Residential Lot Sale to Buyer (Single Lot sale, not to builder)	
i. No Owner's/Loan policy issued until improvements completed	\$250.00 Hold Open charge
ii. Owner's policy issued insuring amount of lot purchase	Residential card rate (attached Schedule A-1)
b. Residential Rehab/Resale	Residential card rate (attached Schedule A-1)
c. Residential Construction Loan only to Buyer (not loan to builder)	\$250.00 Hold Open charge
d. Residential Construction Loan to Builder	\$250.00
e. Residential Run-to-Date	\$75.00

12 TITLE REPORTS

a. Residential Foreclosure Reports	
Kansas City area offices	\$350.00
b. UPDATE for Residential foreclosure report (each)	
Kansas City area offices only	\$50.00
c. Residential Foreclosure Commitment	\$300.00
d. Residential Ownership & Encumbrance/ Certificate of Title Report	\$195.00
e. UPDATE of Residential O&E report after recording	\$50.00
f. Residential Report Only	\$250.00
g. UPDATE for Residential Report Only (each)	\$25.00

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13 TITLE SEARCHES

Kansas City area offices only

- a. Residential Radial search \$100.00 per hour with a \$500.00 minimum
- b. Residential Enhanced Search package \$200.00

14 INDEMNITY DEPOSIT

- a. Held in escrow \$100.00 minimum

15 MULTIPLE LOT OR TRACT CHARGES

\$100.00 per additional chain

A charge made in connection with the issuance of either an owners or a mortgages policy when the subject property consists of more than one chain of title.

- a. Residential searches \$100.00 per additional chain

16 WORK FEE

\$100.00 per hour

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VICKI SCHMIDT
Commissioner of Insurance**Residential Title Rates****17 HOME EQUITY & JUNIOR LIEN LOAN
POLICIES**

Kansas City area offices only \$200.00

18 RESIDENTIAL OWNERS POLICIESPolicies of title insurance protecting the
owners interest in one-four family residences.

Kansas City area office only

a. Residential transactions (including reissue
transactions) to include Relocation, REO &
Foreclosure transactionsResidential Card Rate
(attached Schedules A-1)**19 RESIDENTIAL MORTGAGEES POLICIES**Policies of title insurance protecting the
interest of mortgage lenders.Residential Card rate
(attached Schedules A-1)**20 SIMULTANEOUSLY ISSUED LOAN POLICIES**A loan policy issued simultaneously with the
issue of an owners policy when the owners
amount is equal to or exceeding the amount of
said loan policy. When the loan policy is in
excess of the owners see rate card to
calculate additional premium on any amount
exceeding Owner's Policy amount

Kansas City area offices \$275.00

21 RESIDENTIAL CONSTRUCTION LOAN POLICYA 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.

Kansas City area offices

Residential Card rate
(attached Schedule A-1)**22 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.

Kansas City area offices \$100.00

STEWART TITLE COMPANY - MIDWEST DIVISION

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23 DEVELOPMENT LOAN POLICY

Mortgage 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)

Kansas City area offices

\$.80 per \$1,000 of liability

24 BUILDER RATE (RESIDENTIAL OWNERS

A rate afforded to builder which is less than the normal residential owners rate due to discount for volume as well as simplicity of search examination.

Kansas City area offices

\$1.50 per \$1,000 of liability up to \$400,000; \$0.90 per \$1,000 of liability \$400,001 and over

25 RE-FINANCE RATE FOR RESIDENTIAL MORTGAGE POLICIES

A rate offered to home owners where a lenders policy is required by the lender as the result of the refinance of the owner's existing financing.

Kansas City area offices

Schedule A-2

26 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.

Kansas City area offices--Relocation & Foreclosure

Residential Card rate (attached Schedule A-1) with a minimum of \$390.00

27 MANUFACTURED HOUSING LOAN POLICY

Kansas City area offices only

Manufactured Housing Rates (attached Schedule C)

28 RELOCATION COMMITMENT

STEWART TITLE COMPANY - MIDWEST DIVISION

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Commitments prepared for relocation third party companies where title insurance is ordered upon acquisition by a relocation company

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Commissioner of Insurance

Kansas City area offices only \$150.00

29 COMMITMENT UPDATES

Update effective date of commitment over six months old \$75.00

30 RESIDENTIAL ENDORSEMENTS

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

8.1 Environmental	\$ N/C
6.0 Variable Rate	\$ N/C
6.2 Variable Rate - Negative Amortization	\$ N/C
9.0 Comprehensive	\$ N/C
Address (Location)	\$ N/C
Date Down Endorsement on New Construction	\$100.00
Date Down Endorsement to Loan Policy on 203K L	\$150.00
ALTA 7	\$ N/C
ALTA 11 (Modification)	\$35.00
Modification Endorsement to Development	\$25.00
Loan Policy	
Revolving Credit Variable Rate (JR2)	\$ N/C ***
Supplemental Coverage (JR1)	\$ N/C ***

***NO CHARGE WHEN USED IN
CONNECTION WITH EITHER ALTA
RESIDENTIAL LIMITED COVERAGE JUNIOR
LOAN POLICY OR ALTA SHORT FORM

31 RESIDENTIAL COVERAGES ON LOAN POLICY

Survey	\$ N/C
Mechanic's Lien (Resale)	\$ N/C
Mechanic's Lien (New Construction)	\$ N/C subject to credit worthiness of builder

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VICKI SCHMIDT
Commissioner of Insurance**Commercial Title Rates****36 COMMERCIAL REAL ESTATE CLOSING**

Closing charge split between seller and buyer/borrower includes preparation of transfer of title documents and settlement statements.

\$500,000.00 or less	\$700.00
\$500,000.00 to \$2,000,000.00	\$1,000.00
\$2,000,001.00 to \$5,000,000.00	\$1,500.00
\$5,000,001.00 to \$10,000,000.00	\$2,000.00
\$10,000,001.00 and above	\$2,500.00

37 COMMERCIAL LOAN CLOSING

Closing charge for Commercial Loan, Commercial Refinance transactions and/or Commercial Second Mortgage closings; includes preparation of settlement statements.

\$500,000.00 or less	\$395.00
\$500,000.00 to \$2,000,000.00	\$500.00
\$2,000,001.00 to \$5,000,000.00	\$750.00
\$5,000,001.00 and above	\$1,000.00

38 CONSTRUCTION ESCROW FEE

Commercial charge for funds disbursed by Stewart Title through its construction disbursement agreement on construction loans with mechanics lien coverage on Loan Policy.

\$1,000.00 - \$3,500.00 escrow set up fee
plus \$500.00 - \$750.00 per draw fee

39 COMMERCIAL FEES FOR ANCILLARY SERVICES

Charges in addition to other applicable closing charge(s) and/or direct vendor charge(s).

a. Payoff of non-lienable accounts (i.e. credit cards, personal bills, etc.)	\$25.00 per bill
b. UCC Search of Secretary of State	\$50.00 per name searched
c. UCC Filing with Secretary of State	\$100.00
d. Outgoing wire transfer fee	\$35.00 per wire
e. Overnight/courier fees	\$15.00 minimum

40 ADDITIONAL DOCUMENT PREPARATION

a. Deeds	\$0.00 - \$250.00
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STEWART TITLE COMPANY - MIDWEST DIVISION

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VICKI SCHMIDT
Commissioner of Insurance

- | | |
|---|-------------------|
| b. Affidavit(s) | \$0.00 - \$250.00 |
| c. Affidavits | \$0.00 - \$50.00 |
| d. Escrow Deposit Agreements | \$0.00 - \$500.00 |
| e. Any other documents which the preparation thereof could not be construed as the unauthorized practice of law | \$0.00 - \$500.00 |

41 Other services performed with charges as follows:

- | | |
|--|------------------------------|
| a. Records checked for mechanics liens | \$100.00 per search |
| b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee) | \$250.00 - \$750.00 per draw |

42 TITLE REPORTS*

- | | |
|--|-----------------------------------|
| a. Commercial Ownership & Encumbrance Report (single tract) | \$350.00 - \$1,500.00 |
| b. Updates | \$100.00 per update |
| c. Commercial Ownership & Encumbrance Report (multiple tracts) | \$150.00 - \$1,500.00 (per tract) |
| c. Updates (multiple tracts) | \$100.00 per update / per tract |
| d. Commercial Report Only | \$350.00 - \$1,500.00 |
| e. Enhanced Search Package | \$400.00 |
| f. Enhanced Search Package Update | \$100.00 per update |

43 TITLE SEARCHES*

- | | |
|--------------------------------------|---|
| a. Commercial Environmental Search | Charge to be determined on a per search basis with a \$500.00 minimum |
| b. Commercial Mineral Search | Charge to be determined on a per search basis with a \$500.00 minimum |
| c. Commercial Radial Search | \$150.00 per hour with a \$500.00 minimum |
| d. Commercial Deed Search - 10 years | \$100.00 |
| e. Commercial Deed Search - 25 years | \$200.00 |
| f. Commercial Deed Search - 50 years | \$300.00 |
| g. Commercial Deed Search Patent | \$350.00 - \$1,500.00 |
| h. Commitment for Title Insurance | \$350.00 - \$750.00 |

*Stewart Title requires its form of Contract for Search Services signed by the customer and approved by authorized Stewart personnel

44 INDEMNITY DEPOSIT

- | | |
|-------------------|------------------|
| a. Held in escrow | \$250.00 minimum |
|-------------------|------------------|

STEWART TITLE COMPANY - MIDWEST DIVISION

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VICKI SCHMIDT
Commissioner of Insurance

45 MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an owners or a loan policy when the subject property consists of more than one chain of title.

Commercial Searches

\$250.00 per additional chain

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

NOTE: All endorsements require underwriting approval before being issued

Access	\$100.00
Assignment of Rents	\$200.00
Comprehensive	\$250.00
Contiguity	\$100.00
Date Down Endorsement for New Construction	\$250.00-\$350.00 per endorsement
Doing Business	\$100.00
Energy Projects	\$250.00 *
Encroachment	\$250.00
Environmental 8.2 Commercial	\$100.00
Fairway	\$300.00
First Loss	\$200.00
Future Advances	\$100.00
Last Dollar	\$200.00
Location	\$100.00
Non-Imputation	\$500.00 *
Revolving Credit	\$200.00
Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - same as	\$250.00
Swap	250.00 *
Tax Deed	\$200.00
Tax Parcel	\$100.00
Tie-In	\$300.00
Utility	\$250.00
Variable Rate	\$100.00
Zoning 3.0	\$500.00 *
Zoning 3.1	\$750.00 *

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

Modification Endorsement	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
Additional Insured Endorsement	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
ALTA 10.1, 10.1-06	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
ALTA 11, 11-06	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
All other filed endorsements	\$100.00

* Higher risk transactions will be 10% of premium with a minimum of \$500.00

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VICKI SCHMIDT
Commissioner of Insurance

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VICKI SCHMIDT
Commissioner of Insurance**Commercial Title Rates Cont.****46 OWNERS TITLE INSURANCE POLICY**Policies will be issued to Owners,
Contract Vendee and Lessees.

Liability

Cost Per Thousand

0 - \$150,000.00

\$500.00 (flat fee minimum)

\$150,001.00 - \$200,000.00

\$3.25

\$200,001.00 - \$250,000.00

\$3.00

\$250,001.00 - \$350,000.00

\$2.75

\$350,001.00 - \$500,000.00

\$2.50

\$500,001.00 - \$750,000.00

\$2.25

\$750,001.00 - \$1,000,000.00

\$1.75

\$1,000,001.00 - \$1,500,000.00

\$1.50

\$1,500,001.00 - \$2,000,000.00

\$1.25

\$2,000,001.00 - \$3,000,000.00

\$1.00

\$3,000,001.00 - \$5,000,000.00

\$0.90

\$5,000,001.00 - \$10,000,000.00

\$0.85

\$10,000,001.00 and above

\$0.80

47 MORTGAGE TITLE INSURANCE POLICYIssued to lenders in an amount not to
exceed 120% of loan amount

Liability

Cost Per Thousand

0 - \$150,000.00

\$500.00 (flat fee minimum)

\$150,001.00 - \$200,000.00

\$3.25

\$200,001.00 - \$250,000.00

\$3.00

\$250,001.00 - \$350,000.00

\$2.75

\$350,001.00 - \$500,000.00

\$2.50

\$500,001.00 - \$750,000.00

\$2.25

\$750,001.00 - \$1,000,000.00

\$1.75

\$1,000,001.00 - \$1,500,000.00

\$1.50

\$1,500,001.00 - \$2,000,000.00

\$1.25

\$2,000,001.00 - \$3,000,000.00

\$1.00

\$3,000,001.00 - \$5,000,000.00

\$0.90

\$5,000,001.00 - \$10,000,000.00

\$0.85

\$10,000,001.00 and above

\$0.80

48 SIMULTANEOUS - ISSUED MORTGAGE POLICYNot exceeding the amount of owners
policy issued simultaneous therewith

\$300.00 for policies up to \$5 million

\$600.00 for policies over \$5 million

49 SIMULTANEOUS - ISSUED MORTGAGE POLICY

STEWART TITLE COMPANY- MIDWEST DIVISION

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Where the amount of the coverage
exceeds the owners policy

\$300.00 plus Commercial Card Rate
(#42) for premium charge on any
amount exceeding Owner's policy
amount

50 LEASEHOLD TITLE INSURANCE POLICY

Commercial Card Rate (#42)

51 SIMULTANEOUS - ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners
policy issued to lease

30% of Commercial Card Rate (#42)
with a minimum of \$500.00

52 REFINANCE POLICIES

Loan Policy issued on property as a
result of refinancing a previous loan

75% respectively for the liability up to
the amount of the previous policy;
additional liability in excess thereof
will be charged at the regular rate
(Commercial Card Rate)

53 MORTGAGE POLICIES ON SECOND LOANS

Loan policy issued on 2nd, 3rd or more.

75% of Commercial Card Rate (#42)
with a minimum of \$500.00

54 REISSUE POLICIES

Policies issued on previously insured
property.

80% respectively for the liability up to
the amount of the previous policy;
additional liability in excess thereof
will be charged at the regular
Commercial Card Rate (#42)

55 NEW CONSTRUCTION PENDING DISBURSEMENT POLICY

Policy Calling for periodic endorsements
for increasing liability and extending time
of policy.

Commercial Card Rate (#42) plus an
additional \$250.00 - \$350.00 per date
down endorsement increasing liability
or extending time of policy.

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SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance

stewart®

RESIDENTIAL/RELOCATION/REO RATES FOR

JOHNSON, LEAVENWORTH, WYANDOTTE, MIAMI, FRANKLIN AND DOUGLAS COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.

- Borrower closing fee: \$375.00.

- For simultaneous issued loan policies not exceeding the amount of the owner's policy: \$275.00.

- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.

- Effective date June 16, 2018.
(Charges subject to change without notice.)

Amount of
Insurance

Title

80,000 Or	Less	390.00
80,001 to	90,000	417.00
90,001 to	100,000	450.00
100,001 to	110,000	468.00
110,001 to	120,000	486.00
120,001 to	130,000	504.00
130,001 to	140,000	522.00
140,001 to	150,000	540.00
150,001 to	160,000	558.00
160,001 to	170,000	576.00
170,001 to	180,000	594.00
180,001 to	190,000	612.00
190,001 to	200,000	630.00
200,001 to	210,000	643.00
210,001 to	220,000	656.00
220,001 to	230,000	669.00
230,001 to	240,000	682.00
240,001 to	250,000	695.00
250,001 to	260,000	708.00
260,001 to	270,000	721.00
270,001 to	280,000	734.00
280,001 to	290,000	747.00
290,001 to	300,000	760.00
300,001 to	325,000	795.00
325,001 to	350,000	830.00
350,001 to	375,000	865.00
375,001 to	400,000	900.00
400,001 to	425,000	925.00
425,001 to	450,000	948.00
450,001 to	475,000	971.00
475,001 to	500,000	995.00

FILED

JUN 13 2018

KEN SELZER
Commissioner of Insurance

www.stewart.com/kansas-city

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.

stewart®

REFINANCE RATES FOR
**JOHNSON, LEAVENWORTH,
 WYANDOTTE, MIAMI,
 FRANKLIN AND DOUGLAS**
 COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
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- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date June 16, 2018
 (Charges subject to change without notice.)

www.stewart.com/kansas-city

Amount of
Insurance

FILED Title
Charge

JUN 13 2018

KEN SELZER

Commissioner of Insurance

80,000 Or	Less	390.00
80,001 to	90,000	425.00
90,001 to	100,000	450.00
100,001 to	110,000	460.00
110,001 to	120,000	470.00
120,001 to	130,000	480.00
130,001 to	140,000	490.00
140,001 to	150,000	500.00
150,001 to	160,000	510.00
160,001 to	170,000	520.00
170,001 to	180,000	530.00
180,001 to	190,000	540.00
190,001 to	200,000	550.00
200,001 to	210,000	560.00
210,001 to	220,000	570.00
220,001 to	230,000	580.00
230,001 to	240,000	590.00
240,001 to	250,000	600.00
250,001 to	260,000	610.00
260,001 to	270,000	620.00
270,001 to	280,000	630.00
280,001 to	290,000	640.00
290,001 to	300,000	650.00
300,001 to	325,000	675.00
325,001 to	350,000	700.00
350,001 to	375,000	725.00
375,001 to	400,000	750.00
400,001 to	425,000	775.00
425,001 to	450,000	800.00
450,001 to	475,000	825.00
475,001 to	500,000	850.00

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.

stewart title®

September 16, 2021

FILED

SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance

Mr. James Norman
Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604

Sent via overnight

RE: Rate filing for Stewart Title Company

Dear Mr. Norman:

I am writing for the purpose of submitting Kansas Rate Filing for Stewart Title Company.

Please file the enclosed materials required by K.S.A. 40-952(c), and notify me regarding the effective date of the filing.

If you have any questions, please do not hesitate to contact me.

Sincerely,



Mary LeAnn Bradshaw
Operations Senior Manager & AfBA Manager



KANSAS
INSURANCE
DEPARTMENT

Vicki Schmidt, Commissioner

September 21, 2021

Mary LeAnn Bradshaw
Stewart Title Company
700 NE RD Mize Rd
Blue Springs, MO 64014

Re: Rate Filing

Dear Ms. Bradshaw:

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

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty

stewart title®

September 16, 2021

FILED

SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance

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Kansas Insurance Department
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Sincerely,



Mary LeAnn Bradshaw
Operations Senior Manager & AfBA Manager

RECEIVED

SEP 21 2021

KANSAS INSURANCE DEPT.

Department of Insurance
TOM SCHWARTZ

SEP 21 2021

FILED

EFFECTIVE August 9, 2021

FILED

SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance**Charge for Residential Escrow Closing and/or Other Services**

- 1 FOR SALE BY OWNER FEE
Includes For Sale By Owner. Buyer & Seller side each.
Kansas City area offices only \$500.00
- 2 RESIDENTIAL REAL ESTATE CLOSING
Includes preparation of transfer of title documents and settlement statements. Seller Side.
Kansas City area offices only \$290.00
THIRD PARTY /RELOCATION CLOSINGS
Kansas City area offices only
a. Performed with our issuance of title insurance. Buyers side. \$395.00
FORECLOSURES
Kansas City area offices only
a. Performed with our issuance of title insurance. Seller side. \$290.00
- 3 RESIDENTIAL LOAN CLOSING
Includes completion 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 and disbursement of funds.
Kansas City area offices only
a. Performed in conjunction with our issuance of title insurance (Conventional loans)
Property located in Kansas - **Resale** \$395.00
Property located in Kansas - **Refinance** \$395.00
Property located in Kansas - **Cash** \$290.00
b. FHA/VA loan closings \$395.00
NOTE: Any portion of the FHA/VA closing fee not permitted to be charged to the buyer by government regulation will be charged to the seller
- 4 RESIDENTIAL SECOND MORTGAGE CLOSING
a. If closed simultaneously with first mortgage closing
Kansas City area offices \$155.00
- 5 NEW CONSTRUCTION CLOSING

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

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SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance

Rate afforded to builder at closing on completion of new construction		
	Kansas City area offices	\$205.00
Seller/Builder charge \$50.00		
Buyer charge \$155.00		
	Kansas City area offices	
Bill Check fee		\$200.00
6	RESIDENTIAL VACANT LOT SALE CLOSING	
	Rate afforded to builder at closing of vacant lot sale from developer to builder	
	Kansas City area offices	\$100.00
7	RESIDENTIAL ACCOMMODATION CLOSING	
	a. <u>Witness Closing Only</u> : No closing service, no HUD preparation and no disbursement of money, but asked to collect signatures on documents furnished to us	
	Kansas City area offices	\$200.00
8	RESIDENTIAL FEES FOR ANCILLARY SERVICES	
	Buyer charges in addition to other applicable closing charge(s)	
	Kansas City area offices	
	a. Cash sale buyer	\$290.00
	b. Contract for Deed	\$290.00
	c. Seller Carry Back	\$290.00
	d. Assumption	\$290.00
	e. Equity purchase	\$290.00
	f. 1031 exchange	\$100.00 additional
	g. Loan closing for third party lender (two different lenders at the same time)	\$290.00
	h. Offsite and/or after hours closings	\$50.00 - \$250.00
	i. Payoff of accounts (i.e. credit cards, personal bills and etc.) NOTE: First 3 bills are paid at No Charge	N/C
	j. Processing charge on receipt of Lender's e-mail loan pkg.	N/C
	NOTE: This fee may be waived in instances in which the fee is not an allowable charge, in order to comply with regulations and underwriting guidelines on certain government loans.	
	k. Redraw fee on closing docs due to Lender's changes	\$75.00
9	ADDITIONAL DOCUMENT PREPARATION	
	a. Deeds	\$0.00 - \$50.00

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

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Commissioner of Insurance

b. Mortgages, Notes	\$0.00 - \$50.00
c. Affidavits	\$0.00 - \$25.00
d. Assignments, Release	no charge

10 MECHANICS LIEN WORK OUT

Kansas City area offices

\$100.00 plus out of pocket expenses
and an additional \$20.00 per lien waiver
and/or disbursement

Other services performed with charges as follows:

a. Records checked for mechanics liens	\$100.00 per search
b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee)	\$250.00 per draw
c. Residential Charge for funds disbursed by Stewart on construction disbursement with mechanics lien coverage on Loan Policy	\$500.00 charge for disbursement up to and including 8 draws; over 8 draws is \$500.00 charge plus \$75.00 per additional draw

11 HOLD OPEN CHARGES

Kansas City area offices

a. Residential Lot Sale to Buyer (Single Lot sale, not to builder)	
i. No Owner's/Loan policy issued until improvements completed	\$250.00 Hold Open charge
ii. Owner's policy issued insuring amount of lot purchase	Residential card rate (attached Schedule A-1)
b. Residential Rehab/Resale	Residential card rate (attached Schedule A-1)
c. Residential Construction Loan only to Buyer (not loan to builder)	\$250.00 Hold Open charge
d. Residential Construction Loan to Builder	\$250.00
e. Residential Run-to-Date	\$75.00

12 TITLE REPORTS

a. Residential Foreclosure Reports	
Kansas City area offices	\$350.00
b. UPDATE for Residential foreclosure report (each)	
Kansas City area offices only	\$50.00
c. Residential Foreclosure Commitment	\$300.00
d. Residential Ownership & Encumbrance/ Certificate of Title Report	\$195.00
e. UPDATE of Residential O&E report after recording	\$50.00
f. Residential Report Only	\$250.00
g. UPDATE for Residential Report Only (each)	\$25.00

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

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Commissioner of Insurance

13 TITLE SEARCHES

Kansas City area offices only

- a. Residential Radial search \$100.00 per hour with a \$500.00 minimum
- b. Residential Enhanced Search package \$200.00

14 INDEMNITY DEPOSIT

- a. Held in escrow \$100.00 minimum

15 MULTIPLE LOT OR TRACT CHARGES

\$100.00 per additional chain

A charge made in connection with the issuance of either an owners or a mortgages policy when the subject property consists of more than one chain of title.

- a. Residential searches \$100.00 per additional chain

16 WORK FEE

\$100.00 per hour

EFFECTIVE August 9, 2021

SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance**Residential Title Rates**

- 17 HOME EQUITY & JUNIOR LIEN LOAN POLICIES
Kansas City area offices only \$200.00
- 18 RESIDENTIAL OWNERS POLICIES
Policies of title insurance protecting the owners interest in one-four family residences.
Kansas City area office only
a. Residential transactions (including reissue transactions) to include Relocation, REO & Foreclosure transactions Residential Card Rate (attached Schedules A-1)
- 19 RESIDENTIAL MORTGAGEES POLICIES
Policies of title insurance protecting the interest of mortgage lenders. Residential Card rate (attached Schedules A-1)
- 20 SIMULTANEOUSLY ISSUED LOAN POLICIES
A loan policy issued simultaneously with the issue of an owners policy when the owners amount is equal to or exceeding the amount of said loan policy. When the loan policy is in excess of the owners see rate card to calculate additional premium on any amount exceeding Owner's Policy amount
Kansas City area offices \$275.00
- 21 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.
Kansas City area offices Residential Card rate (attached Schedule A-1)
- 22 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.
Kansas City area offices \$100.00

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

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Commissioner of Insurance

23 DEVELOPMENT LOAN POLICY

Mortgage 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)

Kansas City area offices

\$.80 per \$1,000 of liability

24 BUILDER RATE (RESIDENTIAL OWNERS

A rate afforded to builder which is less than the normal residential owners rate due to discount for volume as well as simplicity of search examination.

Kansas City area offices

\$1.50 per \$1,000 of liability up to \$400,000; \$0.90 per \$1,000 of liability \$400,001 and over

25 RE-FINANCE RATE FOR RESIDENTIAL MORTGAGE POLICIES

A rate offered to home owners where a lenders policy is required by the lender as the result of the refinance of the owner's existing financing.

Kansas City area offices

Schedule A-2

26 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.

Kansas City area offices--Relocation &
Foreclosure

Residential Card rate
(attached Schedule A-1) with
a minimum of \$390.00

27 MANUFACTURED HOUSING LOAN POLICY

Kansas City area offices only

Manufactured Housing Rates
(attached Schedule C)

28 RELOCATION COMMITMENT

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

Commitments prepared for relocation third party companies where title insurance is ordered upon acquisition by a relocation company

Kansas City area offices only \$150.00

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VICKI SCHMIDT
Commissioner of Insurance

29 COMMITMENT UPDATES

Update effective date of commitment over six months old \$75.00

30 RESIDENTIAL ENDORSEMENTS

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

8.1 Environmental	\$ N/C
6.0 Variable Rate	\$ N/C
6.2 Variable Rate - Negative Amortization	\$ N/C
9.0 Comprehensive	\$ N/C
Address (Location)	\$ N/C
Date Down Endorsement on New Construction	\$100.00
Date Down Endorsement to Loan Policy on 203K L	\$150.00
ALTA 7	\$ N/C
ALTA 11 (Modification)	\$35.00
Modification Endorsement to Development Loan Policy	\$25.00
Revolving Credit Variable Rate (JR2)	\$ N/C ***
Supplemental Coverage (JR1)	\$ N/C ***

***NO CHARGE WHEN USED IN CONNECTION WITH EITHER ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY OR ALTA SHORT FORM

31 RESIDENTIAL COVERAGES ON LOAN POLICY

Survey	\$ N/C
Mechanic's Lien (Resale)	\$ N/C
Mechanic's Lien (New Construction)	\$ N/C subject to credit worthiness of builder

EFFECTIVE August 9, 2021

FILED**SEP 21 2021****VICKI SCHMIDT**
Commissioner of Insurance**Commercial Title Rates**

- 36 COMMERCIAL REAL ESTATE CLOSING**
Closing charge split between seller and buyer/borrower includes preparation of transfer of title documents and settlement statements.
- | | |
|-----------------------------------|-----------------|
| \$500,000.00 or less | \$700.00 |
| \$500,000.00 to \$2,000,000.00 | \$1,000.00 |
| \$2,000,001.00 to \$5,000,000.00 | \$1,500.00 |
| \$5,000,001.00 to \$10,000,000.00 | \$2,000.00 |
| \$10,000,001.00 and above | \$2,500.00 |
- 37 COMMERCIAL LOAN CLOSING**
Closing charge for Commercial Loan, Commercial Refinance transactions and/or Commercial Second Mortgage closings; includes preparation of settlement statements.
- | | |
|----------------------------------|-----------------|
| \$500,000.00 or less | \$395.00 |
| \$500,000.00 to \$2,000,000.00 | \$500.00 |
| \$2,000,001.00 to \$5,000,000.00 | \$750.00 |
| \$5,000,001.00 and above | \$1,000.00 |
- 38 CONSTRUCTION ESCROW FEE**
Commercial charge for funds disbursed by Stewart Title through its construction disbursement agreement on construction loans with mechanics lien coverage on Loan Policy.
- \$1,000.00 - \$3,500.00 escrow set up fee plus \$500.00 - \$750.00 per draw fee
- 39 COMMERCIAL FEES FOR ANCILLARY SERVICES**
Charges in addition to other applicable closing charge(s) and/or direct vendor charge(s).
- | | |
|--|---------------------------|
| a. Payoff of non-lienable accounts (i.e. credit cards, personal bills, etc.) | \$25.00 per bill |
| b. UCC Search of Secretary of State | \$50.00 per name searched |
| c. UCC Filing with Secretary of State | \$100.00 |
| d. Outgoing wire transfer fee | \$35.00 per wire |
| e. Overnight/courier fees | \$15.00 minimum |
- 40 ADDITIONAL DOCUMENT PREPARATION**
- | | |
|----------|-------------------|
| a. Deeds | \$0.00 - \$250.00 |
|----------|-------------------|

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

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VICKI SCHMIDT
Commissioner of Insurance

- | | |
|---|-------------------|
| b. Affidavit(s) | \$0.00 - \$250.00 |
| c. Affidavits | \$0.00 - \$50.00 |
| d. Escrow Deposit Agreements | \$0.00 - \$500.00 |
| e. Any other documents which the preparation thereof could not be construed as the unauthorized practice of law | \$0.00 - \$500.00 |

41 Other services performed with charges as follows:

- | | |
|--|------------------------------|
| a. Records checked for mechanics liens | \$100.00 per search |
| b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee) | \$250.00 - \$750.00 per draw |

42 TITLE REPORTS*

- | | |
|--|-----------------------------------|
| a. Commercial Ownership & Encumbrance Report (single tract) | \$350.00 - \$1,500.00 |
| b. Updates | \$100.00 per update |
| c. Commercial Ownership & Encumbrance Report (multiple tracts) | \$150.00 - \$1,500.00 (per tract) |
| c. Updates (multiple tracts) | \$100.00 per update / per tract |
| d. Commercial Report Only | \$350.00 - \$1,500.00 |
| e. Enhanced Search Package | \$400.00 |
| f. Enhanced Search Package Update | \$100.00 per update |

43 TITLE SEARCHES*

- | | |
|--------------------------------------|---|
| a. Commercial Environmental Search | Charge to be determined on a per search basis with a \$500.00 minimum |
| b. Commercial Mineral Search | Charge to be determined on a per search basis with a \$500.00 minimum |
| c. Commercial Radial Search | \$150.00 per hour with a \$500.00 minimum |
| d. Commercial Deed Search - 10 years | \$100.00 |
| e. Commercial Deed Search - 25 years | \$200.00 |
| f. Commercial Deed Search - 50 years | \$300.00 |
| g. Commercial Deed Search Patent | \$350.00 - \$1,500.00 |
| h. Commitment for Title Insurance | \$350.00 - \$750.00 |

*Stewart Title requires its form of Contract for Search Services signed by the customer and approved by authorized Stewart personnel

44 INDEMNITY DEPOSIT

- | | |
|-------------------|------------------|
| a. Held in escrow | \$250.00 minimum |
|-------------------|------------------|

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

FILED

SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance

45 MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an owners or a loan policy when the subject property consists of more than one chain of title.

Commercial Searches

\$250.00 per additional chain

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

NOTE: All endorsements require underwriting approval before being issued

Access	\$100.00
Assignment of Rents	\$200.00
Comprehensive	\$250.00
Contiguity	\$100.00
Date Down Endorsement for New Construction	\$250.00-\$350.00 per endorsement
Doing Business	\$100.00
Energy Projects	\$250.00 *
Encroachment	\$250.00
Environmental 8.2 Commercial	\$100.00
Fairway	\$300.00
First Loss	\$200.00
Future Advances	\$100.00
Last Dollar	\$200.00
Location	\$100.00
Non-Imputation	\$500.00 *
Revolving Credit	\$200.00
Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - same as	\$250.00
Swap	250.00 *
Tax Deed	\$200.00
Tax Parcel	\$100.00
Tie-In	\$300.00
Utility	\$250.00
Variable Rate	\$100.00
Zoning 3.0	\$500.00 *
Zoning 3.1	\$750.00 *

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE August 9, 2021

Modification Endorsement	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
Additional Insured Endorsement	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
ALTA 10.1, 10.1-06	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
ALTA 11, 11-06	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
All other filed endorsements	\$100.00

* Higher risk transactions will be 10% of premium with a minimum of \$500.00

FILED

SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance

EFFECTIVE August 9, 2021

FILED**SEP 21 2021****VICKI SCHMIDT**
Commissioner of Insurance**Commercial Title Rates Cont.****46 OWNERS TITLE INSURANCE POLICY**Policies will be issued to Owners,
Contract Vendee and Lessees.

Liability

Cost Per Thousand

0 - \$150,000.00

\$500.00 (flat fee minimum)

\$150,001.00 - \$200,000.00

\$3.25

\$200,001.00 - \$250,000.00

\$3.00

\$250,001.00 - \$350,000.00

\$2.75

\$350,001.00 - \$500,000.00

\$2.50

\$500,001.00 - \$750,000.00

\$2.25

\$750,001.00 - \$1,000,000.00

\$1.75

\$1,000,001.00 - \$1,500,000.00

\$1.50

\$1,500,001.00 - \$2,000,000.00

\$1.25

\$2,000,001.00 - \$3,000,000.00

\$1.00

\$3,000,001.00 - \$5,000,000.00

\$0.90

\$5,000,001.00 - \$10,000,000.00

\$0.85

\$10,000,001.00 and above

\$0.80

47 MORTGAGE TITLE INSURANCE POLICYIssued to lenders in an amount not to
exceed 120% of loan amount

Liability

Cost Per Thousand

0 - \$150,000.00

\$500.00 (flat fee minimum)

\$150,001.00 - \$200,000.00

\$3.25

\$200,001.00 - \$250,000.00

\$3.00

\$250,001.00 - \$350,000.00

\$2.75

\$350,001.00 - \$500,000.00

\$2.50

\$500,001.00 - \$750,000.00

\$2.25

\$750,001.00 - \$1,000,000.00

\$1.75

\$1,000,001.00 - \$1,500,000.00

\$1.50

\$1,500,001.00 - \$2,000,000.00

\$1.25

\$2,000,001.00 - \$3,000,000.00

\$1.00

\$3,000,001.00 - \$5,000,000.00

\$0.90

\$5,000,001.00 - \$10,000,000.00

\$0.85

\$10,000,001.00 and above

\$0.80

48 SIMULTANEOUS - ISSUED MORTGAGE POLICYNot exceeding the amount of owners
policy issued simultaneous therewith

\$300.00 for policies up to \$5 million

\$600.00 for policies over \$5 million

49 SIMULTANEOUS - ISSUED MORTGAGE POLICY

STEWART TITLE COMPANY- MIDWEST DIVISION

EFFECTIVE August 9, 2021

Where the amount of the coverage
exceeds the owners policy

\$300.00 plus Commercial Card Rate
(#42) for premium charge on any
amount exceeding Owner's policy
amount

50 LEASEHOLD TITLE INSURANCE POLICY

Commercial Card Rate (#42)

51 SIMULTANEOUS - ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners
policy issued to lease

30% of Commercial Card Rate (#42)
with a minimum of \$500.00

52 REFINANCE POLICIES

Loan Policy issued on property as a
result of refinancing a previous loan

75% respectively for the liability up to
the amount of the previous policy;
additional liability in excess thereof
will be charged at the regular rate
(Commercial Card Rate)

53 MORTGAGE POLICIES ON SECOND LOANS

Loan policy issued on 2nd, 3rd or more.

75% of Commercial Card Rate (#42)
with a minimum of \$500.00

54 REISSUE POLICIES

Policies issued on previously insured
property.

80% respectively for the liability up to
the amount of the previous policy;
additional liability in excess thereof
will be charged at the regular
Commercial Card Rate (#42)

55 NEW CONSTRUCTION PENDING DISBURSEMENT POLICY

Policy Calling for periodic endorsements
for increasing liability and extending time
of policy.

Commercial Card Rate (#42) plus an
additional \$250.00 - \$350.00 per date
down endorsement increasing liability
or extending time of policy.

FILED

SEP 21 2021

VICKI SCHMIDT
Commissioner of Insurance

stewart®

RESIDENTIAL/RELOCATION/REO RATES FOR

JOHNSON, LEAVENWORTH, WYANDOTTE, MIAMI, FRANKLIN AND DOUGLAS COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$375.00.
- For simultaneous issued loan policies not exceeding the amount of the owner's policy: \$275.00.
- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date June 16, 2018.
(Charges subject to change without notice.)

Amount of Insurance		Title
80,000 Or Less		390.00
80,001 to 90,000		417.00
90,001 to 100,000		450.00
100,001 to 110,000		468.00
110,001 to 120,000		486.00
120,001 to 130,000		504.00
130,001 to 140,000		522.00
140,001 to 150,000		540.00
150,001 to 160,000		558.00
160,001 to 170,000		576.00
170,001 to 180,000		594.00
180,001 to 190,000		612.00
190,001 to 200,000		630.00
200,001 to 210,000		643.00
210,001 to 220,000		656.00
220,001 to 230,000		669.00
230,001 to 240,000		682.00
240,001 to 250,000		695.00
250,001 to 260,000		708.00
260,001 to 270,000		721.00
270,001 to 280,000		734.00
280,001 to 290,000		747.00
290,001 to 300,000		760.00
300,001 to 325,000		795.00
325,001 to 350,000		830.00
350,001 to 375,000		865.00
375,001 to 400,000		900.00
400,001 to 425,000		925.00
425,001 to 450,000		948.00
450,001 to 475,000		971.00
475,001 to 500,000		995.00

FILED

JUN 13 2018

KEN SELZER
Commissioner of Insurance

www.stewart.com/kansas-city

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.

stewart®

REFINANCE RATES FOR
**JOHNSON, LEAVENWORTH,
 WYANDOTTE, MIAMI,
 FRANKLIN AND DOUGLAS**
 COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$375.00.
- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date June 16, 2018
 (Charges subject to change without notice.)

www.stewart.com/kansas-city

Amount of
Insurance

FILED Title
Charge

JUN 13 2018

KEN SELZER

Commissioner of Insurance

80,000 Or	Less	390.00
80,001 to	90,000	425.00
90,001 to	100,000	450.00
100,001 to	110,000	460.00
110,001 to	120,000	470.00
120,001 to	130,000	480.00
130,001 to	140,000	490.00
140,001 to	150,000	500.00
150,001 to	160,000	510.00
160,001 to	170,000	520.00
170,001 to	180,000	530.00
180,001 to	190,000	540.00
190,001 to	200,000	550.00
200,001 to	210,000	560.00
210,001 to	220,000	570.00
220,001 to	230,000	580.00
230,001 to	240,000	590.00
240,001 to	250,000	600.00
250,001 to	260,000	610.00
260,001 to	270,000	620.00
270,001 to	280,000	630.00
280,001 to	290,000	640.00
290,001 to	300,000	650.00
300,001 to	325,000	675.00
325,001 to	350,000	700.00
350,001 to	375,000	725.00
375,001 to	400,000	750.00
400,001 to	425,000	775.00
425,001 to	450,000	800.00
450,001 to	475,000	825.00
475,001 to	500,000	850.00

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.



KANSAS
INSURANCE
DEPARTMENT

Vicki Schmidt, Commissioner

September 21, 2021

Mary LeAnn Bradshaw
Stewart Title Company
700 NE RD Mize Rd
Blue Springs, MO 64014

Re: Rate Filing

Dear Ms. Bradshaw:

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

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty

stewart title®

June 11, 2018

FILED

JUN 13 2018

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

Sent via overnight

KEN SELZER
Commissioner of Insurance

RE: Rate filing for Stewart Title Company

Dear Mr. Norman:

I am writing for the purpose of submitting Kansas Rate Filing for Stewart Title Company.

Please file the enclosed materials required by K.S.A. 40-952(c), and notify me regarding the effective date of the filing.

If you have any questions, please do not hesitate to contact me.

Sincerely,

Mary LeAnn Bradshaw
Operations Senior Manager & AfBA Manager

RECEIVED

JUN 13 2018

KANSAS INSURANCE DEPT.

EFFECTIVE June 16, 2018

Charge for Residential Escrow Closing and/or Other Services

- | | | | |
|---|---|----------|--|
| 1 | FOR SALE BY OWNER FEE
Includes For Sale By Owner.
Kansas City area offices only | \$350.00 | FILED |
| 2 | RESIDENTIAL REAL ESTATE CLOSING
Includes preparation of transfer of title documents
and settlement statements
Kansas City area offices only | \$250.00 | JUN 13 2018
KEN SELZER
Commissioner of Insurance |
| | THIRD PARTY /RELOCATION CLOSINGS
Kansas City area offices only | | |
| | a. Performed with our issuance of title insurance | \$375.00 | |
| | FORECLOSURES
Kansas City area offices only | | |
| | a. Performed with our issuance of title insurance | \$250.00 | |
| | b. Performed without our issuance of title insurance | \$250.00 | |
| 3 | RESIDENTIAL LOAN CLOSING
Includes completion 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 and
disbursement of funds.
Kansas City area offices only | | |
| | a. Performed in conjunction with our issuance of title
insurance (Conventional loans) | | |
| | Property located in Kansas - Resale | \$375.00 | |
| | Property located in Kansas - Refinance | \$375.00 | |
| | Property located in Kansas - Cash | \$200.00 | |
| | b. Performed without our issuance of title insurance. | \$350.00 | |
| | c. FHA/VA loan closings | \$350.00 | |
| | NOTE: Any portion of the FHA/VA closing fee not
permitted to be charged to the buyer by government
regulation will be charged to the seller | | |
| 4 | RESIDENTIAL SECOND MORTGAGE CLOSING
a. If closed simultaneously with first mortgage
closing
Kansas City area offices | \$155.00 | |
| 5 | NEW CONSTRUCTION CLOSING | | |

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

Rate afforded to builder at closing on completion of new construction

Kansas City area offices \$205.00

Seller/Builder charge \$50.00

Buyer charge \$155.00

Kansas City area offices

Bill Check fee \$200.00

FILED

JUN 13 2018

KEN SELZER

Commissioner of Insurance

6 RESIDENTIAL VACANT LOT SALE CLOSING

Rate afforded to builder at closing of vacant lot sale from developer to builder

Kansas City area offices \$100.00

7 RESIDENTIAL ACCOMMODATION CLOSING

a. Disbursement Only: No closing service, no signatures, no holding of documents, no HUD preparation, but asked only to disburse money per settlement statement

Kansas City area offices \$200.00

b. Witness Closing and Disbursement: No closing service and no HUD preparation, but asked to collect signatures on documents furnished to us and to disburse money per settlement statement

Kansas City area offices only \$255.00

c. Witness Closing Only: No closing service, no HUD preparation and no disbursement of money, but asked to collect signatures on documents furnished to us

Kansas City area offices \$200.00

8 RESIDENTIAL FEES FOR ANCILLARY SERVICES

Buyer charges in addition to other applicable closing charge(s)

Kansas City area offices

a. Cash sale buyer \$200.00

b. Contract for Deed \$250.00

c. Seller Carry Back \$250.00

d. Assumption \$200.00

e. Equity purchase \$200.00

f. 1031 exchange \$100.00 additional

g. Loan closing for third party lender \$250.00

(two different lenders at the same time)

h. Offsite and/or after hours closings \$50.00 - \$250.00

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

i. Payoff of accounts (i.e. credit cards, personal bills and etc.) NOTE: First 3 bills are paid at No Charge

N/C

j. Processing charge on receipt of Lender's e-mail loan pkg.

N/C

NOTE: This fee may be waived in instances in which the fee is not an allowable charge, in order to comply with regulations and underwriting guidelines on certain government loans.

k. Redraw fee on closing docs due to Lender's changes

\$75.00

FILED

JUN 13 2018

KEN SELZER

Commissioner of Insurance

9 ADDITIONAL DOCUMENT PREPARATION

a. Deeds

\$0.00 - \$50.00

b. Mortgages, Notes

\$0.00 - \$50.00

c. Affidavits

\$0.00 - \$25.00

d. Assignments, Release

no charge

10 MECHANICS LIEN WORK OUT

Kansas City area offices

\$100.00 plus out of pocket expenses and an additional \$20.00 per lien waiver and/or disbursement

Other services performed with charges as follows:

a. Records checked for mechanics liens

\$100.00 per search

b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee)

\$250.00 per draw

c. Residential Charge for funds disbursed by Stewart on construction disbursement with mechanics lien coverage on Loan Policy

\$500.00 charge for disbursement up to and including 8 draws; over 8 draws is \$500.00 charge plus \$75.00 per additional draw

11 HOLD OPEN CHARGES

Kansas City area offices

a. Residential Lot Sale to Buyer (Single Lot sale, not to builder)

i. No Owner's/Loan policy issued until improvements completed

\$250.00 Hold Open charge

ii. Owner's policy issued insuring amount of lot purchase

Residential card rate (attached Schedule A-1)

b. Residential Rehab/Resale

Residential card rate (attached Schedule A-1)

c. Residential Construction Loan only to Buyer (not loan to builder)

\$250.00 Hold Open charge

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

d. Residential Construction Loan to Builder	\$250.00	
e. Residential Run-to-Date	\$75.00	
12 TITLE REPORTS		FILED
a. Residential Foreclosure Reports		
Kansas City area offices	\$250.00	JUN 13 2018
b. UPDATE for Residential foreclosure report (each)		
Kansas City area offices only	\$50.00	KEN SELZER
c. Residential Foreclosure Commitment	\$300.00	Commissioner of Insurance
d. Residential Ownership & Encumbrance/ Certificate of Title Report	\$195.00	
e. UPDATE of Residential O&E report after recording	\$50.00	
f. Residential Report Only	\$225.00	
g. UPDATE for Residential Report Only (each)	\$25.00	
13 TITLE SEARCHES		
Kansas City area offices only		
a. Residential Radial search	\$100.00 per hour with a \$500.00 minimum	
b. Residential Enhanced Search package	\$200.00	
14 INDEMNITY DEPOSIT		
a. Held in escrow	\$100.00 minimum	
15 MULTIPLE LOT OR TRACT CHARGES	\$100.00 per additional chain	
A charge made in connection with the issuance of either an owners or a mortgages policy when the subject property consists of more than one chain of title.		
a. Residential searches	\$100.00 per additional chain	
16 WORK FEE	\$100.00 per hour	

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

Residential Title Rates

17 HOME EQUITY & JUNIOR LIEN LOAN
POLICIES

Kansas City area offices only \$200.00

FILED

18 RESIDENTIAL OWNERS POLICIES

Policies of title insurance protecting the
owners interest in one-four family residences.

JUN 13 2018

KEN SELZER
Commissioner of Insurance

Kansas City area office only

a. Residential transactions (including reissue
transactions) to include Relocation, REO &
Foreclosure transactions

Residential Card Rate
(attached Schedules A-1)

19 RESIDENTIAL MORTGAGEES POLICIES

Policies of title insurance protecting the
interest of mortgage lenders.

Residential Card rate
(attached Schedules A-1)

20 SIMULTANEOUSLY ISSUED LOAN POLICIES

A loan policy issued simultaneously with the
issue of an owners policy when the owners
amount is equal to or exceeding the amount of
said loan policy. When the loan policy is in
excess of the owners see rate card to
calculate additional premium on any amount
exceeding Owner's Policy amount.

Kansas City area offices \$275.00

21 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.

Kansas City area offices Residential Card rate
(attached Schedule A-1)

22 CONSTRUCTION LOAN BINDER
(COMMITMENT)

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

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.

Kansas City area offices \$100.00

FILED

JUN 13 2018

KEN SELZER
Commissioner of Insurance

23 DEVELOPMENT LOAN POLICY

Mortgage 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.)

Kansas City area offices \$.80 per \$1,000 of liability

24 BUILDER RATE (RESIDENTIAL OWNERS

A rate afforded to builder which is less than the normal residential owners rate due to discount for volume as well as simplicity of search examination.

Kansas City area offices \$1.50 per \$1,000 of liability up to \$400,000; \$0.90 per \$1,000 of liability \$400,001 and over

25 RE-FINANCE RATE FOR RESIDENTIAL MORTGAGE POLICIES

A rate offered to home owners where a lenders policy is required by the lender as the result of the refinance of the owner's existing financing.

Kansas City area offices Schedule A-2

26 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.

Kansas City area offices--Relocation & Foreclosure

Residential Card rate
(attached Schedule A-1) with
a minimum of \$390.00

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

27 MANUFACTURED HOUSING LOAN POLICY

Kansas City area offices only

Manufactured Housing Rates
(attached Schedule C)

28 RELOCATION COMMITMENT

Commitments prepared for relocation third party companies where title insurance is ordered upon acquisition by a relocation company

Kansas City area offices only

\$150.00

29 COMMITMENT UPDATES

Update effective date of commitment over six months old

\$75.00

30 RESIDENTIAL ENDORSEMENTS

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

8.1 Environmental	\$ N/C
6.0 Variable Rate	\$ N/C
6.2 Variable Rate - Negative Amortization	\$ N/C
9.0 Comprehensive	\$ N/C
Address (Location)	\$ N/C
Date Down Endorsement on New Construction	\$100.00
Date Down Endorsement to Loan Policy on 203K L	\$150.00
ALTA 7	\$ N/C
ALTA 11 (Modification)	\$35.00
Modification Endorsement to Development	\$25.00
Loan Policy	
Revolving Credit Variable Rate (JR2)	\$ N/C ***
Supplemental Coverage (JR1)	\$ N/C ***

***NO CHARGE WHEN USED IN CONNECTION WITH EITHER ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY OR ALTA SHORT FORM

31 RESIDENTIAL COVERAGES ON LOAN POLICY

Survey	\$ N/C
Mechanic's Lien (Resale)	\$ N/C

FILED

JUN 13 2018

KEN SELZER
Commissioner of Insurance

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

Mechanic's Lien (New Construction)

\$ N/C subject to credit
worthiness of builder

FILED

JUN 13 2018

KEN SELZER
Commissioner of Insurance

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

Commercial Title Rates

32 COMMERCIAL REAL ESTATE CLOSING

Closing charge split between seller and buyer/borrower includes preparation of transfer of title documents and settlement statements.

\$500,000.00 or less	\$600.00
\$500,000.00 to \$2,000,000.00	\$1,000.00
\$2,000,001.00 to \$5,000,000.00	\$1,500.00
\$5,000,001.00 to \$10,000,000.00	\$2,000.00
\$10,000,001.00 and above	\$2,500.00

FILED

JUN 13 2018

KEN SELZER
Commissioner of Insurance

33 COMMERCIAL LOAN CLOSING

Closing charge for Commercial Loan, Commercial Refinance transactions and/or Commercial Second Mortgage closings; includes preparation of settlement statements.

\$500,000.00 or less	\$300.00
\$500,000.00 to \$2,000,000.00	\$500.00
\$2,000,001.00 to \$5,000,000.00	\$750.00
\$5,000,001.00 and above	\$1,000.00

34 CONSTRUCTION ESCROW FEE

Commercial charge for funds disbursed by Stewart Title through its construction disbursement agreement on construction loans with mechanics lien coverage on Loan Policy.

\$1,000.00 - \$3,500.00 escrow set up fee
plus \$500.00 - \$750.00 per draw fee

35 COMMERCIAL FEES FOR ANCILLARY SERVICES

Charges in addition to other applicable closing charge(s) and/or direct vendor charge(s).

a. Payoff of non-lienable accounts (i.e. credit cards, personal bills, etc.)	\$25.00 per bill
b. UCC Search of Secretary of State	\$50.00 per name searched
c. UCC Filing with Secretary of State	\$100.00
d. Outgoing wire transfer fee	\$35.00 per wire
e. Overnight/courier fees	\$15.00 minimum

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

36 ADDITIONAL DOCUMENT PREPARATION

a. Deeds	\$0.00 - \$250.00
b. Affidavit(s)	\$0.00 - \$250.00
c. Affidavits	\$0.00 - \$50.00
d. Escrow Deposit Agreements	\$0.00 - \$500.00
e. Any other documents which the preparation thereof could not be construed as the unauthorized practice of law	\$0.00 - \$500.00

FILED

JUN 13 2018

KEN SELZER
Commissioner of Insurance

37 Other services performed with charges as follows:

a. Records checked for mechanics liens	\$100.00 per search
b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee)	\$250.00 - \$750.00 per draw

38 TITLE REPORTS*

a. Commercial Ownership & Encumbrance Report (single tract)	\$350.00 - \$1,500.00
b. Updates	\$100.00 per update
c. Commercial Ownership & Encumbrance Report (multiple tracts)	\$150.00 - \$1,500.00 (per tract)
c. Updates (multiple tracts)	\$100.00 per update / per tract
d. Commercial Report Only	\$350.00 - \$1,500.00
e. Enhanced Search Package	\$400.00
f. Enhanced Search Package Update	\$100.00 per update

39 TITLE SEARCHES*

a. Commercial Environmental Search	Charge to be determined on a per search basis with a \$500.00 minimum
b. Commercial Mineral Search	Charge to be determined on a per search basis with a \$500.00 minimum
c. Commercial Radial Search	\$150.00 per hour with a \$500.00 minimum
d. Commercial Deed Search - 10 years	\$100.00
e. Commercial Deed Search - 25 years	\$200.00
f. Commercial Deed Search - 50 years	\$300.00
g. Commercial Deed Search Patent	\$350.00 - \$1,500.00
h. Commitment for Title Insurance	\$350.00 - \$750.00

*Stewart Title requires its form of Contract for Search Services signed by the customer and approved by authorized Stewart personnel

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

40 INDEMNITY DEPOSIT

a. Held in escrow \$250.00 minimum

FILED

41 MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an owners or a loan policy when the subject property consists of more than one chain of title.

JUN 13 2018

KEN SELZER

Commissioner of Insurance

Commercial Searches \$250.00 per additional chain

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

NOTE: All endorsements require underwriting approval before being issued

Access	\$100.00
Assignment of Rents	\$200.00
Comprehensive	\$250.00
Contiguity	\$100.00
Date Down Endorsement for New Construction	\$250.00-\$350.00 per endorsement
Doing Business	\$100.00
Energy Projects	\$250.00 *
Encroachment	\$250.00
Environmental 8.2 Commercial	\$100.00
Fairway	\$300.00
First Loss	\$200.00
Future Advances	\$100.00
Last Dollar	\$200.00
Location	\$100.00
Non-Imputation	\$500.00 *
Revolving Credit	\$200.00
Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - same as	\$250.00
Swap	250.00 *
Tax Deed	\$200.00
Tax Parcel	\$100.00

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 16, 2018

Tie-In	\$300.00
Utility	\$250.00
Variable Rate	\$100.00
Zoning 3.0	\$500.00 *
Zoning 3.1	\$750.00 *
Modification Endorsement	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
Additional Insured Endorsement	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
ALTA 10.1, 10.1-06	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
ALTA 11, 11-06	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)
All other filed endorsements	\$100.00

* Higher risk transactions will be 10% of premium with a minimum of \$500.00

FILED

JUN 19 2018

KEN SELZER

Commissioner of Insurance

STEWART TITLE COMPANY- MIDWEST DIVISION

EFFECTIVE June 16, 2018

Commercial Title Rates Cont.

42 OWNERS TITLE INSURANCE POLICY

Policies will be issued to Owners,
Contract Vendee and Lessees.

Liability

Cost Per Thousand

0 - \$150,000.00

\$500.00 (flat fee minimum)

\$150,001.00 - \$200,000.00

\$3.25

\$200,001.00 - \$250,000.00

\$3.00

\$250,001.00 - \$350,000.00

\$2.75

\$350,001.00 - \$500,000.00

\$2.50

\$500,001.00 - \$750,000.00

\$2.25

\$750,001.00 - \$1,000,000.00

\$1.75

\$1,000,001.00 - \$1,500,000.00

\$1.50

\$1,500,001.00 - \$2,000,000.00

\$1.25

\$2,000,001.00 - \$3,000,000.00

\$1.00

\$3,000,001.00 - \$5,000,000.00

\$0.90

\$5,000,001.00 - \$10,000,000.00

\$0.85

\$10,000,001.00 and above

\$0.80

43 MORTGAGE TITLE INSURANCE POLICY

Issued to lenders in an amount not to
exceed 120% of loan amount

Liability

Cost Per Thousand

0 - \$150,000.00

\$500.00 (flat fee minimum)

\$150,001.00 - \$200,000.00

\$3.25

\$200,001.00 - \$250,000.00

\$3.00

\$250,001.00 - \$350,000.00

\$2.75

\$350,001.00 - \$500,000.00

\$2.50

\$500,001.00 - \$750,000.00

\$2.25

\$750,001.00 - \$1,000,000.00

\$1.75

\$1,000,001.00 - \$1,500,000.00

\$1.50

\$1,500,001.00 - \$2,000,000.00

\$1.25

\$2,000,001.00 - \$3,000,000.00

\$1.00

\$3,000,001.00 - \$5,000,000.00

\$0.90

\$5,000,001.00 - \$10,000,000.00

\$0.85

\$10,000,001.00 and above

\$0.80

44 SIMULTANEOUS - ISSUED MORTGAGE POLICY

Not exceeding the amount of owners
policy issued simultaneous therewith

\$300.00 for policies up to \$5 million

\$600.00 for policies over \$5 million

45 SIMULTANEOUS - ISSUED MORTGAGE POLICY

STEWART TITLE COMPANY- MIDWEST DIVISION

EFFECTIVE June 16, 2018

Where the amount of the coverage
exceeds the owners policy

\$300.00 plus Commercial Card Rate
(#42) for premium charge on any
amount exceeding Owner's policy
amount

46 LEASEHOLD TITLE INSURANCE POLICY

Commercial Card Rate (#42)

FILED

47 SIMULTANEOUS - ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners
policy issued to lease

30% of Commercial Card Rate (#42)
with a minimum of \$500.00

JUN 18 2018

KEN SELZER
Commissioner of Insurance

48 REFINANCE POLICIES

Loan Policy issued on property as a
result of refinancing a previous loan

75% respectively for the liability up to
the amount of the previous policy;
additional liability in excess thereof
will be charged at the regular rate
(Commercial Card Rate)

49 MORTGAGE POLICIES ON SECOND LOANS

Loan policy issued on 2nd, 3rd or more.

75% of Commercial Card Rate (#42)
with a minimum of \$500.00

50 REISSUE POLICIES

Policies issued on previously insured
property.

80% respectively for the liability up to
the amount of the previous policy;
additional liability in excess thereof
will be charged at the regular
Commercial Card Rate (#42)

51 NEW CONSTRUCTION PENDING DISBURSEMENT POLICY

Policy Calling for periodic endorsements
for increasing liability and extending time
of policy.

Commercial Card Rate (#42) plus an
additional \$250.00 - \$350.00 per date
down endorsement increasing liability
or extending time of policy.



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

June 13, 2018

Stewart Title Company
700 NE RD Mize Rd
Blue Springs, MO 64014

Re: Material Required by K.S.A. 40-952(c)

Dear Sir or Madam:

This will acknowledge receipt of your letter as referenced above submitting the materials required by K.S.A. 40-952(c).

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty Division

stewart title®

ABROGATED

FILED JUN 13 2018

JUN 13 2018

KEN SELZER
Commissioner of Insurance

KEN SELZER

Commissioner of Insurance

June 7, 2016

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

Sent via overnight

RE: Rate filing for Stewart Title Company

Dear Mr. Norman:

I am writing for the purpose of submitting Kansas Rate Filing for Stewart Title Company.

Please file the enclosed materials required by K.S.A. 40-952(c), and notify me regarding the effective date of the filing.

If you have any questions, please do not hesitate to contact me.

Sincerely,



Mary LeAnn Bradshaw
Operations Senior Manager & AfBA Manager

RECEIVED

JUN 08 2016

KANSAS INSURANCE DEPT.

11/15/2016

COMMUNICATIONS SECTION
JUN 08 2016
KANSAS INSURANCE DEPT.
JUN 08 2016

JUN 08 2016

RECEIVED

EFFECTIVE June 1, 2016

ABROGATED

Charge for Residential Escrow Closing and/or Other Services

JUN 13 2018

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JUN 08 2016

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- 1 FOR SALE BY OWNER FEE
Includes For Sale By Owner.
Kansas City area offices only \$300.00
- 2 RESIDENTIAL REAL ESTATE CLOSING
Includes preparation of transfer of title documents
and settlement statements
Kansas City area offices only \$200.00
THIRD PARTY /RELOCATION CLOSINGS
Kansas City area offices only
a. Performed with our issuance of title insurance \$200.00
FORECLOSURES
Kansas City area offices only
a. Performed with our issuance of title insurance \$250.00
b. Performed without our issuance of title insurance \$250.00
- 3 RESIDENTIAL LOAN CLOSING
Includes completion 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 and
disbursement of funds.
Kansas City area offices only
a. Performed in conjunction with our issuance of title
insurance (Conventional loans)
Property located in Kansas - **Resale** \$350.00
Property located in Kansas - **Refinance** \$350.00
Property located in Kansas - **Cash** \$200.00
b. Performed without our issuance of title insurance. \$350.00
c. FHA/VA loan closings \$350.00
NOTE: Any portion of the FHA/VA closing fee not
permitted to be charged to the buyer by government
regulation will be charged to the seller
- 4 RESIDENTIAL SECOND MORTGAGE CLOSING
a. If closed simultaneously with first mortgage
closing
Kansas City area offices \$155.00
- 5 NEW CONSTRUCTION CLOSING

STEWART TITLE COMPANY, - MIDWEST DIVISION

EFFECTIVE June 1, 2016

Rate afforded to builder at closing on completion of new construction		
	Kansas City area offices	\$205.00
Seller/Builder charge \$50.00		
Buyer charge \$155.00		
	Kansas City area offices	
	Bill Check fee	\$200.00
6	RESIDENTIAL VACANT LOT SALE CLOSING	
	Rate afforded to builder at closing of vacant lot sale from developer to builder	
	Kansas City area offices	\$100.00
7	RESIDENTIAL ACCOMMODATION CLOSING	
	a. <u>Disbursement Only</u> : No closing service, no signatures, no holding of documents, no HUD preparation, but asked only to disburse money per settlement statement	
	Kansas City area offices	\$200.00
	b. <u>Witness Closing and Disbursement</u> : No closing service and no HUD preparation, but asked to collect signatures on documents furnished to us and to disburse money per settlement statement	
	Kansas City area offices only	\$255.00
	c. <u>Witness Closing Only</u> : No closing service, no HUD preparation and no disbursement of money, but asked to collect signatures on documents furnished to us	
	Kansas City area offices	\$200.00
8	RESIDENTIAL FEES FOR ANCILLARY SERVICES	
	Buyer charges in addition to other applicable closing charge(s)	
	<u>Kansas City area offices</u>	
	a. Cash sale buyer	\$200.00
	b. Contract for Deed	\$250.00
	c. Seller Carry Back	\$250.00
	d. Assumption	\$200.00
	e. Equity purchase	\$200.00
	f. 1031 exchange	\$100.00 additional
	g. Loan closing for third party lender (two different lenders at the same time)	\$250.00
	h. Offsite and/or after hours closings	\$50.00 - \$250.00

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STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

i. Payoff of accounts (i.e. credit cards, personal bills and etc.) NOTE: First 3 bills are paid at No Charge	N/C	
j. Processing charge on receipt of Lender's e-mail loan pkg. NOTE: This fee may be waived in instances in which the fee is not an allowable charge, in order to comply with regulations and underwriting guidelines on certain government loans.	N/C	
k. Redraw fee on closing docs due to Lender's changes	\$75.00	
9 ADDITIONAL DOCUMENT PREPARATION		
a. Deeds	\$0.00 - \$50.00	
b. Mortgages, Notes	\$0.00 - \$50.00	
c. Affidavits	\$0.00 - \$25.00	
d. Assignments, Release	no charge	
10 MECHANICS LIEN WORK OUT		
Kansas City area offices	\$100.00 plus out of pocket expenses and an additional \$20.00 per lien waiver and/or disbursement	
Other services performed with charges as follows:		
a. Records checked for mechanics liens	\$100.00 per search	
b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee)	\$250.00 per draw	
c. Residential Charge for funds disbursed by Stewart on construction disbursement with mechanics lien coverage on Loan Policy	\$500.00 charge for disbursement up to and including 8 draws; over 8 draws is \$500.00 charge plus \$75.00 per additional draw	
11 HOLD OPEN CHARGES		
Kansas City area offices		
a. Residential Lot Sale to Buyer (Single Lot sale, not to builder)		
i. No Owner's/Loan policy issued until improvements completed	\$175.00 Hold Open charge	
ii. Owner's policy issued insuring amount of lot purchase	Residential card rate (attached Schedule A-1)	
b. Residential Rehab/Resale	Residential card rate (attached Schedule A-1)	
c. Residential Construction Loan only to Buyer (not loan to builder)	\$175.00 Hold Open charge	

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STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

d. Residential Construction Loan to Builder	\$75.00	ABROGATED
e. Residential Run-to-Date	\$75.00	JUN 13 2018
12 TITLE REPORTS		KEN SELZER Commissioner of Insurance
a. Residential Foreclosure Reports		
Kansas City area offices	\$250.00	
b. UPDATE for Residential foreclosure report (each)		FILED
Kansas City area offices only	\$50.00	JUN 08 2016
c. Residential Foreclosure Commitment	\$300.00	KEN SELZER Commissioner of Insurance
d. Residential Ownership & Encumbrance/ Certificate of Title Report	\$150.00	
e. UPDATE of Residential O&E report after recording	\$50.00	
f. Residential Report Only	\$225.00	
g. UPDATE for Residential Report Only (each)	\$25.00	
13 TITLE SEARCHES		
Kansas City area offices only		
a. Residential Radial search	\$100.00 per hour with a \$500.00 minimum	
b. Residential Enhanced Search package	\$200.00	
14 INDEMNITY DEPOSIT		
a. Held in escrow	\$100.00 minimum	
15 MULTIPLE LOT OR TRACT CHARGES	\$100.00 per additional chain	
A charge made in connection with the issuance of either an owners or a mortgages policy when the subject property consists of more than one chain of title.		
a. Residential searches	\$100.00 per additional chain	
16 WORK FEE	\$100.00 per hour	

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

Residential Title Rates

17 HOME EQUITY & JUNIOR LIEN LOAN
POLICIES

Kansas City area offices only \$200.00

18 RESIDENTIAL OWNERS POLICIES

Policies of title insurance protecting the
owners interest in one-four family residences.

Kansas City area office only

a. Residential transactions (including reissue
transactions) except for Relocation &
Foreclosure transactions

b. Relocation and Foreclosure transactions

Residential Card Rate
(attached Schedules A-1)

Residential Card Rate
(attached Schedules A-2)

19 RESIDENTIAL MORTGAGEES POLICIES

Policies of title insurance protecting the
interest of mortgage lenders.

Residential Card rate
(attached Schedules A-1 and
A-3)

20 SIMULTANEOUSLY ISSUED LOAN POLICIES

A loan policy issued simultaneously with the
issue of an owners policy when the owners
amount is equal to or exceeding the amount of
said loan policy. When the loan policy is in
excess of the owners see rate card to
calculate additional premium on any amount
exceeding Owner's Policy amount.

Kansas City area offices \$275.00

21 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.

Kansas City area offices Residential Card rate
(attached Schedule A-1)

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STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

22 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.

Kansas City area offices \$100.00

23 DEVELOPMENT LOAN POLICY

Mortgage 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.)

Kansas City area offices \$.80 per \$1,000 of liability

24 BUILDER RATE (RESIDENTIAL OWNERS)

A rate afforded to builder which is less than the normal residential owners rate due to discount for volume as well as simplicity of search examination.

Kansas City area offices \$1.50 per \$1,000 of liability up to \$400,000; \$0.90 per \$1,000 of liability \$400,001 and over

25 RE-FINANCE RATE FOR RESIDENTIAL
MORTGAGE POLICIES

A rate offered to home owners where a lenders policy is required by the lender as the result of the refinance of the owner's existing financing.

Kansas City area offices Schedule A-1

26 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.

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STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

Kansas City area offices--Relocation &
Foreclosure

Residential Card rate
(attached Schedule A-2) with
a minimum of \$275.00

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27 MANUFACTURED HOUSING LOAN POLICY
Kansas City area offices only

Manufactured Housing Rates
(attached Schedule C)

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28 RELOCATION COMMITMENT
Commitments prepared for relocation third
party companies where title insurance is
ordered upon acquisition by a relocation
company

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Kansas City area offices only \$150.00

29 COMMITMENT UPDATES

Update effective date of commitment over six
months old \$75.00

30 RESIDENTIAL ENDORSEMENTS

Coverages added to the basic insurance
contract which add additional coverage to the
insured and consequently additional risk to
insurer.

8.1 Environmental	\$ N/C
6.0 Variable Rate	\$ N/C
6.2 Variable Rate - Negative Amortization	\$ N/C
9.0 Comprehensive	\$ N/C
Address (Location)	\$ N/C
Date Down Endorsement on New Construction	\$100.00
Date Down Endorsement to Loan Policy on 203K L	\$150.00
ALTA 7	\$ N/C
ALTA 11 (Modification)	\$35.00
Modification Endorsement to Development	\$25.00
Loan Policy	
Revolving Credit Variable Rate (JR2)	\$ N/C ***
Supplemental Coverage (JR1)	\$ N/C ***

***NO CHARGE WHEN USED IN
CONNECTION WITH EITHER ALTA
RESIDENTIAL LIMITED COVERAGE JUNIOR
LOAN POLICY OR ALTA SHORT FORM

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

31 RESIDENTIAL COVERAGES ON LOAN POLICY

Survey

\$ N/C

Mechanic's Lien (Resale)

\$ N/C

Mechanic's Lien (New Construction)

\$ N/C subject to credit
worthiness of builder

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STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

Commercial Title Rates

32 COMMERCIAL REAL ESTATE CLOSING

Closing charge split between seller and buyer/borrower includes preparation of transfer of title documents and settlement statements.

\$500,000.00 or less	\$500.00
\$500,000.00 to \$2,000,000.00	\$1,000.00
\$2,000,001.00 to \$5,000,000.00	\$1,500.00
\$5,000,001.00 to \$10,000,000.00	\$2,000.00
\$10,000,001.00 and above	\$2,500.00

33 COMMERCIAL LOAN CLOSING

Closing charge for Commercial Loan, Commercial Refinance transactions and/or Commercial Second Mortgage closings; includes preparation of settlement statements.

\$500,000.00 or less	\$250.00
\$500,000.00 to \$2,000,000.00	\$500.00
\$2,000,001.00 to \$5,000,000.00	\$750.00
\$5,000,001.00 and above	\$1,000.00

34 CONSTRUCTION ESCROW FEE

Commercial charge for funds disbursed by Stewart Title through its construction disbursement agreement on construction loans with mechanics lien coverage on Loan Policy.

\$1,000.00 - \$3,500.00 escrow set up fee plus \$500.00 - \$750.00 per draw fee

35 COMMERCIAL FEES FOR ANCILLARY SERVICES

Charges in addition to other applicable closing charge(s) and/or direct vendor charge(s).

a. Payoff of non-lienable accounts (i.e. credit cards, personal bills, etc.)	\$25.00 per bill
b. UCC Search of Secretary of State	\$50.00 per name searched
c. UCC Filing with Secretary of State	\$100.00
d. Outgoing wire transfer fee	\$35.00 per wire
e. Overnight/courier fees	\$15.00 minimum

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STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

36 ADDITIONAL DOCUMENT PREPARATION

- | | |
|---|-------------------|
| a. Deeds | \$0.00 - \$250.00 |
| b. Affidavit(s) | \$0.00 - \$250.00 |
| c. Affidavits | \$0.00 - \$50.00 |
| d. Escrow Deposit Agreements | \$0.00 - \$500.00 |
| e. Any other documents which the preparation thereof could not be construed as the unauthorized practice of law | \$0.00 - \$500.00 |

ABROGATED

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FILED

37 Other services performed with charges as follows:

- | | |
|--|------------------------------|
| a. Records checked for mechanics liens | \$100.00 per search |
| b. Records checked for mechanics liens with mechanics lien coverage on Loan Policy (includes records search fee) | \$250.00 - \$750.00 per draw |

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38 TITLE REPORTS*

- | | |
|--|-----------------------------------|
| a. Commercial Ownership & Encumbrance Report (single tract) | \$350.00 - \$1,500.00 |
| b. Updates | \$100.00 per update |
| c. Commercial Ownership & Encumbrance Report (multiple tracts) | \$150.00 - \$1,500.00 (per tract) |
| d. Updates (multiple tracts) | \$100.00 per update / per tract |
| e. Commercial Report Only | \$350.00 - \$1,500.00 |
| f. Enhanced Search Package | \$400.00 |
| g. Enhanced Search Package Update | \$100.00 per update |

39 TITLE SEARCHES*

- | | |
|--------------------------------------|---|
| a. Commercial Environmental Search | Charge to be determined on a per search basis with a \$500.00 minimum |
| b. Commercial Mineral Search | Charge to be determined on a per search basis with a \$500.00 minimum |
| c. Commercial Radial Search | \$150.00 per hour with a \$500.00 minimum |
| d. Commercial Deed Search - 10 years | \$100.00 |
| e. Commercial Deed Search - 25 years | \$200.00 |
| f. Commercial Deed Search - 50 years | \$300.00 |
| g. Commercial Deed Search Patent | \$350.00 - \$1,500.00 |
| h. Commitment for Title Insurance | \$350.00 - \$750.00 |

*Stewart Title requires its form of Contract for Search Services signed by the customer and approved by authorized Stewart personnel

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

40 INDEMNITY DEPOSIT

a. Held in escrow \$250.00 minimum

ABROGATED

41 MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an owners or a loan policy when the subject property consists of more than one chain of title.

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Commercial Searches

\$250.00 per additional chain

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

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NOTE: All endorsements require underwriting approval before being issued

Access	\$100.00
Assignment of Rents	\$200.00
Comprehensive	\$250.00
Contiguity	\$100.00
Date Down Endorsement for New Construction	\$250.00-\$350.00 per endorsement
Doing Business	\$100.00
Energy Projects	\$250.00 *
Encroachment	\$250.00
Environmental 8.2 Commercial	\$100.00
Fairway	\$300.00
First Loss	\$200.00
Future Advances	\$100.00
Last Dollar	\$200.00
Location	\$100.00
Non-Imputation	\$500.00 *
Revolving Credit	\$200.00
Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - same as	\$250.00
Swap	250.00 *
Tax Deed	\$200.00
Tax Parcel	\$100.00

STEWART TITLE COMPANY - MIDWEST DIVISION

EFFECTIVE June 1, 2016

Tie-In	\$300.00	
Utility	\$250.00	
Variable Rate	\$100.00	ABROGATED
Zoning 3.0	\$500.00 *	
Zoning 3.1	\$750.00 *	JUN 13 2018
Modification Endorsement	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)	KEN SELZER Commissioner of Insurance
Additional Insured Endorsement	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)	
ALTA 10.1, 10.1-06	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)	FILED JUN 13 2018
ALTA 11, 11-06	25% of the base policy premium with a minimum of \$300; any increase in liability will be charged at the Commercial Card rate (#42)	KEN SELZER Commissioner of Insurance
All other filed endorsements	\$100.00	

* Higher risk transactions will be 10% of premium with a minimum of \$500.00

EFFECTIVE June 1, 2016

Commercial Title Rates Cont.**42 OWNERS TITLE INSURANCE POLICY**Policies will be issued to Owners,
Contract Vendee and Lessees.

Liability

0 - \$150,000.00

\$150,001.00 - \$200,000.00

\$200,001.00 - \$250,000.00

\$250,001.00 - \$350,000.00

\$350,001.00 - \$500,000.00

\$500,001.00 - \$750,000.00

\$750,001.00 - \$1,000,000.00

\$1,000,001.00 - \$1,500,000.00

\$1,500,001.00 - \$2,000,000.00

\$2,000,001.00 - \$3,000,000.00

\$3,000,001.00 - \$5,000,000.00

\$5,000,001.00 - \$10,000,000.00

\$10,000,001.00 and above

Cost Per Thousand

\$500.00 (flat fee minimum)

ABROGATED**JUN 13 2018****KEN SELZER**
Commissioner of Insurance

\$3.25

\$3.00

\$2.75

\$2.50

\$2.25

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\$1.75

\$1.50

JUN 08 2016

\$1.25

\$1.00

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\$0.90

\$0.85

\$0.80

43 MORTGAGE TITLE INSURANCE POLICYIssued to lenders in an amount not to
exceed 120% of loan amount

Liability

0 - \$150,000.00

\$150,001.00 - \$200,000.00

\$200,001.00 - \$250,000.00

\$250,001.00 - \$350,000.00

\$350,001.00 - \$500,000.00

\$500,001.00 - \$750,000.00

\$750,001.00 - \$1,000,000.00

\$1,000,001.00 - \$1,500,000.00

\$1,500,001.00 - \$2,000,000.00

\$2,000,001.00 - \$3,000,000.00

\$3,000,001.00 - \$5,000,000.00

\$5,000,001.00 - \$10,000,000.00

\$10,000,001.00 and above

Cost Per Thousand

\$500.00 (flat fee minimum)

\$3.25

\$3.00

\$2.75

\$2.50

\$2.25

\$1.75

\$1.50

\$1.25

\$1.00

\$0.90

\$0.85

\$0.80

44 SIMULTANEOUS - ISSUED MORTGAGE POLICYNot exceeding the amount of owners
policy issued simultaneous therewith

\$300.00 for policies up to \$5 million

\$600.00 for policies over \$5 million

45 SIMULTANEOUS - ISSUED MORTGAGE POLICY

STEWART TITLE COMPANY- MIDWEST DIVISION

EFFECTIVE June 1, 2016

Where the amount of the coverage
exceeds the owners policy

\$300.00 plus Commercial Card Rate
(#42) for premium charge on any
amount exceeding Owner's policy
amount

46 LEASEHOLD TITLE INSURANCE POLICY

Commercial Card Rate (#42)

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JUN 13 2018

47 SIMULTANEOUS - ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners
policy issued to lease

30% of Commercial Card Rate (#42)
with a minimum of \$500.00

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48 REFINANCE POLICIES

Loan Policy issued on property as a
result of refinancing a previous loan

75% respectively for the liability up to
the amount of the previous policy;
additional liability in excess thereof
will be charged at the regular rate
(Commercial Card Rate)

JUN 08 2016
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49 MORTGAGE POLICIES ON SECOND LOANS

Loan policy issued on 2nd, 3rd or more.

75% of Commercial Card Rate (#42)
with a minimum of \$500.00

50 REISSUE POLICIES

Policies issued on previously insured
property.

80% respectively for the liability up to
the amount of the previous policy;
additional liability in excess thereof
will be charged at the regular
Commercial Card Rate (#42)

51 NEW CONSTRUCTION PENDING DISBURSEMENT POLICY

Policy Calling for periodic endorsements
for increasing liability and extending time
of policy.

Commercial Card Rate (#42) plus an
additional \$250.00 - \$350.00 per date
down endorsement increasing liability
or extending time of policy.

stewart®

ABROGATED

RESIDENTIAL RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
 COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$350.00.
- For simultaneous issued loan policies not exceeding the amount of the owner's policy: \$275.00.
- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date June 1, 2016.
 (Charges subject to change without notice.)

Amount of Insurance	Rate
50,000 or LESS	285.00
50,001 to 60,000	305.00
60,001 to 70,000	325.00
70,001 to 80,000	345.00
80,001 to 90,000	365.00
90,001 to 100,000	380.00
100,001 to 110,000	395.00
110,001 to 120,000	410.00
120,001 to 130,000	425.00
130,001 to 140,000	440.00
140,001 to 150,000	455.00
150,001 to 160,000	470.00
160,001 to 170,000	485.00
170,001 to 180,000	500.00
180,001 to 190,000	515.00
190,001 to 200,000	530.00
200,001 to 210,000	545.00
210,001 to 220,000	560.00
220,001 to 230,000	575.00
230,001 to 240,000	590.00
240,001 to 250,000	605.00
250,001 to 260,000	620.00
260,001 to 270,000	635.00
270,001 to 280,000	650.00
280,001 to 290,000	665.00
290,001 to 300,000	680.00
300,001 to 325,000	695.00
325,001 to 350,000	710.00
350,001 to 375,000	725.00
375,001 to 400,000	740.00
400,001 to 425,000	755.00
425,001 to 450,000	770.00
450,001 to 475,000	785.00
475,001 to 500,000	800.00

www.stewart.com/kansas-city

Offices located in

Blue Springs
 Lee's Summit
 Plattsubrg

Downtown
 Liberty

Gladstone
 Overland Park

Leawood
 Platte City

stewart®

ABROGATED

Disclosure of Estimated Charges for Residential Title Insurance Policies and Services

All Counties in Kansas – Relocation and REO Transactions

JUN 13 2018

Charges effective January 1, 2010 for issuance of Policies on Relocation & REO Transactions involving properties improved by one to four family

Place your order at
www.stewartkc.com

RELOCATION AND FORECLOSURE FOR KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- For simultaneous issued loan policies not exceeding the amount of the owner's policy \$275.00.
- For policies over \$500,000.00 simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date June 1, 2016. (Charges subject to change without notice.)

www.stewart.com/kansas-city

RELOCATION & REO TRANSACTIONS

Amount of Insurance	Title Insurance Premium Owners Policy	Discounted Owner's Policy with Prior
\$30,000.00 or less	\$275.00	\$275.00
\$30,000.00 to \$40,000.00	\$325.00	\$275.00
\$40,001.00 to \$50,000.00	\$375.00	\$275.00
\$50,001.00 to \$60,000.00	\$415.00	\$275.00
\$60,001.00 to \$70,000.00	\$455.00	\$275.00
\$70,001.00 to \$80,000.00	\$485.00	\$291.00
\$80,001.00 to \$90,000.00	\$515.00	\$309.00
\$90,001.00 to \$100,000.00	\$535.00	\$321.00
\$100,001.00 to \$110,000.00	\$555.00	\$333.00
\$110,001.00 to \$120,000.00	\$575.00	\$345.00
\$120,001.00 to \$130,000.00	\$595.00	\$357.00
\$130,001.00 to \$140,000.00	\$615.00	\$369.00
\$140,001.00 to \$150,000.00	\$635.00	\$381.00
\$150,001.00 to \$160,000.00	\$655.00	\$393.00
\$160,001.00 to \$170,000.00	\$675.00	\$405.00
\$170,001.00 to \$180,000.00	\$695.00	\$417.00
\$180,001.00 to \$190,000.00	\$715.00	\$429.00
\$190,001.00 to \$200,000.00	\$735.00	\$441.00
\$200,001.00 to \$210,000.00	\$755.00	\$453.00
\$210,001.00 to \$220,000.00	\$775.00	\$465.00
\$220,001.00 to \$230,000.00	\$795.00	\$477.00
\$230,001.00 to \$240,000.00	\$815.00	\$489.00
\$240,001.00 to \$250,000.00	\$835.00	\$501.00
\$250,001.00 to \$260,000.00	\$855.00	\$513.00
\$260,001.00 to \$270,000.00	\$875.00	\$525.00
\$270,001.00 to \$280,000.00	\$895.00	\$537.00
\$280,001.00 to \$290,000.00	\$915.00	\$549.00
\$290,001.00 to \$300,000.00	\$935.00	\$561.00
\$300,001.00 to \$325,000.00	\$955.00	\$573.00
\$325,001.00 to \$350,000.00	\$975.00	\$585.00
\$350,001.00 to \$375,000.00	\$995.00	\$597.00
\$375,001.00 to \$400,000.00	\$1,015.00	\$609.00
\$400,001.00 to \$425,000.00	\$1,035.00	\$621.00
\$425,001.00 to \$450,000.00	\$1,055.00	\$633.00
\$450,001.00 to \$475,000.00	\$1,075.00	\$645.00
\$475,001.00 to \$500,000.00	\$1,095.00	\$657.00

Offices located in

Blue Springs
Lee's Summit
Plattsburg

Downtown
Liberty

Gladstone
Overland Park

Leawood
Platte City

stewart®

REFINANCE RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
 COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$350.00.
- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date June 1, 2016.
 (Charges subject to change without notice.)

www.stewart.com/kansas-city

Amount of Insurance		File Charge
60,000 or LESS		265.00
60,001 to 70,000		275.00
70,001 to 80,000		280.00
80,001 to 90,000		295.00
90,001 to 100,000		305.00
100,001 to 110,000		315.00
110,001 to 120,000		330.00
120,001 to 130,000		340.00
130,001 to 140,000		355.00
140,001 to 150,000		370.00
150,001 to 160,000		380.00
160,001 to 170,000		395.00
170,001 to 180,000		405.00
180,001 to 190,000		420.00
190,001 to 200,000		430.00
200,001 to 210,000		445.00
210,001 to 220,000		460.00
220,001 to 230,000		470.00
230,001 to 240,000		485.00
240,001 to 250,000		495.00
250,001 to 260,000		510.00
260,001 to 270,000		520.00
270,001 to 280,000		535.00
280,001 to 290,000		550.00
290,001 to 300,000		560.00
300,001 to 325,000		575.00
325,001 to 350,000		590.00
350,001 to 375,000		600.00
375,001 to 400,000		615.00
400,001 to 425,000		630.00
425,001 to 450,000		640.00
450,001 to 475,000		655.00
475,001 to 500,000		670.00

Offices located in

Blue Springs
 Lee's Summit
 Plattsubrg

Downtown
 Liberty

Gladstone
 Overland Park

Leawood
 Platte City

Schedule C

Manufactured Housing Rates

MANUFACTURED HOUSING RATES

<u>Amount of Insurance</u>			<u>All Inclusive Title/Escrow Charge</u>
\$ 25,000	or	Less	575.00
25,001	to	30,000	585.00
30,001	to	35,000	595.00
35,001	to	40,000	610.00
40,001	to	45,000	625.00
45,001	to	50,000	640.00
50,001	to	55,000	660.00
55,001	to	60,000	680.00
60,001	to	65,000	700.00
65,001	to	70,000	720.00
70,001	to	75,000	740.00
75,001	to	80,000	755.00
80,001	to	85,000	770.00
85,001	to	90,000	785.00
90,001	to	95,000	800.00
95,001	to	100,000	815.00
100,001	to	105,000	825.00
105,001	to	110,000	835.00
110,001	to	115,000	845.00
115,001	to	120,000	855.00
120,001	to	125,000	865.00
125,001	to	130,000	875.00
130,001	to	135,000	885.00
135,001	to	140,000	895.00
140,001	to	145,000	905.00
145,001	to	150,000	915.00
150,001	to	155,000	925.00
155,001	to	160,000	935.00
160,001	to	165,000	945.00
165,001	to	170,000	955.00
170,001	to	175,000	965.00
175,001	to	180,000	975.00
180,001	to	185,000	985.00
185,001	to	190,000	995.00
190,001	to	195,000	1005.00
195,001	to	200,000	1015.00
200,001	to	210,000	1035.00

ABROGATED

JUN 13 2018

KEN SELZER
Commissioner of Insurance

FILED

JUN 08 2016

KEN SELZER
Commissioner of Insurance



Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

June 8, 2016

Stewart Title
700 NE RD Mize Rd
Blue Springs, MO 64014

Re: Material Required by K.S.A. 40-952(c)

Dear Sir or Madam:

This will acknowledge receipt of your letter as referenced above submitting the materials required by K.S.A. 40-952(c).

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty Division



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

February 18, 2013

Grace D Stephens
Coffeyville Title & Abstract Co
131 W 8th
Coffeyville KS 67337

Re: Title Filings

Dear Ms. Burgett:

This letter is to introduce myself as your contact at the Kansas Insurance Department for your title filings. My name is Karen Wallace, phone 785-296-3405. Our fax number is 785-291-3673 and the email address for Title correspondence is ADDPC@ksinsurance.org.

In a review of our files I have found that we are missing your Escrow, Settlement or Closing Accounts Bond. Please provide us a copy of this information as soon as possible.

Sincerely,

Karen Wallace
Property & Casualty Policy Examiner
(785) 296-3405
kwallace@ksinsurance.org

COPY

stewart®

Place your order at
www.stewartkc.com

RESIDENTIAL RATES FOR JOHNSON, LEAVENWORTH, WYANDOTTE, MIAMI, FRANKLIN AND DOUGLAS COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.

- Borrower Closing fee: ~~\$350.00~~ ^{275.00}
- Add \$100.00 if no agent.
- For simultaneous issued loan policies not exceeding the amount of the owner's policy: ~~\$275.00~~ ^{75.00}

- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.

- Effective date January 1, 2010.
(Charges subject to change without notice.)

Amount of Insurance	Title Charge
50,000 or LESS	285.00
50,001 to 60,000	305.00
60,001 to 70,000	325.00
70,001 to 80,000	345.00
80,001 to 90,000	365.00
90,001 to 100,000	380.00
100,001 to 110,000	395.00
110,001 to 120,000	410.00
120,001 to 130,000	425.00
130,001 to 140,000	440.00
140,001 to 150,000	455.00
150,001 to 160,000	470.00
160,001 to 170,000	485.00
170,001 to 180,000	500.00
180,001 to 190,000	515.00
190,001 to 200,000	530.00
200,001 to 210,000	545.00
210,001 to 220,000	560.00
220,001 to 230,000	575.00
230,001 to 240,000	590.00
240,001 to 250,000	605.00
250,001 to 260,000	620.00
260,001 to 270,000	635.00
270,001 to 280,000	650.00
280,001 to 290,000	665.00
290,001 to 300,000	680.00
300,001 to 325,000	695.00
325,001 to 350,000	710.00
350,001 to 375,000	725.00
375,001 to 400,000	740.00
400,001 to 425,000	755.00
425,001 to 450,000	770.00
450,001 to 475,000	785.00
475,001 to 500,000	800.00

Kansas Offices

LEAWOOD
11401 Ash
Leawood, KS 66211
913-825-5884
Fax 913-825-5885

OVERLAND PARK
6700 College Blvd. Ste. 300
Overland Park, KS 66211
913-825-5800
Fax 913-825-5801

BELTON
8430 Clint Drive
Belton, MO 64012
816-988-9600
Fax 816-988-9601

BLUE SPRINGS
700 NE R.D. Mize Rd
Blue Springs, MO 64014
816-988-9300
Fax 816-988-9301

DOWNTOWN
1220 Washington Ste. 102
Kansas City, MO 64105
816-988-9750
Fax 816-988-9751

LEE'S SUMMIT
517 SE 2nd Street Ste. D
Lee's Summit, MO 64063
816-988-9700
Fax 816-988-9701

LIBERTY
1170 Kansas Ave. Ste. A
Liberty, MO 64068
816-988-9570
Fax 816-988-9571

LIBERTY
2 Victory Dr., Ste. 120
Liberty, MO 64068
816-988-9510
Fax 816-988-9511

FILED

MAR 05 2013

SANDY PRAEGER
Commissioner of Insurance

Coffeyville Title Abstract Co.

131 W. 8th St., Coffeyville, KS 67337 Phone 620-251-8000 Fax 620-251-8001 E-Mail: coffeyvilletitle@cox.net

Amount up to	Rate	Amount up to	Rate	Amount up to	Rate	Amount up to	Rate	Amount up to	Rate	Amount up to	Rate
\$10,000	\$170.00	\$47,000	\$392.00	\$84,000	\$571.00	\$121,000	\$677.00	\$158,000	\$751.00	\$195,000	\$825.00
\$11,000	\$176.00	\$48,000	\$398.00	\$85,000	\$575.00	\$122,000	\$679.00	\$159,000	\$753.00	\$196,000	\$827.00
\$12,000	\$182.00	\$49,000	\$404.00	\$86,000	\$579.00	\$123,000	\$681.00	\$160,000	\$755.00	\$197,000	\$829.00
\$13,000	\$188.00	\$50,000	\$410.00	\$87,000	\$583.00	\$124,000	\$683.00	\$161,000	\$757.00	\$198,000	\$831.00
\$14,000	\$194.00	\$51,000	\$415.00	\$88,000	\$587.00	\$125,000	\$685.00	\$162,000	\$759.00	\$199,000	\$833.00
\$15,000	\$200.00	\$52,000	\$420.00	\$89,000	\$591.00	\$126,000	\$687.00	\$163,000	\$761.00	\$200,000	\$835.00
\$16,000	\$206.00	\$53,000	\$425.00	\$90,000	\$595.00	\$127,000	\$689.00	\$164,000	\$763.00	\$201,000	\$837.00
\$17,000	\$212.00	\$54,000	\$430.00	\$91,000	\$599.00	\$128,000	\$691.00	\$165,000	\$765.00	\$202,000	\$839.00
\$18,000	\$218.00	\$55,000	\$435.00	\$92,000	\$603.00	\$129,000	\$693.00	\$166,000	\$767.00	\$203,000	\$841.00
\$19,000	\$224.00	\$56,000	\$440.00	\$93,000	\$607.00	\$130,000	\$695.00	\$167,000	\$769.00	\$204,000	\$843.00
\$20,000	\$230.00	\$57,000	\$445.00	\$94,000	\$611.00	\$131,000	\$697.00	\$168,000	\$771.00	\$205,000	\$845.00
\$21,000	\$236.00	\$58,000	\$450.00	\$95,000	\$615.00	\$132,000	\$699.00	\$169,000	\$773.00	\$206,000	\$847.00
\$22,000	\$242.00	\$59,000	\$455.00	\$96,000	\$619.00	\$133,000	\$701.00	\$170,000	\$775.00	\$207,000	\$849.00
\$23,000	\$248.00	\$60,000	\$460.00	\$97,000	\$623.00	\$134,000	\$703.00	\$171,000	\$777.00	\$208,000	\$851.00
\$24,000	\$254.00	\$61,000	\$465.00	\$98,000	\$627.00	\$135,000	\$705.00	\$172,000	\$779.00	\$209,000	\$853.00
\$25,000	\$260.00	\$62,000	\$470.00	\$99,000	\$631.00	\$136,000	\$707.00	\$173,000	\$781.00	\$210,000	\$855.00
\$26,000	\$266.00	\$63,000	\$475.00	\$100,000	\$635.00	\$137,000	\$709.00	\$174,000	\$783.00	\$211,000	\$857.00
\$27,000	\$272.00	\$64,000	\$480.00	\$101,000	\$637.00	\$138,000	\$711.00	\$175,000	\$785.00	\$212,000	\$859.00
\$28,000	\$278.00	\$65,000	\$485.00	\$102,000	\$639.00	\$139,000	\$713.00	\$176,000	\$787.00	\$213,000	\$861.00
\$29,000	\$284.00	\$66,000	\$490.00	\$103,000	\$641.00	\$140,000	\$715.00	\$177,000	\$789.00	\$214,000	\$863.00
\$30,000	\$290.00	\$67,000	\$495.00	\$104,000	\$643.00	\$141,000	\$717.00	\$178,000	\$791.00	\$215,000	\$865.00
\$31,000	\$296.00	\$68,000	\$500.00	\$105,000	\$645.00	\$142,000	\$719.00	\$179,000	\$793.00	\$216,000	\$867.00
\$32,000	\$302.00	\$69,000	\$505.00	\$106,000	\$647.00	\$143,000	\$721.00	\$180,000	\$795.00	\$217,000	\$869.00
\$33,000	\$308.00	\$70,000	\$510.00	\$107,000	\$649.00	\$144,000	\$723.00	\$181,000	\$797.00	\$218,000	\$871.00
\$34,000	\$314.00	\$71,000	\$515.00	\$108,000	\$651.00	\$145,000	\$725.00	\$182,000	\$799.00	\$219,000	\$873.00
\$35,000	\$320.00	\$72,000	\$520.00	\$109,000	\$653.00	\$146,000	\$727.00	\$183,000	\$801.00	\$220,000	\$875.00
\$36,000	\$326.00	\$73,000	\$525.00	\$110,000	\$655.00	\$147,000	\$729.00	\$184,000	\$803.00	\$221,000	\$877.00
\$37,000	\$332.00	\$74,000	\$530.00	\$111,000	\$657.00	\$148,000	\$731.00	\$185,000	\$805.00	\$222,000	\$879.00
\$38,000	\$338.00	\$75,000	\$535.00	\$112,000	\$659.00	\$149,000	\$733.00	\$186,000	\$807.00	\$223,000	\$881.00
\$39,000	\$344.00	\$76,000	\$539.00	\$113,000	\$661.00	\$150,000	\$735.00	\$187,000	\$809.00	\$224,000	\$883.00
\$40,000	\$350.00	\$77,000	\$543.00	\$114,000	\$663.00	\$151,000	\$737.00	\$188,000	\$811.00	\$225,000	\$885.00
\$41,000	\$356.00	\$78,000	\$547.00	\$115,000	\$665.00	\$152,000	\$739.00	\$189,000	\$813.00		
\$42,000	\$362.00	\$79,000	\$551.00	\$116,000	\$667.00	\$153,000	\$741.00	\$190,000	\$815.00		
\$43,000	\$368.00	\$80,000	\$555.00	\$117,000	\$669.00	\$154,000	\$743.00	\$191,000	\$817.00		
\$44,000	\$374.00	\$81,000	\$559.00	\$118,000	\$671.00	\$155,000	\$745.00	\$192,000	\$819.00		
\$45,000	\$380.00	\$82,000	\$563.00	\$119,000	\$673.00	\$156,000	\$747.00	\$193,000	\$821.00		
\$46,000	\$386.00	\$83,000	\$567.00	\$120,000	\$675.00	\$157,000	\$749.00	\$194,000	\$823.00		

Add \$1.50 per thousand for policies of \$225,001 or above.
Please call for pricing of policies of \$1,000,000 or above.

CLOSING/SETTLEMENT FEES:

Closing without HUD/witness closing: \$150.00

Closing with HUD, cash purchase: \$200.00

Closing with HUD, 1 mortgage: \$275.00; add \$50.00 ea. for addl mtgs

For residential loan policies not exceeding the face amount of
owner's policy and issued simultaneously therewith: \$75.00

Out of County Search: \$200.00 + \$50.00 per update

Endorsements: \$25.00 each

Certificate of Title: \$200.00 per tract

Ownership & Encumbrance Report: \$75.00 per tract

The rates and fees reflected on this sheet applicable to title insurance
issued by and/or closings conducted by Coffeyville Title & Abstract Co.
All rates shown for owners, mortgage and/or leasehold policies, and
are reflected for both residential and commercial properties.

We reserve the right to make additional charge for transactions involving
long and intricate titles, multiple chains of title, large or complex closing/
settlement transactions, and/or additional copies of documents that are
not part of the customary title search or closing process.

FILED

MAR 05 2013

SANDY PRAEGER
Commissioner of Insurance

Rates Effective May 15, 2011

Coffeyville Title Abstract Co.

131 W. 8th St., Coffeyville, KS 67337 Phone 620-251-8000 Fax 620-251-8001 E-Mail: coffeyvilletitle@cox.net

Amount up to	Rate	Amount up to	Rate	Amount up to	Rate	Amount up to	Rate	Amount up to	Rate	Amount up to	Rate
\$10,000	\$170.00	\$47,000	\$392.00	\$84,000	\$571.00	\$121,000	\$677.00	\$158,000	\$751.00	\$195,000	\$825.00
\$11,000	\$176.00	\$48,000	\$398.00	\$85,000	\$575.00	\$122,000	\$679.00	\$159,000	\$753.00	\$196,000	\$827.00
\$12,000	\$182.00	\$49,000	\$404.00	\$86,000	\$579.00	\$123,000	\$681.00	\$160,000	\$755.00	\$197,000	\$829.00
\$13,000	\$188.00	\$50,000	\$410.00	\$87,000	\$583.00	\$124,000	\$683.00	\$161,000	\$757.00	\$198,000	\$831.00
\$14,000	\$194.00	\$51,000	\$415.00	\$88,000	\$587.00	\$125,000	\$685.00	\$162,000	\$759.00	\$199,000	\$833.00
\$15,000	\$200.00	\$52,000	\$420.00	\$89,000	\$591.00	\$126,000	\$687.00	\$163,000	\$761.00	\$200,000	\$835.00
\$16,000	\$206.00	\$53,000	\$425.00	\$90,000	\$595.00	\$127,000	\$689.00	\$164,000	\$763.00	\$201,000	\$837.00
\$17,000	\$212.00	\$54,000	\$430.00	\$91,000	\$599.00	\$128,000	\$691.00	\$165,000	\$765.00	\$202,000	\$839.00
\$18,000	\$218.00	\$55,000	\$435.00	\$92,000	\$603.00	\$129,000	\$693.00	\$166,000	\$767.00	\$203,000	\$841.00
\$19,000	\$224.00	\$56,000	\$440.00	\$93,000	\$607.00	\$130,000	\$695.00	\$167,000	\$769.00	\$204,000	\$843.00
\$20,000	\$230.00	\$57,000	\$445.00	\$94,000	\$611.00	\$131,000	\$697.00	\$168,000	\$771.00	\$205,000	\$845.00
\$21,000	\$236.00	\$58,000	\$450.00	\$95,000	\$615.00	\$132,000	\$699.00	\$169,000	\$773.00	\$206,000	\$847.00
\$22,000	\$242.00	\$59,000	\$455.00	\$96,000	\$619.00	\$133,000	\$701.00	\$170,000	\$775.00	\$207,000	\$849.00
\$23,000	\$248.00	\$60,000	\$460.00	\$97,000	\$623.00	\$134,000	\$703.00	\$171,000	\$777.00	\$208,000	\$851.00
\$24,000	\$254.00	\$61,000	\$465.00	\$98,000	\$627.00	\$135,000	\$705.00	\$172,000	\$779.00	\$209,000	\$853.00
\$25,000	\$260.00	\$62,000	\$470.00	\$99,000	\$631.00	\$136,000	\$707.00	\$173,000	\$781.00	\$210,000	\$855.00
\$26,000	\$266.00	\$63,000	\$475.00	\$100,000	\$635.00	\$137,000	\$709.00	\$174,000	\$783.00	\$211,000	\$857.00
\$27,000	\$272.00	\$64,000	\$480.00	\$101,000	\$637.00	\$138,000	\$711.00	\$175,000	\$785.00	\$212,000	\$859.00
\$28,000	\$278.00	\$65,000	\$485.00	\$102,000	\$639.00	\$139,000	\$713.00	\$176,000	\$787.00	\$213,000	\$861.00
\$29,000	\$284.00	\$66,000	\$490.00	\$103,000	\$641.00	\$140,000	\$715.00	\$177,000	\$789.00	\$214,000	\$863.00
\$30,000	\$290.00	\$67,000	\$495.00	\$104,000	\$643.00	\$141,000	\$717.00	\$178,000	\$791.00	\$215,000	\$865.00
\$31,000	\$296.00	\$68,000	\$500.00	\$105,000	\$645.00	\$142,000	\$719.00	\$179,000	\$793.00	\$216,000	\$867.00
\$32,000	\$302.00	\$69,000	\$505.00	\$106,000	\$647.00	\$143,000	\$721.00	\$180,000	\$795.00	\$217,000	\$869.00
\$33,000	\$308.00	\$70,000	\$510.00	\$107,000	\$649.00	\$144,000	\$723.00	\$181,000	\$797.00	\$218,000	\$871.00
\$34,000	\$314.00	\$71,000	\$515.00	\$108,000	\$651.00	\$145,000	\$725.00	\$182,000	\$799.00	\$219,000	\$873.00
\$35,000	\$320.00	\$72,000	\$520.00	\$109,000	\$653.00	\$146,000	\$727.00	\$183,000	\$801.00	\$220,000	\$875.00
\$36,000	\$326.00	\$73,000	\$525.00	\$110,000	\$655.00	\$147,000	\$729.00	\$184,000	\$803.00	\$221,000	\$877.00
\$37,000	\$332.00	\$74,000	\$530.00	\$111,000	\$657.00	\$148,000	\$731.00	\$185,000	\$805.00	\$222,000	\$879.00
\$38,000	\$338.00	\$75,000	\$535.00	\$112,000	\$659.00	\$149,000	\$733.00	\$186,000	\$807.00	\$223,000	\$881.00
\$39,000	\$344.00	\$76,000	\$539.00	\$113,000	\$661.00	\$150,000	\$735.00	\$187,000	\$809.00	\$224,000	\$883.00
\$40,000	\$350.00	\$77,000	\$543.00	\$114,000	\$663.00	\$151,000	\$737.00	\$188,000	\$811.00	\$225,000	\$885.00
\$41,000	\$356.00	\$78,000	\$547.00	\$115,000	\$665.00	\$152,000	\$739.00	\$189,000	\$813.00		
\$42,000	\$362.00	\$79,000	\$551.00	\$116,000	\$667.00	\$153,000	\$741.00	\$190,000	\$815.00		
\$43,000	\$368.00	\$80,000	\$555.00	\$117,000	\$669.00	\$154,000	\$743.00	\$191,000	\$817.00		
\$44,000	\$374.00	\$81,000	\$559.00	\$118,000	\$671.00	\$155,000	\$745.00	\$192,000	\$819.00		
\$45,000	\$380.00	\$82,000	\$563.00	\$119,000	\$673.00	\$156,000	\$747.00	\$193,000	\$821.00		
\$46,000	\$386.00	\$83,000	\$567.00	\$120,000	\$675.00	\$157,000	\$749.00	\$194,000	\$823.00		

Add \$1.50 per thousand for policies of \$225,001 or above.
Please call for pricing of policies of \$1,000,000 or above.

CLOSING/SETTLEMENT FEES:

Closing without HUD/witness closing: \$150.00

Closing with HUD, cash purchase: \$200.00

Closing with HUD, 1 mortgage: \$275.00; add \$50.00 ea. for addl mtgs

For residential loan policies not exceeding the face amount of owner's policy and issued simultaneously therewith: \$75.00

Out of County Search: \$200.00 + \$50.00 per update

Endorsements: \$25.00 each

Certificate of Title: \$200.00 per tract

Ownership & Encumbrance Report: \$75.00 per tract

The rates and fees reflected on this sheet applicable to title insurance issued by and/or closings conducted by Coffeyville Title & Abstract Co. All rates shown for owners, mortgage and/or leasehold policies, and are reflected for both residential and commercial properties.

We reserve the right to make additional charge for transactions involving long and intricate titles, multiple chains of title, large or complex closing/settlement transactions, and/or additional copies of documents that are not part of the customary title search or closing process.

FILED

MAY 16 2011

SANDY PRAEGER
Commissioner of Insurance

Rates Effective May 15, 2011

COFFEYVILLE TITLE & ABSTRACT CO.

131 W. 8th St.
Coffeyville, KS 67337-5805
(620) 251.8000
FAX (620) 251.8001
E-mail: coffeyvilletitle@cox.net

FAX COVER PAGEDATE: May 16, 2011FROM: X Grace Stephens Beverly Johnson
 Karen Pyle Janine LeLaCheur

TO:	<u>Marty Hazen</u>	
FAX NO:	<u>785-791-3673</u>	

SUBJECT: FILE/LOAN # NAME: PAGES IN THIS FAX INCLUDING THIS COVER PAGE: 2 Additional Information: Marty - attached are rates that we would
like to begin using as soon as approved.Please let me know if you have any questions.Thank you!Grace Stephens

FILED
MAY 16 2011
SANDY PRAEGER
Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

May 24, 2011

Ms. Grace Stephens
Coffeyville Title & Abstract Company
131 West 8th Street
Coffeyville, KS, 67337-5805

COPY

Re: Filing of Title Insurance Rates & Charges
Your Correspondence Dated: May 16, 2011

Dear Ms. Stephens:

This will acknowledge receipt of your letter as referenced above submitting the material required by K.S.A. 40-952(c).

This material has been placed on file May 16, 2011.

Sincerely,

Martin J. Hazen
Property & Casualty Policy Examiner

Phone: (785) 296-3405
Email: mjhazen@ksinsurance.org

Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u> includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	<u>\$ 325.00</u>
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>Without</u> assistance of attorney and/or broker.	<u>\$ 200.00</u>
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>With</u> assistance of attorney and/or broker.	<u>\$ 200.00</u>
<u>RESIDENTIAL LOAN CLOSING</u> includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	<u>\$ 200.00</u>
<u>DOCUMENT PREPARATION</u> when not included in closings:	<u>\$ see individual prices</u>
1. deeds \$50	
2. mortgages, notes- \$125.00	
3. affidavits \$25.00	
4. assignments, releases \$25.00	
5. contract for deed/option contracts \$125.00	
6. real estate contracts \$125.00	
7. escrow deposit agreements \$150.00	
<u>FEES FOR ANCILLARY SERVICES</u>	
notary public fees n/c	
cash n/c	
contract for deed \$125.00	
seller carry back \$125.00	
assumption \$50.00	
equity purchase \$125.00	
exchange of property \$125.00	
loan closing for third party lender \$300.00	
other	
	<u>\$ see individual prices</u>

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JAN 10 2005

SANDY PRAEGER
Commissioner of Insurance

FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy

\$ 150.00
\$ see rate schedule

LOT SALE TO BUYER

(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ \$175.00 minimum
\$ see rate schedule

PLATTING COMMITMENT

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

\$ 50.00

INFORMATIONAL COMMITMENT

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

\$ 150.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 75.00

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ 50.00

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ \$300.00

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ \$25.00

DISBURSEMENT OF FUNDS

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

\$ 100.00

INDEMNITY DEPOSIT

held in escrow, no closing

\$ n/c

OTHER (Specify)

\$ _____
\$ _____
\$ _____

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*SERVICES CUSTOMARILY PROVIDED THAT ARE
NOT INCLUDED IN THE ABOVE RATES (LIST)

*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>see schedule attached</u>
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ <u>50</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	\$ <u>50</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ <u>50</u>
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ <u>see schedule</u>
<u>REFINANCE POLICIES - Loan Policy</u> issued on property as a result of refinancing a previous loan	\$ <u>schedule</u>
<u>SECOND MORTGAGE POLICIES - loan</u> policy issued on 2nd, 3rd or more loans	\$ <u>schedule</u>
<u>REISSUE POLICIES - policies issued on</u> previously insured property	\$ <u>schedule</u>
<u>NEW CONSTRUCTION PENDING DISBURSEMENT</u> <u>POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ <u>schedule</u>
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ <u>schedule</u>
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ <u>schedule</u>
<u>HOLD OPEN CHARGES</u>	\$ <u>100</u>

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ENDORSEMENT TO OWNERS POLICIES

\$ 25

- 1.
- 2.
- 3.

ENDORSEMENT TO LOAN POLICIES

\$ 25

- 1.
- 2.
- 3.
- 4.

OTHER (Specify)

\$
\$
\$

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Residential Title Insurance Rates

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ 50
<u>RESIDENTIAL NEW CONSTRUCTION LOAN</u> <u>POLICY</u> issued with owners policy on new construction	\$ <u>schedule</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	\$ <u>schedule</u>
<u>HOLD OPEN CHARGES</u>	\$ 100
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	\$ <u>schedule</u>
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	\$ <u>50 W/issue of owners policy</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> 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	\$ <u>50</u>
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - 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.	\$ <u>schedule</u>
<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	\$ 175.00

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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)

\$ schedule

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

\$ schedule

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

\$ schedule

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.

\$ schedule

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.

\$ schedule

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

\$ schedule

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.

\$ 25.00

\$ _____
\$ _____
\$ _____

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

\$ schedule

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

\$ schedule

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

\$ 100.00 max

OTHER - (Specify)

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

FCBWIA(ATTACHMENTS)
TXTBULL

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