

SUPERIOR TITLE & ESCROW OF KANSAS CITY, LLC

KANSAS RATE MANUAL

ALL KANSAS COUNTIES

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction in an amount not in excess of the amount of owners policy.	\$275.00
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	See Page 4
<u>HOLD OPEN CHARGES</u> - rate card on first transaction plus rate card on second transaction issued within six months less full refund except \$50.00 of charge of first transaction (no policy issued on first conveyance.)	See Page 4
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	See Page 4
<u>RESIDENTIAL MORTGAGEES POLICIES</u> – policies of title insurance protecting the interest of mortgage lenders	See Page 4
<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	\$275.00
<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	Rate shown on Page 4
<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	\$150.00 \$150.00 disbursing fee if SUPERIOR TITLE & ESCROW disburses
<u>LIMITED JUNIOR LIEN POLICY</u>	See Page 4
<u>ABSTRACT CONVERSION RATE</u>	NONE
<u>BUILDERS RATE</u> - (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.	\$2.50 per \$1,000.00 of liability incurred (minimum) \$200.00. \$150.00 search fee.

RESIDENTIAL TITLE INSURANCE RATES (Cont.)

RE-FINANCE RATE FOR RESIDENTIAL

See Page 4

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.

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.

Clerical charge for endorsements after policy is issued	\$25.00
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Search charge when endorsement requires date down	\$125.00
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LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property.

Page 4

ABSTRACT FEES –fees for abstract searches for properties By third party searchers outside of Johnson or Wyandotte County, Kansas-fees in addition to rates on page 4 or 4(a)

\$150.00 to \$200.00

SUMMARY OF RATE PREMIUMS FOR RESIDENTIAL POLICIES

		\$325,001 to \$350,000	\$714.00
\$70,000 or less	\$350.00	\$350,001 to \$375,000	\$744.00
\$70,001 to \$80,000	\$370.00	\$375,001 to \$400,000	\$774.00
\$80,001 to \$90,000	\$394.00	\$400,001 to \$425,000	\$804.00
\$90,001 to \$100,000	\$406.00	\$425,001 to \$450,000	\$834.00
\$100,001 to \$110,000	\$418.00	\$450,001 to \$475,000	\$864.00
\$110,001 to \$120,000	\$430.00	\$475,001 to \$500,000	\$894.00
\$120,001 to \$130,000	\$442.00	\$500,001 to \$525,000	\$910.00
\$130,001 to \$140,000	\$454.00	\$525,001 to \$550,000	\$924.00
\$140,001 to \$150,000	\$466.00	\$550,001 to \$575,000	\$940.00
\$150,001 to \$160,000	\$487.00	\$575,001 to \$600,000	\$954.00
\$160,001 to \$170,000	\$490.00	\$600,001 to \$625,000	\$970.00
\$170,001 to \$180,000	\$502.00	\$625,001 to \$650,000	\$984.00
\$180,001 to \$190,000	\$514.00	\$650,001 to \$675,000	\$1000.00
\$190,001 to \$200,000	\$526.00	\$675,001 to \$700,000	\$1014.00
\$200,001 to \$210,000	\$538.00	\$700,001 to \$725,000	\$1030.00
\$210,001 to \$220,000	\$558.00	\$725,001 to \$750,000	\$1044.00
\$220,001 to \$230,000	\$570.00	\$750,001 to \$775,000	\$1060.00
\$230,001 to \$240,000	\$582.00	\$775,001 to \$800,000	\$1074.00
\$240,001 to \$250,000	\$594.00	\$800,001 to \$825,000	\$1090.00
\$250,001 to \$275,000	\$624.00	\$825,001 to \$850,000	\$1104.00
\$275,001 to \$300,000	\$654.00	\$850,001 to \$875,000	\$1120.00
\$300,001 to \$325,000	\$684.00	\$875,001 to \$900,000	\$1134.00
		\$900,001 to \$925,000	\$1150.00
		\$925,001 to \$950,000	\$1160.00
		\$950,001 to \$975,000	\$1180.00
		\$975,001 to \$1,000,000	\$1194.00

Over \$1,000,000.00 add \$1.00 per thousand

COMMERCIAL TITLE INSURANCE FEES & RATES

(All 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	See Non-Residential Rates on Page 7
<u>MORTGAGE TITLE INSURANCE POLICY</u> Issued to lenders in an amount not to exceed 120% of loan amount	See Page 7
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> Not exceeding the amount of owners policy issued simultaneous therewith	\$650.00
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> Where the amount of coverage exceeds the owners policy	\$650.00 plus Rates on Page 7 for total amount of Mortgage less amount paid for owner's policy
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> Not exceeding the amount of owners policy issued to lessee	See Page 7
<u>REFINANCE POLICIES</u> - Loan policy issued on property as a result of refinancing a previous loan	See Page 7
<u>SECOND MORTGAGE POLICIES</u> - Loan policy issued on 2nd, 3rd or more loans	See Page 7
<u>REISSUE POLICIES</u> - Policies issued on previously insured property	See Page 7
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u> Calling for periodic endorsements for increasing liability and extending time of policy	See Rates on Page 7 plus \$150.00 for each endorsement
<u>NEW CONSTRUCTION OWNERS POLICY</u>	See Page 7
<u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction loan (includes binder or construction loan policies)	Non-Residential Rates on Page 7
<u>HOLD OPEN CHARGES</u>	See Rates on Page 7 on first end of transaction plus rate schedule on end transaction less refund of amount of first transaction less \$250.00

COMMERCIAL TITLE INSURANCE FEES & RATES (Cont.)

<u>COMMERCIAL TITLE INSURANCE RATES</u> Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate	See Non-Residential Rates on Page 7
<u>CANCELLATION FEE</u> - 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	See page 9
<u>DEVELOPMENT LOAN POLICY</u> - A mortgagee's 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	See Non-Residential Rates on Page 7
<u>ENDORSEMENTS ON NON-RESIDENTIAL POLICIES</u>	
ALTA #3.1	\$n/c
ALTA #9	\$n/c
Endorsements for extension of date or coverage on existing policies with a commitment issued -	\$100.00
Endorsements for extension of date or coverage on existing policies without commitment issued -	\$100.00
Endorsement of existing policies not extending date	\$ n/c
All other Endorsements	\$n/c
NOTE: If any increase is made in the amount of policy that is being endorsed, the appropriate rate will be charged as per the non-residential rate schedule previously filed.	
<u>MULTIPLE LOT OR TRACT CHARGE</u>	
Non-Residential property - same owner	\$100.00
- different owner	\$250.00
<u>UPDATE COMMITMENT</u>	\$n/c
<u>PRO FORMA POLICIES</u> - First & Second drafts	No Charge
- each additional draft	\$200.00

SUMMARY OF RATE PREMIUMS FOR NON-RESIDENTIAL POLICIES
For Counties in Kansas

All types of policies, including Owners, Loan and Leasehold.

AMOUNT OF INSURANCE	CHARGE
\$60,000 or less	\$ 375
\$60,001 to \$70,000	\$ 425
\$70,001 to \$80,000	\$ 475
\$80,001 to \$90,000	\$ 500
\$90,001 to \$100,000	\$ 550
\$100,001 to \$125,000	\$ 600
\$125,000 to \$150,000	\$ 650
\$150,001 to \$175,000	\$ 700
\$175,000 to \$200,000	\$ 750
\$200,001 to \$225,000	\$ 800
\$225,000 to \$250,000	\$ 850
\$250,000 to \$300,000	\$ 900
\$300,001 to \$400,000	\$1,000
\$400,001 to \$500,000	\$1,100
\$500,001 to \$600,000	\$1,200
\$600,001 to \$700,000	\$1,300
\$700,001 to \$800,000	\$1,400
\$800,001 to \$900,000	\$1,500
\$900,001 to \$1,000,000	\$1,600

Add \$1.00 per each additional \$1,000 of insurance over \$1,000,000 up to \$5,000,000.

e.g., \$5,000,000 \$5,625

Add \$.90 per each additional \$1,000 of insurance over \$5,000,000 up to \$10,000,000.

e.g., \$10,000,000 \$10,125

Add \$.85 per each additional \$1,000 of insurance over \$10,000,000.

OTHER RATES AND CHARGES

Refinance Policies

In cases involving commercial or industrial property where we have an existing loan policy not over ten years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge the standard rate .

Cancellation Fee

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

To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment fee.

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

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

- A. The fee for an Information Report on commercial properties is \$350.00.
- B. If more than three hours of search and examination time is required, add \$100.00 to the charge for the Informational Report.
- C. A commitment fee of \$350.00 is made on commercial properties.
- D. A foreclosure commitment fee of \$350.00 will be charged on non-residential properties.

OTHER RATES AND CHARGES (Cont.)

DOCUMENT PREPARATION

when not included in closings:

- | | |
|--------------------------------------------|--------------------|
| 1. deeds and affidavits | \$100.00 |
| 2. escrow deposit agreements (residential) | \$200.00 |
| 3. escrow deposit agreements (commercial) | \$200.00 to 350.00 |

FEEES FOR ANCILLARY SERVICES

Closing services on a for sale by owner without the assistance of a realtor or attorney (includes fees for buyer and seller)	\$350.00
Closing on cash sale with assistance of realtor or attorney(includes fees for buyer and seller)	\$350.00
Loan closing fee with or without assistance of realtor or attorney	\$300.00
Courtesy or witness closings or closings with disbursement only	\$200.00