



**TW SETTLEMENT SERVICES, LLC DBA TITLEWORX**

**TITLE, CLOSING AND SETTLEMENT FEES AND CHARGES**

**FOR USE IN THE STATE OF KANSAS**

**WITH WFG NATIONAL TITLE INSURANCE COMPANY UNDERWRITING**

Please note that the Closing and Settlement Fees to be used for Kansas are the TW Settlement Services, LLC dba TitleWorx fees in the pages immediately following this cover page. Any settlement fees included in the WFG National Title Insurance Company Rate Filing are WFG National Title Insurance Company closing fees, and will not be used by TW Settlement Services dba TitleWorx unless otherwise noted.

# TitleWorx Rate Manual

## State of Kansas

Effective: July 1, 2025

**Refinance Settlement Fee:****\$650.00**

- Closing/Settlement Fee
- One Courier/Express Fee
- One Wire Fee
- One Tax Certificate Fee
- One Notary Fee
- One E-Record Fee

**Purchase Buyer Settlement Fee:****\$650.00**

- Closing/Settlement Fee
- One Courier/Express Fee
- One Wire Fee
- One Tax Certificate Fee
- One Notary Fee
- One E-Record Fee

**Purchase Seller Settlement Fee:****\$650.00**

- Closing/Settlement Fee
- One Courier/Express Fee
- One Wire Fee
- One Tax Certificate Fee
- One Notary Fee
- One E-Record Fee

**Commercial Settlement Fee:****\$850.00-\$1500.00**

- Closing/Settlement Fee
- One Courier/Express Fee
- One Wire Fee
- One Tax Certificate Fee
- One Notary Fee
- One E-Record Fee

## Additional Fees:

• Title Search and Exam Fee:	\$250.00
• Document Preparation Fee:	\$75.00
• Tax Certificate (per certificate):	\$75.00
• Lien Search and Lien Certificate:	\$125.00
• Estoppel:	\$105.00
• Notary Fee:	\$175.00
• Notary Fee - Commercial:	\$250.00
• Wire Fee (per wire):	\$20.00
• E-Recording Fee (per document):	\$3.75
• Courier/Express Fee:	\$40.00
• Cancellation Fee:	\$250.00
• Title Premiums – see attached rate manuals	

Additional Charge/Hourly Rate: In the event of work beyond the bundled rates the Company reserves the right to charge an hourly rate of \$100 per hour.



**The State of KANSAS**

**MANUAL OF TITLE INSURANCE PREMIUMS**

**Effective as of December 1, 2022**

**WFG National Title Insurance Company**  
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# WFG NATIONAL TITLE INSURANCE COMPANY

## CONTENTS

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

# WFG NATIONAL TITLE INSURANCE COMPANY

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



## **1 INTRODUCTION**

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

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

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



# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. GENERAL RULES FOR USE OF RATES

### 2 GENERAL RULES FOR USE OF RATES

#### 2.1 DEFINITIONS

##### 2.1.1 Company

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

##### 2.1.2 Expanded Coverage (Enhanced)

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

##### 2.1.3 Offering Provider

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

##### 2.1.4 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section **Error! Reference source not found..**

##### 2.1.5 Short Form Policy

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

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

##### 2.1.6 Standard Coverage

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

##### 2.1.7 State

“State” shall mean the State of Kansas.

##### 2.1.8 TRID Transaction

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. GENERAL RULES FOR USE OF RATES

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

### 2.2 AMOUNT OF INSURANCE

#### 2.2.1 Owner's Policies

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

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

#### 2.2.2 Loan Policies

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

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

#### 2.2.3 Other Interests

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

#### 2.2.4 Co-Insurance

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

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **2. GENERAL RULES FOR USE OF RATES**

### **2.3 CONFLICTING RATE PROVISION**

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

### **2.4 COMPUTATION OF RATES**

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

### **2.5 ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING**

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

### **2.6 INCREASE IN POLICY LIABILITY**

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

### **2.7 FEDERAL RULE COMPLIANCE**

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 3 BASIC RATE TABLE

### 3.1 RATE TABLE

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

**Minimum Rate**                      **\$175.00**                      **\$125.00**

### 3.2 EXPANDED OWNER'S OR LOAN POLICIES

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

**Minimum Rate**                      \$200.00

## 4 OWNER'S INSURANCE

### 4.1 OWNER'S INSURANCE

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

### 4.2 LEASEHOLD OWNER'S INSURANCE

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

### 4.3 ALTA U.S. POLICY FORM

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 5 BASIC LENDER INSURANCE RATES

### 5.1 LOAN POLICY

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

### 5.2 SHORT FORM LOAN POLICIES.

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in subsection 5.1 and **Error! Reference source not found.** above.

### 5.3 LEASEHOLD LENDER'S INSURANCE

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

### 5.4 CONSTRUCTION LOAN POLICIES

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

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

## 6 SIMULTANEOUS ISSUE RATES

### 6.1 OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Section 4 and each loan policy(ies) will be charged the lesser of the Rate for said loan policy(ies) set forth in Section 5 or a flat fee of \$175.00 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of loan policy set out in Section 5 of the Basic Lender Insurance Rates.

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 6.2 MULTIPLE LOAN POLICIES

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

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

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

## 6.3 OWNERS & LEASEHOLD POLICIES

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

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

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

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

## 6.5 OWNER'S POLICY & CONSTRUCTION LOAN POLICY

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

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

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 7 REISSUE RATES

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

### 7.1 OWNER'S REISSUE

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

### 7.2 LENDER'S REISSUE

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

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



# WFG NATIONAL TITLE INSURANCE COMPANY

## 8 LENDER'S SPECIAL RATES

### 8.1 APPLICABLE PROVISIONS AND RESTRICTIONS

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

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

### 8.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

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

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 7. LENDER'S SPECIAL RATES

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

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

### 8.3 LENDER'S SPECIAL RATE CATEGORIES

#### 8.3.1 Lender's Special Rate 1 – Minimum 100 Orders

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

#### 8.3.2 Lender's Special Rate 2 – Minimum 200 Orders

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

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **7. LENDER'S SPECIAL RATES**

### **8.4 HE<sup>2</sup> - HOME EQUITY 2<sup>nd</sup> GENERATION TITLE INSURANCE POLICY**

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

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

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

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

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9 SPECIALTY LENDER'S POLICIES

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

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

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

### 9.2 MORTGAGE PROTECTION GUARANTEE (“MPG”)

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

The premium for the “MPG” shall be:

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

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

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

The premium for the “MMP” shall be:

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 10 ENDORSEMENTS

### 10.1 General Rules

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

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

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

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

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

## WFG NATIONAL TITLE INSURANCE COMPANY

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

## WFG NATIONAL TITLE INSURANCE COMPANY

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

## WFG NATIONAL TITLE INSURANCE COMPANY

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



## WFG NATIONAL TITLE INSURANCE COMPANY

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

## WFG NATIONAL TITLE INSURANCE COMPANY

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

## WFG NATIONAL TITLE INSURANCE COMPANY

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

## WFG NATIONAL TITLE INSURANCE COMPANY

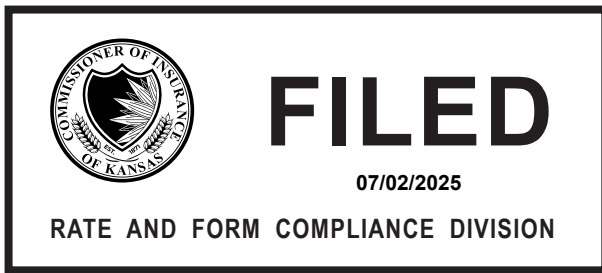
<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 36.5</b> (CLTA 141.5-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	\$100
<b>ALTA 36.6</b> (CLTA 141.6-06) Energy Project – Encroachments	N/A	\$100
<b>ALTA 36.7</b> (CLTA 141.7-06) Energy Project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

## WFG NATIONAL TITLE INSURANCE COMPANY

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

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

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



**TW SETTLEMENT SERVICES, LLC DBA TITLEWORX**

**TITLE, CLOSING AND SETTLEMENT FEES AND CHARGES**

**FOR USE IN THE STATE OF KANSAS**

**WITH STEWART TITLE GUARANTY COMPANY UNDERWRITING**

Please note that the Closing and Settlement Fees to be used for Kansas are the TW Settlement Services, LLC dba TitleWorx fees in the pages immediately following this cover page. Any settlement fees included in the Stewart Title Guaranty Company Rate Filing are Stewart's closing fees, and will not be used by TW Settlement Services, LLC TitleWorx unless otherwise noted.

# TitleWorx Rate Manual

## State of Kansas

Effective: July 1, 2025

**Refinance Settlement Fee:****\$650.00**

- Closing/Settlement Fee
- One Courier/Express Fee
- One Wire Fee
- One Tax Certificate Fee
- One Notary Fee
- One E-Record Fee

**Purchase Buyer Settlement Fee:****\$650.00**

- Closing/Settlement Fee
- One Courier/Express Fee
- One Wire Fee
- One Tax Certificate Fee
- One Notary Fee
- One E-Record Fee

**Purchase Seller Settlement Fee:****\$650.00**

- Closing/Settlement Fee
- One Courier/Express Fee
- One Wire Fee
- One Tax Certificate Fee
- One Notary Fee
- One E-Record Fee

**Commercial Settlement Fee:****\$850.00-\$1500.00**

- Closing/Settlement Fee
- One Courier/Express Fee
- One Wire Fee
- One Tax Certificate Fee
- One Notary Fee
- One E-Record Fee



## Additional Fees:

• Title Search and Exam Fee:	\$250.00
• Document Preparation Fee:	\$75.00
• Tax Certificate (per certificate):	\$75.00
• Lien Search and Lien Certificate:	\$125.00
• Estoppel:	\$105.00
• Notary Fee:	\$175.00
• Notary Fee - Commercial:	\$250.00
• Wire Fee (per wire):	\$20.00
• E-Recording Fee (per document):	\$3.75
• Courier/Express Fee:	\$40.00
• Cancellation Fee:	\$250.00
• Title Premiums – see attached rate manuals	

Additional Charge/Hourly Rate: In the event of work beyond the bundled rates the Company reserves the right to charge an hourly rate of \$100 per hour.



# **STEWART TITLE GUARANTY COMPANY SCHEDULE OF TITLE INSURANCE RATES, MANUAL OF CLASSIFICATIONS AND RULES AND PLANS RELATING THERETO FOR TITLE INSURANCE IN THE STATE OF KANSAS**

This manual is for the use of Stewart Title Guaranty Company's ("Stewart" or "Underwriter") Title Insurance Policy Issuing Attorneys and Independent Agents. Any other use or reproduction of this manual is prohibited.

All inquiries concerning the rates and charges for policies of title insurance and other related forms set forth in this manual should be directed to the following:

Pamela Butler O'Brien  
General Counsel  
Stewart Title Guaranty Company  
1360 Post Oak Blvd. Ste. 100-MC#14-1  
Houston, Texas 77056  
[pobrien@stewart.com](mailto:pobrien@stewart.com)

**Last Updated:** April 18, 2024

**Effective Date:** August 12, 2024

Stewart Title Guaranty Company (effective 8/12/24)

<b>TABLE OF CONTENTS</b>		<b>Page</b>
<b>A.</b>	<b>GENERAL PROVISIONS .....</b>	<b>3</b>
<b>B.</b>	<b>SCHEDULE OF CHARGES FOR POLICIES</b>	
1.	Title Insurance Premium (Risk Rate) for all Kansas Counties .....	4
2.	Commitments to Insure .....	6
3.	Original Charge for Owner's or Leasehold Policies .....	6
4.	ALTA Homeowner's Policy of Title Insurance .....	6
5.	Reissue Charge for Owner's or Leasehold Policies.....	6
6.	Original Charge for Loan Policies .....	6
7.	ALTA Expanded Coverage Residential Loan Policies .....	7
8.	ALTA Short Form Expanded Coverage Residential Loan Policies .....	7
9.	ALTA Short Form Residential Loan Policy .....	7
10.	Reissue Charge for Loan Policies .....	7
11.	ALTA Residential Limited Coverage Junior Loan Policy and .....	7
12.	ALTA Short Form Residential Limited Coverage Junior Loan Policy .....	8
13.	Simultaneous Issue Transactions	
	a) Simultaneous Issuance of Owner's and Loan Policies .....	8
	b) Simultaneous Issuance of Owner's (Fee) and Leasehold Policies .....	8
	c) Simultaneous Issuance of Seller's and Purchaser's Policies .....	8
14.	Closing Protection Letters.....	8
15.	ALTA Residential Limited Coverage Mortgage Modification Policy .....	8
16.	ALTA Limited Pre-Foreclosure Policy .....	8
17.	ALTA U.S. Policy .....	8
<b>C.</b>	<b>ENDORSEMENTS .....</b>	<b>9</b>

**SCHEDULE A**  
**SPECIAL PRODUCTS AVAILABLE FOR**  
**STEWART TITLE GUARANTY COMPANY ISSUANCE IN KANSAS**

I.	Secondary Market Short Form Residential Loan Policy One-To-Four Family .....	12
II.	Stewart Master Residential Loan Policy Schedules A&B .....	12
III.	Modification Guarantee .....	12
IV.	Centralized Processing Loan and Refinance Rate (CPLR) .....	12
V.	Limited Coverage STG Home Equity Loan Policy (HELP) .....	12

## **A. GENERAL PROVISIONS**

This schedule of charges ("Manual") shall form the remittance basis of title insurance policies ("Policy" or "Policies") issued by independent agents appointed by Stewart Title Guaranty Company ("Stewart", "STG" or "Underwriter") covering real property / lands located in any county in the State of Kansas. This Manual includes all charges as filed by Stewart and approved by the Kansas Insurance Department.

This Manual does not include underwriting requirements for the issuance of Policies.

The charges established herein apply to Policies that are issued for:

- a. Residential real property
- b. Commercial real property
- c. Endorsements
- d. Closing Protection Letters

The policy liability amount (except as to minimum policy charges), should be rounded up to the next higher whole hundred dollars prior to calculating the premium charges.

Examples:

- A policy liability of \$99,999.01 should be rounded up to \$100,000.00.
- A policy liability of \$100,450.00 should be rounded up to \$100,500.00.

Stewart reserves the right to decline any application for the issuance of any of its title insurance products, or an increase in the amount of insurance relative to any product already issued by Stewart.

**B. SCHEDULE OF CHARGES FOR POLICIES****1. TITLE INSURANCE PREMIUM (RISK RATE) FOR ALL KANSAS COUNTIES**

Rates listed below should represent a dollar amount per \$1000 of liability written.

**RISK CLASSIFICATIONS**

<b>Description of Risk Amount</b>	<b>Original Title Insurance for Owners and Leasehold Owners Policies</b>	<b>Reissue Title Insurance for Owners and Leasehold Owners Policies</b>	<b>Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies</b>	<b>Original Title Insurance for Loan Policies</b>	<b>Reissue Title Insurance for Loan Policies</b>	<b>Title Insurance for Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt</b>	<b>Title Insurance for Substitution Loans</b>
<b>Up to \$50,000 of Liability Written</b>	\$3.50	\$2.10	\$3.50	\$2.50	\$1.50	\$3.50	\$1.50
<b>Over \$50,000 and up to \$100,000, Add</b>	\$3.00	\$1.80	\$3.00	\$2.00	\$1.20	\$3.00	\$1.20
<b>Over \$100,000 and up to \$500,000 Add</b>	\$2.25	\$1.35	\$2.25	\$1.75	\$1.05	\$2.25	\$1.05
<b>Over \$500,000 and up to \$5,000,000 Add</b>	\$2.00	\$1.20	\$2.00	\$1.50	\$0.90	\$2.00	\$0.90
<b>Over \$5,000,000 and up to \$10,000,000, Add</b>	\$1.75	\$1.05	\$1.75	\$1.35	\$0.81	\$1.75	\$0.81
<b>Over \$10,000,000 and up to \$15,000,000, Add</b>	\$1.50	\$0.90	\$1.50	\$1.25	\$0.75	\$1.50	\$0.75
<b>Over \$15,000,000, Add</b>	\$1.25	\$0.75	\$1.25	\$1.00	\$0.60	\$1.25	\$0.60
<b>Minimum Premium</b>	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

### RISK CLASSIFICATIONS

Description of Risk Amount	Simultaneous Issue Policies Actual Amount (not per\$1,000)	Title Insurance for Builder/Developer (Subdivision Rates)	Zoning Endorsement #3	Zoning Endorsement #3.1	Home Equity Policy 1/94
Up to \$50,000 of Liability Written	\$10.00	\$2.10	\$1.09	\$1.33	\$1.50
Over \$50,000 and up to \$100,000, Add	\$10.00	\$1.80	\$0.93	\$1.14	\$1.50
Over \$100,000 and up to \$500,000 Add	\$10.00	\$1.35	\$0.62	\$0.76	\$1.50
Over \$500,000 and up to \$5,000,000 Add	\$10.00	\$1.20	\$0.62	\$0.76	\$1.50
Over \$5,000,000 and up to \$10,000,000, Add	\$10.00	\$1.05	\$0.62	\$0.76	\$1.50
Over \$10,000,000 and up to \$15,000,000, Add	\$10.00	\$0.90	\$0.54	\$0.67	\$1.50
Over \$15,000,000, Add	\$10.00	\$0.75	\$0.39	\$0.48	\$1.50
Minimum Premium	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

## **2. COMMITMENTS TO INSURE**

### **A. ALTA Commitments**

The new ALTA commitments adopted by the American Land Title Association on June 17, 2006 are the Alta Commitment Form (6/17/06) (004-UN) and the Alta Plain Language Commitment Form (6/17/06)(245). These commitments should be used when the 2006 Policies will be issued. There is no charge for these forms.

### **B. ALTA Short Form Commitment**

(006-UN) (1/17/04) The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

(10/16/08) The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

## **3. ORIGINAL CHARGE FOR OWNER'S OR LEASEHOLD POLICIES**

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable and more favorable product and will provide the insured with super coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in your state.

## **4. ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE**

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. The ALTA Homeowner's Policy of Title Insurance rate shall be 110% of the corresponding original owners policy rate.

## **5. REISSUE CHARGE FOR OWNER'S OR LEASEHOLD POLICIES**

The rate for a title insurance policy issued to a purchaser or lessee of real estate from a person whose title as owner has previously been insured by any company prior to the application for a new policy shall be 60% of the corresponding original issuance rate. (Please refer to the applicable rate tier in section B.1.)

## **6. ORIGINAL CHARGE FOR LOAN POLICIES**

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable and more favorable product and will provide the insured with super coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in your state.

## **7. ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES**

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy and the ALTA Short Form Expanded Coverage Residential Loan Policy will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

## **8. ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES**

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy and the ALTA Short Form Expanded Coverage Residential Loan Policy will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

## **9. ALTA SHORT FORM RESIDENTIAL LOAN POLICY**

The new Short Form Residential Loan Policy One to Four Family was also adopted by the American Land Title Association on June 17, 2006. The policy is an abbreviated short form version of the new 2006 ALTA Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain ALTA endorsement forms are either included or may be specified by marking a box on the policy. The changes to the 2006 ALTA Short Form Residential Loan Policy are: additional potential endorsements such as the ALTA 14-06; 14.1-06, 14.3-06; and 22-06 for Schedule A; On Schedule B, the deletion of exceptions as to taxes not yet due and payable and to survey matters were removed as they were viewed as no longer necessary. The exception relating to covenants, conditions and restrictions concerning environmental



matters was amended. There will be no rate change for the policy as we are filing this policy using the same basic loan rate presently approved in your state.

#### **10. REISSUE CHARGE FOR LOAN POLICIES**

The rate for a loan title insurance policy issued for an owner of property who has had the title to such property previously insured as owner by any title insurer shall be 60% of the corresponding original issuance rate. (Please refer to the applicable rate tier in section B.1.)

#### **11. ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY**

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) when used in connection with either policy referred to above.

#### **12. ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY**

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) when used in connection with either policy referred to above

#### **13. SIMULTANEOUS ISSUE TRANSACTIONS**

When an Owner's and Loan Policy(s), covering identical real property with the same policy effective date, the charge for the loan policy(s) will be the fee contained in section B.1. for up to the liability amount of the Owner's Policy. Loan Policy amounts in excess of the Owner's Policy amount shall be calculated by calculating the difference at original issuance rates and adding that amount to the simultaneous flat fee contained in section B.1.

#### **14. CLOSING PROTECTION LETTERS**

There is no charge for the issuance of Closing Protection Letters.

#### **15. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

The ALTA Residential Limited Coverage Mortgage Modification Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

#### **16. ALTA LIMITED PRE-FORECLOSURE POLICY**

If the existing mortgage is not insured by any title insurer, then the original issuance loan policy rates contained in section B.1. shall be calculated based on the original amount of the existing mortgage. If the existing mortgage is insured by any title insurer, then the loan policy reissuance rates contained in section B.1. shall be utilized based on the original amount of the existing mortgage.

#### **17. ALTA U.S. POLICY**

The original owners policy rates contained in section B.1. shall be utilized.

## C. ENDORSEMENTS

### ALTA Endorsements

ALTA Form	Description (Or Form Name)	Filed Rate
3	Zoning	Please refer to section B.1.
3.1	Zoning – Completed Structured	Please refer to section B.1.
3.2	Zoning – Land Under Development	No Charge
3.3	Zoning – Completed Improvement – Non-Conforming Use	No Charge
3.4	Zoning – No Zoning Classification	No Charge
4	Condominium - Assessments Priority	No Charge
4.1	Condominium – Current Assessments	No Charge
5	Planned Unit Development	No Charge
5.1	Planned Unit Development	No Charge
6	Variable Rate Mortgage	No Charge
6.2	Variable Rate-Negative Amortization	No Charge
7.1	Manufactured Housing-Conversion Loan	No Charge
7.2	Manufactured Housing-Conversion Owner's	No Charge
8.1	Environmental Protection Lien	No Charge
8.2	Commercial Environmental Protection Lien	\$50.00
9.3	Covenants, Conditions and Restrictions – Loan Policy	No Charge
9.4		No Charge
9.5		No Charge
10	Assignment	No Charge
10.1	Assignment and Date Down	No Charge
11	Mortgage Modification	\$35.00
11.1	Mortgage Modification with Subordination	No Charge
11.2	Mortgage Modification with Additional Amount of Insurance	No Charge
12	Aggregation-Loan Policy	No Charge
12.1	Aggregation-State Limits-Loan Policy	No Charge
13	Leasehold Owner's	No Charge
13.1	Leasehold Loan	No Charge
14	Future Advance – Priority	\$50.00
14.1	Future Advance – Knowledge	\$50.00
14.2	Future Advance – Letter of Credit	\$50.00
14.3	Future Advance – Reverse Mortgage	\$50.00
15	Non-Imputation – Full Equity Transfer	5% of the basic rate for the owner's policy of title insurance
15.1	Non-Imputation – Additional Insured	5% of the basic rate for the owner's policy of title insurance
15.2	Non-Imputation – Partial Equity Transfer	5% of the basic rate for the owner's policy of title insurance
16	Mezzanine Financing	5% of the basic rate for the owner's policy of title insurance
17	Access and Entry	No Charge

<b>ALTA Form</b>	<b>Description (Or Form Name)</b>	<b>Filed Rate</b>
17.1	Indirect Access and Entry	No Charge
17.2	Utility Access	\$100.00
18	Single Tax Parcel	No Charge
18.1	Multiple Tax Parcels	No Charge
18.2	Multiple Tax Parcel	No Charge
18.3	Single Tax Parcel and ID	No Charge
19	Contiguity – Multiple Parcels	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
19.1	Contiguity – Single Parcel	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
19.2	Contiguity – Specified Parcels	No Charge
20	First Loss – Multiple Parcel Transactions	\$25 for residential property or \$100 for commercial property
22	Location	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
22.1	Location and Map	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
23	Co-insurance	No Charge
23.1	Co-insurance – Multiple Policies	No Charge
24	Doing Business	\$50.00
25	Same as Survey	\$50.00
25.1	Same as Portion of Survey	\$50.00
26	Subdivision	\$50.00
28	Easement – Damage or Enforced Removal	\$50.00
28.1	Encroachments-Boundaries and Easement	No Charge
28.2	Encroachments – Boundaries and Easements – Described Improvements	No Charge
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	No Charge
29	Interest Rate Swap Endorsement – Direct Obligation	No Charge
29.1	Interest Rate Swap Endorsement- Additional Interest	No Charge
29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	No Charge
29.3	Interest Rate Swap Endorsement-Additional Interest-Defined Amount	No Charge
30	One to Four Family Shared Appreciation Mortgage	No Charge

<b>ALTA Form</b>	<b>Description (Or Form Name)</b>	<b>Filed Rate</b>
30.1	Commercial Participation Interest	No Charge
31	Severable Improvements	No Charge
32	Construction Loan	No Charge
32.1	Construction Loan-Direct Payment	No Charge
32.2	Construction Loan-Insured's Direct Payment	No Charge
33	Disbursement Endorsement	No Charge
34	Identified Risk Coverage	No Charge
34.1	Identified Exception and Identified Risk Coverage	No Charge
35	Mineral and Other Subsurface Substances – Building	No Charge
35.1	Mineral and Other Subsurface Substances - Improvements	No Charge
35.2	Mineral and Other Subsurface Substances – Described Improvements	No Charge
35.3	Mineral and Other Subsurface Substances - Development	No Charge
36	Energy Project – Leasehold/Easement – Owner's	No Charge
36.1	Energy Project – Leasehold/Easement – Loan	No Charge
36.2	Energy Project – Leasehold/Easement – Owner's	No Charge
36.3	Energy Project – Leasehold/Easement – Loan	No Charge
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	No Charge
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	No Charge
36.6	Energy Project – Encroachments	No Charge
36.7	Energy Project – Fee Estate – Owner's Policy	No Charge
36.8	Energy Project – Fee Estate – Loan Policy	No Charge
37	Assignment of Rents and Leases	No Charge
38	Mortgage Tax	No Charge
39	Policy Authentication	No Charge
40	Tax Credit – Owner's Policy	No Charge
40.1	Tax Credit – Defined Amount – Owner's Policy	No Charge
41	Water – Building	No Charge
41.1	Water – Improvements	No Charge
41.2	Water – Described Improvements	No Charge
41.3	Water – Land Under Development	No Charge
42	Commercial Lender Group	No Charge
43	Anti-Taint	No Charge
44	Insured Mortgage Recording – Loan	No Charge
45	Pari Passu Mortgage – Loan Policy	No Charge
46	Option	No Charge
47	Operative Law – 2006 Owner's Policy	No Charge
47.1	Operative Law – 2006 Loan Policy	No Charge

<b>ALTA Form</b>	<b>Description (Or Form Name)</b>	<b>Filed Rate</b>
47.2	Operative Law – 2013 Homeowner's Policy	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Assessments Priority	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Current Assessments	No Charge
	ALTA JR 1	No Charge
	ALTA JR 2	No Charge
	ALTA Limited Pre-Foreclosure Date Down Endorsement	No Charge

### STG Endorsements

STG Form	Description (Or Form Name)	Filed Rate
	Additional Insured Endorsement	No Charge
	Down Date Endorsement for Foreclosure Insurance Policy	No Charge
	General Endorsement	No Charge
	Kansas Arbitration Endorsement	No Charge
	Rate Reduction Endorsement	No Charge
	Secondary Market Endorsement	No Charge
	STG 2021 ALTA Homeowner's Endorsement	No Charge
	STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No Charge
	STG Deletion of PACA-PSA Exclusion	No Charge
	STG Down Date Endorsement	30% of the total premium

## **SCHEDULE A**

### **SPECIAL PRODUCTS AVAILABLE FOR STEWART TITLE GUARANTY COMPANY ISSUANCE IN KANSAS**

#### **I. Secondary Market Short Form Residential Loan Policy One-To-Four Family**

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

<b>Range of Liability</b>	<b>Fee</b>
Up to \$300,000.00 of liability written	\$350
Over \$300,000.00 and up to \$500,000.00	\$450
Over \$500,000.00 and up to \$750,000.00	\$550
Over \$750,000.00 and up to \$1,000,000.00	\$650
Over \$1,000,000.00 and up to \$1,500,000.00	\$750

#### **II. Stewart Master Residential Loan Policy Schedules A&B**

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

<b>Range of Liability</b>	<b>Fee</b>
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000	\$65
Over \$250,001 and up to \$500,000	\$125

### **III. Modification Guarantee**

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

### **IV. Centralized Processing Loan and Refinance Rate (CPLR)**

The Centralized Processing Loan and Refinance Rate (CPLR) is the fee charged for an ALTA Short Form Residential Loan Policy on existing, improved one-to-four family residential property for loan transactions.

The CPLR applies only when all of the following conditions are met:

1. The residential property is an existing, improved, one-to-four family residence;
2. The order is opened electronically and processed through the title agent's centralized processing department;
3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.



The charge for the Centralized Processing Loan and Refinance Rate is as follows:

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$300,000	\$350
Over \$300,000 and up to and including \$500,000	\$450
Over \$500,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950
Over \$2,000,000 and up to and including \$2,500,000	\$1,150
Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

**V. Limited Coverage STG Home Equity Loan Policy (HELP)**

This section applies to Stewart Title Guaranty Company's issuance of the limited coverage STG Home Equity Loan Policy (HELP) on an existing, improved one-to-four family residential property for home equity loan transactions.

HELP applies only when all of the following conditions are met:

1. The lender has either successfully enrolled in the Home Equity Loan Program and entered into a contract with Stewart Title Guaranty Company's Centralized Title Services (CTS) division, or the lender client has signed a Statement of Work which obligates the lender to abide by the rules of the HELP Program;
2. The loan is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family residence;
4. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
5. The order for the STG Home Equity Loan Policy is placed electronically by the insured or the insured's authorized agent;
6. The preliminary report and/or title commitment, if issued, is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and

8. The lender's title policy issued is a STG Home Equity Loan Policy.

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$100,000	\$45
Over \$100,000 and up to and including \$250,000	\$65
Over \$250,000 and up to and including \$500,000	\$125