

# Thomson-Affinity Title, LLC

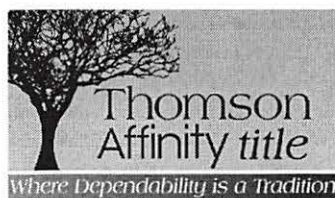
## Second and Home Equity Title Premium Pricing

For the following counties: Jackson, Clay, Platte, Cass, Johnson and Wyandotte

For online orders and complete company information visit our website: [www.atitleco.com](http://www.atitleco.com)

or Email Title Orders: [kcorders@atitleco.com](mailto:kcorders@atitleco.com) or Fax Title Orders: 816/461-4039

Effective Date: December 15, 2012	Loan Policy Amount	Missouri	Missouri	Missouri	Kansas
		Loan Title Premium	Loan Title Exam	Total Loan Policy Charges	Loan Title Policy Charges
<u>Closing Locations:</u>					
700 S. 291 Hwy, Ste 100 Liberty, MO 64068 Ph: 816/792-0077 Fax: 816/792-4634	\$ 0 to \$ 30,999	\$ 18.60	\$ 141.40	\$ 160.00	\$ 160.00
	\$ 31,000 to \$ 31,999	\$ 19.20	\$ 143.30	\$ 162.50	\$ 162.50
	\$ 32,000 to \$ 32,999	\$ 19.80	\$ 145.20	\$ 165.00	\$ 165.00
	\$ 33,000 to \$ 33,999	\$ 20.40	\$ 147.10	\$ 167.50	\$ 167.50
	\$ 34,000 to \$ 34,999	\$ 21.00	\$ 149.00	\$ 170.00	\$ 170.00
110 N. Liberty Independence, MO 64050	\$ 35,000 to \$ 35,999	\$ 21.60	\$ 150.90	\$ 172.50	\$ 172.50
Ph: 816/833-4567	\$ 36,000 to \$ 36,999	\$ 22.20	\$ 152.80	\$ 175.00	\$ 175.00
Fax: 816/833-2773	\$ 37,000 to \$ 37,999	\$ 22.80	\$ 154.70	\$ 177.50	\$ 177.50
	\$ 38,000 to \$ 38,999	\$ 23.40	\$ 156.60	\$ 180.00	\$ 180.00
	\$ 39,000 to \$ 39,999	\$ 24.00	\$ 158.50	\$ 182.50	\$ 182.50
7827 North Oak Trafficway	\$ 40,000 to \$ 40,999	\$ 24.60	\$ 160.40	\$ 185.00	\$ 185.00
Kansas City, MO 64118	\$ 41,000 to \$ 41,999	\$ 25.20	\$ 162.30	\$ 187.50	\$ 187.50
Ph: 816/436-9000	\$ 42,000 to \$ 42,999	\$ 25.80	\$ 164.20	\$ 190.00	\$ 190.00
Fax: 816/436-9002	\$ 43,000 to \$ 43,999	\$ 26.40	\$ 166.10	\$ 192.50	\$ 192.50
	\$ 44,000 to \$ 44,999	\$ 27.00	\$ 168.00	\$ 195.00	\$ 195.00
	\$ 45,000 to \$ 45,999	\$ 27.60	\$ 169.90	\$ 197.50	\$ 197.50
4400 W. 109th, Ste. 201	\$ 46,000 to \$ 46,999	\$ 28.20	\$ 171.80	\$ 200.00	\$ 200.00
Overland Park, KS 66211	\$ 47,000 to \$ 47,999	\$ 28.80	\$ 173.70	\$ 202.50	\$ 202.50
Ph: 913/451-2500	\$ 48,000 to \$ 48,999	\$ 29.40	\$ 175.60	\$ 205.00	\$ 205.00
Fax: 913/451-2510	\$ 49,000 to \$ 49,999	\$ 30.00	\$ 177.50	\$ 207.50	\$ 207.50
	\$ 50,000	\$ 30.00	\$ 180.00	\$ 210.00	\$ 210.00
<u>Administrative Office:</u>					
110 N. Liberty Independence, MO 64050 Ph: 816/833-4567 Fax: 816/833-2723					
Call for ⇒	• Missouri only - exact Premium and Exam breakdown as they incrementally change				
<div><div><div>Intricate title examination, extraordinary risk or multiple chains of title may require additional cost.</div><div>If we are closing these transactions, additional charges may apply.</div><div>For title insurance in Douglas, Leavenworth and Miami Counties, additional charges will apply. Please call for quote.</div><div>Charges subject to change without notice.</div></div></div>					



# Thomson-Affinity Title, LLC

## Residential Resale Transactions Only

For the following counties: Jackson, Clay, Platte, Cass, Johnson and Wyandotte

For online orders and complete company information visit our website: [www.atitleco.com](http://www.atitleco.com)

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	Owner's Policy Amount	Missouri	Missouri	Missouri	Kansas
		Owner's Title Premium	Owner's Title Exam	Total Owner's Policy Charges	Owner's Title Policy Charges
Effective Date: December 15, 2012	\$ 50,000	\$ 70.00	\$ 223.00	\$ 293.00	\$ 293.00
	\$ 55,000	\$ 76.00	\$ 231.00	\$ 307.00	\$ 307.00
	\$ 60,000	\$ 82.00	\$ 240.00	\$ 322.00	\$ 322.00
Closing Locations:	\$ 65,000	\$ 88.00	\$ 248.00	\$ 336.00	\$ 336.00
	\$ 70,000	\$ 94.00	\$ 256.00	\$ 350.00	\$ 350.00
	\$ 75,000	\$ 100.00	\$ 257.00	\$ 357.00	\$ 357.00
700 S. 291 Hwy, Ste 100	\$ 80,000	\$ 106.00	\$ 257.00	\$ 363.00	\$ 363.00
Liberty, MO 64068	\$ 85,000	\$ 112.00	\$ 258.00	\$ 370.00	\$ 370.00
Ph: 816/792-0077	\$ 90,000	\$ 118.00	\$ 258.00	\$ 376.00	\$ 376.00
Fax: 816/792-4634	\$ 95,000	\$ 124.00	\$ 258.00	\$ 382.00	\$ 382.00
	\$ 100,000	\$ 130.00	\$ 258.00	\$ 388.00	\$ 388.00
	\$ 110,000	\$ 138.00	\$ 263.00	\$ 401.00	\$ 401.00
110 N. Liberty	\$ 120,000	\$ 146.00	\$ 268.00	\$ 414.00	\$ 414.00
Independence, MO 64050	\$ 130,000	\$ 154.00	\$ 272.00	\$ 426.00	\$ 426.00
Ph: 816/833-4567	\$ 140,000	\$ 162.00	\$ 277.00	\$ 439.00	\$ 439.00
Fax: 816/833-2773	\$ 150,000	\$ 170.00	\$ 282.00	\$ 452.00	\$ 452.00
	\$ 160,000	\$ 178.00	\$ 286.00	\$ 464.00	\$ 464.00
	\$ 170,000	\$ 186.00	\$ 296.00	\$ 482.00	\$ 482.00
7827 North Oak Trafficway	\$ 180,000	\$ 194.00	\$ 300.00	\$ 494.00	\$ 494.00
Kansas City, MO 64119	\$ 190,000	\$ 202.00	\$ 300.00	\$ 502.00	\$ 502.00
Ph: 816/436-9000	\$ 200,000	\$ 210.00	\$ 300.00	\$ 510.00	\$ 510.00
Fax: 816/436-9002	\$ 210,000	\$ 218.00	\$ 306.00	\$ 524.00	\$ 524.00
	\$ 220,000	\$ 226.00	\$ 314.00	\$ 540.00	\$ 540.00
	\$ 230,000	\$ 234.00	\$ 320.00	\$ 554.00	\$ 554.00
4400 W. 109th, Ste. 201	\$ 240,000	\$ 242.00	\$ 321.00	\$ 563.00	\$ 563.00
Overland Park, KS 66211	\$ 250,000	\$ 250.00	\$ 324.00	\$ 574.00	\$ 574.00
Ph: 913/451-2500	\$ 275,000	\$ 270.00	\$ 335.00	\$ 605.00	\$ 605.00
Fax: 913/451-2510	\$ 300,000	\$ 290.00	\$ 348.00	\$ 638.00	\$ 638.00
	\$ 325,000	\$ 310.00	\$ 359.00	\$ 669.00	\$ 669.00
	\$ 350,000	\$ 330.00	\$ 372.00	\$ 702.00	\$ 702.00
Administrative Office:	\$ 375,000	\$ 350.00	\$ 374.00	\$ 724.00	\$ 724.00
	\$ 400,000	\$ 370.00	\$ 376.00	\$ 746.00	\$ 746.00
	\$ 425,000	\$ 390.00	\$ 382.00	\$ 772.00	\$ 772.00
110 N. Liberty	\$ 450,000	\$ 410.00	\$ 388.00	\$ 798.00	\$ 798.00
Independence, MO 64050	\$ 475,000	\$ 430.00	\$ 405.00	\$ 835.00	\$ 835.00
Ph: 816/833-4567	\$ 500,000	\$ 450.00	\$ 423.00	\$ 873.00	\$ 873.00
Fax: 816/833-2723					

Call for ⇒

- Missouri only - exact Policy Charges not shown above
- Missouri and Kansas - Policy Charges above \$500,000

- Simultaneously issued loan policy not exceeding the owner's policy:  
MO: \$4.00 Premium + \$221.00 Search Fee = Total SI Policy Charge of \$225.00. KS: \$225.00
- Intricate title examination, extraordinary risk or multiple chains of title may require additional cost.
- Seller and Borrower/Lender's Closing Protection Letter - \$25.00/each (Missouri only)
- Ownership and Encumbrance Reports - \$125.00
- Title reports available in Douglas, Leavenworth and Miami Counties. Call for rates and services.
- Charges subject to change without notice.

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# RESIDENTIAL AND COMMERCIAL TITLE INSURANCE RATES

(1-4 Single Family Unit)

<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	\$100
<u>Second Mortgage Policy</u> Loan policies issued on 2nd, 3rd or more loans	See rate card (Refinance, 2nd Mtgs & Home Equity Loan Premium)
<u>Hold Open Charges</u>	\$75 for qualified builder or \$100
<u>Residential Owners Policies</u> Policies of title insurance protecting the owners interest in one-four family residences	See rate card (Owner's Premium - without prior policy)
<u>Residential Mortgagees Policies</u> Policies of title insurance protecting the interest of mortgage lenders (refinance)	See rate card (Refinance, 2nd Mtgs & Home Equity Loan Premium)
<u>Simultaneously Issued Loan Policy</u> A loan policy issued simultaneously with the issue of an owners policy in than amount equal to or exceeding the amount of said loan policy	\$250
<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	\$100
<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	\$75 for qualified builder or \$100

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Special Simultaneously Issued Loan Policy

Issued concurrently with a competitors owners policy insuring purchase money mortgage

\$250 up to \$225,000 liability, then \$1.00 per thousand thereafter

Commercial Title Insurance Rates

Premiums charged on policies issued on transactions involving commercial multi-family or industrial real estate

See commercial rate card

Cancellation Fee

Charge may be made for actual work performed on title file that does not result in the issuance of a title policy

\$150

Builders Rate

Residential owners policies - a rate afforded to builders/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$2.00 per thousand minimum  
\$200

Refinance Rate

Rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

See rate card (Refinance, 2nd Mtgs & Home Equity Loan Premium)

Reissue Rate

Rate afforded to the owner as a seller/borrower due to title previously insured

See rate card (Owner's Premium - with prior policy)

Multiple Lot of Tract Charges

A charge may be made in connection with issuance of owners or mortgagees policy when property consists of more than one chain of title

\$100 for each additional parcel

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**ENDORSEMENTS**SANDY PRAEGER  
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<b><u>Description</u></b>	<b><u>Rate</u></b>	
	Residential	Commercial
Access Endorsement	\$ 25.00	\$150.00
Access by Easement Endorsement	\$ 25.00	\$150.00
Assignment of Mortgage	\$ 25.00	\$150.00
Assignment of Mortgage and Date Down	\$ 25.00	\$150.00
Balloon Endorsement	N/C	\$150.00
Blank Endorsement	N/C	\$150.00
Blank Endorsement to existing loan policy - when lender modifies existing loan increasing the liability amount	Add'l premium \$ 25.00 End Fee + \$125 Update Fee	Add'l premium + 25% of total premium charged to extend policy date + \$150 Update Fee
Blank Endorsement to existing construction loan policy - when lender modifies existing construction loan increasing the liability amount	No Add'l premium \$ 50.00 Update & Endorsement Fee	Add'l premium + \$150 Update Fee
Clogging Endorsement	\$ 25.00	\$150.00
Comprehensive Endorsement (Owners & Lenders)	N/C	\$150.00
Condominium Endorsement	N/C	\$150.00
Correction Endorsement	N/C	N/C
Creditors Rights Endorsement	\$300.00	\$150.00
Date Down Endorsement Construction Loan	\$ 25.00	\$150.00
Date Down Endorsement Modification of Mortgage	30% of premium	30% of premium
Doing Business Endorsement	\$ 25.00	\$150.00
Environmental Endorsement (Owners & Lenders)	N/C	\$150.00
Fairway Endorsement	\$300.00	\$300.00
First Loss Endorsement	10% of premium	10% of premium
Future Advances Endorsement (1-4 Family)	N/C	N/A
Future Advances Endorsement (Non-Residential)	N/A	\$150.00
Last Dollar Endorsement	10% of premium	10% of premium
Location without Survey	N/C	N/A
Location Endorsement 1 Improvements	\$100.00	\$150.00
Location Endorsement 4 Contiguity	\$100.00	\$150.00
Location Endorsement 5 Survey	\$100.00	\$150.00
Location Endorsement 6 Access	\$100.00	\$150.00
Manufactured Housing Unit Endorsement	\$ 50.00	\$150.00
Mechanic's Lien Coverage Pre-start	\$100.00	\$200.00
Mortgage Registration Tax Assessed	\$ 25.00	\$ 100.00



Non Imputation Endorsement	10% of premium	10% of premium
Option Endorsement	\$ 25.00	\$150.00
Planned Unit Development	N/C	\$150.00
Policy Modification Endorsement Increased Value	Premium	Premium
Restrictions, Encroachments, Minerals	\$ 25.00	\$150.00
Street Address Endorsement	Existing property N/C New Construction \$ 25.00	\$150.00
Subdivision Endorsement	\$ 25.00	\$150.00
Tax Parcel Endorsement	\$ 25.00	\$150.00
Tie In Endorsement	10% of premium	10% of premium
Utility Facility Endorsement	\$ 25.00	\$150.00
Variable Rate Endorsement	N/C	\$150.00
Zoning 3.1	\$300.00	\$500.00
Zoning 3.0	\$100.00	\$200.00

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## CHARGES FOR ESCROW CLOSING AND OTHER SERVICES

The following are standard fees for **RESIDENTIAL PROPERTY**. These charges are charged to the following party unless otherwise stated in the real estate contract agreed to by all parties.

### Sale:

Seller	\$150	Buyer	\$330
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### Cash Real Estate Transaction:

Seller	\$150	Buyer	\$175
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### Refinance Loan Closing:

Borrower	\$225
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### Second Mortgage/Home Equity Closing:

With First Mortgage	\$150	Stand Alone	\$225
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### Witness Signatures Only:

Borrower	\$150
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### Disbursement of Funds Only:

Borrower	\$150
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### After Hours Closing (scheduled after 5:30):

Borrower	\$225 + \$100
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### Closing at Customer Location:

Additional	\$100
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### Document Typing Fee:

Per document	\$25
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Courier Fee: \$20

Wire Transfer & Handling Fee (by us): \$20

Post Closing Document Handling Fee: \$25

E-Mail Document Fee: \$25.00

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The following are standard fees for **COMMERCIAL PROPERTY**. These charges are charged to the following party unless otherwise stated in the real estate contract agreed to by all parties.

<u>Policy liability amount</u>	-	<u>Closing time:*</u>	<u>Loan only</u>	<u>Multiple parties**</u>
Less than \$ 250,000		under 2 hours	\$ 300	\$ 500
\$ 250,000 to \$ 500,000		up to 5 hours	\$ 500	\$ 600
\$ 500,000 to \$ 2,500,000		up to 10 hours	\$ 600	\$ 750
\$ 2,500,000 to \$10,000,000		up to 20 hours	\$ 750	\$ 900
\$10,000,000 and up		over 20 hours	\$1,000	\$1,500

\*Any time over the indicated time frame is at a charge of \$50.00/hour

\*\*may include any combination of sellers/buyer/lenders; tiered ownerships or partnerships; bond issues; and any other "multiple party" transactions deemed appropriate

These fees will apply when any deposit and disbursement is made by Commonwealth.

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## **VARIOUS REPORTS**

### **RESIDENTIAL**

<u><b>Description</b></u>	<u><b>Rate</b></u>
Ownership and Encumbrance Report	\$125
Ownership and Encumbrance Report with Multiple Tracts	\$125 + \$75 for each additional parcel
Foreclosure Reports	\$200
Report Only	\$150

### **COMMERCIAL**

<u><b>Description</b></u>	<u><b>Rate</b></u>
Full Certificate Ownership: (If for Surveyor, <b><u>do not</u></b> charge for copies of easements, {except for Courthouse/Record Center}, for all others, see copy charges).	\$225
Full Certificate (No M/L): (If for Surveyor, <b><u>do not</u></b> charge for copies of easements, {except for Courthouse/Record Center}, for all others, see copy charges).	\$200
Full Certificate (No Easements): (charge for copies), see copy charges.	\$175
Ownership & Easements: (If for Surveyor, <b><u>do not</u></b> charge for copies of easements, {except for Courthouse/Record Center}, for all others, see copy charges).	\$175
Ownership & Mortgage: (No copies provided).	\$150
Ownership Only: (Include Title Deed [single site, single deed])	\$ 75
Research Projects:	\$ 75 per Hour (with

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exceptions)

**All others, bid accordingly on a case by case basis.**

Foreclosure Reports	<b>\$350.00</b>
Report Only	<b>\$350.00</b>

## **COPY CHARGES**

### **RESIDENTIAL**

In-House: \$10.00 up to 5 pages, each additional pages - \$2.00 each  
Courthouse: \$5.00 per page

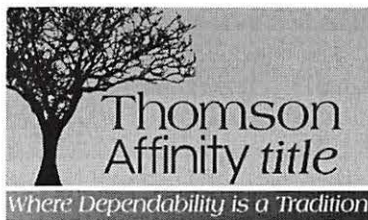
### **COMMERCIAL**

In-house: \$10.00 per document (up to 10 pages), then \$0.50 per page, if over 10 pages.  
Courthouse: \$5.00 per page

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# Thomson-Affinity Title, LLC

## Residential Refinance Transactions Only

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	Loan Policy Amount	Missouri	Missouri	Missouri	Kansas
		Loan Title Premium	Loan Title Exam	Total Loan Policy Charges	Loan Title Policy Charges
<b>Effective Date:</b> December 15, 2012	\$ 50,000	\$ 30.00	\$ 210.00	\$ 240.00	\$ 240.00
	\$ 55,000	\$ 32.40	\$ 217.60	\$ 250.00	\$ 250.00
<b>Closing Locations:</b>	\$ 60,000	\$ 34.80	\$ 225.20	\$ 260.00	\$ 260.00
	\$ 65,000	\$ 37.20	\$ 232.80	\$ 270.00	\$ 270.00
700 S. 291 Hwy, Ste 100 Liberty, MO 64068 Ph: 816/792-0077 Fax: 816/792-4634	\$ 70,000	\$ 39.60	\$ 240.40	\$ 280.00	\$ 280.00
	\$ 75,000	\$ 42.00	\$ 243.00	\$ 285.00	\$ 285.00
110 N. Liberty Independence, MO 64050 Ph: 816/833-4567 Fax: 816/833-2773	\$ 80,000	\$ 44.40	\$ 244.60	\$ 289.00	\$ 289.00
	\$ 85,000	\$ 46.80	\$ 247.20	\$ 294.00	\$ 294.00
7827 North Oak Trafficway Kansas City, MO 64119 Ph: 816/436-9000 Fax: 816/436-9002	\$ 90,000	\$ 49.20	\$ 248.80	\$ 298.00	\$ 298.00
	\$ 95,000	\$ 51.60	\$ 250.40	\$ 302.00	\$ 302.00
4400 W. 109th, Ste. 201 Overland Park, KS 66211 Ph: 913/451-2500 Fax: 913/451-2510	\$ 100,000	\$ 54.00	\$ 253.00	\$ 307.00	\$ 307.00
	\$ 110,000	\$ 58.20	\$ 257.80	\$ 316.00	\$ 316.00
<b>Administrative Office:</b>	\$ 120,000	\$ 62.40	\$ 262.60	\$ 325.00	\$ 325.00
	\$ 130,000	\$ 66.60	\$ 266.40	\$ 333.00	\$ 333.00
110 N. Liberty Independence, MO 64050 Ph: 816/833-4567 Fax: 816/833-2723	\$ 140,000	\$ 70.80	\$ 271.20	\$ 342.00	\$ 342.00
	\$ 150,000	\$ 75.00	\$ 276.00	\$ 351.00	\$ 351.00
	\$ 160,000	\$ 79.20	\$ 280.80	\$ 360.00	\$ 360.00
	\$ 170,000	\$ 83.40	\$ 288.60	\$ 372.00	\$ 372.00
	\$ 180,000	\$ 87.60	\$ 293.40	\$ 381.00	\$ 381.00
	\$ 190,000	\$ 91.80	\$ 294.20	\$ 386.00	\$ 386.00
	\$ 200,000	\$ 96.00	\$ 296.00	\$ 392.00	\$ 392.00
	\$ 210,000	\$ 100.20	\$ 301.80	\$ 402.00	\$ 402.00
	\$ 220,000	\$ 104.40	\$ 308.60	\$ 413.00	\$ 413.00
	\$ 230,000	\$ 108.60	\$ 314.40	\$ 423.00	\$ 423.00
	\$ 240,000	\$ 112.80	\$ 316.20	\$ 429.00	\$ 429.00
	\$ 250,000	\$ 117.00	\$ 320.00	\$ 437.00	\$ 437.00
	\$ 275,000	\$ 127.50	\$ 331.50	\$ 459.00	\$ 459.00
	\$ 300,000	\$ 138.00	\$ 344.00	\$ 482.00	\$ 482.00
	\$ 325,000	\$ 148.50	\$ 354.50	\$ 503.00	\$ 503.00
	\$ 350,000	\$ 159.00	\$ 367.00	\$ 526.00	\$ 526.00
	\$ 375,000	\$ 169.50	\$ 372.50	\$ 542.00	\$ 542.00
	\$ 400,000	\$ 180.00	\$ 377.00	\$ 557.00	\$ 557.00
	\$ 425,000	\$ 190.50	\$ 384.50	\$ 575.00	\$ 575.00
	\$ 450,000	\$ 201.00	\$ 393.00	\$ 594.00	\$ 594.00
	\$ 475,000	\$ 211.50	\$ 408.50	\$ 620.00	\$ 620.00
	\$ 500,000	\$ 222.00	\$ 424.00	\$ 646.00	\$ 646.00

**Call for ⇒**

- Missouri only – exact Policy Charges not shown above
- Missouri and Kansas – Policy Charges above \$500,000

- Intricate title examination, extraordinary risk or multiple chains of title may require additional cost.
- Borrower/Lender's Closing Protection Letter - \$25.00 (Missouri only)
- Ownership and Encumbrance Reports - \$125.00
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