

Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>	
<u>COMMERCIAL ESCROW CLOSING</u> includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$ <u>500.00</u>	FILED FEB 03 2020 VICKI SCHMIDT Commissioner of Insurance
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>Without</u> assistance of attorney and/or broker.	\$ <u>395.00</u>	
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>With</u> assistance of attorney and/or broker.	\$ <u>395.00</u>	FILED JUL 2 - 2008 SANDY PRAEGER Commissioner of Insurance
<u>RESIDENTIAL LOAN CLOSING</u> includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	\$ <u>300.00</u>	
<u>DOCUMENT PREPARATION when not</u> included in closings:	\$ <u>150.00</u>	
1. deeds		
2. mortgages, notes		
3. affidavits		
4. assignments, releases		
5. contract for deed/option contracts		
6. real estate contracts		
7. escrow deposit agreements		
<u>FEES FOR ANCILLARY SERVICES</u>	\$ <u>150.00</u>	
notary public fees		
cash		
contract for deed		
seller carry back		
assumption		
equity purchase		
exchange of property		
loan closing for third party lender		
other		

FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

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

\$ N/A  
\$ N/A

LOT SALE TO BUYER

(not builder)

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

\$ N/A  
\$ N/A

PLATTING COMMITMENT

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

\$ N/A

INFORMATIONAL COMMITMENT

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

\$ 150.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ N/A

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ N/A

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ N/A

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ 150.00

DISBURSEMENT OF FUNDS

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

\$ 275.00

INDEMNITY DEPOSIT

held in escrow, no closing

\$ N/A

OTHER (Specify)

\$ N/A  
\$         
\$       

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PLEASE SEE ATTACHED

ATTACHMENT 2

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

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

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ATTACHMENT 3

Residential Title Insurance Rates

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction	\$ <u>N/A</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	\$ _____
<u>HOLD OPEN CHARGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	\$ _____
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	\$ _____
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$ _____
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - a loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ <u>N/A</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$ <u>N/A</u>

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DEVELOPMENT LOAN POLICY - a mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

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.

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

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

\$ N/A

\$ N/A

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\$ \_\_\_\_\_

\$ N/A

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\$ NA

\$ \_\_\_\_\_

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

\$ \_\_\_\_\_

COMMERCIAL TITLE INSURANCE RATES -  
premiums charged on policies issued on  
transactions involving commercial,  
multi-family, or industrial real  
estate

\$ N/A

CANCELLATION FEE - a charge made for  
actual work performed on a title  
insurance file that for some reason or  
circumstances does not result in the  
issuance of a title insurance policy

\$ 150.00

OTHER - (Specify)

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FCBW1A(ATTACHMENTS)  
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CHICAGO TITLE  
COMPANY, LLC

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VICKI SCHMIDT  
Commissioner of Insurance

TITLE INSURANCE RATES AND  
CHARGES WITH CLOSING FEES AND  
SETTLEMENT SERVICES FOR USE IN  
THE STATE OF KANSAS

EFFECTIVE FOR ORDERS RECEIVED  
ON OR AFTER January 15, 2020  
(Unless Otherwise Specified Herein)



CHICAGO TITLE COMPANY, LLC

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## CHICAGO TITLE COMPANY, LLC

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# CHICAGO TITLE COMPANY, LLC

## SECTION 1 AUTHORITY TO QUOTE CHARGES

No employee may quote title insurance charges unless they are properly licensed as a title insurance agent in the state where the property is located. No employee may quote charges, other than set forth in this manual, without approval of the appropriate revenue manager or underwriter.

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# CHICAGO TITLE COMPANY, LLC

## SECTION 2 STANDARD CHARGES

### 2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.)

A) Summary of charges for **Owner's Title Insurance Policies** (Rates apply to one-to-four family residential properties only for purchase.)

B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

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#### NEW OWNER'S RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Amount of Insurance	Fee for Resale, Owners Policy
Up to \$80,000 .....	433.00
80,001 to 90,000 .....	451.00
90,001 to 100,000 .....	470.00
100,001 to 110,000 .....	482.00
110,001 to 120,000 .....	494.00
120,001 to 130,000 .....	506.00
130,001 to 140,000 .....	519.00
140,001 to 150,000 .....	531.00
150,001 to 160,000 .....	544.00
160,001 to 170,000 .....	556.00
170,001 to 180,000 .....	569.00
180,001 to 190,000 .....	581.00
190,001 to 200,000 .....	593.00
200,001 to 210,000 .....	606.00
210,001 to 220,000 .....	618.00
220,001 to 230,000 .....	630.00
230,001 to 240,000 .....	643.00
240,001 to 250,000 .....	655.00
250,001 to 275,000 .....	685.00
275,001 to 300,000 .....	717.00
300,001 to 325,000 .....	748.00
325,001 to 350,000 .....	779.00
350,001 to 375,000 .....	810.00
375,001 to 400,000 .....	840.00
400,001 to 425,000 .....	871.00
425,001 to 450,000 .....	902.00
450,001 to 475,000 .....	933.00
475,001 to 500,000 .....	964.00
500,001 to 525,000 .....	980.00
525,001 to 550,000 .....	995.00
550,001 to 575,000 .....	1,010.00
575,001 to 600,000 .....	1,026.00
600,001 to 625,000 .....	1,041.00
625,001 to 650,000 .....	1,057.00

## CHICAGO TITLE COMPANY, LLC

650,001 to 675,000 .....	1,072.00
675,001 to 700,000 .....	1,088.00
700,001 to 725,000 .....	1,103.00
725,001 to 750,000 .....	1,119.00

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

### 2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.)

- A) Summary of Charges for Residential Refinance Loan policies when Chicago Title is clearing Title encumbrances and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

#### NEW LOAN RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Amount of Insurance	Fee for Refinance Loan Policy
Up to \$80,000 .....	340.00
80,001 to 90,000 .....	353.00
90,001 to 100,000 .....	367.00
100,001 to 110,000 .....	379.00
110,001 to 120,000 .....	392.00
120,001 to 130,000 .....	406.00
130,001 to 140,000 .....	419.00
140,001 to 150,000 .....	432.00
150,001 to 160,000 .....	445.00
160,001 to 170,000 .....	457.00
170,001 to 180,000 .....	471.00
180,001 to 190,000 .....	484.00
190,001 to 200,000 .....	496.00
200,001 to 210,000 .....	510.00
210,001 to 220,000 .....	523.00
220,001 to 230,000 .....	536.00
230,001 to 240,000 .....	549.00



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240,001 to 250,000 .....	581.00
250,001 to 275,000 .....	614.00
275,001 to 300,000 .....	646.00
300,001 to 325,000 .....	679.00
325,001 to 350,000 .....	711.00
350,001 to 375,000 .....	744.00
375,001 to 400,000 .....	776.00
400,001 to 425,000 .....	809.00
425,001 to 450,000 .....	840.00
450,001 to 475,000 .....	873.00
475,001 to 500,000 .....	889.00
500,001 to 525,000 .....	905.00
525,001 to 550,000 .....	922.00
550,001 to 575,000 .....	938.00
575,001 to 600,000 .....	955.00
600,001 to 625,000 .....	970.00
625,001 to 650,000 .....	987.00
650,001 to 675,000 .....	1,003.00
675,001 to 700,000 .....	1,020.00
700,001 to 725,000 .....	1,035.00
725,001 to 750,000 .....	1,049.00

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Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

## 2.03 Non-Residential Rate (Commercial)

The following charges apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees lumped together and stated as a single charge. Settlement services charges are not included in this rate. This rate is also commonly referred to as the "Commercial Rate".

Policies for \$1,000,000 or less.

Amount of Insurance	Charge
\$0 to 100,000 .....	710.00
\$100,001 to 105,000 .....	712.00
\$105,001 to 110,000 .....	723.00
\$110,001 to 115,000 .....	734.00
\$115,001 to 120,000 .....	745.00
\$120,001 to 125,000 .....	756.00
\$125,001 to 130,000 .....	768.00
\$130,001 to 135,000 .....	779.00
\$135,001 to 140,000 .....	790.00
\$140,001 to 145,000 .....	801.00



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\$145,001 to 150,000	812.00
\$150,001 to 155,000	824.00
\$155,001 to 160,000	835.00
\$160,001 to 165,000	846.00
\$165,001 to 170,000	857.00
\$170,001 to 175,000	868.00
\$175,001 to 180,000	880.00
\$180,001 to 185,000	891.00
\$185,001 to 190,000	902.00
\$190,001 to 195,000	913.00
\$195,001 to 200,000	924.00
\$200,001 to 210,000	947.00
\$210,001 to 220,000	969.00
\$220,001 to 230,000	992.00
\$230,001 to 240,000	1,014.00
\$240,001 to 250,000	1,036.00
\$250,001 to 260,000	1,059.00
\$260,001 to 270,000	1,081.00
\$270,001 to 280,000	1,104.00
\$280,001 to 290,000	1,126.00
\$290,001 to 300,000	1,148.00
\$300,001 to 325,000	1,204.00
\$325,001 to 350,000	1,260.00
\$350,001 to 375,000	1,316.00
\$375,001 to 400,000	1,372.00
\$400,001 to 425,000	1,428.00
\$425,001 to 450,000	1,484.00
\$450,001 to 475,000	1,540.00
\$475,001 to 500,000	1,596.00
\$500,001 to 525,000	1,624.00
\$525,001 to 550,000	1,652.00
\$550,001 to 575,000	1,680.00
\$575,001 to 600,000	1,708.00
\$600,001 to 625,000	1,736.00
\$625,001 to 650,000	1,764.00
\$650,001 to 675,000	1,792.00
\$675,001 to 700,000	1,820.00
\$700,001 to 725,000	1,848.00
\$725,001 to 750,000	1,876.00
\$750,001 to 775,000	1,904.00
\$775,001 to 800,000	1,932.00
\$800,001 to 825,000	1,960.00
\$825,001 to 850,000	1,988.00
\$850,001 to 875,000	2,016.00
\$875,001 to 900,000	2,044.00
\$900,001 to 925,000	2,072.00

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\$925,001 to 950,000 .....	2,100.00
\$950,001 to 975,000 .....	2,128.00
\$975,001 to \$1,000,000 .....	2,156.00

For policies over \$1 million, charge \$2,156, plus \$0.90 per thousand up to \$5 million.  
For policies over \$5 million, charge \$5,740 plus \$0.75 per thousand up to infinity.

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

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B. Policies over \$1,000,000.

Rates for policies over \$1,000,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

2.04 Simultaneous-Issue Loan Policies

A. Basic Residential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$280

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$280 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

B. Expanded coverage loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$290

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$290 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

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- C. Nonresidential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Under \$5 Million liability	\$750
\$5 Million liability and over	\$1,000

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be:

- a) \$750 if the loan policy liability is under \$5 million, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's policy liability amount and the loan policy liability amount; or
- b) \$1,000 if the loan policy liability is \$5 million or over, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's liability amount and the loan liability amount.

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2.05 Simultaneous-Issue Leasehold Policies

- A. For leasehold policies simultaneously issued with a policy insuring an interest in a different estate in the land, refer to above schedules and charge 30% of the indicated amount.
- B. If the amount of the leasehold policy exceeds the amount of the policy being issued simultaneously therewith, charge 30% of the amount to be charged for the other policy, plus the difference between the amount being charged for the other policy and the amount that would otherwise be charged for such a leasehold policy not being simultaneously issued.

2.06 Reserved for Future Use



# CHICAGO TITLE COMPANY, LLC

## 2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.

This rate applies on second, third or fourth mortgages on 1-to-4 family residential platted subdivision properties only, where the Junior Lien Commitment Information Sheet is issued in lieu of the ALTA Commitment, and the ALTA Short Form Residential Loan Policy; or the Limited Loan Coverage Policy is issued.

<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001 .....	\$165
\$15,001 to \$20,000 .....	180
20,001 to 30,000 .....	195
30,001 to 40,000 .....	210
40,001 to 50,000 .....	230
50,001 to 60,000 .....	250
60,001 to 70,000 .....	270
70,001 to 80,000 .....	290
80,001 to 90,000 .....	310
90,001 to 100,000 .....	330
Over 100,000, add .....	\$1.50 per thousand

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# CHICAGO TITLE COMPANY, LLC

## 2.08 Summary of Charges for ALTA Homeowners Policy of Title Insurance.

Amount of Insurance	Fee
Up to \$80,000	\$470
\$80,001 to \$90,000	\$491
\$90,001 to \$100,000	\$511
\$100,001 to \$110,000	\$524
\$110,001 to \$120,000	\$538
\$120,001 to \$130,000	\$551
\$130,001 to \$140,000	\$564
\$140,001 to \$150,000	\$578
\$150,001 to \$160,000	\$591
\$160,001 to \$170,000	\$605
\$170,001 to \$180,000	\$618
\$180,001 to \$190,000	\$632
\$190,001 to \$200,000	\$645
\$200,001 to \$210,000	\$659
\$210,001 to \$220,000	\$672
\$220,001 to \$230,000	\$685
\$230,001 to \$240,000	\$699
\$240,001 to \$250,000	\$712
\$250,000 to \$275,000	\$745
\$275,001 to \$300,000	\$780
\$300,001 to \$325,000	\$813
\$325,001 to \$350,000	\$847
\$350,001 to \$375,000	\$880
\$375,001 to \$400,000	\$914
\$400,001 to \$425,000	\$931
\$425,001 to \$450,000	\$964
\$450,001 to \$475,000	\$997
\$475,001 to \$500,000	\$1,030

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Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand

For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand

For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

# CHICAGO TITLE COMPANY, LLC

## 2.09 Summary of Charges for Expanded Coverage Residential Loan Policies

Amount of Insurance	Fee
Up to \$80,000	\$363
\$80,001 to \$90,000	\$377
\$90,001 to \$100,000	\$392
\$100,001 to \$110,000	\$405
\$110,001 to \$120,000	\$419
\$120,001 to \$130,000	\$433
\$130,001 to \$140,000	\$447
\$140,001 to \$150,000	\$461
\$150,001 to \$160,000	\$475
\$160,001 to \$170,000	\$488
\$170,001 to \$180,000	\$503
\$180,001 to \$190,000	\$517
\$190,001 to \$200,000	\$530
\$200,001 to \$210,000	\$545
\$210,001 to \$220,000	\$559
\$220,001 to \$230,000	\$572
\$230,001 to \$240,000	\$586
\$240,001 to \$250,000	\$620
\$250,000 to \$275,000	\$656
\$275,001 to \$300,000	\$690
\$300,001 to \$325,000	\$725
\$325,001 to \$350,000	\$759
\$350,001 to \$375,000	\$794
\$375,001 to \$400,000	\$828
\$400,001 to \$425,000	\$864
\$425,001 to \$450,000	\$898
\$450,001 to \$475,000	\$933
\$475,001 to \$500,000	\$949

Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand

For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand

For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand



CHICAGO TITLE COMPANY, LLC

2.10 ( SECTION HELD OPEN FOR FUTURE USE )

2.11 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement

**A. Amount of Insurance**

The Amount of Insurance for an ALTA Pre-Foreclosure Policy shall equal either the face amount of the mortgage to be foreclosed or the outstanding balance of the mortgage to be foreclosed as requested by the Insured.

**B. Basic Rate for ALTA Limited Pre-Foreclosure Policy**

For the first \$250,000.00 of liability - \$350.00

For each additional \$1,000.00 (or fraction thereof)  
above \$250,000.00 and up to \$1,000,000 - \$ 0.60

For each additional \$1,000.00 (or fraction thereof)  
above \$1,000,000.00 - \$ 0.40

**C. Date Down Endorsement**

ALTA Limited Pre-Foreclosure Date Down Endorsement\*\* \$50.00  
(See Section 5.13, Class L)

\*\*(Endorsement to be issued only in connection with a previously issued ALTA Limited Pre-Foreclosure Policy to date down the policy prior to or during a foreclosure of the lender's mortgage insured by the policy).

### SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION

#### 3.01 Development Loans

The company will insure the lien of a development loan for site improvements, such as streets and sewers to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$.90 per thousand. No reissue credit from any prior policy will be allowed toward this premium, and no reissue credit will be allowed on any future policy by virtue of having issued a development loan policy at this price.

If a development loan does not qualify under these guidelines, charge the rate for a commercial loan policy set forth in Section 2.03. Reissue credit is available when the loan qualifies under Section 5.01 and does not qualify for the rate set forth above.

#### 3.02 Construction Loans on One-To-Four-Family Residential Properties

Residential construction loans are handled as follows:

A commitment is issued to the construction lender. The fee is \$275 to a builder/investor or a builder/developer and charged when the construction loan Mortgage/Modification is recorded.

#### 3.03 Builder's/Investor's Rate

The Builder's/Investor's Rate on orders placed after September 15, 2003, is \$1.50 per thousand for the first \$250,000 of liability, and \$1 per thousand for liability above \$250,000, minimum \$250. The Builder's/Investor's Rate will apply in the following situations:

- A. Where two or more houses are constructed, or to be constructed, on building plots within the same chain of title, and requiring only one examination of the original base title; or
- B. Where one or more building plots have been acquired and so improved within a subdivision, the title to which we have insured; or
- C. Where one or more plots have been acquired by an established residential builder/investor; and
- D. Where the builder/investor is paying for the title insurance.

## CHICAGO TITLE COMPANY, LLC

### 3.04 Subdivision Charge

A special charge known as the subdivision charge will be granted under the following circumstances:

- A. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- B. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title; and
- C. The owner of such premises has either an outstanding owner's title insurance policy thereon, issued by the Company, or has caused the Company to prepare a blanket title report covering all of said premises owned by him. (Note: A minimum charge for the preparation of such blanket title report may be necessary in individual cases.)

The Subdivision Charge shall be quoted by the revenue manager. The quote shall be in writing and given a contract rate number. All subsequent orders placed pursuant to this quotation shall have this number affixed to the "Order Sheet". Copies of all Subdivision Charge quotations are to be given to the Metro Manager, the affected Branch Manager, and Office Counsel. A copy of each contract shall be filed in the Contract Rate Book.

Before the rate is established and quoted to the customer, it must be filed with the Kansas Insurance Department under the "U & U Rule".

### 3.05 Developer and Builder Rate

Where the Developer is also the builder on one or more building plots within a subdivision and we have already insured the Developer's underlying subdivision base Title.

The Developer and Builder rate is \$1.50 per thousand for the first \$200,000 of Liability, and \$.50 per thousand for liability above \$200,000, minimum \$250.

### 3.06 ( SECTION HELD OPEN FOR FUTURE USE )

### 3.07 ( SECTION HELD OPEN FOR FUTURE USE )

### 3.08 Rundown and Endorsement on Construction Loan Policies.

Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is no additional charge for periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, however, the charge for each rundown and endorsement shall be \$150.



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3.09 Permanent Loans on New Commercial Projects

Where the Company has previously insured the lien of a construction loan on a commercial project, and collected the appropriate premium therefor, we will insure the lien of a permanent mortgage, which replaces the construction mortgage, for a processing or work charge only. If the amount of the permanent mortgage exceeds the amount of the construction mortgage, it will be necessary to bill additional premium for the excess amount. The processing charge is \$250.00. Of course, any extended or special coverages given in the permanent loan policy should be billed at the appropriate rate in addition to the work charge.

If an unusual amount of work is involved, we must file our rate under the "U and U Rule".

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Commissioner of Insurance

**SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES**

**4.01 Additional Charges**

All of the above charges are for ordinary or normal cases.

When the premises to be insured consist of multiple tracts coming from separate chains of title, an additional charge of \$100.00 for each additional tract for residential and \$150 for each additional tract for non-residential shall be made.

In cases involving a long and intricate title, an appropriate additional charge, fixed by the examiner, will be made.

In order to comply with Kansas law, a special rate filing will need to be made under the "Unique and Unusual Rule". Consult the Area Manager in these cases.

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**4.02 Commitment Charges**

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

A "Preliminary Title 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 a Preliminary Title Report on 1-to-4-family residential properties is \$250.00. Charge \$125.00 for each update report issued.
- B. A commitment charge of \$350 on a 1-4 family residential property, which includes the curative work.
- C. The fee for a Preliminary Title Report on commercial properties is \$500.00.
- D. If more than three hours of search and examination time is required, add \$100.00 to the charge for the Preliminary Title Report or Commitment.
- E. A commitment charge of \$150.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$200.00.
- F. A commitment charge of \$500.00 is made on commercial properties.
- G. An examination fee of \$350 on commercial transactions which includes but is not limited to curative work.

## CHICAGO TITLE COMPANY, LLC

The Commitment Charges at "B", "D", "E" and "F" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment charge.

Amounts paid for Preliminary Title Reports or Commitments, except construction binders issued by Chicago Title (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports.

### 4.03 Special Coverages

#### Extraordinary Risks

Our published schedule of rates creates sufficient reserves to cover losses arising from our assumption of "normal" risks. While we sometimes accept greater-than-normal risks, our loss experience is naturally less favorable in such cases. It is therefore the Company's policy that, where appropriate underwriting authority has determined that an extraordinary risk is nevertheless acceptable, the Company should be compensated accordingly. It is not possible to enumerate these risks, but they might be such things as insuring against forced removal by reason of an encroachment, or deleting some cloud on the title, such as by adverse possession affidavit, without requiring suit to quiet title. The possibilities are as diverse as the imaginations of counsel are fertile. Likewise, it is not possible to formulate any schedule of charges for such risks. Unless there is a sufficient experience or custom factor to serve as a guide, an officer should be consulted.

If unusual or unique circumstances require additional charges, a special rate filing under the "U and U Rule" is required.

### 4.04 (SECTION HELD OPEN FOR FUTURE USE)

### 4.05 Service and Closing Fees

#### I. Residential Properties:

Standard Escrow Related Fees across all metro area residential escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.

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CHICAGO TITLE COMPANY, LLC

**SALE TRANSACTIONS WITH NEW LOAN**

Seller Fees:	\$0	New Construction transaction where seller is builder or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$335	Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Relocation Transactions where commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Non-Realtor Assisted (FSBO) Customary Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
Buyer Fees	\$0	New Construction transaction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services/
	\$375	Escrow Fee/Settlement Services when loan obtained with an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$200	Jr. Lien Closing Fee, if closed simultaneous with first mortgage, inclusive of courier/overnight delivery & services and wire fees & services.

CHICAGO TITLE COMPANY, LLC

**SALE TRANSACTION WITH OTHER FINANCING OR CASH**

Seller Fees:	\$0	New Construction transaction where seller is builder or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services. <b>FILED</b>
	\$375	Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services. <b>FEB 03 2020</b> <b>VICKI SCHMIDT</b> <b>Commissioner of Insurance</b>
	\$335	Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Relocation Transactions where the commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Non-Realtor Assisted (FSBO) Customary Transactions inclusive of courier/overnight delivery & services and wire fees & services.
Buyer Fee	\$250	Escrow/Settlement Services, cash transaction, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Escrow/Settlement Services when new loan is with anyone other than an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$0	New construction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.

**REFINANCES**

Borrower	\$375	Escrow Fee/Settlement Services, inclusive of courier/overnight delivery & services and wire fees & services.
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**CLOSING FEES FOR CENTRALIZED RATE**

Escrow Fee/Settlement Services in connection with transactions insured within the program guidelines shown in Section 5.15a – Centralized Refinance Rate, and where a closing statement and other documents are prepared by Centralized Processing Unit.

Liability Amount	Amount	
Up to \$100,000	\$325	FILED
\$100,001 to \$125,000	\$350	
\$125,001 to \$150,000	\$375	FEB 03 2020
\$150,001 to \$175,000	\$420	
\$175,001 to \$200,000	\$425	VICKI SCHMIDT
\$200,001 to \$250,000	\$430	Commissioner of Insurance
\$250,001 to \$300,000	\$435	
\$300,001 to \$350,000	\$440	
\$350,001 to \$400,000	\$445	
\$400,001 to \$450,000	\$450	
\$450,001 to \$500,000	\$455	
\$500,001 to \$1,000,000	\$500	

For transactions exceeding \$1,000,000 in liability, the closing fee is \$500 plus \$1.00 per thousand.

An additional fee for notary services in the amount of \$75 may be charged in counties outside Johnson and Wyandotte.



CHICAGO TITLE COMPANY, LLC

**OTHER**

Witness Signing	\$200	Accommodation Signing - Buyer/Borrower
Witness Signing	\$150	Accommodation Signing - Seller
Document Preparation	\$50	
Courier/Overnight Delivery & Services	\$28	Handling and delivery fee when not subject to inclusive closing fee.
Wire Fees & Services	\$28	For outgoing wires when not subject to inclusive closing fee.

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**TITLE SERVICE FEES**

Residential Relo Search Package	\$250	Property search without issuing a commitment for relocation transaction
Residential Relo Search Package	\$375	Property search when issuing a commitment for relocation transactions.
Document Copies	\$25	Up to five (5) pages – additional pages at \$2 each.

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II. Commercial Properties:

A. Sale Transactions:

<b><u>Sale Amount:</u></b>	<b><u>Rate:</u></b>
\$500,000 or less -	\$600.00
\$500,001 to \$2,000,000 -	\$800.00
\$2,000,001 to \$5,000,000 -	\$1,000.00
\$5,000,001 and above -	\$1,250.00

B. Refinance Transactions:

<b><u>Loan Amount:</u></b>	<b><u>Rate:</u></b>
\$500,000 or less -	\$400.00
\$500,001 to \$2,000,000 -	\$600.00
\$2,000,001 to \$5,000,000	\$800.00
\$5,000,001 and above	\$1,000.00

CHICAGO TITLE COMPANY, LLC

4.06 Copies of Policies

If an insured requests a copy of his policy more than 6 months after the original has been issued, we require that the request be in writing, and charge \$25.00.

If the insured requests a duplicate original - charge \$75.00.

These charges shall be waived if the insured establishes to our satisfaction that he never received the original policy.

4.07 Charge for Mortgage failing to meet register of deeds format requirements

A service charge of \$50 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds formatting requirements concerning width of margins.

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**SECTION 5 OTHER SPECIAL RATES**

**5.01 Commercial Reissue Rate**

The reissue rate applies only to policies on property other than one-to-four family. The reissue rate is the Commercial Rate, less the reissue credit.

Reissue rates apply when a prior owner's title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to the current owner and is available to us.

**Commercial Reissue Credit.**

- A. The reissue credit shall be 40 percent of the regular rate on the amount of the prior owner's policy, or the most recent loan policy, if more recent and for a greater amount.

Liability in excess of the amount of the prior policy will be billed at the regular rate.

- B. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no reissue credit is available.

**5.02 No Longer Applicable – Open For Future Use**

**5.03 Commercial Substitution Rate**

In cases involving commercial or industrial property where we have an existing loan policy not over three years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount over said amount.

**5.04 No longer applicable - Open for future use**

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5.05 Residential Second Rate (also known as Home Equity Rate)

**HOME EQUITY LOAN PROGRAM**

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

1. ALTA Form 6-06 and 6.2-06, Variable Rate Mortgage.
2. ALTA Form 14-06 Series, Future Advances.

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**RATE SCHEDULE:**

\$155	\$15,000 or less
\$165	\$15,001 to \$20,000
\$180	\$20,001 to \$30,000
\$205	\$30,001 to \$40,000
\$225	\$40,001 to \$50,000
\$245	\$50,001 to \$60,000
\$265	\$60,001 to \$70,000
\$275	\$70,001 to \$80,000
\$300	\$80,001 to \$90,000
\$320	\$90,001 to \$100,000
Add \$1.50	Per thousand for policies greater than \$100,001

**SPECIAL CONDITIONS & PROCEDURES:**

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.
2. This rate is applicable when the policy to be issued insures any junior mortgage on residential property, provided all of the conditions set forth herein are met.

## CHICAGO TITLE COMPANY, LLC

### 5.06 Future Advances

Where the Company endorses an existing loan policy to cover a future advance, make a rundown charge of \$50.00, plus 60% of the regular rate on the amount of the advance, to the extent that the total indebtedness after the advance does not exceed the original face amount of the policy. If the total indebtedness after the advance does exceed the original face amount of the policy, charge 100% of the regular rate on the portion of the advance that causes the original face amount of the policy to be exceeded.

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### 5.07 Swing Loans

A residential purchaser frequently contemplates using the proceeds of the sale of his prior residence to apply to the purchase of a new one. Where the prior residence has not yet been sold, or the sale thereof has not yet closed, it is sometimes necessary for him to obtain a "swing loan" on the prior residence to generate the funds necessary to close on the new one. The full rate, as determined under Sec. 2.01 hereof, should be charged for any policy insuring a swing loan mortgage on the prior residence. Thereafter, when the prior residence is sold, and we issue a policy to the purchaser, the seller is entitled to a credit against the premium therefor equivalent to the premium paid for the swing loan policy, less \$75.00

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### 5.08 SECTION HELD OPEN FOR FUTURE USE

### 5.09 SECTION HELD OPEN FOR FUTURE USE

### 5.10 Contracts for Deed

Where an insured (as defined in paragraph 1(a) of the Conditions and Stipulations) in a contract for deed policy has or is about to acquire fee title by reason of full performance of the contract for deed, we will issue a dated-down policy showing title vested in our insured, which policy should be in the amount of the current fair market value of the property, for a processing charge of \$75.00, plus the regular rate on the excess of current fair market value over the original policy amount. The contract for deed policy must be surrendered for cancellation.

### 5.11 Nonstandard Endorsement Charge

A nonstandard endorsement charge is imposed when a proposed insured requests and the Company agrees to a modification of the language of a standard endorsement. The charge is \$100 per endorsement.

### 5.12 (SECTION HELD OPEN FOR FUTURE USE)

## CHICAGO TITLE COMPANY, LLC

### 5.13 Standard Endorsements - Classification and Charges

#### **Class A – Additional 25%<sup>1</sup> (\$250 minimum) (See Section 5.14)**

- ALTA Form 10.1-06 (Assignment and Date Down) [Nonresidential]
- ALTA Form 11-06 (Mortgage Modification) [Nonresidential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Nonresidential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Nonresidential]<sup>2</sup>
- ALTA Form 30-06 (One-to-Four Family Shared Appreciation Mortgage) [Residential]
- ALTA Form 30.1-06 (Commercial Participation Interest) [Nonresidential]
- Date-Down Endorsement 1 [Nonresidential and No Construction]
- Policy Modification 15 (Increase of Insurance)
- Post-Policy Transaction Modification [Nonresidential]

#### **Class B – Additional 20%**

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 2)<sup>3</sup>
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 2)<sup>3</sup>

#### **Class C – Additional 15%**

**{Reserved for Future Use}**

<sup>1</sup>When the charge is expressed as "additional \_ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.

<sup>2</sup>The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.

<sup>3</sup>In zoning Risk Level 1, all of the following must be true:

- (a) No improvements within the last 12 months and none contemplated.
- (b) Zoning has been in effect at least one year.
- (c) Use of property is not changing.

If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2.



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**Class D – Additional 10%**

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 2)<sup>3</sup>
- ALTA Form 15-06 (Non-Imputation – Full Equity Transfer)
- ALTA Form 15.1-06 (Non-Imputation – Additional Insured)
- ALTA Form 15.2-06 (Non-Imputation – Partial Equity Transfer)
- ALTA Form 31-06 (Severable Improvements)
- ALTA Form 43-06 (Anti-Taint)
- ALTA 46-06 (Option)
- Fairway (Change in Composition of Insured Entity)
- Option Endorsement
- Option Endorsement (Loan Policy)
- Option to Repurchase or Lease (Owner's Policy)
- SE 199 (Wind Farm Zoning Endorsement) (ALTA 3.1 MOD)

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**Class E - 10 cents per Thousand**

- 1001-KS (Mechanic's Lien - Statutory Bond)

**Class F - \$400**

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 1)<sup>3</sup>
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 1)<sup>3</sup>

**Class G - \$350**

- Small Commercial Loan Policy Endorsement Pack (ALTA 9-06 – Restrictions, Encroachments, Minerals; ALTA 22-06 – Location; ALTA 19-06/19.1-06 – Contiguity; ALTA 17-06 – Access; ALTA 18-06/18.1-06 – Tax Parcel; ALTA 25-06 – Same As Survey) [Nonresidential]

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**Class H - \$200**

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 1)<sup>3</sup>
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Nonresidential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Nonresidential]
- ALTA Form 40-06 (Tax Credit – Owner's Policy)
- ALTA Form 40.1-06 (Tax Credit – Defined Amount – Owner's Policy)<sup>2</sup>
- Assumption [Nonresidential]
- Anti-Clogging
- Change of Name of Insured Endorsement [Nonresidential]
- Post-Policy Transaction Modification [Nonresidential Construction Date Down]
- Shopping Center [Nonresidential]
- Synthetic Lease (Lease vs. Mortgage) [Nonresidential]
- Tax Benefit Endorsement [Nonresidential]

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**Class I - \$150**

- ALTA Form 1-06 (Street Assessments) [Nonresidential]
- ALTA Form 4-06 (Condominium) [Nonresidential]
- ALTA Form 4.1-06 (Condominium) [Nonresidential]
- ALTA Form 5-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 5.1-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 6-06 (Variable Rate) [Nonresidential]
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization) [Nonresidential]
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification) [Nonresidential]
- ALTA Form 8.2-06 (Commercial Environmental Lien) [Nonresidential]
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy) [Nonresidential]
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy) [Nonresidential]
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy) [Nonresidential]
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) [Nonresidential]
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Residential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Residential]
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy) [Nonresidential]
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Residential]



CHICAGO TITLE COMPANY, LLC

- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy) [Nonresidential]
- ALTA Form 10.1-06 (Assignment and Date Down) [Residential]
- ALTA Form 11-06 (Mortgage Modification) [Residential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Residential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Residential]<sup>2</sup>
- ALTA Form 12-06 (Aggregation – Loan Policy)
- ALTA Form 12.1-06 (Aggregation – State Limits – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority) [Nonresidential]
- ALTA Form 14.1-06 (Future Advance – Knowledge) [Nonresidential]
- ALTA Form 14.2-06 (Future Advance – Letter of Credit) [Nonresidential]
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage) [Nonresidential]
- ALTA Form 16-06 (Mezzanine Financing)
- ALTA Form 17-06 (Access and Entry) [Nonresidential]
- ALTA Form 17.1-06 (Indirect Access and Entry) [Nonresidential]
- ALTA Form 17.2-06 (Utility Access) [Nonresidential]
- ALTA Form 18-06 (Single Tax Parcel) [Nonresidential]
- ALTA Form 18.1-06 (Multiple Tax Parcel) [Nonresidential]
- ALTA Form 19-06 (Contiguity – Multiple Parcels) [Nonresidential]
- ALTA Form 19.1-06 (Contiguity – Single Parcel) [Nonresidential]
- ALTA Form 19.2-06 (Contiguity – Specified Parcels) [Nonresidential]
- ALTA Form 20-06 (First Loss – Multiple Parcel Transaction)
- ALTA Form 22-06 (Location) [Nonresidential]
- ALTA Form 22.1-06 (Location and Map) [Nonresidential]
- ALTA Form 24-06 (Doing Business) [Nonresidential]
- ALTA Form 25-06 (Same as Survey) [Nonresidential]
- ALTA Form 25.1-06 (Same as Portion of Survey) [Nonresidential]
- ALTA Form 26-06 (Subdivision) [Nonresidential]
- ALTA Form 28-06 (Easement – Damage or Enforced Removal)
- ALTA Form 28.1-06 (Encroachments – Boundaries and Easements)
- ALTA Form 28.2-06 (Encroachments – Boundaries and Easements – Described Improvements)
- ALTA Form 28.3-06 (Encroachments – Boundaries and Easements – Described Improvements and Land Under Development)
- ALTA Form 29-06 (Interest Rate Swap – Direct Obligation)
- ALTA Form 29.1-06 (Interest Rate Swap – Additional Interest)
- ALTA Form 29.2-06 (Interest Rate Swap – Direct Obligation – Defined Amount)<sup>2</sup>
- ALTA Form 29.3-06 (Interest Rate Swap – Additional Interest – Defined Amount)<sup>2</sup>
- ALTA Form 35-06 (Minerals and Other Subsurface Substances – Buildings)
- ALTA Form 35.1-06 (Minerals and Other Subsurface Substances – Improvements)
- ALTA Form 35.2-06 (Minerals and Other Subsurface Substances – Described Improvements)
- ALTA Form 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development)

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## CHICAGO TITLE COMPANY, LLC

- ALTA Form 36-06 (Energy Project – Leasehold/Easement – Owner's Policy)
- ALTA Form 36.1-06 (Energy Project – Leasehold/Easement – Loan Policy)
- ALTA Form 36.2-06 (Energy Project – Leasehold – Owner's Policy)
- ALTA Form 36.3-06 (Energy Project – Leasehold – Loan Policy)
- ALTA Form 36.4-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 36.5-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy)
- ALTA Form 36.6-06 (Energy Project – Encroachments)
- ALTA Form 36.7-06 (Energy Project – Fee Estate – Owner's Policy)
- ALTA Form 36.8-06 (Energy Project – Fee Estate – Loan Policy)
- ALTA Form 37-06 (Assignment of Rents or Leases) [Nonresidential]
- ALTA Form 38-06 (Mortgage Tax)
- ALTA Form 41-06 (Water – Buildings)
- ALTA Form 41.1-06 (Water – Improvements)
- ALTA Form 41.2-06 (Water – Described Improvements)
- ALTA Form 41.3-06 (Water – Land Under Development)
- ALTA Form 42-06 (Commercial Lender Group) [Nonresidential]
- ALTA Form 45-06 (Pari Passu Mortgage)
- Post-Policy Transaction Modification [Residential – Date Down]
- Bondholder (Mod 119.4)
- Bonds – Loss Payee
- Bonds – Non Merger of Sub-Leasehold
- CLTA Form 107.9 (Additional Insured) [Nonresidential]
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance) [Nonresidential]
- Effect of Tax Sale on Easement
- Encroachment Endorsement 1
- Encroachment Endorsement 2
- Foundation – Survey Endorsement [Nonresidential]
- Inflation Protection – One-to-Four Family [Residential]
- Installment Contract Purchaser [Nonresidential]
- Large Mutual Note [Nonresidential]
- Merger – Mortgage and Fee [Nonresidential]
- Restrictions 4A (Violation of Building Line) [Nonresidential]
- SE 198 - Wind Farm – Electrical Generation and Transmission
- SE 201 - Wind Farm – Single Integrated Project Access and Entry
- SE 248 - Wind Farm – Contiguity Endorsement
- Successor Endorsement
- USA Form Policy – Date Down
- All endorsement forms filed with the Kansas Insurance Commission not otherwise listed in this Section other

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## Class J – RESERVED FOR FUTURE USE

CHICAGO TITLE COMPANY, LLC

**Class K - \$75 - Residential Only**

- ALTA Form 7 Series
- ALTA Form 10-06 (Assignment)
- Assumption
- Change of Name of Insured Endorsement
- Post-Policy Transaction Modification [Residential – No Date Down]

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**Class L – \$50**

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- ALTA Form 32-06 (Construction Loan – Loss of Priority)
- ALTA Form 32.1-06 (Construction Loan – Loss of Priority – Direct Payment)
- ALTA Form 32.2-06 (Construction Loan – Loss of Priority – Insured's Direct Payment)
- ALTA Form 33-06 (Disbursement)
- ALTA Limited Pre-Foreclosure Date Down Endorsement (See Section 2.12(C))
- Installment Contract Purchaser [Residential]

**Class M - \$25 - Residential Only**

- ALTA Form 17-06 (Access and Entry)
- ALTA Form 17.1-06 (Indirect Access and Entry)
- ALTA Form 17.2-06 (Utility Access)
- ALTA Form 18-06 (Single Tax Parcel)
- ALTA Form 18.1-06 (Multiple Tax Parcel)
- ALTA Form 19-06 (Contiguity – Multiple Parcels)
- ALTA Form 19.1-06 (Contiguity – Single Parcel)
- ALTA Form 19.2-06 (Contiguity – Specified Parcels)
- ALTA Form 24-06 (Doing Business)
- ALTA Form 25-06 (Same as Survey)
- ALTA Form 25.1-06 (Same as Portion of Survey)
- ALTA Form 26-06 (Subdivision)
- ALTA Form 37-06 (Assignment of Rents or Leases)
- ALTA JR Loan Endorsement 1
- ALTA JR Loan Endorsement 2
- CLTA Form 107.9 (Additional Insured)
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance)
- Foundation – Survey Endorsement
- Merger – Mortgage and Fee

CHICAGO TITLE COMPANY, LLC

**Class N - No Charge – Residential Only**

- ALTA Form 1-06 (Street Assessments)
- ALTA Form 4-06 (Condominium)
- ALTA Form 4.1-06 (Condominium)
- ALTA Form 5-06 (Planned Unit Development)
- ALTA Form 5.1-06 (Planned Unit Development)
- ALTA Form 6-06 (Variable Rate)
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization)
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification)
- ALTA Form 7-06 (Manufactured Housing Unit)
- ALTA Form 7.1-06 (Manufactured Housing – Conversion – Loan Policy)
- ALTA Form 7.2-06 (Manufactured Housing – Conversion – Owner's Policy)
- ALTA Form 8.1-06 (Environmental Protection Lien)
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy)
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy)
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy)
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy)
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy)
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority)
- ALTA Form 14.1-06 (Future Advance – Knowledge)
- ALTA Form 14.2-06 (Future Advance – Letter of Credit)
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage)
- ALTA Form 22-06 (Location)
- ALTA Form 22.1-06 (Location and Map)
- Bi-weekly
- FNMA Balloon Mortgage Endorsement
- Large Mutual Note
- Restrictions 4A (Violation of Building Line)

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**Class O – Price based on Risk Assumed**

- ALTA Form 34-06 (Identified Risk Coverage)
- Blank Endorsement



## CHICAGO TITLE COMPANY, LLC

### Class P – No Charge

- ALTA Form 13-06 (Leasehold – Owner's Policy)
- ALTA Form 13.1-06 (Leasehold – Loan Policy)
- ALTA Form 23-06 (Coinsurance – Single Policy)
- ALTA Form 39-06 (Policy Authentication)
- ALTA Form 44-06 (Insured Mortgage Recording)
- Lack of Signatures – Loan Policy
- Lack of Signatures – Owner's Policy
- Facilities Endorsement
- SE 200 (Wind Farm – Leasehold and Easement Endorsement) (ALTA 13.06 MOD)
- Waiver of Arbitration

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#### 5.14 Endorsements Subsequent to Policy Issuance

For Class A endorsements on post-policy transactions, ("PPT"<sup>4</sup> endorsements), the charge is the greater of:

1. 25% of the whole premium applicable to the policy; or
2. \$50 per hour with a minimum charge of \$250

[This charge is not divided with agents. Agent charges, if applicable, are in addition to the charge so determined.]

<sup>4</sup>Any endorsement issued in conjunction with a transaction involving the land or the insured mortgage subsequent to the issuance of the policy, in connection with which any of the following occur: (1) the name of the insured is changed; (2) we are asked to amend the description of the insured mortgage to include another instrument; (3) the description of the land is changing by either addition or deletion of land; (4) we are asked to redate the policy to a current date; or (5) we are asked to insure against instruments appearing of record between the policy date and the current date.

## CHICAGO TITLE COMPANY, LLC

### 5.15 Centralized Refinance Rates

#### A. Centralized Refinance Rate I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

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The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000.00;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

**Note 1:** Not applicable to construction loans or loan policies issued concurrently with owner's policies.

**Note 2:** Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 5-06, ALTA 6-06, ALTA 6.2-06, and ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

**Note 3:** No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

CHICAGO TITLE COMPANY, LLC

B. Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

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The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.



## CHICAGO TITLE COMPANY, LLC

**Note 1:** Not applicable to construction loans or loan policies issued concurrently with owner's policies.

**Note 2:** There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

**Note 3:** In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

### 5.16 A.I.R. Rates

For residential refinance transaction where FNAS is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000.....	\$600
\$250,001 to \$500,000.....	\$750
\$500,001 to \$750,000.....	\$850
\$750,001 to \$1,000,000.....	\$960
\$1,000,001 to \$1,250,000.....	\$1,060
\$1,250,001 to \$1,500,000.....	\$1,160

### 5.17 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

CHICAGO TITLE COMPANY, LLC

**SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES**

6.01 Ownership and Encumbrance Report - One to Four Family Residential Property  
- \$125.00

This product is offered when the customer requests written, verified ownership and encumbrance information but does not require insurance.

It includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Liens, encumbrances and other matters agreed to by the customer and the Company

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The amount of this fee can be applied toward a Chicago Title insurance product if requested within 6 months of the report issue date.

6.02 Ownership and Encumbrance Report - Commercial Property  
- \$300.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page

6.03 Complete Property Information Report - One to Four Family Residential Property  
- No insurance \$250.00, Updates \$125 each.

This product is offered when there is no expectation of producing an insurance product within the next six months.

It Includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Easements
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Chicago Title insurance product if requested within 6 months of the report issue date.

6.04 Complete Property Information Report - Commercial Property -\$500.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page.

CHICAGO TITLE COMPANY, LLC

**SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974**

Section 8(b) of the Real Estate Settlement Procedures Act of 1974, (Title 12 U.S.C., Sec. 2607) prohibits the giving or acceptance of "...any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person."

Violation of this section is a felony. Employees are warned that discriminatory or favorable pricing practices offered to a particular customer, which are not available to all customers similarly situated, may be considered a "kickback" or "thing of value" if the customer in question is in a position to direct future RESPA-covered orders to us, even though the transaction in question may not be a RESPA-covered transaction.

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## SECTION 8 KANSAS RATE REGULATION

Kansas law requires that each agent and insurer file all charges and rates made in connection with the issuance of a title insurance policy.

Once filed, these are the rates that must be charged. No deviations can be permitted unless a special rate is filed in accordance with the "Unique and Unusual Rule". This rule has been filed with our rates and is to be followed wherever a rate is to be quoted that varies from those filed with the Kansas Department of Insurance.

8.01 The "U and U" Rule :

### TITLE INSURANCE

#### SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

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**SECTION 9 APPLICABILITY OF RATES**

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.

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Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING\$ 400.00

includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

RESIDENTIAL REAL ESTATE CLOSING\$ 395.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker.

RESIDENTIAL REAL ESTATE CLOSING\$ 395.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker.

RESIDENTIAL LOAN CLOSING\$ 300.00

includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds

DOCUMENT PREPARATION when not included in closings:\$ 150.00

1. deeds
2. mortgages, notes
3. affidavits
4. assignments, releases
5. contract for deed/option contracts
6. real estate contracts
7. escrow deposit agreements

FEES FOR ANCILLARY SERVICES\$ 150.00

notary public fees  
cash  
contract for deed  
seller carry back  
assumption  
equity purchase  
exchange of property  
loan closing for third party lender  
other

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FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

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

\$ N/A  
\$ N/A

LOT SALE TO BUYER  
(not builder)

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

\$ N/A  
\$ N/A

PLATTING COMMITMENT

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

\$ N/A

INFORMATIONAL COMMITMENT

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

\$ 150.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ N/A

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ N/A

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ N/A

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ 150.00

DISBURSEMENT OF FUNDS

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

\$ 275.00

INDEMNITY DEPOSIT

held in escrow, no closing

\$ N/A

OTHER (Specify)

\$ N/A  
\$     
\$   

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PLEASE SEE ATTACHED

ATTACHMENT 2

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

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

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PLEASE SEE ATTACHED...

ATTACHMENT 3

Residential Title Insurance Rates

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN</u> <u>POLICY</u> issued with owners policy on new construction	\$ <u>N/A</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	\$ _____
<u>HOLD OPEN CHARGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	\$ _____
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	\$ _____
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$ _____
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - a loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ <u>N/A</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$ <u>N/A</u>

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DEVELOPMENT LOAN POLICY - a mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

\$ N/A

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ N/A

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

\$ \_\_\_\_\_

RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

\$ \_\_\_\_\_

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$ N/A

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

\$ NA

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.

\$ \_\_\_\_\_

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

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

\$ \_\_\_\_\_

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

**FILED**

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COMMERCIAL TITLE INSURANCE RATES -  
premiums charged on policies issued on  
transactions involving commercial,  
multi-family, or industrial real  
estate

\$ N/A

CANCELLATION FEE - a charge made for  
actual work performed on a title  
insurance file that for some reason or  
circumstances does not result in the  
issuance of a title insurance policy

\$ 150.00

OTHER - (Specify)

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

FCBWIA(ATTACHMENTS)  
TXTBULL

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## KANSAS RATE MANUAL

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## SECTION 1

### ORIGINAL TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. An owner's policy insuring a leasehold estate will not be issued for less than the insurable interest of the lessee.

The rates charged for original owner's or leasehold insurance shall be as per Appendix A, Page 9.

NOTE: If an Interim Title Insurance Commitment is desired, see Section 15 for additional cost.

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## SECTION 2

### REISSUE TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

Reissue rates apply up to the face amount of the previous owner's policy. If more insurance is desired under a reissue policy than was written in the original policy, the overage must be computed at original insurance rates in the applicable bracket or brackets.

- A. A purchaser or lessee of real estate from one whose title thereto has been insured prior to the application for a new policy shall be entitled to the following rates for owner's insurance in an amount up to the face of such policy, provided this Company is advised of the number of its former policy and its amount, or is provided with a copy of a policy issued by another underwriter acceptable to Lawyers Title Insurance Corporation.

The reissue rate shall be as follows:

0 – 5 Years . . . . .	.60% of the original rate for owner's policies
5 – 10 years . . . . .	75% of the original rate for owner's policies
Over 10 years . . . . .	100% of the original rate for owner's policies
Minimum Premium . . . . .	50.00

- B. When the insured under a loan policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee for the benefit of such insured shall be entitled to the following reissue rates of an owner's policy up to an amount equal to the face of such previous loan policy:

In all brackets . . . . .	30% of the original rate
Minimum Premium . . . . .	\$50.00

- C. If a contract purchaser, who has obtained a policy of this Company insuring his contract and thereafter obtains a deed given in pursuance of the contract, makes an application for an owner's policy within 5 years of the date of the contract and surrenders the policy insuring his contract, or a lessee who has obtained a leasehold policy of this Company insuring his lease and thereafter purchaser of the property made an application for an owner's policy within 5 years from the date of his leasehold policy and surrenders such policy, the following reissue rates apply to the face amount of the previous policy:

Up to \$50,000.00 of liability written . . . . .	30% of the original rate
Over \$50,000.00 and up to \$100,000.00, add . . . . .	25% of the original rate
Over \$100,000.00, add . . . . .	20% of the original rate
Minimum Premium . . . . .	\$50.00

NOTE: If Interim Title Insurance Commitment is desired, see Section 15 for additional cost.

### SECTION 3

#### **ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"**

(The word "Mortgage" shall be construed to mean any instrument commonly used in any given jurisdiction to secure a loan on real estate)

A first mortgage loan policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount in excess of the principal debt to cover interest, foreclosure costs, etc. Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Title Insurance Rates for First Mortgages".

The premium charged for original First Mortgage Insurance should be as per Appendix B, Page 10.

NOTE: If interim title insurance commitment is desired, see Section 15 for additional cost.

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### SECTION 4

#### **REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES"**

Except where the simultaneous mortgage rate applies as shown in Section 10 when the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the following reissue rates on such mortgage insurance up to the original face amount of such policy, provided this Company is advised of the number of its former policy and its amount, or is provided with a copy of a policy issued by another underwriter acceptable to Lawyers Title Insurance Corporation.

The reissue rate shall be as follows:

0 – 5 years . . . . .	60% of the original rate for loan policies
5 – 10 years . . . . .	75% of the original rate for loan policies
Over 10 years . . . . .	100% of the original rate for loan policies

Minimum Premium . . . . . \$50.00

If the amount of insurance desired under the loan policy is in excess of the original policy, the excess shall be computed at the original mortgage rates, Appendix B, Page 10, in the applicable bracket or brackets.

NOTE: If Interim Title Insurance Commitment is desired, see Section 15 for additional cost.

### SECTION 5

#### **SIMULTANEOUS ISSUANCE OF FIRST AND SECOND MORTGAGE LOAN POLICIES**

When loan policies are issued insuring simultaneously both the lender on a first mortgage and the lender on a second mortgage, the premium is computed on the aggregate amount of both mortgages at the rate applicable to first mortgage transaction. In addition to such premium, a charge of \$25.00 will be made for the second policy.



## SECTION 6

### ASSIGNMENT OF MORTGAGE LOANS

When a mortgage supported by a title policy of this Company is assigned, each successive assignee may obtain an endorsement to the existing policy, provided the title is certified down to a date which will include the filing for record of the assignment, at the following rates:

If issued within 2 years of the date of the former policy:

Premium for Endorsement . . . . .	\$25.00
Premium for new policy . . . . .	\$50.00

If issued more than 2 years after the date of the former policy, the following rates will apply based on the face amount of the policy:

	Per Thousand
Up to \$100,000.00 of liability written . . . . .	\$0.50
Over \$100,000 and up to \$500,000, add . . . . .	\$0.25
Over \$500,000.00, add . . . . .	\$0.10

Minimum Premium . . . . . \$50.00

NOTE: The above minimum premium applies to routine case only. An additional premium may be charged depending on the extent of services rendered.

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## SECTION 7

### SECOND MORTGAGES

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions, provided that the first mortgage has been insured. Where the first mortgage is not insured, the premium for second mortgage insurance shall be computed at rates applicable to Original Title Insurance Rates for Owner's and Leasehold Policies.

For Simultaneous Issuance of Owner's and Loan Policies, see Section 9.

## SECTION 8

### LIMITED COVERAGE JUNIOR LOAN POLICIES

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a governmental taxing authority, affecting the title to the land and not identified in the policy.

There will be a flat \$185.00 charge that will apply to most of the Junior Loan Policies. We will include a \$50.00 title search fee in the flat fee. If the coverage is less than \$150,000, the premium charge will be \$135.00. The total of the two charges (\$185.00) will be the standard charge for each Junior Loan Policy of \$150,000 or less. If the amount of insurance is greater than \$150,000, then we will charge an additional premium of \$1.00 per \$1,000 of coverage or portion thereof.

## SECTION 9

### SIMULTANEOUS ISSUANCE OF OWNER'S AND LOAN POLICIES

When an owner's policy and a loan policy covering identical land are issued simultaneously, the rates applicable for the owner's policy shall be the regular owner's rates. The premium for the loan policy so simultaneously issued will be \$25.00 for the amount of insurance not in excess of the owner's policy.



The premium on the amount of the loan policy exceeding the owner's policy is figured at the regular original title insurance rates for "First Mortgages" in the applicable bracket or brackets.

In all cases, the owner's policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear the same effective date and the owner's policy must show the mortgage as an exception. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of owner's and loan policies. This rate does not apply to simultaneous first and second mortgage transactions.

#### SECTION 10

##### **SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES**

When owner's and leasehold policies covering identical land are issued simultaneously, the rates for the owner's policy shall be the applicable owner's rates. The rates for the leasehold policy so simultaneously issued will be 30% of the rate for the owner's policy up to the amount of the owner's policy with the minimum premium being \$50.00. If the amount of insurance desired under the leasehold policy is in excess of the owner's policy, the excess shall be computed at the original owner's rates in the applicable bracket or brackets.

#### SECTION 11

##### **SIMULTANEOUS ISSUANCE OF TWO OWNER'S POLICIES INSURING THE FEE TITLE**

When two owner's policies covering identical land are issued simultaneously to different insureds, the applicable owner's rates shall apply to the policy in the larger amount and the premium on the other policy shall be computed at 30% of the original owner's rates, with a minimum of \$50.00.

#### SECTION 12

##### **LOAN POLICIES INSURING COMMERCIAL CONSTRUCTION LOANS**

The Company will, upon request, issue a loan policy with a term of coverage for 2 years only in connection with a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan. The rate for such insurance shall be as per Appendix B, Page 10. Upon request, the Company may extend the term and the charge for such extension shall be \$0.50 per thousand dollars of liability. Reissue may be applicable as provided in Section 2 herein.

Any loan policy issued with a terms of coverage for 2 years only should contain an exception in Schedule B as follows:

Notwithstanding any other provision of this policy, the Company shall be liable only for such loss or damage insured against by this policy which is actually sustained by the insured and reported to the Company on or before 2 years after the recorded of the mortgage described in Schedule A.

If the temporary or short term loan is "converted" to a permanent loan (which permanent loan is secured by the same security instrument), the risk rate for the policy insuring the permanent loan shall be 10% of the loan policy rates shown in Appendix B herein.

If, however, the temporary or short term loan for construction is refinanced by a permanent mortgage secured by a new and different security instrument, the Company will issue a new policy in connection with the permanent loan. The Reissue Rate shall apply to the loan policy insuring the permanent lender, but only up to the amount of the construction loan policy. For any amount of coverage exceeding the amount of the construction loan policy, the Original Loan Policy Rate shall apply. See Original Loan Policy Rates in Appendix B herein.

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Special rates may apply to extra hazardous or special coverage requests.

The minimum rate shall be \$50.00.

### **SECTION 13**

#### **LOAN POLICIES INSURING RESIDENTIAL CONSTRUCTION LOANS**

A loan policy will be issued, good for a period not to exceed one (1) year, in connection with a temporary construction loan for one-to-four family residential or condominium property for the following charge: \$25.00 for the first \$15,000 of liability, plus \$1.00 for each additional \$1,000 or fraction thereof, over \$15,000, with a minimum premium of \$50.00. Reissue rates are not applicable.

The temporary construction loan policy will be issued only in connection with a temporary and short term loan for the financing of construction secured by a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan.

If the particular mortgage or deed of trust insured by the construction loan policy becomes the permanent mortgage or deed of trust, a permanent loan policy will be issued for the applicable mortgage rates. However, after computing the premium at the applicable mortgage rates, credit will be allowed for the entire charge paid for the temporary construction loan policy or commitment, less \$50.00.

Should, however, the temporary construction loan be refinanced by a permanent loan secured by a new security instrument, no credit will be allowed toward the issuance of a new permanent loan policy.

Special rates apply to extra hazardous or special coverage requests.

### **SECTION 14**

#### **BUILDERS AND SUBDIVIDER'S RATE**

A special rate is available to a subdivider customarily engaged in such business who is subdividing unimproved land into five or more lots which devolve from a single base title or building sites for one-to-four family residential units, all of which are being developed for sale. This rate applies to Owner's Policies only.

This same rate is applicable to builders who are customarily engaged in the business of building one-to-four family residential units, provided five or more units are being built on lots which devolve from a single base title. This rate is also applicable to builders of condominiums of five or more units. This rate applies to Owner's Policies only.

The builder and subdivider's rate shall be \$2.10 per thousand, with a minimum premium of \$50.00.

### **SECTION 15**

#### **INTERIM TITLE INSURANCE COMMITMENTS**

A title insurance commitment is issued to show liens, defects and objections to the title to be paid or removed before a policy can be issued, and the exceptions, if any, which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the commitment have been satisfied.

When a title insurance commitment is required for the closing of any transaction, the Company's charge is the premium on the policy committed for at the applicable title insurance rates, plus \$25.00. If the transaction falls through, and no policy is issued, the charge will be 40% of the foregoing charge with a minimum of \$50.00.

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## SECTION 16

### **ENDORSEMENT & MISCELLANEOUS CHARGES**

See Appendix C for a complete list of Endorsements with the applicable rate.

For reviewing a policy which was correctly issued in the original instance to change the name of the insured, eliminate an exception, etc. the charge will be \$50.00.

For issuing an endorsement to a policy which was correctly issued in the original instance to change the name of the insured, eliminate an exception, etc. the charge will be \$10.00.

## SECTION 17

### **SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS**

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, as such risk may be treated on an individual basis.

Requests for treatment under this rule shall be submitted to the Insurance Commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2402(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

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## SECTION 18

### **SIMPLIFIED REFINANCE TITLE RATES**

1. For residential refinance mortgage loan transactions on one to four family properties where the order is initiated and coordinated with LandAmerica OneStop, some similar Unit of the company or one of its' agents operating in a similar capacity, any of which must provide a centralized order processing and tracking capability, offer a central point of contact to the client that they are serving, and insure the loan transaction utilizing the ALTA Short Form Residential Loan Policy, then the following rates may apply:

<u>Liability</u>	<u>Rate</u>
\$0 – \$659,000.00	\$350.00

2. For all residential refinance mortgage loan transaction on one to four family properties where a lender agrees that all orders must be ordered through LandAmerica OneStop, some similar unit of the Company or one of its' agents operating in a similar capacity, be processed and delivered through a centralized electronic platform, not require the issuance of a title insurance commitment, be insured utilizing the ALTA Short Form Residential Loan Policy, and where compliance with established maximum cancellation rates occur, the following rates may apply:

<u>Policy Amount</u>	<u>Rate</u>
Up to the Fannie Mae/Freddie Mac Conforming loan limits.	\$350.00
\$1 over the Fannie Mae/Freddie Mac conforming loan limits to a maximum loan amount of \$650,000.00	\$425.00



## SECTION 19

### MASTER EQUITY LINE LOAN POLICY

<u>Policy Amount</u>	<u>Rate</u>
Up to and including \$250,000.00	\$50.00
\$250,000.00 - \$500,000.00	\$120.00

## SECTION 20

### MASTER REFINANCE LOAN POLICY

For residential refinance mortgage loan transactions on one-to-four family properties qualifying for lien protection coverage as outlined under the Company's Master Refinance Loan Policy Program and utilizing centralized order tracking and processing through the Company or one of its agents, the following rates apply for the Master Refinance Loan Policy and certificates:

<u>For mortgages securing amounts of:</u>	<u>Rate</u>
\$0 to \$650,000.00	\$350.00

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## SECTION 20

### GENERAL INFORMATION

All charges quoted herein are for title insurance only and do not include charges for searches, abstracts, attorneys' fees, escrow or closing services.

All charges quoted herein are minimum risk rate premiums. The Company reserves the right to charge additional amounts in cases where unusual insurance risks are assumed or unusual services are performed in the transaction.

All premiums quoted herein are net to the Company and the Company reserves the right to reject any application not satisfactory to it.

APPENDIX B

ORIGINAL TITLE INSURANCE RATES  
FOR LOAN POLICIES

\$20,000 (or less) .....	\$50.00
	PER THOUSAND
Over \$20,000 and up to \$50,000, add .....	\$2.50
Over \$50,000 and up to \$200,000, add .....	\$2.00
Over \$200,000 and up to \$500,000, add .....	\$1.75
Over \$500,000 and up to \$10,000,000, add .....	\$1.50
Over \$10,000,000 and up to \$15,000,000, add .....	\$1.25
Over \$15,000,000, add .....	\$1.00
Minimum Premium .....	\$50.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000 as a full \$1,000.

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**APPENDIX C**

**ENDORSEMENTS**

<b>NAME OF ENDORSEMENT</b>	<b>FORM NUMBER</b>	<b>FILED RATE</b>
Access by Easement	N/A	\$25.00
Access Endorsement (Property abuts physically open street)	N/A	\$25.00
Additional Interest Endorsement	N/A	\$25.00
ALTA Balloon/Finance Mortgage	2450-28	\$25.00
ALTA Endorsement Form 1-06 Street Assessment	5556-1L	\$25.00
ALTA Endorsement Form 1 Street Assessment	5555-1L	\$25.00
ALTA Endorsement Form 2-06 Truth in Lending	5556-2L	\$25.00
ALTA Endorsement Form 2 Truth in Lending	5555-2L	\$25.00
ALTA Endorsement Form 3-06 Zoning	5556-3L	\$.50 per \$1,000.00 of liability - \$50.00 minimum
ALTA Endorsement Form 3 Zoning	5555-3L	\$.50 per \$1,000.00 of liability - \$50.00 minimum
ALTA Endorsement Form 3.1-06 Zoning – Completed Structure	5556-31L	\$.75 per \$1,000.00 of liability - \$50.00 minimum
ALTA Endorsement Form 3.1 Zoning – Completed Structure	5555-31L	\$.75 per \$1,000.00 of liability - \$50.00 minimum
ALTA Endorsement Form 4-06 Condominium	5556-4L	\$25.00
ALTA Endorsement Form 4 Condominium	5555-4L	\$25.00
ALTA Endorsement Form 4.1-06 Condominium	5556-41L	\$25.00
ALTA Endorsement Form 4.1 Condominium	5555-41L	\$25.00

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NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
ALTA Endorsement Form 5-06 Planned Unit Development	5556-5L	\$25.00
ALTA Endorsement Form 5 Planned Unit Development	5555-5L	\$25.00
ALTA Endorsement Form 5.1-06 Planned Unit Development	5556-51L	\$25.00
ALTA Endorsement Form 5.1 Planned Unit Development	5555-51L	\$25.00
ALTA Endorsement Form 6-06 Variable Rate Mortgage	5556-6L	\$25.00
ALTA Endorsement Form 6 Variable Rate Mortgage	5555-6L	\$25.00
ALTA Endorsement Form 6.1 Variable Rate Mortgage – Regulations	5555-61L	\$25.00
ALTA Endorsement Form 6.2-06 Variable Rate Mortgage – Negative Amortization	5556-62L	\$25.00
ALTA Endorsement Form 6.2 Variable Rate Mortgage – Negative Amortization	5555-62L	\$25.00
ALTA Endorsement Form 7-06 Manufactured Housing Unit	5556-7L	\$25.00
ALTA Endorsement Form 7 Manufactured Housing Unit	5552-7L	\$25.00
ALTA Endorsement Form 7 Manufactured Housing Unit	5555-7L	\$25.00
ALTA Endorsement Form 7.1-06 Manufactured Housing Unit	5556-71L	\$25.00
ALTA Endorsement Form 7.1 Manufactured Housing Unit	5552-71L	\$25.00
ALTA Endorsement Form 7.2-06 Manufactured Housing	5556-72L	\$25.00
ALTA Endorsement Form 7.2 Manufactured Housing	5552-72L	\$25.00

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NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
ALTA Endorsement Form 8.1-06 Environmental Protection Lien	5556-81L	\$25.00
ALTA Endorsement Form 8.1 Environmental Protection Lien	5555-81L	\$25.00
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals	5556-9L	\$25.00
ALTA Endorsement Form 9 Restrictions, Encroachments, Minerals	5552-9L	\$25.00
ALTA Endorsement Form 9 Restrictions, Encroachments, Minerals	5555-9L	\$25.00
ALTA Endorsement Form 9.1-06 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5556-91L	\$25.00
ALTA Endorsement Form 9.1 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5552-91L	\$25.00
ALTA Endorsement Form 9.1 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5555-91L	\$25.00
ALTA Endorsement Form 9.2-06 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5556-92L	\$25.00
ALTA Endorsement Form 9.2 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5552-92L	\$25.00
ALTA Endorsement Form 9.2 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5555-92L	\$25.00
ALTA Endorsement Form 9.3-06 Restrictions, Encroachments, Minerals	5556-93L	\$25.00
ALTA Endorsement Form 9.3 Restrictions, Encroachments, Minerals	5552-93L	\$25.00
ALTA Endorsement Form 9.4-06 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5556-94L	\$25.00

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Kansas Rate Manual  
Effective: July 1, 1989  
Amended: November 14, 2006

NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
ALTA Endorsement Form 9.4 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5552-94L	\$25.00
ALTA Endorsement Form 9.5-06 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5556-95L	\$25.00
ALTA Endorsement Form 9.5 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5552-95L	\$25.00
ALTA Endorsement Form 10-06 Assignment	5556-10L	\$25.00
ALTA Endorsement Form 10 Assignment	5555-10L	\$25.00
ALTA Endorsement Form 10.1-06 Assignment and Date Down	5556-101L	\$25.00
ALTA Endorsement Form 10.1 Assignment and Date Down	5555-101L	\$25.00
ALTA Endorsement Form 11-06 Mortgage Modification	5556-11L	\$25.00
ALTA Endorsement Form 11 Mortgage Modification	5555-11L	\$25.00
ALTA Endorsement Form 12-06 Aggregation	5556-12L	\$25.00
ALTA Endorsement Form 12 Aggregation	5555-12L	\$25.00
ALTA Endorsement Form 13-06 Leasehold Owner's	5556-13L	\$25.00
ALTA Endorsement Form 13 Leasehold Owner's	1193-60	\$25.00
ALTA Endorsement Form 13.1-06 Leasehold Loan	5556-131L	\$25.00
ALTA Endorsement Form 13.1 Leasehold Loan	1194-40	\$25.00
ALTA Endorsement Form 14-06 Future Advance – Priority	5556-14L	\$25.00

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**Commissioner of Insurance**

Kansas Rate Manual  
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Amended: November 14, 2006



NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
ALTA Endorsement Form 14-06 Future Advance – Priority	5556-14LA	\$25.00
ALTA Endorsement Form 14 Future Advance – Priority	2027-5	\$25.00
ALTA Endorsement Form 14.1-06 Future Advance – Knowledge	5556-141L	\$25.00
ALTA Endorsement Form 14.1-06 Future Advance – Knowledge	5556-141LA	\$25.00
ALTA Endorsement Form 14.1 Future Advance – Knowledge	2036-5	\$25.00
ALTA Endorsement Form 14.2 -06 Future Advance – Letter of Credit	5556-142L	\$25.00
ALTA Endorsement Form 14.2 -06 Future Advance – Letter of Credit	5556-142LA	\$25.00
ALTA Endorsement Form 14.2 Future Advance – Letter of Credit	2059-5	\$25.00
ALTA Endorsement Form 14.3-06 Future Advance – Reverse Mortgage	5556-143L	\$25.00
ALTA Endorsement Form 14.3-06 Future Advance – Reverse Mortgage	5556-143LA	\$25.00
ALTA Endorsement Form 14.3 Future Advance – Reverse Mortgage	5552-143L	\$25.00
ALTA Endorsement Form 15-06 Non-Imputation – Full Equity Transfer	5556-15L	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15 Non-Imputation – Full Equity Transfer	2061-1	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15.1-06 Non-Imputation – Additional Insured	5556-151L	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15.1 Non-Imputation – Additional Insured	2064-1	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15.2-06 Non-Imputation – Partial Equity Transfer	5556-152L	\$25.00 minimum up to \$.50 per \$1,000.00

**FILED**  
**JUL 2 - 2008**  
**SANDY PRAEGER**  
**Commissioner of Insurance**

Kansas Rate Manual  
Effective: July 1, 1989  
Amended: July 28, 2005

NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
ALTA Endorsement Form 15.2 Non-Imputation – Partial Equity Transfer	2068-1	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 16-06 Mezzanine Financing	5556-16L	\$25.00
ALTA Endorsement Form 16 Mezzanine Financing	2069-1	\$25.00
ALTA Endorsement Form 17-06 Access and Entry	5556-17L	\$25.00
ALTA Endorsement Form 17 Access and Entry	2075-1	\$25.00
ALTA Endorsement Form 17.1-06 Indirect Access and Entry	5556-171L	\$25.00
ALTA Endorsement Form 17.1 Indirect Access and Entry	5555-171L	\$25.00
ALTA Endorsement Form 18-06 Single Tax Parcel	5556-18L	\$25.00
ALTA Endorsement Form 18 Single Tax Parcel	2085-1	\$25.00
ALTA Endorsement Form 18.1-06 Multiple Tax Parcel	5556-181L	\$25.00
ALTA Endorsement Form 18.1 Multiple Tax Parcel	2100-1	\$25.00
ALTA Endorsement Form 19-06 Contiguity – Multiple Parcels	5556-19L	\$25..00
ALTA Endorsement Form 19 Contiguity – Multiple Parcels	2106-1	\$25..00
ALTA Endorsement Form 19.1-06 Contiguity – Single Parcel	5556-191L	\$25.00
ALTA Endorsement Form 19.1 Contiguity – Single Parcel	2113-1	\$25.00

**FILED**  
**JUL 2 - 2008**  
**SANDY PRAEGER**  
**Commissioner of Insurance**

NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
ALTA Endorsement Form 20-06 First Loss – Multiple Parcel Transactions	5556-20L	\$25.00
ALTA Endorsement Form 20 First Loss – Multiple Parcel Transactions	5555-20L	\$25.00
ALTA Endorsement Form 21-06 Creditors' Rights	5556-21L	\$25.00
ALTA Endorsement Form 21 Creditors' Rights	5555-21L	\$25.00
ALTA Endorsement Form 22-06 Location	5556-22L	\$25.00
ALTA Endorsement Form 22 Location	5552-22L	\$25.00
ALTA Endorsement Form 22.1-06 Location and Map	5556-221L	\$25.00
ALTA Endorsement Form 22.1 Location and Map	5552-221L	\$25.00
ALTA Endorsement Form A Construction Loan Policy	5555-AL	\$25.00
ALTA Endorsement Form B Construction Loan Policy	5555-BL	\$25.00
ALTA Endorsement Form C Construction Loan Policy	5555-CL	\$25.00
ALTA Endorsement Form D Construction Loan Policy	5555-DL	\$25.00
ALTA JR Loan Endorsement 1	5555-J1L	\$25.00
ALTA JR Loan Endorsement 2	5555-J2L	\$25.00
Anti-Taint Endorsement	N/A	\$25.00
Blank Endorsement	1013-20	No Charge
Bondholder Endorsement	N/A	\$25.00
Clogging Endorsement	N/A	\$25.00
CLTA Endorsement Form 100.12 CC & R's, Right of Reversion	N/A	\$25.00

**FILED**  
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Kansas Rate Manual  
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NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
CLTA Endorsement Form 100.13 CC & R's, Assessment Liens	N/A	\$25.00
CLTA Endorsement Form 100.4 CC & R's, Violations	N/A	\$25.00
CLTA Endorsement Form 100.8 CC & R's, Violations	N/A	\$25.00
CLTA Endorsement Form 103.1 Right of Use or Maintenance	N/A	\$25.00
CLTA Endorsement Form 103.3 Easement, Existing Encroachment	N/A	\$25.00
CLTA Endorsement Form 104.1 Assignment of Mortgage	N/A	\$25.00
CLTA Endorsement Form 104.6 Assignment of Rents and Leases	N/A	\$25.00
CLTA Endorsement Form 104.7 Assignment of Rents and Leases	N/A	\$25.00
CLTA Endorsement Form 104.8 Assignment of Mortgage	N/A	\$25.00
CLTA Endorsement Form 107.1 Allocation of Liability to Parcels	N/A	\$25.00
CLTA Endorsement Form 107.9 Additional Insured	N/A	\$25.00
CLTA Endorsement Form 110.5 Modification of Mortgage	N/A	\$25.00
CLTA Endorsement Form 111 Mortgage Priority, Partial Reconveyance	N/A	\$25.00
CLTA Endorsement Form 111.2 Mortgage Priority, Subordination	N/A	\$25.00
CLTA Endorsement Form 111.4 Mortgage Impairment after Conveyance	N/A	\$25.00
CLTA Endorsement Form 116 Designation of Improvements – Address	2005-7	\$25.00
CLTA Endorsement Form 116.1 Survey	N/A	\$25.00

**FILED**  
**JUL 2 - 2008**  
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**Commissioner of Insurance**

NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
Collateral Assignment of Mortgage Endorsement	N/A	\$25.00
Comprehensive Endorsement	N/A	\$25.00
Comprehensive Endorsement For Owner's Policy	N/A	\$25.00
Contemplated Improvement Endorsement	N/A	\$25.00
Contiguity Endorsement	N/A	\$25.00
Date Down Endorsement ALTA U.S. Policy 1963	N/A	No Charge
Designation of Improvements – Address Modified for Owner's Policy	N/A	\$25.00
Doing Business Endorsement	N/A	\$25.00
Environmental Protection Lien Endorsement Modified for Commercial	N/A	\$25.00
Environmental Protection Lien Endorsement Modified for Owner's Policy	N/A	\$25.00
Excess Coverage Endorsement	N/A	\$25.00
Fairway Endorsement Partnerships	N/A	\$25.00
First Loss Endorsement	N/A	\$25.00
Foundation Endorsement	N/A	\$25.00
Future Advance Endorsement Residential - Fannie Mae	2427-9	\$25.00
Future Advance Endorsement	N/A	\$25.00
Homeowner's Inflation Protection Endorsement	N/A	\$25.00
Last Dollar Endorsement	N/A	\$25.00
Leasehold Improvements Endorsement	N/A	\$25.00
Letter of Credit Endorsement	N/A	\$25.00
Location Endorsement Without Survey	N/A	\$25.00

**FILED**  
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NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
Maximum Actual Loss Endorsement	N/A	\$25.00
Mechanic's Lien Endorsement	N/A	\$25.00
Mechanic's Lien Endorsement	N/A	\$25.00
Mechanic's Lien and Notice of Completion Endorsement	N/A	\$50.00
Modification Endorsement	N/A	\$25.00
Mortgage Registration Tax Endorsement	N/A	\$25.00
New York Fairway Endorsement	N/A	\$25.00
Non-Imputation Endorsement Limited Partnerships	N/A	\$25.00 minimum Up to \$.50 per \$1,000.00
Non-Imputation Endorsement	N/A	\$25.00 minimum Up to \$.50 per \$1,000.00
Option Endorsement	N/A	\$150.00
Option Endorsement	N/A	\$150.00
Partnership Transfer Endorsement	N/A	\$25.00
Pending Disbursement Endorsement	N/A	No Charge
Pending Improvements Endorsement	N/A	No Charge
Policy Conversion Endorsement	N/A	\$100.00
Recharacterization Endorsement	N/A	\$25.00
Reciprocal Easement Endorsement	N/A	\$25.00
Renegotiable Rate Mortgage Endorsement	N/A	\$25.00
Residential Inflation Protection Endorsement	2097-2	\$25.00
Residential Inflation Endorsement	N/A	\$25.00
Reverse Mortgage Endorsement	2295-69	\$25.00
Reverse Mortgage Endorsement – Trusts	N/A	\$25.00
Revolving Credit Endorsement	N/A	\$25.00
Same Property Endorsement	N/A	\$25.00

**FILED**  
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NAME OF ENDORSEMENT	FORM NUMBER	FILED RATE
Secondary Insurance Endorsement	N/A	\$25.00
Shared Appreciation Endorsement Cash Flow	N/A	\$25.00
Shared Appreciation Endorsement Interest	N/A	\$25.00
Shared Appreciation Endorsement	N/A	\$25.00
Shopping Center Endorsement	N/A	\$200.00
Subdivision Endorsement	N/A	\$25.00
Successor Insured Endorsement	N/A	\$25.00
Swap Endorsement	N/A	\$25.00
Tax Benefit Endorsement	N/A	\$25.00
Tax Parcel / Identity Endorsement	N/A	\$25.00
Tie-In Endorsement	N/A	\$25.00
Utility Endorsement	N/A	\$25.00

**FILED**  
**JUL 2 - 2008**  
**SANDY PRAEGER**  
**Commissioner of Insurance**

COMMONWEALTH LAND TITLE INSURANCE COMPANY  
Premium Rates – Kansas  
July 22, 2005

ORIGINAL TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

\$0.00 . . . . . to \$50,000 of liability . . . . .	\$3.50 per thousand
\$50,000 . . . . . to \$100,000 of liability . . . . .	\$3.00 per thousand
\$100,000 . . . . . to \$5,000,000 of liability . . . . .	\$2.00 per thousand
\$5,000,000 . . . . . to \$10,000,000 of liability . . . . .	\$1.75 per thousand
\$10,000,000 . . . to \$15,000,000 of liability . . . . .	\$1.50 per thousand
over \$15,000,000 of liability . . . . .	\$1.25 per thousand
MINIMUM PREMIUM - \$35.00	

ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

\$0.00 . . . . . to \$50,000 of liability . . . . .	\$2.50 per thousand
\$50,000 . . . . . to \$100,000 of liability . . . . .	\$2.00 per thousand
\$100,000 . . . . . to \$500,000 of liability . . . . .	\$1.75 per thousand
\$500,000 . . . . . to \$10,000,000 of liability . . . . .	\$1.50 per thousand
\$10,000,000 . . . to \$15,000,000 of liability . . . . .	\$1.25 per thousand
over \$15,000,000 of liability . . . . .	\$1.00 per thousand
MINIMUM PREMIUM - \$25.00	

1. When an owner's and a mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's shall be the regular owner's rate. The rate for the mortgage policy so simultaneously issued will be \$20.00 for the amount of insurance not in excess of 100% of the owner's policy.
2. Reissue Title Insurance Rates for "Mortgages" - 60% of original rate
3. Title Insurance Rates for Substitution Loan – 60% of original rate
4. Extension of Mortgage Loans – 60% of original rate
5. Assignment of Mortgage Loans – 60% of original rate
6. Title Insurance Rates for "Second Mortgages" – original rate
7. Reissue Title Insurance Rates of Owner's or Leasehold Policies – 60% of original rate
8. Simultaneously issuance of owner's and leasehold policies – 130% of original rate
9. Simplified Refinance Title Rates (See attached Exhibit 1)
10. Master Equity Line Loan Policy (See attached Exhibit 1)
11. Master Refinance Loan Policy (See attached Exhibit 1)
12. Endorsements – See Schedule A attached hereto

**FILED**  
**JUL 2 - 2008**  
**SANDY PRAEGER**  
**Commissioner of Insurance**

Exhibit 1

**Simplified Refinance Title Rates**

1. For residential refinance mortgage loan transactions on one to four family properties where the order is initiated and coordinated with LandAmerica OneStop, some similar Unit of the company or one of its' agents operating in a similar capacity, any of which must provide a centralized order processing and tracking capability, offer a central point of contact to the client that they are serving, and insure the loan transaction utilizing the ALTA Short Form Residential Loan Policy, then the following rates may apply:

<u>Liability</u>	<u>Rate</u>
\$0 – \$659,000.00	\$350.00

2. For all residential refinance mortgage loan transaction on one to four family properties where a lender agrees that all orders must be ordered through LandAmerica OneStop, some similar unit of the Company or one of its' agents operating in a similar capacity, be processed and delivered through a centralized electronic platform, not require the issuance of a title insurance commitment, be insured utilizing the ALTA Short Form Residential Loan Policy, and where compliance with established maximum cancellation rates occur, the following rates may apply:

<u>Policy Amount</u>	<u>Rate</u>
Up to the Fannie Mae/Freddie Mac Conforming loan limits.	\$350.00
\$1 over the Fannie Mae/Freddie Mac conforming loan limits to a maximum loan amount of \$650,000.00	\$425.00

**FILED**  
**JUL 2 - 2008**  
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**Master Equity Line Loan Policy**

- \$50.00 on mortgages securing amount up to and including \$250,000.00
- \$120.00 on mortgages securing amounts from \$250,001.00 and including \$500,000.00

**Master Refinance Loan Policy**

For residential refinance mortgage loan transactions on one-to-four family properties qualifying for lien protection coverage as outlined under the Company's Master Refinance Loan Policy Program and utilizing centralized order tracking and processing through the Company or one of its agents, the following rates apply for the Master Refinance Loan Policy and certificates:

<b>For mortgages securing amounts of:</b>	<b>Rate</b>
\$0 to \$650,000.00	\$350.00



COMMONWEALTH LAND TITLE INSURANCE COMPANY  
November 13, 2006

SCHEDULE A OF RATE SCHEDULE – ENDORSEMENTS

<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
Access by Easement	N/A	\$25.00
Access Endorsement (Property abuts physically open street)	N/A	\$25.00
Additional Interest Endorsement	N/A	\$25.00
ALTA Balloon/Finance Mortgage	2450	\$25.00
ALTA Endorsement Form 1-06 Street Assessment	5556-1C	\$25.00
ALTA Endorsement Form 1 Street Assessment	5555-1C	\$25.00
ALTA Endorsement Form 2-06 Truth in Lending	5556-2C	\$25.00
ALTA Endorsement Form 2 Truth in Lending	5555-2C	\$25.00
ALTA Endorsement Form 3-06 Zoning	5556-3C	\$50.00 minimum up to \$1.00 per \$1,000.00 of liability
ALTA Endorsement Form 3 Zoning	5555-3C	\$50.00 minimum up to \$1.00 per \$1,000.00 of liability
ALTA Endorsement Form 3 Zoning	1145-11	\$50.00 minimum up to \$1.00 per \$1,000.00 of liability
ALTA Endorsement Form 3.1-06 Zoning – Completed Structure	5556-31C	\$50.00 minimum up to \$1.00 per \$1,000.00 of liability
ALTA Endorsement Form 3.1 Zoning – Completed Structure	5555-31C	\$50.00 minimum up to \$1.00 per \$1,000.00 of liability
ALTA Endorsement Form 4-06 Condominium	5556-4C	\$25.00
ALTA Endorsement Form 4 Condominium	5555-4C	\$25.00

**FILED**  
**JUL 2 - 2008**  
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**Commissioner of Insurance**

<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
ALTA Endorsement Form 4.1-06 Condominium	5556-41C	\$25.00
ALTA Endorsement Form 4.1 Condominium	5555-41C	\$25.00
ALTA Endorsement Form 5-06 Planned Unit Development	5556-5C	\$25.00
ALTA Endorsement Form 5 Planned Unit Development	5555-5C	\$25.00
ALTA Endorsement Form 5.1-06 Planned Unit Development	5556-51C	\$25.00
ALTA Endorsement Form 5.1 Planned Unit Development	5555-51C	\$25.00
ALTA Endorsement Form 6-06 Variable Rate Mortgage	5556-6C	\$25.00
ALTA Endorsement Form 6 Variable Rate Mortgage	5555-6C	\$25.00
ALTA Endorsement Form 6.1 Variable Rate Mortgage – Regulations	5555-61C	\$25.00
ALTA Endorsement Form 6.2-06 Variable Rate Mortgage – Negative Amortization	5556-62C	\$25.00
ALTA Endorsement Form 6.2 Variable Rate Mortgage – Negative Amortization	5555-62C	\$25.00
ALTA Endorsement Form 7-06 Manufactured Housing Unit	5556-7C	\$25.00
ALTA Endorsement Form 7 Manufactured Housing Unit	5555-7C	\$25.00
ALTA Endorsement Form 7.1-06 Manufactured Housing Unit	5556-71C	\$25.00
ALTA Endorsement Form 7.1 Manufactured Housing Unit	5552-71C	\$25.00
ALTA Endorsement Form 7.2-06 Manufactured Housing	5556-72C	\$25.00
ALTA Endorsement Form 7.2 Manufactured Housing	5552-72C	\$25.00

**FILED**  
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<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
ALTA Endorsement Form 8.1-06 Environmental Protection Lien	5556-81C	\$25.00
ALTA Endorsement Form 8.1 Environmental Protection Lien	5555-81C	\$25.00
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals	5556-9C	\$25.00
ALTA Endorsement Form 9 Restrictions, Encroachments, Minerals	5552-9C	\$25.00
ALTA Endorsement Form 9 Restrictions, Encroachments, Minerals	5555-9C	\$25.00
ALTA Endorsement Form 9.1-06 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5556-91C	\$25.00
ALTA Endorsement Form 9.1 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5552-91C	\$25.00
ALTA Endorsement Form 9.1 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5555-91C	\$25.00
ALTA Endorsement Form 9.2-06 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5556-92C	\$25.00
ALTA Endorsement Form 9.2 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5552-92C	\$25.00
ALTA Endorsement Form 9.2 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5555-92C	\$25.00
ALTA Endorsement Form 9.3-06 Restrictions, Encroachments, Minerals	5556-93C	\$25.00
ALTA Endorsement Form 9.3 Restrictions, Encroachments, Minerals	5552-93C	\$25.00
ALTA Endorsement Form 9.4-06 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5556-94C	\$25.00
ALTA Endorsement Form 9.4 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy	5552-94C	\$25.00

**FILED**  
**JUL 2 - 2008**  
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<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
ALTA Endorsement Form 9.5-06 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5556-95C	\$25.00
ALTA Endorsement Form 9.5 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy	5552-95C	\$25.00
ALTA Endorsement Form 10-06 Assignment	5556-10C	\$25.00
ALTA Endorsement Form 10 Assignment	5555-10C	\$25.00
ALTA Endorsement Form 10.1-06 Assignment and Date Down	5556-101C	\$25.00
ALTA Endorsement Form 10.1 Assignment and Date Down	5555-101C	\$25.00
ALTA Endorsement Form 11-06 Mortgage Modification	5556-11C	\$25.00
ALTA Endorsement Form 11 Mortgage Modification	5555-11C	\$25.00
ALTA Endorsement Form 12-06 Aggregation	5556-12C	\$25.00
ALTA Endorsement Form 12 Aggregation	5555-12C	\$25.00
ALTA Endorsement Form 13-06 Leasehold Owner's	5556-13C	\$25.00
ALTA Endorsement Form 13 Leasehold Owner's	5555-13C	\$25.00
ALTA Endorsement Form 13.1-06 Leasehold Loan	5556-131C	\$25.00
ALTA Endorsement Form 13.1 Leasehold Loan	5555-131C	\$25.00
ALTA Endorsement Form 14-06 Future Advance – Priority	5556-14C	\$25.00
ALTA Endorsement Form 14-06 Future Advance – Priority	5556-14CA	\$25.00
ALTA Endorsement Form 14 Future Advance – Priority	2027-4	\$25.00

**FILED**  
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<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
ALTA Endorsement Form 14.1-06 Future Advance	5556-141C	\$25.00
ALTA Endorsement Form 14.1-06 Future Advance	5556-141CA	\$25.00
ALTA Endorsement Form 14.1 Future Advance – Knowledge with mechanic's / materialmens lien provision	2036-4	\$25.00
ALTA Endorsement Form 14.2 -06 Future Advance – Letter of Credit	5556-142C	\$25.00
ALTA Endorsement Form 14.2 -06 Future Advance – Letter of Credit	5556-142CA	\$25.00
ALTA Endorsement Form 14.2 Future Advance – Letter of Credit with mechanic's / materialmen's lien provision	2059-4	\$25.00
ALTA Endorsement Form 14.3 -06 Future Advance – Reverse Mortgage	5556-143C	\$25.00
ALTA Endorsement Form 14.3 -06 Future Advance – Reverse Mortgage	5556-143CA	\$25.00
ALTA Endorsement Form 14.3 Future Advance – Reverse Mortgage	5552-143C	\$25.00
ALTA Endorsement Form 14.3 Future Advance – Reverse Mortgage	5552-143CA	\$25.00
ALTA Endorsement Form 15-06 Non-Imputation – Full Equity Transfer	5556-15C	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15 Non-Imputation – Full Equity Transfer	2061	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15.1-06 Non-Imputation – Additional Insured	5556-151C	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15.1 Non-Imputation – Additional Insured	2064	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15.2 Non-Imputation – Partial Equity Transfer	2068	\$25.00 minimum up to \$.50 per \$1,000.00
ALTA Endorsement Form 15.2-06 Non-Imputation – Partial Equity Transfer	5556-152C	\$25.00 minimum up to \$.50 per \$1,000.00

**FILED**  
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<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
ALTA Endorsement Form 16-06 Mezzanine Financing	5556-16C	\$25.00
ALTA Endorsement Form 16 Mezzanine Financing	2069	\$25.00
ALTA Endorsement Form 17-06 Access and Entry	5556-17C	\$25.00
ALTA Endorsement Form 17 Access and Entry	2075	\$25.00
ALTA Endorsement Form 17.1-06 Indirect Access and Entry	5556-171C	\$25.00
ALTA Endorsement Form 17.1 Indirect Access and Entry	5555-171C	\$25.00
ALTA Endorsement Form 18-06 Single Tax Parcel	5556-18C	\$25.00
ALTA Endorsement Form 18 Single Tax Parcel	2085	\$25.00
ALTA Endorsement Form 18.1-06 Multiple Tax Parcel	5556-181C	\$25.00
ALTA Endorsement Form 18.1 Multiple Tax Parcel	2100	\$25.00
ALTA Endorsement Form 19-06 Contiguity – Multiple Parcels	5556-19C	\$25..00
ALTA Endorsement Form 19 Contiguity – Multiple Parcels	2106	\$25..00
ALTA Endorsement Form 19.1-06 Contiguity – Single Parcel	5556-191C	\$25.00
ALTA Endorsement Form 19.1 Contiguity – Single Parcel	2113	\$25.00
ALTA Endorsement Form 20-06 First Loss – Multiple Parcel Transactions	5556-20C	\$25.00
ALTA Endorsement Form 20 First Loss – Multiple Parcel Transactions	5555-20C	\$25.00
ALTA Endorsement Form 21-06 Creditors' Rights	5556-21C	\$25.00

**FILED**  
**JUL 2 - 2008**  
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<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
ALTA Endorsement Form 21 Creditors' Rights	5555-21C	\$25.00
ALTA Endorsement Form 22-06 Location	5556-22C	\$25.00
ALTA Endorsement Form 22 Location	5552-22C	\$25.00
ALTA Endorsement Form 22.1-06 Location and Map	5556-221C	\$25.00
ALTA Endorsement Form 22.1 Location and Map	5552-221C	\$25.00
ALTA Endorsement Form A Construction Loan Policy	5555-AC	\$25.00
ALTA Endorsement Form B Construction Loan Policy	5555-BC	\$25.00
ALTA Endorsement Form C Construction Loan Policy	5555-CC	\$25.00
ALTA Endorsement Form D Construction Loan Policy	5555-DC	\$25.00
ALTA JR Loan Endorsement 1	5555-J1C	\$25.00
ALTA JR Loan Endorsement 2	5555-J2C	\$25.00
Anti-Taint Endorsement	N/A	\$25.00
Blank Endorsement	1013	No Charge
Blank Endorsement (optional)	1013-33	No Charge
Bondholder Endorsement	N/A	\$25.00
Clogging Endorsement	N/A	\$25.00
CLTA Endorsement Form 100.12 CC & R's, Right of Reversion	N/A	\$25.00
CLTA Endorsement Form 100.13 CC & R's, Assessment Liens	N/A	\$25.00
CLTA Endorsement Form 100.4 CC & R's, Violations	N/A	\$25.00

**FILED**  
**JUL 2 - 2008**  
**SANDY PRAEGER**  
**Commissioner of Insurance**

<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
CLTA Endorsement Form 100.8 CC & R's, Violations	N/A	\$25.00
CLTA Endorsement Form 103.1 Right of Use or Maintenance	2022	\$25.00
CLTA Endorsement Form 103.3 Easement, Existing Encroachment	N/A	\$25.00
CLTA Endorsement Form 104.1 Assignment of Mortgage	2003	\$25.00
CLTA Endorsement Form 104.6 Assignment of Rents and Leases	N/A	\$25.00
CLTA Endorsement Form 104.7 Assignment of Rents and Leases	N/A	\$25.00
CLTA Endorsement Form 104.8 Assignment of Mortgage	N/A	\$25.00
CLTA Endorsement Form 107.1 Allocation of Liability to Parcels	N/A	\$25.00
CLTA Endorsement Form 107.9 Additional Insured	N/A	\$25.00
CLTA Endorsement Form 110.5 Modification of Mortgage	N/A	\$25.00
CLTA Endorsement Form 111 Mortgage Priority, Partial Reconveyance	N/A	\$25.00
CLTA Endorsement Form 111.2 Mortgage Priority, Subordination	N/A	\$25.00
CLTA Endorsement Form 111.4 Mortgage Impairment after Conveyance	N/A	\$25.00
CLTA Endorsement Form 116 Designation of Improvements – Address	2005	\$25.00
CLTA Endorsement Form 116.1 Survey	N/A	\$25.00
Collateral Assignment of Mortgage Endorsement	N/A	\$25.00
Comprehensive Endorsement	N/A	\$25.00

**FILED**  
**JUL 2 - 2008**  
**SANDY PRAEGER**  
**Commissioner of Insurance**

<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
Comprehensive Endorsement For Owner's Policy	N/A	\$25.00
Contemplated Improvement Endorsement	N/A	\$25.00
Contiguity Endorsement	2458-13	\$25.00
Date Down Endorsement ALTA U.S. Policy 1963	1030-4	No Charge
Designation of Improvements – Address Modified for Owner's Policy	N/A	\$25.00
Doing Business Endorsement	N/A	\$25.00
Environmental Protection Lien Endorsement Modified for Commercial	N/A	\$25.00
Environmental Protection Lien Endorsement Modified for Owner's Policy	N/A	\$25.00
Excess Coverage Endorsement	N/A	\$25.00
Fairway Endorsement Partnerships	N/A	\$25.00
First Loss Endorsement	N/A	\$25.00
Foundation Endorsement	N/A	\$25.00
Future Advance Endorsement Residential – Fannie Mae	2427-7	\$25.00
Future Advance Endorsement Kansas	N/A	\$25.00
Homeowner's Inflation Protection Endorsement	N/A	\$25.00
Last Dollar Endorsement	N/A	\$25.00
Leasehold Improvements Endorsement	N/A	\$25.00
Letter of Credit Endorsement	N/A	\$25.00
Location Endorsement Without Survey	1081-1	\$25.00
Maximum Actual Loss Endorsement	N/A	\$25.00
Mechanic's Lien Endorsement	N/A	\$25.00

**FILED**  
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**Commissioner of Insurance**



<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
Mechanic's Lien Endorsement	N/A	\$25.00
Mechanic's Lien and Notice of Completion Endorsement	N/A	\$50.00
Modification Endorsement	N/A	\$25.00
Mortgage Registration Tax Endorsement	N/A	\$25.00
New York Fairway Endorsement	2489	\$25.00
Non-Imputation Endorsement Limited Partnerships	N/A	\$25.00 minimum Up to \$.50 per \$1,000.00
Non-Imputation Endorsement	N/A	\$25.00 minimum Up to \$.50 per \$1,000.00
Option Endorsement	N/A	\$150.00
Option Endorsement Kansas	N/A	\$150.00
Partnership Transfer Endorsement	N/A	\$25.00
Pending Disbursement Endorsement	N/A	No Charge
Pending Improvements Endorsement	N/A	No Charge
Policy Conversion Endorsement	N/A	\$100.00
Recharacterization Endorsement	N/A	\$25.00
Reciprocal Easement Endorsement	N/A	\$25.00
Renegotiable Rate Mortgage Endorsement	N/A	\$25.00
Residential Inflation Protection Endorsement	N/A	\$25.00
Residential Inflation Endorsement	2097	\$25.00
Reverse Mortgage Endorsement	2295-68	\$25.00
Reverse Mortgage Endorsement – Trusts	N/A	\$25.00
Revolving Credit Endorsement	1117-17	\$25.00
Same Property Endorsement	N/A	\$25.00
Secondary Insurance Endorsement	N/A	\$25.00

**FILED**  
**JUL 2 - 2008**  
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<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>FILED RATE</u>
Shared Appreciation Endorsement Cash Flow	N/A	\$25.00
Shared Appreciation Endorsement Interest	N/A	\$25.00
Shared Appreciation Endorsement	N/A	\$25.00
Shopping Center Endorsement	N/A	\$200.00
Subdivision Endorsement	N/A	\$25.00
Successor Insured Endorsement	N/A	\$25.00
Swap Endorsement	N/A	\$25.00
Tax Benefit Endorsement	N/A	\$25.00
Tax Parcel / Identity Endorsement	N/A	\$25.00
Tie-In Endorsement	N/A	\$25.00
Utility Endorsement	N/A	\$25.00

**FILED**  
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**Commissioner of Insurance**