



**TOWER TITLE, LLC**

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

**FOR USE IN THE STATE OF KANSAS**

**WITH FIDELTY NATIONAL TITLE INSURANCE COMPANY UNDERWRITING**

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

Commercial Escrow Fee- The handling of processes and services associated with closing and escrow fees, including, but not limited to creation of the settlement statement/HUD-1, mortgage and lien payoff verification, scheduling coordination on behalf of the buyer and seller, document delivery and tracking, bank/wire fees, disbursement of funds, and quality control. This fee may include third party fees paid on behalf of the client such as tax certifications, recording fees, and release fees.

Tower Agency, LLC does not offer residential escrow services within the State of Arizona.

Commercial Sub-Escrow- The processing, payout, delivery and tracking of escrow fees.

Tower Agency, LLC does not offer sub-escrow services on residential files in the State of Arizona.

Document Preparation- The preparation of legal and/or closing documents necessary and allowable to facilitate the transaction.

Document Retrieval- The process of searching the land records to find a specific document on behalf of the client.

E-Recording Services- The process of filing recordable documents electronically using a third party system.

Recording Services- The process of mailing or walking-into the proper county recordable documents.

Notary Signing- If allowed in said jurisdiction, the process of utilizing a local notary, vetted by the title company, to witness and notarize requirement documents to fulfill the transaction.

Current Owner Property Report Fee (residential)- the preparation and delivery of an O/E report, listing the current owner and any open liens against the subject property, as well as property tax information. No insurance needed.

Current Owner Property Report Fee (commercial)- the preparation and delivery of an O/E report, listing the current owner and any open liens against the subject property as well as property tax information. No insurance needed.

Full Search Property Report Fee (residential)- the preparation and delivery of an O/E report in compliance with state statute search guidelines, listing any open encumbrances against the subject property as well as tax information. No insurance needed.

Full Search Property Report Fee (commercial)- the preparation and delivery of an O/E report in compliance with state statute search guidelines, listing any open encumbrances against the subject property as well as tax information. No insurance needed.

Updated Property Report Fee (residential)- the preparation and delivery of an updated O/E report in order to extend the county's effective date to a more recent time period.

Updated Property Report Fee (commercial)- the preparation and delivery of an updated O/E report in order to extend the county's effective date to a more recent time period.

**Fee Schedule**

**(All Fees to Be Paid by the Buyer)**

Commercial Escrow Fee	\$1,250.00
Residential Escrow Fee	Not Offered
Document Preparation	\$150.00 per document
Residential Document Retrieval	\$50.00
Commercial Document Retrieval	\$200.00
Title Search Fee:	\$250.00
Residential: E-Recording Fee	\$25.00
Residential: Recording Fee	\$35.00
Commercial: E-Recording Fee	\$75.00
Commercial: Recording Fee	\$100.00
Residential Current Owner Property Report	\$115.00
Commercial Current Owner Property Report	\$475.00
Residential Full Search Property Report	\$325.00
Commercial Full Search Property Report	\$900.00

**Negotiated Rates**

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by an officer of the Company and signed by the Company and the client. A copy of said agreement shall be retained in the files of the Company.

# FIDELITY NATIONAL TITLE INSURANCE COMPANY

TITLE INSURANCE RATES AND  
CHARGES FOR COMPANY OWNED  
OFFICES IN KANSAS



EFFECTIVE FOR ORDERS RECEIVED  
ON OR AFTER March 13, 2024  
(Unless Otherwise Specified Herein)

FIDELITY NATIONAL TITLE INSURANCE COMPANY

TABLE OF CONTENTS

**SECTION 1 AUTHORITY TO QUOTE CHARGES ..... 1**

**SECTION 2 STANDARD CHARGES ..... 2**

2.01 Summary of Charges for Residential Owner’s Policies. (Rates apply to one-to-four family residential properties only for purchase.) ..... 2

2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.)..... 4

2.03 Non-Residential Rate (Commercial) ..... 6

2.04 Simultaneous-Issue Loan Policies ..... 9

2.05 Simultaneous-Issue Leasehold Policies..... 10

2.06 Reserved for Future Use..... 10

2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate. .... 10

2.08 Summary of Charges for ALTA Homeowners Policy of Title Insurance. .... 11

2.09 ( SECTION HELD OPEN FOR FUTURE USE ) ..... 12

2.10 Master Home Equity Loan Policy ..... 12

2.11 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement: ..... 12

**SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION..... 13**

3.01 Development Loans..... 13

3.02 Construction Loans on One-To-Four-Family Residential Properties..... 13

3.03 Builder's/Investor's Rate ..... 13

3.04 Subdivision Charge..... 14

3.05 Developer and Builder Rate..... 14

3.06 ( SECTION HELD OPEN FOR FUTURE USE ) ..... 14

3.07 ( SECTION HELD OPEN FOR FUTURE USE ) ..... 14

3.08 Rundown and Endorsement on Construction Loan Policies. .... 14

**SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES ..... 15**

4.01 Additional Charges ..... 15

4.02 Commitment Charges..... 15

4.03 Special Coverages..... 16

4.04 (SECTION HELD OPEN FOR FUTURE USE) ..... 16

4.05 Service and Closing Fees..... 16

4.06 Copies of Policies ..... 21

4.07 Charge for Mortgage failing to meet register of deeds format requirements..... 21

4.08 National Commercial Escrow Services ..... 21

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SECTION 5 OTHER SPECIAL RATES ..... 22**

- 5.01 Commercial Reissue Rate ..... 22
- 5.02 No Longer Applicable – Open For Future Use ..... 22
- 5.03 Commercial Substitution Rate ..... 22
- 5.04 No longer applicable - Open for future use ..... 22
- 5.05 Residential Second Rate (also known as Home Equity Rate) ..... 23
- 5.06 Future Advances..... 24
- 5.07 Swing Loans ..... 24
- 5.08 SECTION HELD OPEN FOR FUTURE USE ..... 24
- 5.09 SECTION HELD OPEN FOR FUTURE USE ..... 24
- 5.10 Contracts for Deed ..... 24
- 5.11 Nonstandard Endorsement Charge ..... 24
- 5.12 ALTA Residential Limited Coverage Mortgage Modification Policy ..... 25
- 5.13 Standard Endorsements - Classification and Charges ..... 25
- 5.14 SECTION HELD OPEN FOR FUTURE USE ..... 41
- 5.15 Centralized Refinance Rates ..... 41
- 5.16 A.I.R. Rates ..... 43
- 5.17 Mortgage Modification Guarantee..... 43

**SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES ..... 44**

- 6.01 Ownership and Encumbrance Report - One to Four Family  
Residential Property - \$125.00..... 44
- 6.02 Ownership and Encumbrance Report - Commercial Property ..... 44
- 6.03 Complete Property Information Report - One to Four Family  
Residential Property - No insurance \$250.00, Updates \$125 each. .... 44
- 6.04 Complete Property Information Report - Commercial Property -  
\$500.00..... 44

**SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF  
1974 ..... 45**

**SECTION 8 KANSAS RATE REGULATION..... 46**

- 8.01 The "U and U" Rule:..... 46

**SECTION 9 APPLICABILITY OF RATES ..... 47**

# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## **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.



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**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**

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Amount of Insurance	Fee for Resale, Owners Policy
Up to \$100,000 .....	500.00
100,001 to 110,000 .....	512.00
110,001 to 120,000 .....	524.00
120,001 to 130,000 .....	537.00
130,001 to 140,000 .....	550.00
140,001 to 150,000 .....	562.00
150,001 to 160,000 .....	575.00
160,001 to 170,000 .....	587.00
170,001 to 180,000 .....	599.00
180,001 to 190,000 .....	611.00
190,001 to 200,000 .....	624.00
200,001 to 210,000 .....	636.00
210,001 to 220,000 .....	649.00
220,001 to 230,000 .....	674.00
230,001 to 240,000 .....	736.00
240,001 to 250,000 .....	767.00
250,001 to 275,000 .....	798.00
275,001 to 300,000 .....	829.00
300,001 to 325,000 .....	860.00
325,001 to 350,000 .....	890.00
350,001 to 375,000 .....	921.00
375,001 to 400,000 .....	952.00
400,001 to 425,000 .....	983.00
425,001 to 450,000 .....	1,014.00
450,001 to 475,000 .....	1,045.00
475,001 to 500,000 .....	1,061.00
500,001 to 525,000 .....	1,076.00
525,001 to 550,000 .....	1,091.00
550,001 to 575,000 .....	1,107.00
575,001 to 600,000 .....	1,122.00
600,001 to 625,000 .....	1,138.00
625,001 to 650,000 .....	1,153.00

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

650,001 to 675,000.....	1,168.00
675,001 to 700,000.....	1,184.00
700,001 to 725,000.....	1,199.00
725,001 to 750,000.....	1,214.00
750,001 to 775,000.....	1,230.00
775,001 to 800,000.....	1,245.00
800,001 to 825,000.....	1,261.00
825,001 to 850,000.....	1,276.00
850,001 to 875,000.....	1,292.00
875,001 to 900,000.....	1,307.00
900,001 to 925,000.....	1,323.00
925,001 to 950,000.....	1,338.00
950,001 to 975,000.....	1,354.00
975,001 to 1,000,000.....	1,369.00
1,000,001 to 1,025,000.....	1,384.00
1,025,001 to 1,050,000.....	1,400.00
1,050,001 to 1,075,000.....	1,405.00
1,075,001 to 1,100,000.....	1,415.00
1,100,001 to 1,125,000.....	1,431.00
1,125,001 to 1,150,000.....	1,446.00
1,150,001 to 1,175,000.....	1,462.00
1,175,001 to 1,200,000.....	1,477.00
1,200,001 to 1,225,000.....	1,492.00
1,225,001 to 1,250,000.....	1,508.00
1,250,001 to 1,275,000.....	1,523.00
1,275,001 to 1,300,000.....	1,538.00
1,300,001 to 1,325,000.....	1,554.00
1,325,001 to 1,350,000.....	1,570.00
1,350,001 to 1,375,000.....	1,586.00
1,375,001 to 1,400,000.....	1,601.00
1,400,001 to 1,425,000.....	1,617.00
1,425,001 to 1,450,000.....	1,632.00
1,450,001 to 1,475,000.....	1,648.00
1,475,001 to 1,500,000.....	1,663.00
1,500,001 to 1,525,000.....	1,679.00
1,525,001 to 1,550,000.....	1,694.00
1,550,001 to 1,575,000.....	1,709.00
1,575,001 to 1,600,000.....	1,724.00
1,600,001 to 1,625,000.....	1,740.00
1,625,001 to 1,650,000.....	1,756.00
1,650,001 to 1,675,000.....	1,771.00
1,675,001 to 1,700,000.....	1,787.00
1,700,001 to 1,725,000.....	1,802.00
1,725,001 to 1,750,000.....	1,818.00
1,750,001 to 1,775,000.....	1,833.00
1,775,001 to 1,800,000.....	1,849.00
1,800,001 to 1,825,000.....	1,864.00
1,825,001 to 1,850,000.....	1,879.00
1,850,001 to 1,875,000.....	1,895.00
1,875,001 to 1,900,000.....	1,910.00
1,900,001 to 1,925,000.....	1,926.00
1,925,001 to 1,950,000.....	1,941.00
1,950,001 to 1,975,000.....	1,956.00
1,975,001 to 2,000,000.....	1,972.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

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 \$2,000,000 and up to \$5,000,000 - Add \$0.80 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 Fidelity National Title Insurance 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

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

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Amount of Insurance	Fee for Refinance Loan Policy
Up to \$ 100,000 .....	400.00
100,001 to 110,000 .....	412.00
110,001 to 120,000 .....	425.00
120,001 to 130,000 .....	439.00
130,001 to 140,000 .....	452.00
140,001 to 150,000 .....	465.00
150,001 to 160,000 .....	478.00
160,001 to 170,000 .....	490.00
170,001 to 180,000 .....	504.00
180,001 to 190,000 .....	517.00
190,001 to 200,000 .....	529.00
200,001 to 210,000 .....	543.00
210,001 to 220,000 .....	556.00
220,001 to 230,000 .....	569.00
230,001 to 240,000 .....	582.00
240,001 to 250,000 .....	614.00

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

250,001 to 275,000.....	647.00
275,001 to 300,000.....	679.00
300,001 to 325,000.....	712.00
325,001 to 350,000.....	744.00
350,001 to 375,000.....	777.00
375,001 to 400,000.....	809.00
400,001 to 425,000.....	842.00
425,001 to 450,000.....	873.00
450,001 to 475,000.....	906.00
475,001 to 500,000.....	922.00
500,001 to 525,000.....	938.00
525,001 to 550,000.....	955.00
550,001 to 575,000.....	971.00
575,001 to 600,000.....	988.00
600,001 to 625,000.....	1,003.00
625,001 to 650,000.....	1,020.00
650,001 to 675,000.....	1,036.00
675,001 to 700,000.....	1,053.00
700,001 to 725,000.....	1,068.00
725,001 to 750,000.....	1,082.00
750,001 to 775,000.....	1,098.00
775,001 to 800,000.....	1,113.00
800,001 to 825,000.....	1,144.00
825,001 to 850,000.....	1,159.00
850,001 to 875,000.....	1,175.00
875,001 to 900,000.....	1,190.00
900,001 to 925,000.....	1,205.00
925,001 to 950,000.....	1,221.00
950,001 to 975,000.....	1,236.00
975,001 to 1,000,000.....	1,252.00
1,000,001 to 1,025,000.....	1,267.00
1,025,001 to 1,050,000.....	1,283.00
1,050,001 to 1,075,000.....	1,290.00
1,075,001 to 1,100,000.....	1,298.00
1,100,001 to 1,125,000.....	1,314.00
1,125,001 to 1,150,000.....	1,329.00
1,150,001 to 1,175,000.....	1,345.00
1,175,001 to 1,200,000.....	1,360.00
1,200,001 to 1,225,000.....	1,376.00
1,225,001 to 1,250,000.....	1,391.00
1,250,001 to 1,275,000.....	1,407.00
1,275,001 to 1,300,000.....	1,422.00
1,300,001 to 1,325,000.....	1,438.00
1,325,001 to 1,350,000.....	1,453.00
1,350,001 to 1,375,000.....	1,469.00
1,375,001 to 1,400,000.....	1,484.00
1,400,001 to 1,425,000.....	1,499.00
1,425,001 to 1,450,000.....	1,515.00
1,450,001 to 1,475,000.....	1,531.00
1,475,001 to 1,500,000.....	1,546.00
1,500,001 to 1,525,000.....	1,562.00
1,525,001 to 1,550,000.....	1,577.00
1,550,001 to 1,575,000.....	1,592.00
1,575,001 to 1,600,000.....	1,608.00
1,600,001 to 1,625,000.....	1,623.00
1,625,001 to 1,650,000.....	1,638.00
1,650,001 to 1,675,000.....	1,653.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

1,675,001 to 1,700,000.....	1,669.00
1,700,001 to 1,725,000.....	1,684.00
1,725,001 to 1,750,000.....	1,700.00
1,750,001 to 1,775,000.....	1,715.00
1,775,001 to 1,800,000.....	1,731.00
1,800,001 to 1,825,000.....	1,746.00
1,825,001 to 1,850,000.....	1,762.00
1,850,001 to 1,875,000.....	1,777.00
1,875,001 to 1,900,000.....	1,793.00
1,900,001 to 1,925,000.....	1,808.00
1,925,001 to 1,950,000.....	1,824.00
1,950,001 to 1,975,000.....	1,839.00
1,975,001 to 2,000,000.....	1,855.00

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 \$2,000,000 and up to \$5,000,000 - Add \$0.80 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".

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

<u>Amount of Insurance</u>	<u>Charge</u>
\$0 to 150,000 .....	850.00
\$150,001 to 155,000 .....	861.00
\$155,001 to 160,000 .....	872.00
\$160,001 to 165,000 .....	883.00
\$165,001 to 170,000 .....	894.00
\$170,001 to 175,000 .....	905.00
\$175,001 to 180,000 .....	917.00
\$180,001 to 185,000 .....	928.00
\$185,001 to 190,000 .....	939.00
\$190,001 to 195,000 .....	950.00
\$195,001 to 200,000 .....	961.00
\$200,001 to 210,000 .....	984.00
\$210,001 to 220,000 .....	1,006.00
\$220,001 to 230,000 .....	1,029.00
\$230,001 to 240,000 .....	1,051.00
\$240,001 to 250,000 .....	1,073.00
\$250,001 to 260,000 .....	1,096.00
\$260,001 to 270,000 .....	1,118.00
\$270,001 to 280,000 .....	1,141.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

\$280,001 to 290,000 .....	1,163.00
\$290,001 to 300,000 .....	1,185.00
\$300,001 to 325,000 .....	1,241.00
\$325,001 to 350,000 .....	1,297.00
\$350,001 to 375,000 .....	1,353.00
\$375,001 to 400,000 .....	1,409.00
\$400,001 to 425,000 .....	1,465.00
\$425,001 to 450,000 .....	1,521.00
\$450,001 to 475,000 .....	1,577.00
\$475,001 to 500,000 .....	1,661.00
\$500,001 to 525,000 .....	1,689.00
\$525,001 to 550,000 .....	1,717.00
\$550,001 to 575,000 .....	1,745.00
\$575,001 to 600,000 .....	1,773.00
\$600,001 to 625,000 .....	1,801.00
\$625,001 to 650,000 .....	1,829.00
\$650,001 to 675,000 .....	1,857.00
\$675,001 to 700,000 .....	1,885.00
\$700,001 to 725,000 .....	1,913.00
\$725,001 to 750,000 .....	1,941.00
\$750,001 to 775,000 .....	1,969.00
\$775,001 to 800,000 .....	1,997.00
\$800,001 to 825,000 .....	2,025.00
\$825,001 to 850,000 .....	2,053.00
\$850,001 to 875,000 .....	2,137.00
\$875,001 to 900,000 .....	2,165.00
\$900,001 to 925,000 .....	2,193.00
\$925,001 to 950,000 .....	2,221.00
\$950,001 to 975,000 .....	2,249.00
\$975,001 to \$1,000,000 .....	2,277.00
\$1,000,001 to 1,025,000 .....	2,305.00
\$1,025,001 to 1,050,000 .....	2,333.00
\$1,050,001 to 1,075,000 .....	2,345.00
\$1,075,001 to 1,100,000 .....	2,361.00
\$1,100,001 to 1,125,000 .....	2,389.00
\$1,125,001 to 1,150,000 .....	2,417.00
\$1,150,001 to 1,175,000 .....	2,445.00
\$1,175,001 to 1,200,000 .....	2,473.00
\$1,200,001 to 1,225,000 .....	2,501.00
\$1,225,001 to 1,250,000 .....	2,529.00
\$1,250,001 to 1,275,000 .....	2,557.00
\$1,275,001 to 1,300,000 .....	2,585.00
\$1,300,001 to 1,325,000 .....	2,613.00
\$1,325,001 to 1,350,000 .....	2,641.00
\$1,350,001 to 1,375,000 .....	2,669.00
\$1,375,001 to 1,400,000 .....	2,697.00
\$1,400,001 to 1,425,000 .....	2,725.00
\$1,425,001 to 1,450,000 .....	2,753.00
\$1,450,001 to 1,475,000 .....	2,781.00
\$1,475,001 to 1,500,000 .....	2,809.00
\$1,500,001 to 1,525,000 .....	2,837.00
\$1,525,001 to 1,550,000 .....	2,865.00
\$1,550,001 to 1,575,000 .....	2,893.00
\$1,575,001 to 1,600,000 .....	2,921.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

\$1,600,001 to 1,625,000 .....	2,949.00
\$1,625,001 to 1,650,000 .....	2,977.00
\$1,650,001 to 1,675,000 .....	3,005.00
\$1,675,001 to 1,700,000 .....	3,033.00
\$1,700,001 to 1,725,000 .....	3,061.00
\$1,725,001 to 1,750,000 .....	3,089.00
\$1,750,001 to 1,775,000 .....	3,117.00
\$1,775,001 to 1,800,000 .....	3,145.00
\$1,800,001 to 1,825,000 .....	3,173.00
\$1,825,001 to 1,850,000 .....	3,201.00
\$1,850,001 to 1,875,000 .....	3,229.00
\$1,875,001 to 1,900,000 .....	3,257.00
\$1,900,001 to 1,925,000 .....	3,285.00
\$1,925,001 to 1,950,000 .....	3,313.00
\$1,950,001 to 1,975,000 .....	3,341.00
\$1,975,001 to 2,000,000 .....	3,341.00

For policies over \$2 million, charge \$3,341, plus \$0.90 per thousand up to \$5 million.  
 For policies over \$5 million, charge \$6,041 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.

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 above rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

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 \$300

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 \$300 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 \$325

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 \$325 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.



FIDELITY NATIONAL TITLE INSURANCE COMPANY

- 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.

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

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.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001 .....	\$200
\$15,001 to \$20,000.....	215
20,001 to 30,000.....	230
30,001 to 40,000.....	245
40,001 to 50,000.....	265
50,001 to 60,000.....	285
60,001 to 70,000.....	305
70,001 to 80,000.....	325
80,001 to 90,000.....	345
90,001 to 100,000.....	365
Over 100,000, add.....	\$1.50 per thousand

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

Amount of Insurance	Fee
Up to \$100,000	\$536
\$100,001 to \$110,000	\$557
\$110,001 to \$120,000	\$590
\$120,001 to \$130,000	\$603
\$130,001 to \$140,000	\$617
\$140,001 to \$150,000	\$644
\$150,001 to \$160,000	\$657
\$160,001 to \$170,000	\$671
\$170,001 to \$180,000	\$684
\$180,001 to \$190,000	\$698
\$190,001 to \$200,000	\$711
\$200,001 to \$210,000	\$724
\$210,001 to \$220,000	\$738
\$220,001 to \$230,000	\$751
\$230,001 to \$240,000	\$784
\$240,001 to \$250,000	\$819
\$250,000 to \$275,000	\$852
\$275,001 to \$300,000	\$886
\$300,001 to \$325,000	\$919
\$325,001 to \$350,000	\$953
\$350,001 to \$375,000	\$970
\$375,001 to \$400,000	\$1,003
\$400,001 to \$425,000	\$1,036
\$425,001 to \$450,000	\$1,069
\$450,001 to \$475,000	\$1,102
\$475,001 to \$500,000	\$1,130

FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

2.09 ( SECTION HELD OPEN FOR FUTURE USE )

2.10 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.

2.11 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 -	\$400.00
For each additional \$1,000.00 (or fraction thereof) above \$250,000.00 and up to \$1,000,000 -	\$ 0.80
For each additional \$1,000.00 (or fraction thereof) above \$1,000,000.00 -	\$ 0.60

**C. Date Down Endorsement**

ALTA Limited Pre-Foreclosure Date Down Endorsement\*\* \$150.00  
(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 \$1.00 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 \$375 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 is \$2.00 per thousand for the first \$250,000 of liability, and \$1.50 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.

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 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 \$2.00 per thousand for the first \$200,000 of Liability, and \$1.00 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 \$250.

**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 \$150.00 for each additional tract for residential and \$250.00 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.

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 \$300.00. Charge \$125.00 for each update report issued.
- B. A commitment charge of \$400.00 on a 1-4 family residential property, which includes the curative work.
- C. The fee for a Preliminary Title Report on commercial properties is \$750.00.
- D. If more than three hours of search and examination time is required, add \$200.00 to the charge for the Preliminary Title Report or Commitment.
- E. A commitment charge of \$250.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$300.00.
- F. A commitment charge of \$750.00 is made on commercial properties.
- G. An examination fee of \$450.00 on commercial transactions which includes but is not limited to curative work.

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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 Fidelity National Title Insurance Company (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.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**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..
	\$300	Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$350	Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Relocation Transactions where the commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$500	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.
	\$400	Escrow Fee/Settlement Services when loan obtained with an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Jr. Lien Closing Fee, if closed simultaneous with first mortgage, inclusive of courier/overnight delivery & services and wire fees & services.



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**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.
	\$300	Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$350	Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Relocation Transactions where the commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$500	Non-Realtor Assisted (FSBO) Customary Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
Buyer Fee	\$300	Escrow/Settlement Services, cash transaction, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	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	\$400	Escrow Fee/Settlement Services, inclusive of courier/overnight delivery & services and wire fees & services.
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FIDELITY NATIONAL TITLE INSURANCE COMPANY

**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
\$100,001 to \$125,000	\$350
\$125,001 to \$150,000	\$375
\$150,001 to \$175,000	\$420
\$175,001 to \$200,000	\$425
\$200,001 to \$250,000	\$430
\$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.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**OTHER**

Witness Signing	\$250	Accommodation Signing - Buyer/Borrower
Witness Signing	\$250	Accommodation Signing - Seller
Document Preparation	\$50	
Courier/Overnight Delivery & Services	\$28	Handling and delivery fee for overnight delivery when not subject to inclusive closing fee.
Wire Fees & Services	\$28	For outgoing wire of seller or Borrower funds when not subject to inclusive closing fee.

**TITLE SERVICE FEES**

Residential Relo Search Package	\$300	Property search without issuing a commitment for relocation transaction
Residential Relo Search Package	\$400	Property search when issuing a commitment for relocation transactions.
Document Copies	\$25	Up to five (5) pages – additional pages at \$2 each.

II. Commercial Properties:

A. Sale Transactions:

<b><u>Sale Amount:</u></b>	<b><u>Rate:</u></b>
\$2,000,000 or less	\$800.00
\$2,000,001 to \$5,000,000	\$1,250.00
\$5,000,001 to \$10,000,000	\$1,750.00
\$10,000,001 to \$25,000,000	\$2,500.00
\$25,000,001 and up	\$3,000.00

B. Refinance Transactions:

<b><u>Loan Amount:</u></b>	<b><u>Rate:</u></b>
\$2,000,000 or less	\$600.00
\$2,000,001 to \$5,000,000	\$800.00
\$5,000,001 to \$25,000,000	\$1,000.00
\$25,000,001 and up	\$2,000.00

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 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.

### 4.08 National Commercial Escrow Services

No Office Of The Company OR Office of An Underwritten Title Company May Offer This Rate Unless Specifically Designated as National Commercial Services Division (NCS).

Notwithstanding the rates set forth in this manual, the charges for commercial settlement services performed by a National Commercial Services Division (NCS) shall be based on the responsibility assumed by the Company and must be agreed to by the customer in writing. The transactions to which this section applies may be single site, multi-site, multi-county and/or multi-state.

In writing includes customer approval of an invoice or settlement statement.

**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

FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

RATE SCHEDULE:

\$200	\$20,000 or less
\$215	\$20,001 to \$30,000
\$240	\$30,001 to \$40,000
\$260	\$40,001 to \$50,000
\$280	\$50,001 to \$60,000
\$300	\$60,001 to \$70,000
\$325	\$70,001 to \$80,000
\$350	\$80,001 to \$90,000
\$375	\$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.

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 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.

### 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

### 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 \$500.00, on residential files and \$3,000 on commercial files, 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 \$150 per endorsement.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.12 ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge shall be:

Policy Amount	Rate
\$ 0-\$1,000,000	\$125
\$ 1,000,001 - \$1,500,000	\$250
\$ 1,500,001 - \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000; add \$100.

5.13 Standard Endorsements - Classification and Charges

Standard ALTA endorsements adopted 2021 through 2023 will have the same rate-rules as their counterpart endorsements identified as ALTA -06 endorsements.

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 1-06 Street Assessments (6-17-06)	No charge	\$200
ALTA Endorsement Form 3-06 Zoning – Unimproved Land (6-17-06)  or  ALTA Endorsement Form 3 Zoning	<p>Risk Level 1 – \$200</p> <p>Risk Level 2 – Additional 10% – \$250 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$200</p> <p>Risk Level 2 – Additional 10% – \$250 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>



FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
<p>ALTA Endorsement Form 3.1-06 Zoning – Completed Structure (10-22-09)</p> <p>or</p> <p>ALTA Endorsement Form 3.1 Zoning – Completed Structure</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>
<p>ALTA Endorsement Form 3.2-06 Zoning – Land Under Development (4-2-12)</p> <p>or</p> <p>ALTA Endorsement Form 3.2 Zoning – Land Under Development</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>
<p>ALTA Endorsement Form 3.3 Zoning – Completed Improvement – Non-Conforming Use (12-01-18)</p> <p>or</p> <p>ALTA Endorsement Form 3.3 Zoning – Completed Improvement – Non-Conforming Use</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
<p>ALTA Endorsement Form 3.4 Zoning – No Zoning Classification (12-01-18)</p> <p>or</p> <p>ALTA Endorsement Form 3.4 Zoning – No Zoning Classification</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>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.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>
<p>ALTA Endorsement Form 4-06 Condominium – Assessments Priority (2-3-10)</p> <p>or</p> <p>ALTA Endorsement Form 4 Condominium – Assessments Priority</p>	<p>No charge</p>	<p>\$200</p>
<p>ALTA Endorsement Form 4.1-06 Condominium – Current Assessments (10-16-08)</p> <p>or</p> <p>ALTA Endorsement Form 4.1 Condominium – Current Assessments</p>	<p>No charge</p>	<p>\$200</p>
<p>ALTA Endorsement Form 5-06 Planned Unit Development – Assessments Priority (2-3-10)</p>	<p>No charge</p>	<p>\$200</p>
<p>ALTA Endorsement Form 5.1-06 Planned Unit Development – Current Assessments (10-16-08)</p>	<p>No charge</p>	<p>\$200</p>
<p>ALTA Endorsement Form 6-06 Variable Rate (10-16-08)</p> <p>or</p> <p>ALTA Endorsement Form 6 Variable Rate Mortgage</p>	<p>No charge</p>	<p>\$200</p>

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
ALTA Endorsement Form 6.2-06 Variable Rate – Negative Amortization (10-16-08)  or  ALTA Endorsement Form 6.2 Variable Rate Mortgage – Negative Amortization	No charge	\$200
ALTA Endorsement Form 7-06 Manufactured Housing Unit (6-17- 06)	\$100	\$200
ALTA Endorsement Form 7.1-06 Manufactured Housing – Conversion; Loan (6-17-06)  or  ALTA Endorsement Form 7.1 Manufactured Housing – Conversion – Loan Policy	\$100	\$200
ALTA Endorsement Form 7.2-06 Manufactured Housing – Conversion; Owners (6-17-06)  or  ALTA Endorsement Form 7.2 Manufactured Housing – Conversion – Owner’s Policy	\$100	\$200
ALTA Endorsement Form 8.1-06 Environmental Protection Lien (6- 17-06)  or  ALTA Endorsement Form 8.1 Environmental Protection Lien	No charge	\$200
ALTA Endorsement Form 8.2-06 Commercial Environmental Lien (10-16-08)	Not available	\$200
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals – Loan Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owners Policy (4-2-12)	No charge	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
ALTA Endorsement Form 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owners Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.3-06 Covenants, Conditions and Restrictions – Loan Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.6-06 Private Rights – Loan Policy (4-2- 13)	\$200	\$250
ALTA Endorsement Form 9.6.1-06 Private Rights – Current Assessments – Loan Policy (4-2- 13)	\$150	\$200
ALTA Endorsement Form 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy (4-2- 12)	No charge	\$200
ALTA Endorsement Form 9.8-06 Conditions, Covenants and Restrictions – Land Under Development – Owners Policy (4- 2-12)	No charge	\$200
ALTA Endorsement Form 9.9-06 Private Rights – Owner's Policy (4- 2-13)	\$150	\$200
ALTA Endorsement 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy (4-2-13)	No charge	\$200
ALTA Endorsement Form 10-06 Assignment (2-3-10)  or  ALTA Endorsement Form 10 Assignment	\$75	\$200
ALTA Endorsement Form 10.1-06 Assignment and Date Down (2-3- 10)  or  ALTA Endorsement Form 10.1 Assignment and Date Down	\$200	Additional 25% – \$300 minimum  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.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 11-06 Mortgage Modification (6-17-06)  or  ALTA Endorsement Form 11 Mortgage Modification	\$200	Additional 25% – \$300 minimum  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.
ALTA Endorsement Form 11.1-06 Mortgage Modification with Subordination (10-22-09)  or  ALTA Endorsement Form 11.1 Mortgage Modification with Subordination	\$200	Additional 25% – \$300 minimum  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.
ALTA Endorsement Form 11.2-06 Mortgage Modification with Additional Amounts of Insurance (12-2-13)  or  ALTA Endorsement Form 11.2 Mortgage Modification with Additional Amount of Insurance	\$200  The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.	Additional 25% – \$300 minimum  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.  The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.
ALTA Endorsement Form 12-06 Aggregation – Loan (4-2-13)  or  ALTA Endorsement Form 12 Aggregation – Loan Policy	\$200	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
ALTA Endorsement Form 12.1-06 Aggregation – State Limits – Loan (4-2-13)  or  ALTA Endorsement Form 12.1 Aggregation – State Limits – Loan Policy	\$200	\$200
ALTA Endorsement Form 13-06 Leasehold – Owner’s (4-2-13)	No Charge	No Charge
ALTA Endorsement Form 13.1-06 Leasehold – Loan (4-2-12)	No Charge	No Charge
ALTA Endorsement Form 14-06 Future Advance – Priority (2-3-11)  or  ALTA Endorsement Form 14 Future Advance – Priority	No charge	\$200
ALTA Endorsement Form 14.1-06 Future Advance – Knowledge (2- 3-11)  or  ALTA Endorsement Form 14.1 Future Advance – Knowledge	No charge	\$200
ALTA Endorsement Form 14.2-06 Future Advance – Letter of Credit (2-3-11)  or  ALTA Endorsement Form 14.2 Future Advance – Letter of Credit	No charge	\$200
ALTA Endorsement Form 14.3-06 Future Advance – Reverse Mortgage (2-3-11)  or  ALTA Endorsement Form 14.3 Future Advance – Reverse Mortgage	No charge	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
ALTA Endorsement Form 15-06 Non-Imputation – Full Equity Transfer (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 15.1-06 Non-Imputation – Additional Insured (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 15.2-06 Non-Imputation – Partial Equity Transfer (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 16-06 Mezzanine Financing (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 17-06 Access and Entry (6-17-06)	\$50	\$200
ALTA Endorsement Form 17.1-06 Indirect Access and Entry (6-17- 06)	\$50	\$200
ALTA Endorsement Form 17.2-06 Utility Access (10-16-08)	\$50	\$200
ALTA Endorsement Form 18-06 Single Tax Parcel (6-17-06)	\$50	\$200
ALTA Endorsement Form 18.1-06 Multiple Tax Parcel – Easements (6-17-06)	\$50	\$200
ALTA Endorsement Form 18.2-06 Multiple Tax Parcel (8-01-16)	\$50	\$200
ALTA Endorsement Form 18.3 Single Tax Parcel and ID (12-01- 18)	\$50	\$200
ALTA Endorsement Form 19-06 Contiguity – Multiple Parcels (6- 17-06)	\$50	\$200
ALTA Endorsement Form 19.1-06 Contiguity – Single Parcel (6-17- 06)	\$50	\$200
ALTA Endorsement Form 19.2-06 Contiguity – Specified Parcels (6- 17-06)	\$50	\$200
ALTA Endorsement Form 20-06 First Loss – Multiple Parcel Transactions (6-17-06)	\$50	\$200
ALTA Endorsement Form 22-06 Location (6-17-06)	No charge	\$200
ALTA Endorsement Form 22.1-06 Location and Map (6-17-06)	No charge	\$200
ALTA Endorsement Form 23.06 Co-Insurance – Single Policy (10- 16-08)	Price based on risk assumed	Price based on risk assumed

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
ALTA Endorsement Form 23.1-06 Co-Insurance – Multiple Policies (8-1-2017)  or  ALTA Endorsement Form 23.1 Co-Insurance – Multiple Policies	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 24-06 Doing Business (10-16-08)	\$50	\$200
ALTA Endorsement Form 25-06 Same as Survey (10-16-08)	\$50	\$200
ALTA Endorsement Form 25.1-06 Same as Portion of Survey (10-16-08)	\$50	\$200
ALTA Endorsement Form 26-06 Subdivision (10-16-08) (10-16-08)  or  ALTA Endorsement Form 26 Subdivision	\$50	\$200
ALTA Endorsement Form 27-06 Usury (10-16-08)  or  ALTA Endorsement Form 27 Usury	Not available	Not available
ALTA Endorsement Form 28-06 Easement – Damage or Enforced Removal (2-3-10)	\$200	\$200
ALTA Endorsement Form 28.1-06 Encroachments – Boundaries and Easements (4-2-12)  or  ALTA Endorsement Form 28.1 Encroachments – Boundaries and Easements	\$200	\$200
ALTA Endorsement Form 28.2-06 Encroachments – Boundaries and Easements – Described Improvements (4-2-13)	\$200	\$200
ALTA Endorsement Form 28.3-06 Encroachments – Boundaries and Easements – Land Under	\$200	\$200



FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
Development (4-2-15)		
ALTA Endorsement Form 29-06 Interest Rate Swap – Direct Obligations (2-3-10)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 29.1-06 Interest Rate Swap – Additional Interest (2-3-10)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 29.2-06 Interest Rate Swap – Direct Obligations – Defined Amount (8- 1-11)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 29.3-06 Interest Rate Swap – Additional Interest – Defined Amount (8-1-11)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 30-06 One to Four Family Shared Appreciation Mortgage (7-26-10)  or  ALTA Endorsement Form 30 One-to-Four Family Shared Appreciation Mortgage	Additional 25% – \$300 minimum  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.	Additional 25% – \$300 minimum  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.
ALTA Endorsement Form 30.1-06 Commercial Participation Interest (8-1-12)  or  ALTA Endorsement Form 30.1 Commercial Participation Interest	Additional 25% – \$300 minimum  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.	Additional 25% – \$300 minimum  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.
ALTA Endorsement Form 31-06 Severable Improvements (2-3-11)	Additional 10% – \$300 minimum	Additional 10% – \$300 minimum
ALTA Endorsement Form 32-06 Construction Loan (2-3-11)  or  ALTA Endorsement Form 32 Construction Loan	\$500	\$500

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
ALTA Endorsement Form 32.1-06 Construction Loan – Direct Payment (4-2-13)  or  ALTA Endorsement Form 32.1 Construction Loan – Direct Payment	\$500	\$500
ALTA Endorsement Form 32.2-06 Construction Loan – Insured's Direct Payment (4-2-13)  or  ALTA Endorsement Form 32.2 Construction Loan – Insured's Direct Payment	\$500	\$500
ALTA Endorsement Form 33-06 Disbursement (2-3-11)	\$150	\$150
ALTA Endorsement Form 34-06 Identified Risk Coverage (8-1-11)	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 34.1 Identified Exception & Identified Risk Coverage	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 35-06 Minerals and Other Subsurface Substances – Buildings (4-2-12)	\$200	\$200
ALTA Endorsement Form 35.1-06 Minerals and Other Subsurface Substances – Improvements (4-2- 12)	\$200	\$200
ALTA Endorsement Form 35.2-06 Minerals and Other Subsurface Substances – Described Improvements (4-2-12)	\$200	\$200
ALTA Endorsement Form 35.3-06 Minerals and Other Subsurface Substances – Land Under Development (4-2-12)	\$200	\$200
ALTA Endorsement Form 36-06 Energy Project – Leasehold/Easement – Owners (4- 2-12)	Not available	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
ALTA Endorsement Form 36.1-06 Energy Project – Leasehold/Easement – Loan (4-2- 12)	Not available	\$200
ALTA Endorsement Form 36.2-06 Energy Project – Leasehold- Owner’s (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.3-06 Energy Project – Leasehold - Loan (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.4-06 Energy Project - Covenants, Conditions and Restrictions- Land Under Development - Owners (4- 2-12)	Not available	\$200
ALTA Endorsement Form 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.6-06 Energy Project – Encroachments (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.7-06 Energy Project – Fee – Owner (12-1-14)	Not available	\$200
ALTA Endorsement Form 36.8-06 Energy Project – Fee – Loan (12- 1-14)	Not available	\$200
ALTA Endorsement Form 37-06 Assignment of Rents or Leases (12-3-12)	\$50	\$200
ALTA Endorsement Form 38-06 Mortgage Tax (12-3-12)	\$200	\$200
ALTA Endorsement Form 39-06 Policy Authentication (4-2-13)	No Charge	No Charge
ALTA Endorsement Form 40-06 Tax Credit – Owner’s Policy (4-2- 14)	\$250	\$250
ALTA Endorsement Form 40.1-06 Tax Credit - Defined Amount – Owner's Policy (4-2-14)	\$250  The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.	\$250  The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.
ALTA Endorsement Form 41-06 Water – Buildings (12-2-13)	\$200	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
ALTA Endorsement Form 41.1-06 Water – Improvements (12-2-13)	\$200	\$200
ALTA Endorsement Form 41.2-06 Water – Described Improvements (12-2-13)	\$200	\$200
ALTA Endorsement Form 41.3-06 Water – Land Under Development (12-2-13)	\$200	\$200
ALTA Endorsement Form 42-06 Commercial Lender Group (12-2- 13)	Not available	\$200
ALTA Endorsement Form 43-06 Anti-Taint (12-2-13)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
ALTA Endorsement Form 44-06 Insured Mortgage Recording – Loan (12-2-13)	No Charge	No Charge
ALTA Endorsement Form 45-06 Pari Passu Mortgage (12-1-14)	\$300	\$300
ALTA Endorsement Form 46-06 Option (8-1-15)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
ALTA Endorsement Form 47 Operative Law – 2006 Owner’s Policy	No Charge	No Charge
ALTA Endorsement Form 47.1 Operative Law – 2006 Loan Policy	No Charge	No Charge
ALTA Endorsement Form 47.2 Operative Law – 2013 Homeowner's Policy	No Charge	No Charge
ALTA Endorsement 47.3 Operative Law – 2015 Expanded Coverage Residential Loan Policy	No Charge	No Charge
ALTA Endorsement 48 Tribal Waivers and Consents	No Charge	No Charge
Small Commercial Loan Policy Endorsement Pack (ALTA 9-06, ALTA 17-06, ALTA 18-06/18.1-06, ALTA 19-06/19.1-06, ALTA 22-06, ALTA 25-06)	Not available	\$550
ALTA JR Loan Endorsement 1	\$25	Not available
ALTA JR Loan Endorsement 2	\$25	Not available
ALTA Limited Pre-Foreclosure Date Down Endorsement	\$50	\$200
	(Add “See Section 2.12(C)”)	(Add “See Section 2.12(C)”)

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**OTHER ENDORSEMENTS:**

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
Anti-Clogging	\$250	\$250
Assumption	\$100	\$250
Bi-Weekly	No charge	Not available
Blank Endorsement	Price based on risk assumed	Price based on risk assumed
Bondholder (Mod 119.4)	\$200	\$200
Bonds – Loss Payee	\$200	\$200
Bonds – Non-Merger of Sub-Leasehold	\$200	\$200
Change of Name of Insured	\$100	\$250
Date-Down Endorsement 1 (No Construction)	Additional 25% – \$300 minimum  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.	Additional 25% – \$300 minimum  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.
Effect of Tax Sale on Easement	\$200	\$200
Encroachment Endorsement 1	\$200	\$200
Encroachment Endorsement 2	\$200	\$200
Facilities Endorsement	No charge	No charge
Fairway (Change in Composition of Insured Entity)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
FNMA Balloon Mortgage Endorsement	No charge	No charge
Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification)	No charge	\$200
Foundation – Survey Endorsement	\$50	\$200
Inflation Protection	\$200	\$200
Installment Contract Purchaser	\$75	\$200
Lack of Signatures (Loan Policy)	No charge	No charge
Lack of Signatures (Owner's Policy)	No charge	No charge
Large Mutual Note	No charge	\$200
Merger – Mortgage and Fee	\$50	\$200
Option	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
Option (Loan Policy)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
Option to Repurchase or Lease (Owner's Policy)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
Policy Modification 15 (Increase of Insurance)	Additional 25% – \$250 minimum  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.	Additional 25% – \$250 minimum  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.
Post-Policy Transaction Modification	Additional 25% – \$250 minimum  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.	Additional 25% – \$250 minimum  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.
Post-Policy Transaction Modification (Construction Date Down)	\$250	\$250
Post-Policy Transaction Modification (Date Down)	\$200	\$200
Post-Policy Transaction Modification (No Date Down)	\$200	\$200
Restrictions 4A (Violation of Building Line)	No charge	\$200
Shopping Center	\$200	\$200
Successor Endorsement	\$200	\$200
Synthetic Lease (Lease vs. Mortgage)	\$200	\$200
Tax Benefit Endorsement	\$250	\$250
USA Form Policy – Date Down	\$200	\$200
Waiver of Arbitration	No charge	No charge
All endorsement forms filed with the Kansas Insurance Commissioner not otherwise listed in the rate filing	\$200	\$200
1001-KS (Mechanic's Lien – Statutory Bond)	\$0.10 per \$1000	\$0.10 per \$1000
SE 198 – Wind Farm – Electrical Generation and Transmission Facilities Endorsement (11-1-14)	Not available	\$200
SE 199 (Wind Farm Zoning Endorsement) (ALTA 3.1 Mod)	Not available	Additional 10% – \$250 minimum

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement Name</b>	<b>Residential Rate</b>	<b>Commercial Rate</b>
SE 200 Wind Farm Leasehold and Easement Endorsement (ALTA 13.0-06 Mod) (11-1-14)	Not available	No Charge
SE 201 – Wind Farm – Single Integrated Project Access and Entry (11-1-14)	Not available	\$200
SE 248 Wind Farm Contiguity Endorsement (8-31-11)	Not available	\$200

**CLTA ENDORSEMENTS:**

CLTA Endorsement Form 107.9 Additional Insured	\$50	\$200
CLTA Endorsement Form 111 Mortgage priority, Partial Reconveyance	\$50	\$200

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.14 SECTION HELD OPEN FOR FUTURE USE

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:

<b>Amount of Insurance</b>	<b>Centralized Refinance Rate I</b>
\$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

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 4, ALTA 5-06, ALTA 6-06, ALTA 6, ALTA 6.2-06, ALTA 6.2. and ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**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.

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:

<b>Amount of Insurance</b>	<b>Centralized Refinance Rate II</b>
\$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

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.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**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.

**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

The amount of this fee can be applied toward a Fidelity National 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 Fidelity National 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.

**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.

**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.

**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.



**TOWER TITLE, LLC**

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

**FOR USE IN THE STATE OF KANSAS**

**WITH WESTCOR LAND TITLE INSURANCE COMPANY UNDERWRITING**

Please note that the Closing and Settlement Fees to be used for Kansas are the Tower Title, LLC fees in the pages immediately following this cover page. Any settlement fees included in the Westcor Land Title Insurance Rate Filing are Westcor's closing fees, and will not be used by Tower unless otherwise noted.

Commercial Escrow Fee- The handling of processes and services associated with closing and escrow fees, including, but not limited to creation of the settlement statement/HUD-1, mortgage and lien payoff verification, scheduling coordination on behalf of the buyer and seller, document delivery and tracking, bank/wire fees, disbursement of funds, and quality control. This fee may include third party fees paid on behalf of the client such as tax certifications, recording fees, and release fees.

Tower Agency, LLC does not offer residential escrow services within the State of Arizona.

Commercial Sub-Escrow- The processing, payout, delivery and tracking of escrow fees.

Tower Agency, LLC does not offer sub-escrow services on residential files in the State of Arizona.

Document Preparation- The preparation of legal and/or closing documents necessary and allowable to facilitate the transaction.

Document Retrieval- The process of searching the land records to find a specific document on behalf of the client.

E-Recording Services- The process of filing recordable documents electronically using a third party system.

Recording Services- The process of mailing or walking-into the proper county recordable documents.

Notary Signing- If allowed in said jurisdiction, the process of utilizing a local notary, vetted by the title company, to witness and notarize requirement documents to fulfill the transaction.

Current Owner Property Report Fee (residential)- the preparation and delivery of an O/E report, listing the current owner and any open liens against the subject property, as well as property tax information. No insurance needed.

Current Owner Property Report Fee (commercial)- the preparation and delivery of an O/E report, listing the current owner and any open liens against the subject property as well as property tax information. No insurance needed.



Full Search Property Report Fee (residential)- the preparation and delivery of an O/E report in compliance with state statute search guidelines, listing any open encumbrances against the subject property as well as tax information. No insurance needed.

Full Search Property Report Fee (commercial)- the preparation and delivery of an O/E report in compliance with state statute search guidelines, listing any open encumbrances against the subject property as well as tax information. No insurance needed.

Updated Property Report Fee (residential)- the preparation and delivery of an updated O/E report in order to extend the county's effective date to a more recent time period.

Updated Property Report Fee (commercial)- the preparation and delivery of an updated O/E report in order to extend the county's effective date to a more recent time period.

**Fee Schedule**

**(All Fees to Be Paid by the Buyer)**

Commercial Escrow Fee	\$1,250.00
Residential Escrow Fee	Not Offered
Document Preparation	\$150.00 per document
Residential Document Retrieval	\$50.00
Commercial Document Retrieval	\$200.00
Title Search Fee:	\$250.00
Residential: E-Recording Fee	\$25.00
Residential: Recording Fee	\$35.00
Commercial: E-Recording Fee	\$75.00
Commercial: Recording Fee	\$100.00
Residential Current Owner Property Report	\$115.00
Commercial Current Owner Property Report	\$475.00
Residential Full Search Property Report	\$325.00
Commercial Full Search Property Report	\$900.00

**Negotiated Rates**

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by an officer of the Company and signed by the Company and the client. A copy of said agreement shall be retained in the files of the Company.



**WESTCOR**  
LAND TITLE INSURANCE COMPANY

# **RATE MANUAL**

## **SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS**

**Effective Date: October 31, 2022**

**Corporate Headquarters**  
875 Concourse Parkway South  
Suite 200  
Maitland, FL 32751  
Toll Free: 866.629.5842

## TABLE OF CONTENTS

<b>AREA COVERED .....</b>	<b>3</b>
<b>LOAN POLICIES OF TITLE INSURANCE.....</b>	<b>4</b>
<b>OWNER'S &amp; LEASEHOLD POLICIES OF TITLE INSURANCE .....</b>	<b>6</b>
<b>ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE .....</b>	<b>7</b>
<b>MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICAITON POLICY .....</b>	<b>7</b>
<b>CENTRALIZED RESIDENTIAL REFINANCE RATES .....</b>	<b>7</b>
<b>OTHER .....</b>	<b>9</b>
<b>SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS .....</b>	<b>9</b>

## **AREA COVERED**

The following rates apply to the entire State of Kansas.

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

## LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

	Per Thousand
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

NOTE: To compute premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

### The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	0.90

If the amount of insurance desired under the mortgage policy is in excess of the original owner's policy, the excess shall be computed at the original rates under the applicable bracket or brackets.

### The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

AGE OF ORIGINAL LOAN	RATES
3 years or under	30% of regular rates
From 3 years to 4 years	40% of regular rates
From 4 years to 5 years	50% of regular rates
From 5 years to 6 years	60% of regular rates
From 6 years to 7 years	70% of regular rates
From 7 years to 8 years	80% of regular rates
8 years and over	100% of regular rates

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

**The Extension Loan Rate for Loan Policies of Title Insurance is:**

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

**Simultaneous Issuance of Loan and Owners Policies of Title Insurance.**

When an owner's and mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for the mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies.

In all cases the owner's policy shall be issued for the full insurable 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 identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. 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 an owner's and a mortgage policy.

**ALTA Residential Limited Coverage Junior Loan Policy**

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

## OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

**The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:**

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

**The Re-issue Rate for Owner's or Leasehold Policies is:**

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
  
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
  
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.



**ALTA HOMEOWNER’S POLICY FOR TITLE INSURANCE**

The rate for the policy is 110% of the rates shown herein the Owners’ Leasehold Policies of Title Insurance.

**MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE  
MORTGAGE MODIFICATION POLICY**

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From Rate	
\$0-\$1,000,000 .....	\$125
\$1,000,001 - \$1,500,000 .....	\$250
\$1,500,001 - \$2,000,000 .....	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000, add \$100

**Centralized Residential Refinance Rate (Statewide)**

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. 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;;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically by the company or an authorized agent with a centralized title and escrow operation capable of statewide servicing.
4. The Preliminary Report or Commitment for Title Insurance is delivered electronically;
5. The policy issued is the ALTA Loan Policy or ALTA Short form Residential Loan Policy with streamlined searching providing for generic exceptions for CC&R’s, easements, minerals, mineral rights or survey matters.
6. This rate may not be used for construction loans or for a loan policy issued concurrently with an owner’s policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$1,100

\$2,000,001 - \$3,000,000	\$1,300
\$3,000,001 - \$4,000,000	\$1,600
\$4,000,001, \$5,000,000	\$2,000

Coverage 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, 4.1, 5-06, 5.1-06, 6, 6.2, 7-06, 7.1, 8.1, 9-06, 14.3, and 22-06 or comparable forms of endorsements promulgated by any other Land Title Association.

### **Centralized Residential Refinance Rate (Multi-State)**

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. 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;;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically and processed by a centralized title and escrow operation with multi-state servicing capabilities in 10 or more states where they are licensed as an authorized agent of Westcor;
4. The order is fulfilled utilizing the ALTA Short Form Commitment and ALTA Short form Residential Loan Policy with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
5. Written authorization is obtained by an agent to offer the rates contained herein.
6. This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1,000
\$2,000,001 - \$3,000,000	\$1,100
\$3,000,001 - \$4,000,000	\$1,300
\$4,000,001 - \$5,000,000	\$1,500

Coverage 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, 4.1, 5-06, 5.1-06, 6, 6.2, 7-06, 7.1, 8.1, 9-06, 14.3, and 22-06 or comparable forms of endorsements promulgated by any other Land Title Association.

## OTHER

### Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

**All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.**

Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

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

If it can be clearly demonstrated that a risk presents unique or unusual conditions or 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.