



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

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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.