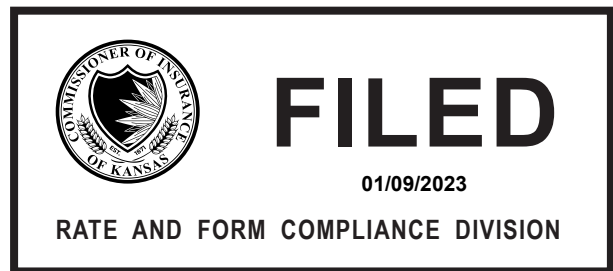


**Townsgate Closing Services, LLC
420 Rouser Road, Bldg. 3, Fifth Floor
Moon Township, PA 15108**

**Kansas Title Insurance Rates and
Settlement Services Fees**

**Effective January 6, 2023, or
Upon Approval**



Title Insurance Rates

- **Owner's Policy Rates:**

- The rates for owner's title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

- **Loan Policy Rates:**

- The rates for loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

- **Simultaneous-Issued Loan Policy Rates:**

- The rates for simultaneously issued loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

- **Refinance Policy Rates:**

- The rates for refinance loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

*First American Title Insurance rates attached as Exhibit A.

*Old Republic National Title Insurance Company rates attached as Exhibit B.

*Westcor Land Title Insurance Company rates attached as Exhibit C.

*WFG National Title Insurance Company rates attached as Exhibit D.

Settlement Services Definitions

Refinance Bundled Closing Fee: The primary settlement services associated with closing and settlement of a residential property where no sale of real property is involved, including but not limited to tax certification, closing disclosure and/or settlement statement preparation, review of executed documents, wire and courier fees, disbursement, one notary service fee, and recording services.

Residential: The improved one-to-four family residential property, or unimproved property that is intended for use as one-to-four family residential property.

Purchase Bundled Closing Fee: The primary settlement services associated with closing and settlement of a sale or purchase of residential real property, including but not limited to tax certification, obtaining payoffs, settlement statement preparation, review of executed documents, wire and courier fees, disbursement, one notary service fee and recording services.

REO Bundled Closing Fees: The primary settlement services associate with the disposition of residential real estate where the seller of a property is a bank or asset manager selling the property pursuant to a foreclosure. The services include but are not limited to preparing a title grading summary, supervising the closing process and receiving the net proceeds from the buyers' closing agent on behalf of the seller, document preparation and/or coordination of any seller closing documents including the conveyance deed and any courier/express fees.

Schedule of Fees

Purchase Bundled Closing Fee:	\$595.00
--------------------------------------	-----------------

- a. Closing/Settlement Fee
- b. One (1) Courier/Express Fee
- c. One (1) Wire Fee
- d. One (1) Tax Certificate Fee
- e. Loan Document Retrieval Fee
- f. One (1) Notary Fee
- g. One (1) E-Record Fee

Refinance Bundled Closing Fee:	\$485.00
---------------------------------------	-----------------

- a. Closing/Settlement Fee
- b. One (1) Courier/Express Fee
- c. One (1) Wire Fee
- d. One (1) Tax Certificate Fee

- e. Loan Document Retrieval Fee
- f. One (1) Notary Fee
- g. One (1) E-Record Fee

REO Bundled Closing Fees:

a. SELLER - Closing/Settlement Fee	\$600.00
b. BUYER with a loan – Closing/Settlement Fee	\$600.00
c. BUYER (cash) – Closing/Settlement Fee	\$350.00
d. REO Cancellation Fee	\$250.00
b. One (1) Courier/Express Fee	
c. One (1) Wire Fee	
d. One (1) Tax Certificate Fee	
e. Loan Document Retrieval Fee	
f. One (1) Notary Fee	
g. One (1) E-Record Fee	

Additional Fees:

Notary Signing Fee:	\$125.00
Notary Trip Fee:	\$45.00
Document Preparation Fee (per document):	\$75.00
Courier/Express Fee	\$40.00
E-Recording Fee (per document)	\$7.00
Tax Certificate Fee (per certificate):	\$25.00
Wire Fee (per wire):	\$20.00
Stop Payment/Reissue Check Fee:	\$25.00
Subordination Coordination Fee	\$150.00
Mobile Home Curative Services Fee:	\$250.00
REO Deed Prep/Coordination Fee	\$125.00

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

Exhibit A



***First American
Title Insurance Company***

Kansas Schedule of Title Insurance Rates

_____, 2020

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KANSAS

Schedule of Title Insurance Rates

Effective _____, 2020

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates, Charges, and fees contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential and any property that is part Residential and part Commercial.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- EAGLE® Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Non-EAGLE® Owner's Policy: Any Owner's Policy other than an EAGLE® Owner's Policy.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to “per \$1,000 of liability” shall mean and include “per \$1,000 of liability and any portion thereof.”

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates and Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 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 C ENTIRE STATE

C.1 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4.0/4.1-06, 5.0/5.1-06, 6-06, 8.1-06, and 9.0/9.3/9.10-06. Additional fees may apply for additional endorsements (see endorsement appendix). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company’s centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;

3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$250,000	\$455
\$250,001 to \$500,000	\$585
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$845
\$1,000,001 to \$1,500,000	\$975
\$1,500,001 to \$2,000,000	\$1,040

For each \$10,000 of liability above \$2,000,000, add \$4.

C.2 equiSMART MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rates specified in this section.

Loan Amount	Rate
Up to and including \$100,000	\$120
\$100,001 to \$250,000	\$145
\$250,001 to \$500,000	\$210

C.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate and escrow fee consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

This section may only be applied to escrow fees when the amount of insurance in the policy is \$250,000 or greater and to title policy and endorsement Rates when the amount of insurance in the policy is \$500,000 or greater.

SECTION D
JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND
MIAMI COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section D apply to all transactions involving property in Johnson County, Leavenworth County, Wyandotte County, Douglas County, and Miami County.

D.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section D.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section D.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section D.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section D.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate •Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section D.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section D.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order

for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

(d) Builder/Developer Rate - Residential Only

The Rates for Non-EAGLE® Owner's Policies issued to builders and developers for Residential properties are as follows:

Amount of Insurance	Rate
Up to and including \$250,000	\$1.50 per \$1,000, subject to a minimum of \$150
\$250,000.01 to \$750,000	Add \$1 per \$1,000
\$750,000.01 to \$2,000,000	Add \$0.65 per \$1,000
Over \$2,000,000	Add \$0.80 per \$1,000

D.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

Residential	Commercial
1. \$300	1. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
2. \$300	2. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
3. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy	3. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
4. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy	4. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
5. \$100 per additional Loan Policy	5. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
6. \$100 per additional Loan Policy	6. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
7. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy	7. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy	8. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000 and \$1,000 if it is \$5,000,000 and over. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$300,000	\$200
\$300,000.01 to \$500,000	Add \$100
\$500,000.01 to \$1,000,000	Add \$1.00 per \$1,000 on the amount over \$500,000

Amount of Insurance	Rate
Over \$1,000,000	Add \$0.50 per \$1,000 on the amount over \$1,000,000

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section D.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

D.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$250 per additional tract	\$250 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$250	N/A

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$100	N/A

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section D.3(c) above	N/A

(f) Pro Forma Preparation Charge

Residential	Commercial
\$50	N/A

D.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$250	\$250

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$175	\$175

D.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

This section applies except where Section D.5(a)(4) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
\$225	\$355	\$580

2. Cash Sale

This section applies except where Section D.5(a)(4) below applies.

Seller	Buyer	Total
\$225	\$225	\$450

3. Loan Only

This section applies except where Section D.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$355	\$355

4. New Construction

Transaction	Seller	Buyer	Total
Vacant Lot Closing: Lot sold by subdivision developer to builder for new home construction	\$0	\$75	\$75
New Home Sale: Builder to consumer - loan closing	\$0	\$355	\$355

Transaction	Seller	Buyer	Total
New Home Sale: Builder to consumer - cash closing	\$0	\$225	\$225

5. REO Fee

This section applies to sale of REOs.

Transaction	Seller	Buyer	Total
Closing fee to selling bank utilizing asset managers or electronic platform	\$400	See Section D.5(a)(1) or (2) above	Depends on buyer column
Closing fee to selling bank when the fee above does not apply	\$300	See Section D.5(a)(1) or (2) above	Depends on buyer column

6. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$400	See Section D.5(a)(1) or (2) above	Depends on buyer column

7. Exchange Closing or Funding

This section applies where buyer and seller exchange land, including all 1031 exchanges.

Transaction	Seller	Buyer	Total
Exchange Closing or Funding	\$225	\$355	\$580

8. Assumption

Transaction	Seller	Buyer	Total
Assumption	\$225	\$355	\$580

9. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Transaction	Seller	Buyer	Total
Owner Finance	\$300	\$300	\$600

10. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	\$350	\$350	\$700

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section D.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$200	\$200

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	\$350	N/A	\$350

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$200	\$200	Depends on the number of parties requesting after-hours service

4. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

5. Grant Funds Processing Fee

The fees below are subject to program restrictions.

Transaction	Seller	Buyer	Total
Grant Funds Processing Fee	\$1,000	N/A	\$1,000

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	\$150	N/A	\$150

7. Builder/Developer Surcharges

When the closing fees in Section D.5(a)(4) apply.

Transaction	Seller	Buyer	Total
Builder/Developer Surcharges	E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each	E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each (Vacant Lot Closing Only)	Depends on the number of E- recordings, deliveries, and wires

8. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

9. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$50/each	\$50/each	Depends on the number of physical addresses or e-mail addresses employed

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) preparation or disbursement of funds.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	\$125	\$200	\$325

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	\$275	\$275

3. Prepare Settlement Statement (CD) without Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) without Disbursement	N/A	\$250	\$250

4. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	\$0	\$50	\$50

5. Escrow For Completion

This section applies to new construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	\$0	\$0	\$0

6. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	\$100	N/A	\$100

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$100/document

8. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

9. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

10. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	\$50	\$50	\$100

11. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	\$0	\$0	\$0

12. Document Redraw Fee

Additional Fee made in conjunction with any lender redraw fee.

Transaction	Seller	Buyer	Total
Document Redraw Fee	N/A	\$0	\$0

13. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

14. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$1,000,000	\$400	\$400	\$800

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	\$400	\$400
\$500,000.01 to \$1,000,000	N/A	\$500	\$500

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. The face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

D.6 RATES

(a) Basic Residential Rate

Amount	Non-EAGLE® Owner's Policy	EAGLE® Owner's Policy	Loan Policy
\$50,000 or less	\$385.00	\$425.00	\$309.00
\$50,000.01 to \$60,000	\$400.00	\$442.50	\$309.00
\$60,000.01 to \$70,000	\$415.00	\$460.00	\$326.50
\$70,000.01 to \$80,000	\$430.00	\$477.50	\$344.00
\$80,000.01 to \$90,000	\$445.00	\$495.00	\$361.50
\$90,000.01 to \$100,000	\$460.00	\$512.50	\$379.00
\$100,000.01 to \$110,000	\$475.00	\$530.00	\$392.00
\$110,000.01 to \$120,000	\$490.00	\$547.50	\$405.00
\$120,000.01 to \$130,000	\$505.00	\$565.00	\$418.00
\$130,000.01 to \$140,000	\$518.00	\$582.00	\$430.50
\$140,000.01 to \$150,000	\$531.00	\$599.00	\$443.00
\$150,000.01 to \$160,000	\$544.00	\$616.00	\$455.50
\$160,000.01 to \$170,000	\$557.00	\$633.00	\$468.00
\$170,000.01 to \$180,000	\$570.00	\$650.00	\$480.50
\$180,000.01 to \$190,000	\$583.00	\$667.00	\$493.00
\$190,000.01 to \$200,000	\$596.00	\$684.00	\$505.50
\$200,000.01 to \$210,000	\$609.00	\$701.00	\$518.00
\$210,000.01 to \$220,000	\$622.00	\$718.00	\$530.50
\$220,000.01 to \$230,000	\$635.00	\$735.00	\$543.00
\$230,000.01 to \$240,000	\$648.00	\$752.00	\$555.50
\$240,000.01 to \$250,000	\$661.00	\$769.00	\$568.00
\$250,000.01 to \$275,000	\$688.50	\$804.00	\$599.25
\$275,000.01 to \$300,000	\$716.00	\$839.00	\$630.50
\$300,000.01 to \$325,000	\$743.50	\$874.00	\$661.75
\$325,000.01 to \$350,000	\$771.00	\$909.00	\$693.00
\$350,000.01 to \$375,000	\$798.50	\$944.00	\$724.25
\$375,000.01 to \$400,000	\$826.00	\$979.00	\$755.50
\$400,000.01 to \$425,000	\$853.50	\$1,014.00	\$786.75
\$425,000.01 to \$450,000	\$881.00	\$1,049.00	\$818.00
\$450,000.01 to \$475,000	\$908.50	\$1,084.00	\$849.25
\$475,000.01 to \$500,000	\$936.00	\$1,119.00	\$880.50
\$500,000.01 to \$525,000	\$963.50	\$1,154.00	\$895.50
\$525,000.01 to \$550,000	\$991.00	\$1,189.00	\$910.50
\$550,000.01 to \$575,000	\$1,018.50	\$1,224.00	\$925.50
\$575,000.01 to \$600,000	\$1,034.75	\$1,249.00	\$940.50
\$600,000.01 to \$625,000	\$1,051.00	\$1,274.00	\$955.50

Amount	Non-EAGLE® Owner's Policy	EAGLE® Owner's Policy	Loan Policy
\$625,000.01 to \$650,000	\$1,067.25	\$1,299.00	\$970.50
\$650,000.01 to \$675,000	\$1,083.50	\$1,324.00	\$985.50
\$675,000.01 to \$700,000	\$1,099.75	\$1,349.00	\$1,000.50
\$700,000.01 to \$725,000	\$1,116.00	\$1,374.00	\$1,015.50
\$725,000.01 to \$750,000	\$1,132.25	\$1,399.00	\$1,030.50
\$750,000.01 to \$800,000	\$1,164.75	\$1,449.00	\$1,055.50
\$800,000.01 to \$850,000	\$1,197.25	\$1,499.00	\$1,080.50
\$850,000.01 to \$900,000	\$1,229.75	\$1,549.00	\$1,105.50
\$900,000.01 to \$950,000	\$1,262.25	\$1,599.00	\$1,130.50
\$950,000.01 to \$1,000,000	\$1,294.75	\$1,649.00	\$1,155.50
\$1,000,000.01 to \$1,100,000	\$1,354.75	\$1,739.00	\$1,205.50
\$1,100,000.01 to \$1,200,000	\$1,414.75	\$1,829.00	\$1,255.50
\$1,200,000.01 to \$1,300,000	\$1,474.75	\$1,919.00	\$1,305.50
\$1,300,000.01 to \$1,400,000	\$1,534.75	\$2,009.00	\$1,355.50
\$1,400,000.01 to \$1,500,000	\$1,594.75	\$2,099.00	\$1,405.50
\$1,500,000.01 to \$1,600,000	\$1,654.75	\$2,189.00	\$1,455.50
\$1,600,000.01 to \$1,700,000	\$1,714.75	\$2,279.00	\$1,505.50
\$1,700,000.01 to \$1,800,000	\$1,774.75	\$2,369.00	\$1,555.50
\$1,800,000.01 to \$1,900,000	\$1,834.75	\$2,459.00	\$1,605.50
\$1,900,000.01 to \$2,000,000	\$1,894.75	\$2,549.00	\$1,655.50
\$2,000,000.01 to \$2,100,000	\$1,954.75	\$2,639.00	\$1,697.50
\$2,100,000.01 to \$2,200,000	\$2,014.75	\$2,729.00	\$1,739.50
\$2,200,000.01 to \$2,300,000	\$2,074.75	\$2,819.00	\$1,781.50
\$2,300,000.01 to \$2,400,000	\$2,134.75	\$2,909.00	\$1,823.50
\$2,400,000.01 to \$2,500,000	\$2,194.75	\$2,999.00	\$1,865.50
\$2,500,000.01 to \$2,600,000	\$2,254.75	\$3,089.00	\$1,907.50
\$2,600,000.01 to \$2,700,000	\$2,314.75	\$3,179.00	\$1,949.50
\$2,700,000.01 to \$2,800,000	\$2,374.75	\$3,269.00	\$1,991.50
\$2,800,000.01 to \$2,900,000	\$2,434.75	\$3,359.00	\$2,033.50
\$2,900,000.01 to \$3,000,000	\$2,494.75	\$3,449.00	\$2,075.50
\$3,000,000.01 to \$3,100,000	\$2,574.75	\$3,559.00	\$2,117.50
\$3,100,000.01 to \$3,200,000	\$2,654.75	\$3,669.00	\$2,159.50
\$3,200,000.01 to \$3,300,000	\$2,734.75	\$3,779.00	\$2,201.50
\$3,300,000.01 to \$3,400,000	\$2,814.75	\$3,889.00	\$2,243.50
\$3,400,000.01 to \$3,500,000	\$2,894.75	\$3,999.00	\$2,285.50
\$3,500,000.01 to \$3,600,000	\$2,974.75	\$4,109.00	\$2,327.50
\$3,600,000.01 to \$3,700,000	\$3,054.75	\$4,219.00	\$2,369.50
\$3,700,000.01 to \$3,800,000	\$3,134.75	\$4,329.00	\$2,411.50
\$3,800,000.01 to \$3,900,000	\$3,214.75	\$4,439.00	\$2,453.50
\$3,900,000.01 to \$4,000,000	\$3,294.75	\$4,549.00	\$2,495.50
\$4,000,000.01 to \$4,100,000	\$3,374.75	\$4,659.00	\$2,537.50

Amount	Non-EAGLE® Owner's Policy	EAGLE® Owner's Policy	Loan Policy
\$4,100,000.01 to \$4,200,000	\$3,454.75	\$4,769.00	\$2,579.50
\$4,200,000.01 to \$4,300,000	\$3,534.75	\$4,879.00	\$2,621.50
\$4,300,000.01 to \$4,400,000	\$3,614.75	\$4,989.00	\$2,663.50
\$4,400,000.01 to \$4,500,000	\$3,694.75	\$5,099.00	\$2,705.50
\$4,500,000.01 to \$4,600,000	\$3,774.75	\$5,209.00	\$2,747.50
\$4,600,000.01 to \$4,700,000	\$3,854.75	\$5,319.00	\$2,789.50
\$4,700,000.01 to \$4,800,000	\$3,934.75	\$5,429.00	\$2,831.50
\$4,800,000.01 to \$4,900,000	\$4,014.75	\$5,539.00	\$2,873.50
\$4,900,000.01 to \$5,000,000	\$4,094.75	\$5,649.00	\$2,915.50

(b) Basic Commercial Rate

Amount	Owner's Policy	Loan Policy
\$100,000 or less	\$710	\$710
\$100,000.01 to \$500,000	Add \$2 per \$1,000	Add \$2 per \$1,000
\$500,000.01 to \$1,000,000	Add \$1.60 per \$1,000	Add \$1.60 per \$1,000
\$1,000,000.01 to \$5,000,000	Add \$0.90 per \$1,000	Add \$0.90 per \$1,000
Over \$5,000,000	Add \$0.75 per \$1,000	Add \$0.75 per \$1,000

SECTION E
FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section E apply to all transactions involving property in Finney, Ford, and Seward counties.

E.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section E.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy Section E.6 (column 1) or EAGLE® Owner's Policy Section E.6 (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section E.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section E.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section E.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section E.6 at the tier level of the excess liability.

(d) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section E.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

E.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section E.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section E.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section E.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

E.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charges

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$50	\$50

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$210	\$350

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section E.3(c) above	N/A

E.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$210	\$350

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$150	\$290

E.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$315

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$225

3. Loan Only

This section applies except where Section E.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$250

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	N/A	N/A	\$225

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$275
\$500,000.01 to \$1,000,000	N/A	N/A	\$550

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$275
\$500,000.01 to \$1,000,000	N/A	N/A	\$550

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections E.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$125

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$50	N/A	\$50

4. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$50	\$50	Depends on the number of parties requesting after-hours service

5. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

Transaction	Seller	Buyer	Total
Direct Exchange Closing	N/A	N/A	\$100

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$50

7. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

8. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$225

2. Prepare Settlement Statement (HUD-1/CD)

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (HUD-1/CD)	N/A	N/A	\$225

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$150

4. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

5. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$30/document

6. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

7. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$125

8. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

10. Construction Disbursing

\$100 per draw assuming the follow criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

E.6 RATES

		Column 1	Column 2	Column 3	Column 4	Column 5
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY	LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$0.00	\$20,000.00	\$220.00	\$245.00	\$132.00	\$220.00	\$132.00
\$20,000.01	\$25,000.00	\$235.00	\$261.50	\$141.00	\$235.00	\$141.00
\$25,000.01	\$30,000.00	\$250.00	\$278.00	\$150.00	\$250.00	\$150.00
\$30,000.01	\$35,000.00	\$265.00	\$294.50	\$159.00	\$265.00	\$159.00
\$35,000.01	\$40,000.00	\$280.00	\$311.00	\$168.00	\$280.00	\$168.00
\$40,000.01	\$45,000.00	\$295.00	\$327.50	\$177.00	\$295.00	\$177.00
\$45,000.01	\$50,000.00	\$310.00	\$344.00	\$186.00	\$310.00	\$186.00
\$50,000.01	\$55,000.00	\$325.00	\$360.50	\$195.00	\$325.00	\$195.00
\$55,000.01	\$60,000.00	\$340.00	\$377.00	\$204.00	\$340.00	\$204.00
\$60,000.01	\$65,000.00	\$355.00	\$393.50	\$213.00	\$355.00	\$213.00
\$65,000.01	\$70,000.00	\$370.00	\$410.00	\$222.00	\$370.00	\$222.00
\$70,000.01	\$75,000.00	\$385.00	\$426.50	\$231.00	\$385.00	\$231.00
\$75,000.01	\$80,000.00	\$400.00	\$443.00	\$240.00	\$400.00	\$240.00
\$80,000.01	\$85,000.00	\$415.00	\$459.50	\$249.00	\$415.00	\$249.00
\$85,000.01	\$90,000.00	\$430.00	\$476.00	\$258.00	\$430.00	\$258.00
\$90,000.01	\$95,000.00	\$445.00	\$492.50	\$267.00	\$445.00	\$267.00
\$95,000.01	\$100,000.00	\$460.00	\$509.00	\$276.00	\$460.00	\$276.00
\$100,000.01	\$105,000.00	\$471.25	\$521.50	\$282.75	\$471.25	\$282.75
\$105,000.01	\$110,000.00	\$482.50	\$534.00	\$289.50	\$482.50	\$289.50
\$110,000.01	\$115,000.00	\$493.75	\$546.50	\$296.25	\$493.75	\$296.25
\$115,000.01	\$120,000.00	\$505.00	\$559.00	\$303.00	\$505.00	\$303.00
\$120,000.01	\$125,000.00	\$516.25	\$571.50	\$309.75	\$516.25	\$309.75
\$125,000.01	\$130,000.00	\$527.50	\$584.00	\$316.50	\$527.50	\$316.50
\$130,000.01	\$135,000.00	\$538.75	\$596.50	\$323.25	\$538.75	\$323.25
\$135,000.01	\$140,000.00	\$550.00	\$609.00	\$330.00	\$550.00	\$330.00
\$140,000.01	\$145,000.00	\$561.25	\$621.50	\$336.75	\$561.25	\$336.75
\$145,000.01	\$150,000.00	\$572.50	\$634.00	\$343.50	\$572.50	\$343.50
\$150,000.01	\$155,000.00	\$583.75	\$646.50	\$350.25	\$583.75	\$350.25
\$155,000.01	\$160,000.00	\$595.00	\$659.00	\$357.00	\$595.00	\$357.00
\$160,000.01	\$165,000.00	\$606.25	\$671.50	\$363.75	\$606.25	\$363.75
\$165,000.01	\$170,000.00	\$617.50	\$684.00	\$370.50	\$617.50	\$370.50
\$170,000.01	\$175,000.00	\$628.75	\$696.50	\$377.25	\$628.75	\$377.25
\$175,000.01	\$180,000.00	\$640.00	\$709.00	\$384.00	\$640.00	\$384.00
\$180,000.01	\$185,000.00	\$651.25	\$721.50	\$390.75	\$651.25	\$390.75
\$185,000.01	\$190,000.00	\$662.50	\$734.00	\$397.50	\$662.50	\$397.50
\$190,000.01	\$195,000.00	\$673.75	\$746.50	\$404.25	\$673.75	\$404.25

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$195,000.01	\$200,000.00	\$685.00	\$759.00	\$411.00	\$685.00	\$411.00
\$200,000.01	\$205,000.00	\$696.25	\$771.50	\$417.75	\$696.25	\$417.75
\$205,000.01	\$210,000.00	\$707.50	\$784.00	\$424.50	\$707.50	\$424.50
\$210,000.01	\$215,000.00	\$718.75	\$796.50	\$431.25	\$718.75	\$431.25
\$215,000.01	\$220,000.00	\$730.00	\$809.00	\$438.00	\$730.00	\$438.00
\$220,000.01	\$225,000.00	\$741.25	\$821.50	\$444.75	\$741.25	\$444.75
\$225,000.01	\$230,000.00	\$752.50	\$834.00	\$451.50	\$752.50	\$451.50
\$230,000.01	\$235,000.00	\$763.75	\$846.50	\$458.25	\$763.75	\$458.25
\$235,000.01	\$240,000.00	\$775.00	\$859.00	\$465.00	\$775.00	\$465.00
\$240,000.01	\$245,000.00	\$786.25	\$871.50	\$471.75	\$786.25	\$471.75
\$245,000.01	\$250,000.00	\$797.50	\$884.00	\$478.50	\$797.50	\$478.50
\$250,000.01	\$260,000.00	\$820.00	\$909.00	\$492.00	\$820.00	\$492.00
\$260,000.01	\$270,000.00	\$842.50	\$934.00	\$505.50	\$842.50	\$505.50
\$270,000.01	\$280,000.00	\$865.00	\$959.00	\$519.00	\$865.00	\$519.00
\$280,000.01	\$290,000.00	\$887.50	\$984.00	\$532.50	\$887.50	\$532.50
\$290,000.01	\$300,000.00	\$910.00	\$1,009.00	\$546.00	\$910.00	\$546.00
\$300,000.01	\$310,000.00	\$932.50	\$1,034.00	\$559.50	\$932.50	\$559.50
\$310,000.01	\$320,000.00	\$955.00	\$1,059.00	\$573.00	\$955.00	\$573.00
\$320,000.01	\$330,000.00	\$977.50	\$1,084.00	\$586.50	\$977.50	\$586.50
\$330,000.01	\$340,000.00	\$1,000.00	\$1,109.00	\$600.00	\$1,000.00	\$600.00
\$340,000.01	\$350,000.00	\$1,022.50	\$1,134.00	\$613.50	\$1,022.50	\$613.50
\$350,000.01	\$360,000.00	\$1,045.00	\$1,159.00	\$627.00	\$1,045.00	\$627.00
\$360,000.01	\$370,000.00	\$1,067.50	\$1,184.00	\$640.50	\$1,067.50	\$640.50
\$370,000.01	\$380,000.00	\$1,090.00	\$1,209.00	\$654.00	\$1,090.00	\$654.00
\$380,000.01	\$390,000.00	\$1,112.50	\$1,234.00	\$667.50	\$1,112.50	\$667.50
\$390,000.01	\$400,000.00	\$1,135.00	\$1,259.00	\$681.00	\$1,135.00	\$681.00
\$400,000.01	\$410,000.00	\$1,157.50	\$1,284.00	\$694.50	\$1,157.50	\$694.50
\$410,000.01	\$420,000.00	\$1,180.00	\$1,309.00	\$708.00	\$1,180.00	\$708.00
\$420,000.01	\$430,000.00	\$1,202.50	\$1,334.00	\$721.50	\$1,202.50	\$721.50
\$430,000.01	\$440,000.00	\$1,225.00	\$1,359.00	\$735.00	\$1,225.00	\$735.00
\$440,000.01	\$450,000.00	\$1,247.50	\$1,384.00	\$748.50	\$1,247.50	\$748.50
\$450,000.01	\$460,000.00	\$1,270.00	\$1,409.00	\$762.00	\$1,270.00	\$762.00
\$460,000.01	\$470,000.00	\$1,292.50	\$1,434.00	\$775.50	\$1,292.50	\$775.50
\$470,000.01	\$480,000.00	\$1,315.00	\$1,459.00	\$789.00	\$1,315.00	\$789.00
\$480,000.01	\$490,000.00	\$1,337.50	\$1,484.00	\$802.50	\$1,337.50	\$802.50
\$490,000.01	\$500,000.00	\$1,360.00	\$1,509.00	\$816.00	\$1,360.00	\$816.00

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$500,000.01	\$525,000.00	\$1,410.00	\$1,565.25	\$846.00	\$1,410.00	\$846.00
\$525,000.01	\$550,000.00	\$1,460.00	\$1,621.50	\$876.00	\$1,460.00	\$876.00
\$550,000.01	\$575,000.00	\$1,510.00	\$1,677.75	\$906.00	\$1,510.00	\$906.00
\$575,000.01	\$600,000.00	\$1,560.00	\$1,734.00	\$936.00	\$1,560.00	\$936.00
\$600,000.01	\$625,000.00	\$1,610.00	\$1,790.25	\$966.00	\$1,610.00	\$966.00
\$625,000.01	\$650,000.00	\$1,660.00	\$1,846.50	\$996.00	\$1,660.00	\$996.00
\$650,000.01	\$675,000.00	\$1,710.00	\$1,902.75	\$1,026.00	\$1,710.00	\$1,026.00
\$675,000.01	\$700,000.00	\$1,760.00	\$1,959.00	\$1,056.00	\$1,760.00	\$1,056.00
\$700,000.01	\$725,000.00	\$1,810.00	\$2,015.25	\$1,086.00	\$1,810.00	\$1,086.00
\$725,000.01	\$750,000.00	\$1,860.00	\$2,071.50	\$1,116.00	\$1,860.00	\$1,116.00
\$750,000.01	\$800,000.00	\$1,960.00	\$2,184.00	\$1,176.00	\$1,960.00	\$1,176.00
\$800,000.01	\$850,000.00	\$2,060.00	\$2,296.50	\$1,236.00	\$2,060.00	\$1,236.00
\$850,000.01	\$900,000.00	\$2,160.00	\$2,409.00	\$1,296.00	\$2,160.00	\$1,296.00
\$900,000.01	\$950,000.00	\$2,260.00	\$2,521.50	\$1,356.00	\$2,260.00	\$1,356.00
\$950,000.01	\$1,000,000.00	\$2,360.00	\$2,634.00	\$1,416.00	\$2,360.00	\$1,416.00
\$1,000,000.01	\$1,100,000.00	\$2,460.00	\$2,744.00	\$1,476.00	\$2,460.00	\$1,476.00
\$1,100,000.01	\$1,200,000.00	\$2,560.00	\$2,854.00	\$1,536.00	\$2,560.00	\$1,536.00
\$1,200,000.01	\$1,300,000.00	\$2,660.00	\$2,964.00	\$1,596.00	\$2,660.00	\$1,596.00
\$1,300,000.01	\$1,400,000.00	\$2,760.00	\$3,074.00	\$1,656.00	\$2,760.00	\$1,656.00
\$1,400,000.01	\$1,500,000.00	\$2,860.00	\$3,184.00	\$1,716.00	\$2,860.00	\$1,716.00
\$1,500,000.01	\$1,600,000.00	\$2,960.00	\$3,294.00	\$1,776.00	\$2,960.00	\$1,776.00
\$1,600,000.01	\$1,700,000.00	\$3,060.00	\$3,404.00	\$1,836.00	\$3,060.00	\$1,836.00
\$1,700,000.01	\$1,800,000.00	\$3,160.00	\$3,514.00	\$1,896.00	\$3,160.00	\$1,896.00
\$1,800,000.01	\$1,900,000.00	\$3,260.00	\$3,624.00	\$1,956.00	\$3,260.00	\$1,956.00
\$1,900,000.01	\$2,000,000.00	\$3,360.00	\$3,734.00	\$2,016.00	\$3,360.00	\$2,016.00
\$2,000,000.01	\$2,100,000.00	\$3,460.00	\$3,844.00	\$2,076.00	\$3,460.00	\$2,076.00
\$2,100,000.01	\$2,200,000.00	\$3,560.00	\$3,954.00	\$2,136.00	\$3,560.00	\$2,136.00
\$2,200,000.01	\$2,300,000.00	\$3,660.00	\$4,064.00	\$2,196.00	\$3,660.00	\$2,196.00
\$2,300,000.01	\$2,400,000.00	\$3,760.00	\$4,174.00	\$2,256.00	\$3,760.00	\$2,256.00
\$2,400,000.01	\$2,500,000.00	\$3,860.00	\$4,284.00	\$2,316.00	\$3,860.00	\$2,316.00
\$2,500,000.01	\$2,600,000.00	\$3,960.00	\$4,394.00	\$2,376.00	\$3,960.00	\$2,376.00
\$2,600,000.01	\$2,700,000.00	\$4,060.00	\$4,504.00	\$2,436.00	\$4,060.00	\$2,436.00
\$2,700,000.01	\$2,800,000.00	\$4,160.00	\$4,614.00	\$2,496.00	\$4,160.00	\$2,496.00
\$2,800,000.01	\$2,900,000.00	\$4,260.00	\$4,724.00	\$2,556.00	\$4,260.00	\$2,556.00
\$2,900,000.01	\$3,000,000.00	\$4,360.00	\$4,834.00	\$2,616.00	\$4,360.00	\$2,616.00
\$3,000,000.01	\$3,100,000.00	\$4,460.00	\$4,944.00	\$2,676.00	\$4,460.00	\$2,676.00

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$3,100,000.01	\$3,200,000.00	\$4,560.00	\$5,054.00	\$2,736.00	\$4,560.00	\$2,736.00
\$3,200,000.01	\$3,300,000.00	\$4,660.00	\$5,164.00	\$2,796.00	\$4,660.00	\$2,796.00
\$3,300,000.01	\$3,400,000.00	\$4,760.00	\$5,274.00	\$2,856.00	\$4,760.00	\$2,856.00
\$3,400,000.01	\$3,500,000.00	\$4,860.00	\$5,384.00	\$2,916.00	\$4,860.00	\$2,916.00
\$3,500,000.01	\$3,600,000.00	\$4,960.00	\$5,494.00	\$2,976.00	\$4,960.00	\$2,976.00
\$3,600,000.01	\$3,700,000.00	\$5,060.00	\$5,604.00	\$3,036.00	\$5,060.00	\$3,036.00
\$3,700,000.01	\$3,800,000.00	\$5,160.00	\$5,714.00	\$3,096.00	\$5,160.00	\$3,096.00
\$3,800,000.01	\$3,900,000.00	\$5,260.00	\$5,824.00	\$3,156.00	\$5,260.00	\$3,156.00
\$3,900,000.01	\$4,000,000.00	\$5,360.00	\$5,934.00	\$3,216.00	\$5,360.00	\$3,216.00
\$4,000,000.01	\$4,100,000.00	\$5,460.00	\$6,044.00	\$3,276.00	\$5,460.00	\$3,276.00
\$4,100,000.01	\$4,200,000.00	\$5,560.00	\$6,154.00	\$3,336.00	\$5,560.00	\$3,336.00
\$4,200,000.01	\$4,300,000.00	\$5,660.00	\$6,264.00	\$3,396.00	\$5,660.00	\$3,396.00
\$4,300,000.01	\$4,400,000.00	\$5,760.00	\$6,374.00	\$3,456.00	\$5,760.00	\$3,456.00
\$4,400,000.01	\$4,500,000.00	\$5,860.00	\$6,484.00	\$3,516.00	\$5,860.00	\$3,516.00
\$4,500,000.01	\$4,600,000.00	\$5,960.00	\$6,594.00	\$3,576.00	\$5,960.00	\$3,576.00
\$4,600,000.01	\$4,700,000.00	\$6,060.00	\$6,704.00	\$3,636.00	\$6,060.00	\$3,636.00
\$4,700,000.01	\$4,800,000.00	\$6,160.00	\$6,814.00	\$3,696.00	\$6,160.00	\$3,696.00
\$4,800,000.01	\$4,900,000.00	\$6,260.00	\$6,924.00	\$3,756.00	\$6,260.00	\$3,756.00
\$4,900,000.01	\$5,000,000.00	\$6,360.00	\$7,034.00	\$3,816.00	\$6,360.00	\$3,816.00

SECTION F
BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section F apply to all transactions involving property in Barton County, Ellis County, and Rice County.

F.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in this Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section F.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section F.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate

set forth in Section F.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section F.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section F.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

F.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.

2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

Residential	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section F.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

F.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$50	\$50

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$100 per additional tract	\$100 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$250	\$300

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$75, but see Section F.3(c) above	N/A

F.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$250	\$300

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$100	\$200

F.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$400

2. Cash Sale

Seller	Buyer	Total
N/A	\$300	\$300

3. Loan Only

This section applies except where Section F.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$400	\$400

4. Owner Finance

This section applies to owner finance, including contract for deed/installment sale contracts.

Transaction	Seller	Buyer	Total
Owner Finance	N/A	\$300	\$300

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section F.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$175	\$175

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$100

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$100	N/A	\$100

4. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

Transaction	Seller	Buyer	Total
Direct Exchange Closing	N/A	N/A	\$125

5. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$50

6. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

7. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	\$150	\$200	\$350

2. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$50

3. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$50

4. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$25/document

5. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

6. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$400
\$500,000.01 to \$1,000,000	N/A	N/A	\$600

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$400
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

F.6 RATES

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$240.00	\$265.00	\$220.00
\$20,000.01	\$25,000.00	\$257.50	\$284.25	\$232.50
\$25,000.01	\$30,000.00	\$275.00	\$303.50	\$245.00
\$30,000.01	\$35,000.00	\$292.50	\$322.75	\$257.50
\$35,000.01	\$40,000.00	\$310.00	\$342.00	\$270.00
\$40,000.01	\$45,000.00	\$325.00	\$358.50	\$280.00
\$45,000.01	\$50,000.00	\$340.00	\$375.00	\$290.00
\$50,000.01	\$55,000.00	\$355.00	\$391.50	\$300.00
\$55,000.01	\$60,000.00	\$370.00	\$408.00	\$310.00
\$60,000.01	\$65,000.00	\$385.00	\$424.50	\$320.00
\$65,000.01	\$70,000.00	\$400.00	\$441.00	\$330.00
\$70,000.01	\$75,000.00	\$415.00	\$457.50	\$340.00
\$75,000.01	\$80,000.00	\$430.00	\$474.00	\$350.00
\$80,000.01	\$85,000.00	\$445.00	\$490.50	\$360.00
\$85,000.01	\$90,000.00	\$460.00	\$507.00	\$370.00
\$90,000.01	\$95,000.00	\$472.50	\$520.75	\$380.00
\$95,000.01	\$100,000.00	\$485.00	\$534.50	\$390.00
\$100,000.01	\$105,000.00	\$497.50	\$548.25	\$400.00
\$105,000.01	\$110,000.00	\$510.00	\$562.00	\$410.00
\$110,000.01	\$115,000.00	\$522.50	\$575.75	\$420.00
\$115,000.01	\$120,000.00	\$535.00	\$589.50	\$430.00
\$120,000.01	\$125,000.00	\$545.00	\$600.75	\$440.00
\$125,000.01	\$130,000.00	\$555.00	\$612.00	\$450.00
\$130,000.01	\$135,000.00	\$565.00	\$623.25	\$460.00
\$135,000.01	\$140,000.00	\$575.00	\$634.50	\$470.00
\$140,000.01	\$145,000.00	\$585.00	\$645.75	\$480.00
\$145,000.01	\$150,000.00	\$595.00	\$657.00	\$490.00
\$150,000.01	\$155,000.00	\$605.00	\$668.25	\$500.00
\$155,000.01	\$160,000.00	\$615.00	\$679.50	\$510.00
\$160,000.01	\$165,000.00	\$625.00	\$690.75	\$520.00
\$165,000.01	\$170,000.00	\$635.00	\$702.00	\$530.00
\$170,000.01	\$175,000.00	\$645.00	\$713.25	\$540.00
\$175,000.01	\$180,000.00	\$655.00	\$724.50	\$550.00
\$180,000.01	\$185,000.00	\$665.00	\$735.75	\$557.50
\$185,000.01	\$190,000.00	\$675.00	\$747.00	\$565.00
\$190,000.01	\$195,000.00	\$685.00	\$758.25	\$572.50
\$195,000.01	\$200,000.00	\$695.00	\$769.50	\$580.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$200,000.01	\$205,000.00	\$705.00	\$780.75	\$587.50
\$205,000.01	\$210,000.00	\$715.00	\$792.00	\$595.00
\$210,000.01	\$215,000.00	\$725.00	\$803.25	\$602.50
\$215,000.01	\$220,000.00	\$735.00	\$814.50	\$610.00
\$220,000.01	\$225,000.00	\$745.00	\$825.75	\$617.50
\$225,000.01	\$230,000.00	\$755.00	\$837.00	\$625.00
\$230,000.01	\$235,000.00	\$765.00	\$848.25	\$632.50
\$235,000.01	\$240,000.00	\$775.00	\$859.50	\$640.00
\$240,000.01	\$245,000.00	\$785.00	\$870.75	\$647.50
\$245,000.01	\$250,000.00	\$795.00	\$882.00	\$655.00
\$250,000.01	\$260,000.00	\$815.00	\$904.50	\$670.00
\$260,000.01	\$270,000.00	\$835.00	\$927.00	\$685.00
\$270,000.01	\$280,000.00	\$855.00	\$949.50	\$700.00
\$280,000.01	\$290,000.00	\$875.00	\$972.00	\$715.00
\$290,000.01	\$300,000.00	\$895.00	\$994.50	\$730.00
\$300,000.01	\$310,000.00	\$915.00	\$1,017.00	\$745.00
\$310,000.01	\$320,000.00	\$935.00	\$1,039.50	\$760.00
\$320,000.01	\$330,000.00	\$955.00	\$1,062.00	\$775.00
\$330,000.01	\$340,000.00	\$975.00	\$1,084.50	\$790.00
\$340,000.01	\$350,000.00	\$995.00	\$1,107.00	\$805.00
\$350,000.01	\$360,000.00	\$1,015.00	\$1,129.50	\$820.00
\$360,000.01	\$370,000.00	\$1,035.00	\$1,152.00	\$835.00
\$370,000.01	\$380,000.00	\$1,055.00	\$1,174.50	\$850.00
\$380,000.01	\$390,000.00	\$1,075.00	\$1,197.00	\$865.00
\$390,000.01	\$400,000.00	\$1,095.00	\$1,219.50	\$880.00
\$400,000.01	\$410,000.00	\$1,115.00	\$1,242.00	\$895.00
\$410,000.01	\$420,000.00	\$1,135.00	\$1,264.50	\$910.00
\$420,000.01	\$430,000.00	\$1,155.00	\$1,287.00	\$925.00
\$430,000.01	\$440,000.00	\$1,175.00	\$1,309.50	\$940.00
\$440,000.01	\$450,000.00	\$1,195.00	\$1,332.00	\$955.00
\$450,000.01	\$460,000.00	\$1,215.00	\$1,354.50	\$970.00
\$460,000.01	\$470,000.00	\$1,235.00	\$1,377.00	\$985.00
\$470,000.01	\$480,000.00	\$1,255.00	\$1,399.50	\$1,000.00
\$480,000.01	\$490,000.00	\$1,275.00	\$1,422.00	\$1,015.00
\$490,000.01	\$500,000.00	\$1,295.00	\$1,444.50	\$1,030.00
\$500,000.01	\$525,000.00	\$1,345.00	\$1,500.75	\$1,067.50
\$525,000.01	\$550,000.00	\$1,395.00	\$1,557.00	\$1,105.00
\$550,000.01	\$575,000.00	\$1,445.00	\$1,613.25	\$1,142.50
\$575,000.01	\$600,000.00	\$1,495.00	\$1,669.50	\$1,180.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$600,000.01	\$625,000.00	\$1,545.00	\$1,725.75	\$1,217.50
\$625,000.01	\$650,000.00	\$1,595.00	\$1,782.00	\$1,255.00
\$650,000.01	\$675,000.00	\$1,645.00	\$1,838.25	\$1,292.50
\$675,000.01	\$700,000.00	\$1,695.00	\$1,894.50	\$1,330.00
\$700,000.01	\$725,000.00	\$1,745.00	\$1,950.75	\$1,367.50
\$725,000.01	\$750,000.00	\$1,795.00	\$2,007.00	\$1,405.00
\$750,000.01	\$800,000.00	\$1,895.00	\$2,119.50	\$1,480.00
\$800,000.01	\$850,000.00	\$1,995.00	\$2,232.00	\$1,555.00
\$850,000.01	\$900,000.00	\$2,095.00	\$2,344.50	\$1,630.00
\$900,000.01	\$950,000.00	\$2,195.00	\$2,457.00	\$1,705.00
\$950,000.01	\$1,000,000.00	\$2,295.00	\$2,569.50	\$1,780.00
\$1,000,000.01	\$1,100,000.00	\$2,420.00	\$2,709.50	\$1,905.00
\$1,100,000.01	\$1,200,000.00	\$2,545.00	\$2,849.50	\$2,030.00
\$1,200,000.01	\$1,300,000.00	\$2,670.00	\$2,989.50	\$2,155.00
\$1,300,000.01	\$1,400,000.00	\$2,795.00	\$3,129.50	\$2,280.00
\$1,400,000.01	\$1,500,000.00	\$2,920.00	\$3,269.50	\$2,405.00
\$1,500,000.01	\$1,600,000.00	\$3,045.00	\$3,409.50	\$2,530.00
\$1,600,000.01	\$1,700,000.00	\$3,170.00	\$3,549.50	\$2,655.00
\$1,700,000.01	\$1,800,000.00	\$3,295.00	\$3,689.50	\$2,780.00
\$1,800,000.01	\$1,900,000.00	\$3,420.00	\$3,829.50	\$2,905.00
\$1,900,000.01	\$2,000,000.00	\$3,545.00	\$3,969.50	\$3,030.00
\$2,000,000.01	\$2,100,000.00	\$3,670.00	\$4,109.50	\$3,155.00
\$2,100,000.01	\$2,200,000.00	\$3,795.00	\$4,249.50	\$3,280.00
\$2,200,000.01	\$2,300,000.00	\$3,920.00	\$4,389.50	\$3,405.00
\$2,300,000.01	\$2,400,000.00	\$4,045.00	\$4,529.50	\$3,530.00
\$2,400,000.01	\$2,500,000.00	\$4,170.00	\$4,669.50	\$3,655.00
\$2,500,000.01	\$2,600,000.00	\$4,295.00	\$4,809.50	\$3,780.00
\$2,600,000.01	\$2,700,000.00	\$4,420.00	\$4,949.50	\$3,905.00
\$2,700,000.01	\$2,800,000.00	\$4,545.00	\$5,089.50	\$4,030.00
\$2,800,000.01	\$2,900,000.00	\$4,670.00	\$5,229.50	\$4,155.00
\$2,900,000.01	\$3,000,000.00	\$4,795.00	\$5,369.50	\$4,280.00
\$3,000,000.01	\$3,100,000.00	\$4,920.00	\$5,509.50	\$4,405.00
\$3,100,000.01	\$3,200,000.00	\$5,045.00	\$5,649.50	\$4,530.00
\$3,200,000.01	\$3,300,000.00	\$5,170.00	\$5,789.50	\$4,655.00
\$3,300,000.01	\$3,400,000.00	\$5,295.00	\$5,929.50	\$4,780.00
\$3,400,000.01	\$3,500,000.00	\$5,420.00	\$6,069.50	\$4,905.00
\$3,500,000.01	\$3,600,000.00	\$5,545.00	\$6,209.50	\$5,030.00
\$3,600,000.01	\$3,700,000.00	\$5,670.00	\$6,349.50	\$5,155.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$3,700,000.01	\$3,800,000.00	\$5,795.00	\$6,489.50	\$5,280.00
\$3,800,000.01	\$3,900,000.00	\$5,920.00	\$6,629.50	\$5,405.00
\$3,900,000.01	\$4,000,000.00	\$6,045.00	\$6,769.50	\$5,530.00
\$4,000,000.01	\$4,100,000.00	\$6,170.00	\$6,909.50	\$5,655.00
\$4,100,000.01	\$4,200,000.00	\$6,295.00	\$7,049.50	\$5,780.00
\$4,200,000.01	\$4,300,000.00	\$6,420.00	\$7,189.50	\$5,905.00
\$4,300,000.01	\$4,400,000.00	\$6,545.00	\$7,329.50	\$6,030.00
\$4,400,000.01	\$4,500,000.00	\$6,670.00	\$7,469.50	\$6,155.00
\$4,500,000.01	\$4,600,000.00	\$6,795.00	\$7,609.50	\$6,280.00
\$4,600,000.01	\$4,700,000.00	\$6,920.00	\$7,749.50	\$6,405.00
\$4,700,000.01	\$4,800,000.00	\$7,045.00	\$7,889.50	\$6,530.00
\$4,800,000.01	\$4,900,000.00	\$7,170.00	\$8,029.50	\$6,655.00
\$4,900,000.01	\$5,000,000.00	\$7,295.00	\$8,169.50	\$6,780.00

SECTION G

DICKINSON COUNTY AND GEARY COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section G apply to all transactions involving property in Dickinson County and Geary County.

G.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued ten years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section G.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy (column 1) or EAGLE® Owner's Policy (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section G.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section G.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section G.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section G.6 at the tier level of the excess liability.

(d) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section G.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section G.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

G.2 LENDER'S INSURANCE

(a) Loan Policy Other Than A Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

Residential and Commercial	
1.	\$85
2.	\$85
3.	\$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$85 per additional Loan Policy
6.	\$85 per additional Loan Policy
7.	\$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$85 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued 10 years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section G.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section G.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section G.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

G.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$200	\$200

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$125, but see Section G.3(c) above	N/A

G.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$200	\$200

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$150	\$150

G.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
\$75	\$325	\$400

2. Cash Sale

Seller	Buyer	Total
\$75	\$75	\$150

3. Loan Only

This section applies except where Section G.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$300	\$300

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	\$75	\$75	\$150

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$1,000,000	\$150	\$150	\$300

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	\$300	\$300
\$500,000.01 to \$1,000,000	N/A	\$400	\$400

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections G.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$150	\$150

2. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	\$50	N/A	\$50

3. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

4. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$150

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	N/A	\$200

3. Prepare Settlement Statement (CD) without Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	N/A	\$175

4. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$50

5. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$50

6. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	\$50	N/A	\$50

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e. POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$50/document

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

10. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

G.6 RATES

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY Rates	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$0.00	\$20,000.00	\$210.00	\$240.00	\$196.00	\$200.00	\$190.00
\$20,000.01	\$25,000.00	\$227.50	\$259.25	\$206.50	\$212.50	\$197.50
\$25,000.01	\$30,000.00	\$245.00	\$278.50	\$217.00	\$225.00	\$205.00
\$30,000.01	\$35,000.00	\$262.50	\$297.75	\$227.50	\$237.50	\$212.50
\$35,000.01	\$40,000.00	\$280.00	\$317.00	\$238.00	\$250.00	\$220.00
\$40,000.01	\$45,000.00	\$297.50	\$336.25	\$248.50	\$262.50	\$227.50
\$45,000.01	\$50,000.00	\$315.00	\$355.50	\$259.00	\$275.00	\$235.00
\$50,000.01	\$55,000.00	\$330.00	\$372.00	\$268.00	\$285.00	\$241.00
\$55,000.01	\$60,000.00	\$345.00	\$388.50	\$277.00	\$295.00	\$247.00
\$60,000.01	\$65,000.00	\$360.00	\$405.00	\$286.00	\$305.00	\$253.00
\$65,000.01	\$70,000.00	\$375.00	\$421.50	\$295.00	\$315.00	\$259.00
\$70,000.01	\$75,000.00	\$390.00	\$438.00	\$304.00	\$325.00	\$265.00
\$75,000.01	\$80,000.00	\$405.00	\$454.50	\$313.00	\$335.00	\$271.00
\$80,000.01	\$85,000.00	\$420.00	\$471.00	\$322.00	\$345.00	\$277.00
\$85,000.01	\$90,000.00	\$435.00	\$487.50	\$331.00	\$355.00	\$283.00
\$90,000.01	\$95,000.00	\$450.00	\$504.00	\$340.00	\$365.00	\$289.00
\$95,000.01	\$100,000.00	\$465.00	\$520.50	\$349.00	\$375.00	\$295.00
\$100,000.01	\$105,000.00	\$476.25	\$533.00	\$355.75	\$383.75	\$300.25
\$105,000.01	\$110,000.00	\$487.50	\$545.50	\$362.50	\$392.50	\$305.50
\$110,000.01	\$115,000.00	\$498.75	\$558.00	\$369.25	\$401.25	\$310.75
\$115,000.01	\$120,000.00	\$510.00	\$570.50	\$376.00	\$410.00	\$316.00
\$120,000.01	\$125,000.00	\$521.25	\$583.00	\$382.75	\$418.75	\$321.25
\$125,000.01	\$130,000.00	\$532.50	\$595.50	\$389.50	\$427.50	\$326.50
\$130,000.01	\$135,000.00	\$543.75	\$608.00	\$396.25	\$436.25	\$331.75
\$135,000.01	\$140,000.00	\$555.00	\$620.50	\$403.00	\$445.00	\$337.00
\$140,000.01	\$145,000.00	\$566.25	\$633.00	\$409.75	\$453.75	\$342.25
\$145,000.01	\$150,000.00	\$577.50	\$645.50	\$416.50	\$462.50	\$347.50
\$150,000.01	\$155,000.00	\$588.75	\$658.00	\$423.25	\$471.25	\$352.75
\$155,000.01	\$160,000.00	\$600.00	\$670.50	\$430.00	\$480.00	\$358.00
\$160,000.01	\$165,000.00	\$611.25	\$683.00	\$436.75	\$488.75	\$363.25
\$165,000.01	\$170,000.00	\$622.50	\$695.50	\$443.50	\$497.50	\$368.50
\$170,000.01	\$175,000.00	\$633.75	\$708.00	\$450.25	\$506.25	\$373.75

		Column 1	Column 2	Column 3	Column 4	Column 5
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$175,000.01	\$180,000.00	\$645.00	\$720.50	\$457.00	\$515.00	\$379.00
\$180,000.01	\$185,000.00	\$656.25	\$733.00	\$463.75	\$523.75	\$384.25
\$185,000.01	\$190,000.00	\$667.50	\$745.50	\$470.50	\$532.50	\$389.50
\$190,000.01	\$195,000.00	\$678.75	\$758.00	\$477.25	\$541.25	\$394.75
\$195,000.01	\$200,000.00	\$690.00	\$770.50	\$484.00	\$550.00	\$400.00
\$200,000.01	\$205,000.00	\$701.25	\$783.00	\$490.75	\$558.75	\$405.25
\$205,000.01	\$210,000.00	\$712.50	\$795.50	\$497.50	\$567.50	\$410.50
\$210,000.01	\$215,000.00	\$723.75	\$808.00	\$504.25	\$576.25	\$415.75
\$215,000.01	\$220,000.00	\$735.00	\$820.50	\$511.00	\$585.00	\$421.00
\$220,000.01	\$225,000.00	\$746.25	\$833.00	\$517.75	\$593.75	\$426.25
\$225,000.01	\$230,000.00	\$757.50	\$845.50	\$524.50	\$602.50	\$431.50
\$230,000.01	\$235,000.00	\$768.75	\$858.00	\$531.25	\$611.25	\$436.75
\$235,000.01	\$240,000.00	\$780.00	\$870.50	\$538.00	\$620.00	\$442.00
\$240,000.01	\$245,000.00	\$791.25	\$883.00	\$544.75	\$628.75	\$447.25
\$245,000.01	\$250,000.00	\$802.50	\$895.50	\$551.50	\$637.50	\$452.50
\$250,000.01	\$260,000.00	\$825.00	\$920.50	\$565.00	\$655.00	\$463.00
\$260,000.01	\$270,000.00	\$847.50	\$945.50	\$578.50	\$672.50	\$473.50
\$270,000.01	\$280,000.00	\$870.00	\$970.50	\$592.00	\$690.00	\$484.00
\$280,000.01	\$290,000.00	\$892.50	\$995.50	\$605.50	\$707.50	\$494.50
\$290,000.01	\$300,000.00	\$915.00	\$1,020.50	\$619.00	\$725.00	\$505.00
\$300,000.01	\$310,000.00	\$937.50	\$1,045.50	\$632.50	\$742.50	\$515.50
\$310,000.01	\$320,000.00	\$960.00	\$1,070.50	\$646.00	\$760.00	\$526.00
\$320,000.01	\$330,000.00	\$982.50	\$1,095.50	\$659.50	\$777.50	\$536.50
\$330,000.01	\$340,000.00	\$1,005.00	\$1,120.50	\$673.00	\$795.00	\$547.00
\$340,000.01	\$350,000.00	\$1,027.50	\$1,145.50	\$686.50	\$812.50	\$557.50
\$350,000.01	\$360,000.00	\$1,050.00	\$1,170.50	\$700.00	\$830.00	\$568.00
\$360,000.01	\$370,000.00	\$1,072.50	\$1,195.50	\$713.50	\$847.50	\$578.50
\$370,000.01	\$380,000.00	\$1,095.00	\$1,220.50	\$727.00	\$865.00	\$589.00
\$380,000.01	\$390,000.00	\$1,117.50	\$1,245.50	\$740.50	\$882.50	\$599.50
\$390,000.01	\$400,000.00	\$1,140.00	\$1,270.50	\$754.00	\$900.00	\$610.00
\$400,000.01	\$410,000.00	\$1,162.50	\$1,295.50	\$767.50	\$917.50	\$620.50
\$410,000.01	\$420,000.00	\$1,185.00	\$1,320.50	\$781.00	\$935.00	\$631.00
\$420,000.01	\$430,000.00	\$1,207.50	\$1,345.50	\$794.50	\$952.50	\$641.50
\$430,000.01	\$440,000.00	\$1,230.00	\$1,370.50	\$808.00	\$970.00	\$652.00
\$440,000.01	\$450,000.00	\$1,252.50	\$1,395.50	\$821.50	\$987.50	\$662.50
\$450,000.01	\$460,000.00	\$1,275.00	\$1,420.50	\$835.00	\$1,005.00	\$673.00
\$460,000.01	\$470,000.00	\$1,297.50	\$1,445.50	\$848.50	\$1,022.50	\$683.50
\$470,000.01	\$480,000.00	\$1,320.00	\$1,470.50	\$862.00	\$1,040.00	\$694.00

		Column 1	Column 2	Column 3	Column 4	Column 5
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$480,000.01	\$490,000.00	\$1,342.50	\$1,495.50	\$875.50	\$1,057.50	\$704.50
\$490,000.01	\$500,000.00	\$1,365.00	\$1,520.50	\$889.00	\$1,075.00	\$715.00
\$500,000.01	\$525,000.00	\$1,415.00	\$1,576.75	\$919.00	\$1,112.50	\$737.50
\$525,000.01	\$550,000.00	\$1,465.00	\$1,633.00	\$949.00	\$1,150.00	\$760.00
\$550,000.01	\$575,000.00	\$1,515.00	\$1,689.25	\$979.00	\$1,187.50	\$782.50
\$575,000.01	\$600,000.00	\$1,565.00	\$1,745.50	\$1,009.00	\$1,225.00	\$805.00
\$600,000.01	\$625,000.00	\$1,615.00	\$1,801.75	\$1,039.00	\$1,262.50	\$827.50
\$625,000.01	\$650,000.00	\$1,665.00	\$1,858.00	\$1,069.00	\$1,300.00	\$850.00
\$650,000.01	\$675,000.00	\$1,715.00	\$1,914.25	\$1,099.00	\$1,337.50	\$872.50
\$675,000.01	\$700,000.00	\$1,765.00	\$1,970.50	\$1,129.00	\$1,375.00	\$895.00
\$700,000.01	\$725,000.00	\$1,815.00	\$2,026.75	\$1,159.00	\$1,412.50	\$917.50
\$725,000.01	\$750,000.00	\$1,865.00	\$2,083.00	\$1,189.00	\$1,450.00	\$940.00
\$750,000.01	\$800,000.00	\$1,965.00	\$2,195.50	\$1,249.00	\$1,525.00	\$985.00
\$800,000.01	\$850,000.00	\$2,065.00	\$2,308.00	\$1,309.00	\$1,600.00	\$1,030.00
\$850,000.01	\$900,000.00	\$2,165.00	\$2,420.50	\$1,369.00	\$1,675.00	\$1,075.00
\$900,000.01	\$950,000.00	\$2,265.00	\$2,533.00	\$1,429.00	\$1,750.00	\$1,120.00
\$950,000.01	\$1,000,000.00	\$2,365.00	\$2,645.50	\$1,489.00	\$1,825.00	\$1,165.00
\$1,000,000.01	\$1,100,000.00	\$2,515.00	\$2,820.50	\$1,579.00	\$1,950.00	\$1,240.00
\$1,100,000.01	\$1,200,000.00	\$2,665.00	\$2,995.50	\$1,669.00	\$2,075.00	\$1,315.00
\$1,200,000.01	\$1,300,000.00	\$2,815.00	\$3,170.50	\$1,759.00	\$2,200.00	\$1,390.00
\$1,300,000.01	\$1,400,000.00	\$2,965.00	\$3,345.50	\$1,849.00	\$2,325.00	\$1,465.00
\$1,400,000.01	\$1,500,000.00	\$3,115.00	\$3,520.50	\$1,939.00	\$2,450.00	\$1,540.00
\$1,500,000.01	\$1,600,000.00	\$3,265.00	\$3,695.50	\$2,029.00	\$2,575.00	\$1,615.00
\$1,600,000.01	\$1,700,000.00	\$3,415.00	\$3,870.50	\$2,119.00	\$2,700.00	\$1,690.00
\$1,700,000.01	\$1,800,000.00	\$3,565.00	\$4,045.50	\$2,209.00	\$2,825.00	\$1,765.00
\$1,800,000.01	\$1,900,000.00	\$3,715.00	\$4,220.50	\$2,299.00	\$2,950.00	\$1,840.00
\$1,900,000.01	\$2,000,000.00	\$3,865.00	\$4,395.50	\$2,389.00	\$3,075.00	\$1,915.00
\$2,000,000.01	\$2,100,000.00	\$4,015.00	\$4,570.50	\$2,479.00	\$3,200.00	\$1,990.00
\$2,100,000.01	\$2,200,000.00	\$4,165.00	\$4,745.50	\$2,569.00	\$3,325.00	\$2,065.00
\$2,200,000.01	\$2,300,000.00	\$4,315.00	\$4,920.50	\$2,659.00	\$3,450.00	\$2,140.00
\$2,300,000.01	\$2,400,000.00	\$4,465.00	\$5,095.50	\$2,749.00	\$3,575.00	\$2,215.00
\$2,400,000.01	\$2,500,000.00	\$4,615.00	\$5,270.50	\$2,839.00	\$3,700.00	\$2,290.00
\$2,500,000.01	\$2,600,000.00	\$4,765.00	\$5,445.50	\$2,929.00	\$3,825.00	\$2,365.00
\$2,600,000.01	\$2,700,000.00	\$4,915.00	\$5,620.50	\$3,019.00	\$3,950.00	\$2,440.00
\$2,700,000.01	\$2,800,000.00	\$5,065.00	\$5,795.50	\$3,109.00	\$4,075.00	\$2,515.00
\$2,800,000.01	\$2,900,000.00	\$5,215.00	\$5,970.50	\$3,199.00	\$4,200.00	\$2,590.00
\$2,900,000.01	\$3,000,000.00	\$5,365.00	\$6,145.50	\$3,289.00	\$4,325.00	\$2,665.00
\$3,000,000.01	\$3,100,000.00	\$5,515.00	\$6,320.50	\$3,379.00	\$4,450.00	\$2,740.00

Minimum Amount	Maximum Amount	Column 1 NON-EAGLE® OWNER'S POLICY Rates	Column 2 EAGLE® OWNER'S POLICY Rates	Column 3 REISSUE OWNER'S POLICY Rates	Column 4 LOAN POLICY Rates	Column 5 REISSUE LOAN POLICY Rates
\$3,100,000.01	\$3,200,000.00	\$5,665.00	\$6,495.50	\$3,469.00	\$4,575.00	\$2,815.00
\$3,200,000.01	\$3,300,000.00	\$5,815.00	\$6,670.50	\$3,559.00	\$4,700.00	\$2,890.00
\$3,300,000.01	\$3,400,000.00	\$5,965.00	\$6,845.50	\$3,649.00	\$4,825.00	\$2,965.00
\$3,400,000.01	\$3,500,000.00	\$6,115.00	\$7,020.50	\$3,739.00	\$4,950.00	\$3,040.00
\$3,500,000.01	\$3,600,000.00	\$6,265.00	\$7,195.50	\$3,829.00	\$5,075.00	\$3,115.00
\$3,600,000.01	\$3,700,000.00	\$6,415.00	\$7,370.50	\$3,919.00	\$5,200.00	\$3,190.00
\$3,700,000.01	\$3,800,000.00	\$6,565.00	\$7,545.50	\$4,009.00	\$5,325.00	\$3,265.00
\$3,800,000.01	\$3,900,000.00	\$6,715.00	\$7,720.50	\$4,099.00	\$5,450.00	\$3,340.00
\$3,900,000.01	\$4,000,000.00	\$6,865.00	\$7,895.50	\$4,189.00	\$5,575.00	\$3,415.00
\$4,000,000.01	\$4,100,000.00	\$7,015.00	\$8,070.50	\$4,279.00	\$5,700.00	\$3,490.00
\$4,100,000.01	\$4,200,000.00	\$7,165.00	\$8,245.50	\$4,369.00	\$5,825.00	\$3,565.00
\$4,200,000.01	\$4,300,000.00	\$7,315.00	\$8,420.50	\$4,459.00	\$5,950.00	\$3,640.00
\$4,300,000.01	\$4,400,000.00	\$7,465.00	\$8,595.50	\$4,549.00	\$6,075.00	\$3,715.00
\$4,400,000.01	\$4,500,000.00	\$7,615.00	\$8,770.50	\$4,639.00	\$6,200.00	\$3,790.00
\$4,500,000.01	\$4,600,000.00	\$7,765.00	\$8,945.50	\$4,729.00	\$6,325.00	\$3,865.00
\$4,600,000.01	\$4,700,000.00	\$7,915.00	\$9,120.50	\$4,819.00	\$6,450.00	\$3,940.00
\$4,700,000.01	\$4,800,000.00	\$8,065.00	\$9,295.50	\$4,909.00	\$6,575.00	\$4,015.00
\$4,800,000.01	\$4,900,000.00	\$8,215.00	\$9,470.50	\$4,999.00	\$6,700.00	\$4,090.00
\$4,900,000.01	\$5,000,000.00	\$8,365.00	\$9,645.50	\$5,089.00	\$6,825.00	\$4,165.00

SECTION H
CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY

Except as set forth in Section C, the Rates, Charges, and fee set forth in Section H apply to all transactions involving property in Cherokee County, Crawford County, Labette County, and Neosho County.

H.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section H.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section H.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section H.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section H.6 at the tier level of the excess liability.

(c) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section H.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section H.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

H.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$5,000,000	\$175 plus \$.30 per \$1,000

Any post-policy increase in the Amount of Insurance shall be \$.30 per \$1,000.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250

Amount of Insurance	Rate
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section H.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

H.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$100 per additional tract	\$100 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$225	\$225

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section H.3(c) above	N/A

H.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$225	\$225

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$200	\$200

H.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$350

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$350

3. Loan Only

This section applies except where Section H.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$350

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Seller	Buyer	Total
N/A	N/A	\$350

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Seller	Buyer	Total
N/A	N/A	\$400

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Seller	Buyer	Total
N/A	N/A	\$400

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections H.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$100

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$100	\$100	Depends on the number of parties requesting after-hours service

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$100

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

7. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$200

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) & / or Disburse	N/A	N/A	\$350

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$100

4. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$100

5. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$75/document

7. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$100

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

12. Construction Disbursing

Amount	Charge
Up to and including \$100,000	\$550
\$100,000.01 to \$250,000	1/2 of 1% of the Construction Loan
More than \$250,000	1/4 of 1% of the Construction Loan

H.6 RATES

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$275.00	\$300.00	\$275.00
\$20,000.01	\$25,000.00	\$300.00	\$327.50	\$300.00
\$25,000.01	\$30,000.00	\$325.00	\$355.00	\$325.00
\$30,000.01	\$35,000.00	\$350.00	\$382.50	\$350.00
\$35,000.01	\$40,000.00	\$375.00	\$410.00	\$375.00
\$40,000.01	\$45,000.00	\$400.00	\$437.50	\$400.00
\$45,000.01	\$50,000.00	\$425.00	\$465.00	\$425.00
\$50,000.01	\$55,000.00	\$445.00	\$487.00	\$445.00
\$55,000.01	\$60,000.00	\$465.00	\$509.00	\$465.00
\$60,000.01	\$65,000.00	\$485.00	\$531.00	\$485.00
\$65,000.01	\$70,000.00	\$505.00	\$553.00	\$505.00
\$70,000.01	\$75,000.00	\$525.00	\$575.00	\$525.00
\$75,000.01	\$80,000.00	\$545.00	\$597.00	\$545.00

\$80,000.01	\$85,000.00	\$565.00	\$619.00	\$565.00
\$85,000.01	\$90,000.00	\$585.00	\$641.00	\$585.00
\$90,000.01	\$95,000.00	\$605.00	\$663.00	\$605.00
\$95,000.01	\$100,000.00	\$625.00	\$685.00	\$625.00
\$100,000.01	\$105,000.00	\$645.00	\$707.00	\$645.00
\$105,000.01	\$110,000.00	\$665.00	\$729.00	\$665.00
\$110,000.01	\$115,000.00	\$685.00	\$751.00	\$685.00
\$115,000.01	\$120,000.00	\$705.00	\$773.00	\$705.00
\$120,000.01	\$125,000.00	\$725.00	\$795.00	\$725.00
\$125,000.01	\$130,000.00	\$745.00	\$817.00	\$745.00
\$130,000.01	\$135,000.00	\$765.00	\$839.00	\$765.00
\$135,000.01	\$140,000.00	\$785.00	\$861.00	\$785.00
\$140,000.01	\$145,000.00	\$805.00	\$883.00	\$805.00
\$145,000.01	\$150,000.00	\$825.00	\$905.00	\$825.00
\$150,000.01	\$155,000.00	\$845.00	\$927.00	\$845.00
\$155,000.01	\$160,000.00	\$865.00	\$949.00	\$865.00
\$160,000.01	\$165,000.00	\$885.00	\$971.00	\$885.00
\$165,000.01	\$170,000.00	\$905.00	\$993.00	\$905.00
\$170,000.01	\$175,000.00	\$920.00	\$1,009.50	\$920.00
\$175,000.01	\$180,000.00	\$935.00	\$1,026.00	\$935.00
\$180,000.01	\$185,000.00	\$950.00	\$1,042.50	\$950.00
\$185,000.01	\$190,000.00	\$965.00	\$1,059.00	\$965.00
\$190,000.01	\$195,000.00	\$980.00	\$1,075.50	\$980.00
\$195,000.01	\$200,000.00	\$995.00	\$1,092.00	\$995.00
\$200,000.01	\$205,000.00	\$1,010.00	\$1,108.50	\$1,010.00
\$205,000.01	\$210,000.00	\$1,025.00	\$1,125.00	\$1,025.00
\$210,000.01	\$215,000.00	\$1,040.00	\$1,141.50	\$1,040.00
\$215,000.01	\$220,000.00	\$1,055.00	\$1,158.00	\$1,055.00
\$220,000.01	\$225,000.00	\$1,070.00	\$1,174.50	\$1,070.00
\$225,000.01	\$230,000.00	\$1,085.00	\$1,191.00	\$1,085.00
\$230,000.01	\$235,000.00	\$1,100.00	\$1,207.50	\$1,100.00
\$235,000.01	\$240,000.00	\$1,115.00	\$1,224.00	\$1,115.00
\$240,000.01	\$245,000.00	\$1,130.00	\$1,240.50	\$1,130.00
\$245,000.01	\$250,000.00	\$1,145.00	\$1,257.00	\$1,145.00
\$250,000.01	\$260,000.00	\$1,170.00	\$1,284.50	\$1,170.00
\$260,000.01	\$270,000.00	\$1,195.00	\$1,312.00	\$1,195.00
\$270,000.01	\$280,000.00	\$1,220.00	\$1,339.50	\$1,220.00
\$280,000.01	\$290,000.00	\$1,245.00	\$1,367.00	\$1,245.00
\$290,000.01	\$300,000.00	\$1,270.00	\$1,394.50	\$1,270.00
\$300,000.01	\$310,000.00	\$1,295.00	\$1,422.00	\$1,295.00
\$310,000.01	\$320,000.00	\$1,320.00	\$1,449.50	\$1,320.00
\$320,000.01	\$330,000.00	\$1,345.00	\$1,477.00	\$1,345.00
\$330,000.01	\$340,000.00	\$1,370.00	\$1,504.50	\$1,370.00

\$340,000.01	\$350,000.00	\$1,395.00	\$1,532.00	\$1,395.00
\$350,000.01	\$360,000.00	\$1,420.00	\$1,559.50	\$1,420.00
\$360,000.01	\$370,000.00	\$1,445.00	\$1,587.00	\$1,445.00
\$370,000.01	\$380,000.00	\$1,470.00	\$1,614.50	\$1,470.00
\$380,000.01	\$390,000.00	\$1,495.00	\$1,642.00	\$1,495.00
\$390,000.01	\$400,000.00	\$1,520.00	\$1,669.50	\$1,520.00
\$400,000.01	\$410,000.00	\$1,545.00	\$1,697.00	\$1,545.00
\$410,000.01	\$420,000.00	\$1,570.00	\$1,724.50	\$1,570.00
\$420,000.01	\$430,000.00	\$1,595.00	\$1,752.00	\$1,595.00
\$430,000.01	\$440,000.00	\$1,620.00	\$1,779.50	\$1,620.00
\$440,000.01	\$450,000.00	\$1,645.00	\$1,807.00	\$1,645.00
\$450,000.01	\$460,000.00	\$1,670.00	\$1,834.50	\$1,670.00
\$460,000.01	\$470,000.00	\$1,695.00	\$1,862.00	\$1,695.00
\$470,000.01	\$480,000.00	\$1,720.00	\$1,889.50	\$1,720.00
\$480,000.01	\$490,000.00	\$1,745.00	\$1,917.00	\$1,745.00
\$490,000.01	\$500,000.00	\$1,770.00	\$1,944.50	\$1,770.00
\$500,000.01	\$525,000.00	\$1,826.25	\$2,007.00	\$1,826.25
\$525,000.01	\$550,000.00	\$1,882.50	\$2,069.50	\$1,882.50
\$550,000.01	\$575,000.00	\$1,938.75	\$2,132.00	\$1,938.75
\$575,000.01	\$600,000.00	\$1,995.00	\$2,194.50	\$1,995.00
\$600,000.01	\$625,000.00	\$2,051.25	\$2,257.00	\$2,051.25
\$625,000.01	\$650,000.00	\$2,107.50	\$2,319.50	\$2,107.50
\$650,000.01	\$675,000.00	\$2,163.75	\$2,382.00	\$2,163.75
\$675,000.01	\$700,000.00	\$2,220.00	\$2,444.50	\$2,220.00
\$700,000.01	\$725,000.00	\$2,276.25	\$2,507.00	\$2,276.25
\$725,000.01	\$750,000.00	\$2,332.50	\$2,569.50	\$2,332.50
\$750,000.01	\$800,000.00	\$2,445.00	\$2,694.50	\$2,445.00
\$800,000.01	\$850,000.00	\$2,557.50	\$2,819.50	\$2,557.50
\$850,000.01	\$900,000.00	\$2,670.00	\$2,944.50	\$2,670.00
\$900,000.01	\$950,000.00	\$2,782.50	\$3,069.50	\$2,782.50
\$950,000.01	\$1,000,000.00	\$2,895.00	\$3,194.50	\$2,895.00
\$1,000,000.01	\$1,100,000.00	\$3,045.00	\$3,369.50	\$3,045.00
\$1,100,000.01	\$1,200,000.00	\$3,195.00	\$3,544.50	\$3,195.00
\$1,200,000.01	\$1,300,000.00	\$3,345.00	\$3,719.50	\$3,345.00
\$1,300,000.01	\$1,400,000.00	\$3,495.00	\$3,894.50	\$3,495.00
\$1,400,000.01	\$1,500,000.00	\$3,645.00	\$4,069.50	\$3,645.00
\$1,500,000.01	\$1,600,000.00	\$3,795.00	\$4,244.50	\$3,795.00
\$1,600,000.01	\$1,700,000.00	\$3,945.00	\$4,419.50	\$3,945.00
\$1,700,000.01	\$1,800,000.00	\$4,095.00	\$4,594.50	\$4,095.00
\$1,800,000.01	\$1,900,000.00	\$4,245.00	\$4,769.50	\$4,245.00
\$1,900,000.01	\$2,000,000.00	\$4,395.00	\$4,944.50	\$4,395.00
\$2,000,000.01	\$2,100,000.00	\$4,545.00	\$5,119.50	\$4,545.00

\$2,100,000.01	\$2,200,000.00	\$4,695.00	\$5,294.50	\$4,695.00
\$2,200,000.01	\$2,300,000.00	\$4,845.00	\$5,469.50	\$4,845.00
\$2,300,000.01	\$2,400,000.00	\$4,995.00	\$5,644.50	\$4,995.00
\$2,400,000.01	\$2,500,000.00	\$5,145.00	\$5,819.50	\$5,145.00
\$2,500,000.01	\$2,600,000.00	\$5,295.00	\$5,994.50	\$5,295.00
\$2,600,000.01	\$2,700,000.00	\$5,445.00	\$6,169.50	\$5,445.00
\$2,700,000.01	\$2,800,000.00	\$5,595.00	\$6,344.50	\$5,595.00
\$2,800,000.01	\$2,900,000.00	\$5,745.00	\$6,519.50	\$5,745.00
\$2,900,000.01	\$3,000,000.00	\$5,895.00	\$6,694.50	\$5,895.00
\$3,000,000.01	\$3,100,000.00	\$6,045.00	\$6,869.50	\$6,045.00
\$3,100,000.01	\$3,200,000.00	\$6,195.00	\$7,044.50	\$6,195.00
\$3,200,000.01	\$3,300,000.00	\$6,345.00	\$7,219.50	\$6,345.00
\$3,300,000.01	\$3,400,000.00	\$6,495.00	\$7,394.50	\$6,495.00
\$3,400,000.01	\$3,500,000.00	\$6,645.00	\$7,569.50	\$6,645.00
\$3,500,000.01	\$3,600,000.00	\$6,795.00	\$7,744.50	\$6,795.00
\$3,600,000.01	\$3,700,000.00	\$6,945.00	\$7,919.50	\$6,945.00
\$3,700,000.01	\$3,800,000.00	\$7,095.00	\$8,094.50	\$7,095.00
\$3,800,000.01	\$3,900,000.00	\$7,245.00	\$8,269.50	\$7,245.00
\$3,900,000.01	\$4,000,000.00	\$7,395.00	\$8,444.50	\$7,395.00
\$4,000,000.01	\$4,100,000.00	\$7,545.00	\$8,619.50	\$7,545.00
\$4,100,000.01	\$4,200,000.00	\$7,695.00	\$8,794.50	\$7,695.00
\$4,200,000.01	\$4,300,000.00	\$7,845.00	\$8,969.50	\$7,845.00
\$4,300,000.01	\$4,400,000.00	\$7,995.00	\$9,144.50	\$7,995.00
\$4,400,000.01	\$4,500,000.00	\$8,145.00	\$9,319.50	\$8,145.00
\$4,500,000.01	\$4,600,000.00	\$8,295.00	\$9,494.50	\$8,295.00
\$4,600,000.01	\$4,700,000.00	\$8,445.00	\$9,669.50	\$8,445.00
\$4,700,000.01	\$4,800,000.00	\$8,595.00	\$9,844.50	\$8,595.00
\$4,800,000.01	\$4,900,000.00	\$8,745.00	\$10,019.50	\$8,745.00
\$4,900,000.01	\$5,000,000.00	\$8,895.00	\$10,194.50	\$8,895.00

SECTION I REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section I apply to all transactions involving property in the remaining counties in the state of Kansas (not specifically referenced within Sections D, E, F, G, and H of this Schedule) with a population in excess of 10,000 as determined by the United States Census Bureau.

I.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section I.6.

When the amount of Insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section I.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section I.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section I.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section I.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section I.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

I.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section I.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

I.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$225	\$225

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$125, but see Section I.3(c) above	N/A

I.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$225	\$225

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$200	\$200

I.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$400

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$350

3. Loan Only

This section applies except where Section I.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$350

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Seller	Buyer	Total
N/A	N/A	\$350

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Seller	Buyer	Total
N/A	N/A	\$400

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Seller	Buyer	Total
N/A	N/A	\$400

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections I.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$150

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$100	\$100	Depends on the number of parties requesting after-hours service

4. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$100

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

7. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$200

2. Prepare Settlement Statement (CD) & / or Disburse

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) & / or Disburse	N/A	N/A	\$350

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$100

4. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$100

5. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

6. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$75/document

7. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$100

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

I.6 RATES

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$275.00	\$300.00	\$275.00
\$20,000.01	\$25,000.00	\$300.00	\$327.50	\$300.00
\$25,000.01	\$30,000.00	\$325.00	\$355.00	\$325.00
\$30,000.01	\$35,000.00	\$350.00	\$382.50	\$350.00
\$35,000.01	\$40,000.00	\$375.00	\$410.00	\$375.00
\$40,000.01	\$45,000.00	\$400.00	\$437.50	\$400.00
\$45,000.01	\$50,000.00	\$425.00	\$465.00	\$425.00
\$50,000.01	\$55,000.00	\$445.00	\$487.00	\$445.00
\$55,000.01	\$60,000.00	\$465.00	\$509.00	\$465.00
\$60,000.01	\$65,000.00	\$485.00	\$531.00	\$485.00
\$65,000.01	\$70,000.00	\$505.00	\$553.00	\$505.00
\$70,000.01	\$75,000.00	\$525.00	\$575.00	\$525.00
\$75,000.01	\$80,000.00	\$545.00	\$597.00	\$545.00
\$80,000.01	\$85,000.00	\$565.00	\$619.00	\$565.00
\$85,000.01	\$90,000.00	\$585.00	\$641.00	\$585.00
\$90,000.01	\$95,000.00	\$605.00	\$663.00	\$605.00
\$95,000.01	\$100,000.00	\$625.00	\$685.00	\$625.00
\$100,000.01	\$105,000.00	\$645.00	\$707.00	\$645.00
\$105,000.01	\$110,000.00	\$665.00	\$729.00	\$665.00
\$110,000.01	\$115,000.00	\$685.00	\$751.00	\$685.00
\$115,000.01	\$120,000.00	\$705.00	\$773.00	\$705.00
\$120,000.01	\$125,000.00	\$725.00	\$795.00	\$725.00
\$125,000.01	\$130,000.00	\$745.00	\$817.00	\$745.00
\$130,000.01	\$135,000.00	\$765.00	\$839.00	\$765.00
\$135,000.01	\$140,000.00	\$785.00	\$861.00	\$785.00
\$140,000.01	\$145,000.00	\$805.00	\$883.00	\$805.00
\$145,000.01	\$150,000.00	\$825.00	\$905.00	\$825.00
\$150,000.01	\$155,000.00	\$845.00	\$927.00	\$845.00
\$155,000.01	\$160,000.00	\$865.00	\$949.00	\$865.00
\$160,000.01	\$165,000.00	\$885.00	\$971.00	\$885.00
\$165,000.01	\$170,000.00	\$905.00	\$993.00	\$905.00
\$170,000.01	\$175,000.00	\$920.00	\$1,009.50	\$920.00
\$175,000.01	\$180,000.00	\$935.00	\$1,026.00	\$935.00
\$180,000.01	\$185,000.00	\$950.00	\$1,042.50	\$950.00
\$185,000.01	\$190,000.00	\$965.00	\$1,059.00	\$965.00
\$190,000.01	\$195,000.00	\$980.00	\$1,075.50	\$980.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$195,000.01	\$200,000.00	\$995.00	\$1,092.00	\$995.00
\$200,000.01	\$205,000.00	\$1,010.00	\$1,108.50	\$1,010.00
\$205,000.01	\$210,000.00	\$1,025.00	\$1,125.00	\$1,025.00
\$210,000.01	\$215,000.00	\$1,040.00	\$1,141.50	\$1,040.00
\$215,000.01	\$220,000.00	\$1,055.00	\$1,158.00	\$1,055.00
\$220,000.01	\$225,000.00	\$1,070.00	\$1,174.50	\$1,070.00
\$225,000.01	\$230,000.00	\$1,085.00	\$1,191.00	\$1,085.00
\$230,000.01	\$235,000.00	\$1,100.00	\$1,207.50	\$1,100.00
\$235,000.01	\$240,000.00	\$1,115.00	\$1,224.00	\$1,115.00
\$240,000.01	\$245,000.00	\$1,130.00	\$1,240.50	\$1,130.00
\$245,000.01	\$250,000.00	\$1,145.00	\$1,257.00	\$1,145.00
\$250,000.01	\$260,000.00	\$1,170.00	\$1,284.50	\$1,170.00
\$260,000.01	\$270,000.00	\$1,195.00	\$1,312.00	\$1,195.00
\$270,000.01	\$280,000.00	\$1,220.00	\$1,339.50	\$1,220.00
\$280,000.01	\$290,000.00	\$1,245.00	\$1,367.00	\$1,245.00
\$290,000.01	\$300,000.00	\$1,270.00	\$1,394.50	\$1,270.00
\$300,000.01	\$310,000.00	\$1,295.00	\$1,422.00	\$1,295.00
\$310,000.01	\$320,000.00	\$1,320.00	\$1,449.50	\$1,320.00
\$320,000.01	\$330,000.00	\$1,345.00	\$1,477.00	\$1,345.00
\$330,000.01	\$340,000.00	\$1,370.00	\$1,504.50	\$1,370.00
\$340,000.01	\$350,000.00	\$1,395.00	\$1,532.00	\$1,395.00
\$350,000.01	\$360,000.00	\$1,420.00	\$1,559.50	\$1,420.00
\$360,000.01	\$370,000.00	\$1,445.00	\$1,587.00	\$1,445.00
\$370,000.01	\$380,000.00	\$1,470.00	\$1,614.50	\$1,470.00
\$380,000.01	\$390,000.00	\$1,495.00	\$1,642.00	\$1,495.00
\$390,000.01	\$400,000.00	\$1,520.00	\$1,669.50	\$1,520.00
\$400,000.01	\$410,000.00	\$1,545.00	\$1,697.00	\$1,545.00
\$410,000.01	\$420,000.00	\$1,570.00	\$1,724.50	\$1,570.00
\$420,000.01	\$430,000.00	\$1,595.00	\$1,752.00	\$1,595.00
\$430,000.01	\$440,000.00	\$1,620.00	\$1,779.50	\$1,620.00
\$440,000.01	\$450,000.00	\$1,645.00	\$1,807.00	\$1,645.00
\$450,000.01	\$460,000.00	\$1,670.00	\$1,834.50	\$1,670.00
\$460,000.01	\$470,000.00	\$1,695.00	\$1,862.00	\$1,695.00
\$470,000.01	\$480,000.00	\$1,720.00	\$1,889.50	\$1,720.00
\$480,000.01	\$490,000.00	\$1,745.00	\$1,917.00	\$1,745.00
\$490,000.01	\$500,000.00	\$1,770.00	\$1,944.50	\$1,770.00
\$500,000.01	\$525,000.00	\$1,826.25	\$2,007.00	\$1,826.25
\$525,000.01	\$550,000.00	\$1,882.50	\$2,069.50	\$1,882.50

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$550,000.01	\$575,000.00	\$1,938.75	\$2,132.00	\$1,938.75
\$575,000.01	\$600,000.00	\$1,995.00	\$2,194.50	\$1,995.00
\$600,000.01	\$625,000.00	\$2,051.25	\$2,257.00	\$2,051.25
\$625,000.01	\$650,000.00	\$2,107.50	\$2,319.50	\$2,107.50
\$650,000.01	\$675,000.00	\$2,163.75	\$2,382.00	\$2,163.75
\$675,000.01	\$700,000.00	\$2,220.00	\$2,444.50	\$2,220.00
\$700,000.01	\$725,000.00	\$2,276.25	\$2,507.00	\$2,276.25
\$725,000.01	\$750,000.00	\$2,332.50	\$2,569.50	\$2,332.50
\$750,000.01	\$800,000.00	\$2,445.00	\$2,694.50	\$2,445.00
\$800,000.01	\$850,000.00	\$2,557.50	\$2,819.50	\$2,557.50
\$850,000.01	\$900,000.00	\$2,670.00	\$2,944.50	\$2,670.00
\$900,000.01	\$950,000.00	\$2,782.50	\$3,069.50	\$2,782.50
\$950,000.01	\$1,000,000.00	\$2,895.00	\$3,194.50	\$2,895.00
\$1,000,000.01	\$1,100,000.00	\$3,045.00	\$3,369.50	\$3,045.00
\$1,100,000.01	\$1,200,000.00	\$3,195.00	\$3,544.50	\$3,195.00
\$1,200,000.01	\$1,300,000.00	\$3,345.00	\$3,719.50	\$3,345.00
\$1,300,000.01	\$1,400,000.00	\$3,495.00	\$3,894.50	\$3,495.00
\$1,400,000.01	\$1,500,000.00	\$3,645.00	\$4,069.50	\$3,645.00
\$1,500,000.01	\$1,600,000.00	\$3,795.00	\$4,244.50	\$3,795.00
\$1,600,000.01	\$1,700,000.00	\$3,945.00	\$4,419.50	\$3,945.00
\$1,700,000.01	\$1,800,000.00	\$4,095.00	\$4,594.50	\$4,095.00
\$1,800,000.01	\$1,900,000.00	\$4,245.00	\$4,769.50	\$4,245.00
\$1,900,000.01	\$2,000,000.00	\$4,395.00	\$4,944.50	\$4,395.00
\$2,000,000.01	\$2,100,000.00	\$4,545.00	\$5,119.50	\$4,545.00
\$2,100,000.01	\$2,200,000.00	\$4,695.00	\$5,294.50	\$4,695.00
\$2,200,000.01	\$2,300,000.00	\$4,845.00	\$5,469.50	\$4,845.00
\$2,300,000.01	\$2,400,000.00	\$4,995.00	\$5,644.50	\$4,995.00
\$2,400,000.01	\$2,500,000.00	\$5,145.00	\$5,819.50	\$5,145.00
\$2,500,000.01	\$2,600,000.00	\$5,295.00	\$5,994.50	\$5,295.00
\$2,600,000.01	\$2,700,000.00	\$5,445.00	\$6,169.50	\$5,445.00
\$2,700,000.01	\$2,800,000.00	\$5,595.00	\$6,344.50	\$5,595.00
\$2,800,000.01	\$2,900,000.00	\$5,745.00	\$6,519.50	\$5,745.00
\$2,900,000.01	\$3,000,000.00	\$5,895.00	\$6,694.50	\$5,895.00
\$3,000,000.01	\$3,100,000.00	\$6,045.00	\$6,869.50	\$6,045.00
\$3,100,000.01	\$3,200,000.00	\$6,195.00	\$7,044.50	\$6,195.00
\$3,200,000.01	\$3,300,000.00	\$6,345.00	\$7,219.50	\$6,345.00
\$3,300,000.01	\$3,400,000.00	\$6,495.00	\$7,394.50	\$6,495.00
\$3,400,000.01	\$3,500,000.00	\$6,645.00	\$7,569.50	\$6,645.00

		Column 1	Column 2	Column 3
Minimum Amount	Maximum Amount	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	LOAN POLICY Rates
\$3,500,000.01	\$3,600,000.00	\$6,795.00	\$7,744.50	\$6,795.00
\$3,600,000.01	\$3,700,000.00	\$6,945.00	\$7,919.50	\$6,945.00
\$3,700,000.01	\$3,800,000.00	\$7,095.00	\$8,094.50	\$7,095.00
\$3,800,000.01	\$3,900,000.00	\$7,245.00	\$8,269.50	\$7,245.00
\$3,900,000.01	\$4,000,000.00	\$7,395.00	\$8,444.50	\$7,395.00
\$4,000,000.01	\$4,100,000.00	\$7,545.00	\$8,619.50	\$7,545.00
\$4,100,000.01	\$4,200,000.00	\$7,695.00	\$8,794.50	\$7,695.00
\$4,200,000.01	\$4,300,000.00	\$7,845.00	\$8,969.50	\$7,845.00
\$4,300,000.01	\$4,400,000.00	\$7,995.00	\$9,144.50	\$7,995.00
\$4,400,000.01	\$4,500,000.00	\$8,145.00	\$9,319.50	\$8,145.00
\$4,500,000.01	\$4,600,000.00	\$8,295.00	\$9,494.50	\$8,295.00
\$4,600,000.01	\$4,700,000.00	\$8,445.00	\$9,669.50	\$8,445.00
\$4,700,000.01	\$4,800,000.00	\$8,595.00	\$9,844.50	\$8,595.00
\$4,800,000.01	\$4,900,000.00	\$8,745.00	\$10,019.50	\$8,745.00
\$4,900,000.01	\$5,000,000.00	\$8,895.00	\$10,194.50	\$8,895.00

APPENDIX A ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = Not applicable and percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may Charge 10-25% of the applicable Rate set forth in the tables above. Not available for Residential properties.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	1-06		Street Assessments	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	3-06		Zoning	Owner - \$100 or 5% up to \$1000 Loan - \$100 or 5% up to \$1000	Owner - \$500 Loan - \$500
	3.1-06		Zoning - Completed Structure	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	3.2-06		Zoning - Land Under Development	Owner - \$500 or 10% up to \$2500 Loan - \$500 or 10% up to \$2500	Owner - \$1,000 Loan - \$750
	3.3-06		Zoning - Completed Improvement - Non-Conforming Use	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	3.4-06		Zoning - No Zoning Classification	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	4-06		Condominium - Assessments Priority	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	4.1-06		Condominium - Current Assessments	Owner - \$75 Loan - \$75	Owner - \$150 Loan - \$150
	5-06		Planned Unit Development - Assessments Priority	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	5.1-06		Planned Unit Development - Current Assessments	Owner - \$0 Loan - \$0	Owner - \$150 Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	6-06		Variable Rate Mortgage	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	6.2-06		Variable Rate Mortgage - Negative Amortization	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	7-06		Manufactured Housing Unit	Owner - \$100 Loan - \$75	Owner - \$150 Loan - \$150
	7.1-06		Manufactured Housing - Conversion - Loan	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	7.2-06		Manufactured Housing - Conversion - Owner's	Owner - \$100 Loan - N/A	Owner - \$150 Loan - N/A
	8.1-06		Environmental Protection Lien	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	8.2-06		Commercial Environmental Protection Lien	Owner - \$0 Loan - \$0	Owner - \$150 Loan - \$150
	9-06		Restrictions, Encroachments and Minerals - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.1-06		Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.2-06		Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.3-06		Covenants, Conditions and Restrictions - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.6-06		Private Rights - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.6.1-06		Private Rights - Current Assessments - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.7-06		Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	Owner - N/A Loan - \$1,000	Owner - N/A Loan - \$1,000
	9.8-06		Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner - \$1,000 Loan - N/A	Owner - \$1,000 Loan - N/A
	9.9-06		Private Rights - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.10-06		Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	10-06		Assignment	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	10.1-06		Assignment and Date Down	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	11-06		Mortgage Modification	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
	Modified 11-06		Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas	Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$500; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	11.1-06		Mortgage Modification with Subordination - Kansas	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
	11.2-06		Mortgage Modification with Additional Amount of Insurance	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	12-06		Aggregation - Loan	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	12.1-06		Aggregation - State Limits - Loan - Kansas	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	13-06		Leasehold - Owner's Policy	Owner - \$0 Loan - N/A	Owner - \$0 Loan - N/A
	13.1-06		Leasehold - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	14-06		Future Advance - Priority	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.1-06		Future Advance - Knowledge	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.2-06		Future Advance - Letter of Credit	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.3-06		Future Advance - Reverse Mortgage	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	15-06		Non-Imputation - Full Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.1-06		Non-Imputation - Additional Insured	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.2-06		Non-Imputation - Partial Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	16-06		Mezzanine Financing	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	17-06		Access and Entry	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	17.1-06		Indirect Access and Entry	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	17.2-06		Utility Access	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18-06		Single Tax Parcel	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.1-06		Multiple Tax Parcel - Easements - Kansas	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.2-06		Multiple Tax Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.3-06		Single Tax Parcel and ID	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19-06		Contiguity - Multiple Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19.1-06		Contiguity - Single Parcel	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19.2-06		Contiguity - Specified Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	20-06		First Loss - Multiple Parcel Transactions	Owner - N/A Loan - \$250	Owner - N/A Loan - \$250

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	22-06		Location	Owner - \$50 Loan - \$0	Owner - \$150 Loan - \$150
	22.1-06		Location and Map	Owner - \$50 Loan - \$0	Owner - \$150 Loan - \$150
	23-06		Co-Insurance - Single Policy	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	23.1-06		Co-Insurance - Multiple Policies	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	24-06		Doing Business	Owner - N/A Loan - \$25	Owner - N/A Loan - \$150
	25-06		Same as Survey	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	25.1-06		Same as Portion of Survey	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	26-06		Subdivision	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	28-06		Easement - Damage or Enforced Removal	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.1-06		Encroachments - Boundaries and Easements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.2-06		Encroachments, Boundaries and Easements - Described Improvements w/o Item 5	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.3-06		Encroachments - Boundaries and Easements - Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	29-06		Interest Rate Swap - Direct Obligation - Kansas	Owner - N/A Loan - \$500	Owner - N/A Loan - \$500
	29.1-06		Interest Rate Swap - Additional Interest - Kansas	Owner - N/A Loan - \$500	Owner - N/A Loan - \$500
	29.2-06		Interest Rate Swap - Direct Obligation - Defined Amount (Kansas)	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	29.3-06		Interest Rate Swap - Additional Interest - Defined Amount (Kansas)	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	30-06		Shared Appreciation Mortgage	Owner - N/A Loan - \$250	Owner - N/A Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	30.1-06		Commercial Participation Interest	Owner - N/A Loan - N/A	Owner - N/A Loan - \$150
	31-06		Severable Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	32-06		Construction Loan	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	32.1-06		Construction Loan - Direct Payment	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	32.2-06		Construction Loan - Insured's Direct Payment	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	33-06		Disbursement	Owner - N/A Loan - \$100	Owner - N/A Loan - \$150
	34-06		Identified Risk Coverage	Owner - \$150 Loan - \$100	Owner - \$150 Loan - \$150
	35-06		Minerals and Other Subsurface Substances - Buildings	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.1-06		Minerals and Other Subsurface Substances - Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.2-06		Minerals and Other Subsurface Substances - Described Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.3-06		Minerals and Other Subsurface Substances - Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	36-06		Energy Project - Leasehold / Easement - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.1-06		Energy Project - Leasehold / Easement - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.2-06		Energy Project - Leasehold - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.3-06		Energy Project - Leasehold - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.4-06		Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	36.5-06		Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.6-06		Energy Project - Encroachments	Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements	Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements
	36.7-06		Energy Project - Fee Estate - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.8-06		Energy Project - Fee Estate - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	37-06		Assignment of Rents or Leases	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	38-06		Mortgage Tax	Owner - N/A Loan - \$25	Owner - N/A Loan - \$150
	39-06		Policy Authentication	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
	40-06		Tax Credit - Owner's Policy	Owner - \$500 Loan - N/A	Owner - \$500 Loan - N/A
	40.1-06		Tax Credit - Defined Amount - Owner's Policy	Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A	Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A
	41-06		Water – Buildings	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.1-06		Water – Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.2-06		Water – Described Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.3-06		Water – Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	42-06		Commercial Lender Group	Owner - N/A Loan - N/A	Owner - N/A Loan - \$150
	45-06		Pari Passu Mortgage – Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	46-06		Option	Owner - \$250 Loan - N/A	Owner - \$250 Loan - N/A
	JR1		ALTA JR 1	Owner - N/A Loan - \$0	Owner - N/A Loan - N/A
	JR2		JR2 Future Advance	Owner - N/A Loan - \$0	Owner - N/A Loan - N/A
100.7-06			CC&R's, Violations	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
100.8-06			CC&R's, Violations	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
100.23-06			Minerals, Surface Damage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
100.24-06			Minerals, Surface Damage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
102.4-06			Foundation	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
102.5-06			Foundation	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
103.4-06			Easement, Access to Public Street	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
103.7-06			Land Abuts Street	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
104.4-06			Collateral Assignment of Mortgage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
105-06			Multiple Mortgage in One Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
107.1-06			Allocation of Liability to Parcels	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
107.2-06			Increase Amount of Insurance	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
107.9-06			Additional Insured	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
107.11-06			Non-Merger After Lender Acquires Title	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
110.1-06			Deletion of Item From Policy	Owner - \$50 Loan - \$50	Owner - \$50 Loan - \$50
111-06			Mortgage Priority, Partial Reconveyance	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
111.1-06			Mortgage Priority, Partial Reconveyance	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
112.1-06			Bondholder	Owner - N/A Loan - \$100	Owner - N/A Loan - \$150
119.4			Bondholder - Validity of Sublease, Joint Powers	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
119.4			Bondholder - Validity of Sublease, Joint Powers - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
		EP 1	Energy Project - Definitions	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 2	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 3	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 5	Energy Project - Leasehold / Easement - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 6	Energy Project - Leasehold - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		EP 7	Energy Project - Leasehold / Easement - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 8	Energy Project - Leasehold - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 9	Energy Project - Land Treated as "Single" Integrated Whole	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 10	Energy Project - Special Measure of Loss - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 11	Energy Project - Special Measure of Loss - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 12	Energy Project - Severable Improvement	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 13	Energy Project - Zoning	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		EP 14	Energy Project - Minerals and Other Subsurface Substance	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 15	Energy Project - Encroachments (with 2e)	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		FA 1	Policy Correction	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
		FA 36.1	Variable Rate, FNMA 7 Year Balloon	Owner - N/A Loan - \$25	Owner - N/A Loan - N/A
		FA 40	Commercial Environmental Protection Liens	Owner - N/A Loan - N/A	Owner - \$150 Loan - \$150
		FA 43	Easements in Declaration	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
		FA 49.1	Aggregation / Tie-In Owner	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
		FA 55	Fairway	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
		FA 61	Construction Loan Pending Disbursement	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
		FA 61.1	Construction Loan Disbursement	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
		FA 61.2	Construction Loan - Reinstatement of Covered Risk 11(a)	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
		FA 61.3	Pending Improvements	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
			Assumption	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			Recharacterization Sale-Leaseback Transaction	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			General (Blank) Endorsement	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Commitment Endorsement	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
		FA Special	Subsequent Insurance	Owner - \$250 Loan - \$250	Owner - \$500 Loan - \$500
			Date Down - Record Matters Only - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
			As Shown on Survey - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Encroachment	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Loss Payee	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Non-Merger of Subleasehold	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Secondary Insurance - 2006 ALTA Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			Secondary Insurance - 2006 ALTA Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
			Policy Change	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Record Matters Date Down - Guarantee - Kansas	Owner - N/A Loan - N/A Guarantee - \$150	Owner - N/A Loan - N/A Guarantee - \$150
			Native American Lands	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Deletion of Arbitration Condition - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
			Deletion of Arbitration Condition - Owner's Policy	Owner - \$0 Loan - N/A	Owner - \$0 Loan - N/A

*Rates on Energy Project Endorsements	
Amount of Insurance	Rate per \$1,000
Up to \$20,000,000	\$.40, subject to a minimum Charge of \$500
\$20,000,000.01 to \$100,000,000 add	\$0.20
Over \$100,000,000 add	\$0.10

Exhibit B

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
STATE OF KANSAS
RATE MANUAL

**Old Republic National Title
Insurance Company 400
Second Avenue South
Minneapolis, MN 55401-2499**

KANSAS

TITLE INSURANCE

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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

The above Rule shall be a part of the Old Republic National Title Insurance Company's rate filing on file with the Commissioner of Insurance in the State of Kansas.

Date filed and Recorded
By Division

**KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

Description of Risk (1)	Original Title Insurance for Leasehold and Owner's Policies (2)	Reissue Rate for Owner's or Leasehold Policies (3)	Reissue Rate for Mortgagee Acquiring Title (4)	Residential Liquidation Programs by Federal Agencies (3)	Simultaneous Issue - Owner's and Loan Policies (6)	Simultaneous Issue - Owner's Policies to Seller and Purchaser (7)
Up to \$50,000	\$ 3.50	\$ 2.10	\$ 2.10	\$ 1.50	See Note	\$
Over \$50,000 to \$100,000	\$ 3.00	\$ 1.80	See Note	\$ 1.50		\$
Over \$100,000 to \$5,000,000	\$ 2.00	\$ 1.20	See Note	\$ 1.50		\$
Over \$5,000,000 to \$10,000,000	\$ 1.75	\$ 1.05	See Note	\$ 1.50		\$
Over \$10,000,000 to \$15,000,000	\$ 1.50	\$.90	See Note	\$ 1.50		\$
Over \$15,000,000	\$ 1.25	\$.75	See Note	\$ 1.50		\$
Minimum Premium	\$10.00	\$10.00	\$10.00	\$20.00	\$ 7.50	\$10.00

**KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

Description of Risk (1)	Original Title Insurance for Loan Policies (8)	Reissue Rate for Loan Policies (9)	Rates for Second Mortgages (10)	Substitution Loan Rate (11)	Junior Mortgage Rate (13)
Up to \$50,000	\$2.50	\$1.50	See Note	See Note	See Note
Over \$50,000 to \$100,000	\$2.00	\$1.20			
Over \$100,000 to \$500,000	\$1.75	\$1.05			
Over \$500,000 to \$10,000,000	\$1.50	\$.90			
Over \$10,000,000 to \$15,000,000	\$1.25	\$.75			
Over \$15,000,000	\$1.00	\$.60			
Minimum Premium	\$7.50	\$7.50			

- (1) To compute any risk rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100 as a full \$100.
- (2) RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

LEASEHOLD OWNERS

The leasehold owner's policy will not be issued for less than the fair market value of the leasehold estate.

- (3) REISSUE RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

The reissue risk rate, where applicable, (see sections "a", "b" and "c" below) is 60% of the published tariff in force for original insurance. Reissue risk rates apply up to the face of the previous policy, provided the outstanding policy is presented. Additional insurance up to the full insurable value of the premises will be computed at original insurance risk rates under the applicable bracket or brackets.

- a. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured within 10 years prior to the application for a new policy shall be entitled to the reissue risk rate for owner's insurance in an amount up to the face of such former policy, provided the outstanding policy is presented. Full risk rate as per published schedule in force will be charged for the excess up to the full insurable value of the property. On ALTA residential owner's policies, the reissue credit (if applicable) will apply only up to the original face amount of the former policy as shown in Schedule A of said policy.
- b. When acreage is platted or divided into smaller subdivisions and covered by one blanket policy, the insured will be entitled to the reissue rate on owner's policies covering 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 equals the face amount of the original blanket policy. Policy will be issued for a \$10.00 premium.

Thereafter, additional blanket insurance should be purchased in the applicable brackets 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 a hereof.

- c. Where a mortgage policy is outstanding and an owner's policy on the same property is issued within 10 years from the date of said mortgage policy, the reissue risk rate will apply up to the amount of the balance due on the mortgage insured under the outstanding mortgage policy.

(4) REISSUE RATE FOR MORTGAGEE ACQUIRING TITLE

When the insured under a mortgage policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, such insured or the designee for the benefit of such insured shall be entitled to the following reissue risk rate on an owner's policy up to an amount equal to the face of such previous mortgage policy upon presenting said mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

	Per Thousand
Up to \$50,000 of liability written.....	\$2.10

Excess over \$50,000 shall be computed by reference to the date of the mortgage policy, as follows:

Date of Previous Mortgage Policy	Rates
1 year or less.....	20% of regular rates
1 year to 2 years.....	25% of regular rates
2 years to 3 years.....	30% of regular rates
3 years to 4 years.....	35% of regular rates
4 years or over.....	40% of regular rates
Minimum risk premium.....	\$10.00

(5) RESIDENTIAL LIQUIDATION PROGRAMS BY FEDERAL AGENCIES

When an insured under a mortgage policy acquires title to a one-to-four family residence by foreclosure or by voluntary conveyance in lieu of foreclosure in extinguishment of debt and transfers the title to the residence to a governmental agency in connection with that agency's business of guaranteeing the repayment of said mortgage, and said agency

has acquired the residence for immediate resale, the agency may request and be entitled to the following:

- a. An interim commitment to insure, issued for a term of 24 months, committing the Company to issue an owner's policy to the agency or to its purchaser.

The risk rate for the issuance of the above commitment shall be \$1.50 per thousand dollars liability or fraction thereof, subject to a \$20.00 minimum.

- b. An owner's policy issued as committed for shall be issued to:

1. The purchaser from the agency.

The risk rate charge shall be the applicable reissue rate for owner's title insurance up to the amount of the commitment, plus the regular rate for any amount in excess of the commitment.

2. The agency after the expiration of 24 months, if no transfer has been made. The risk rate charge shall be the applicable reissue rate for owner's title insurance, up to the amount of the commitment.

(6) SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an owner's and a mortgagee's policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's risk rate. The risk rate for the mortgage policy or policies so simultaneously issued will be \$7.50 for up to an amount of insurance not in excess of the owner's policy. The risk rate on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the regular original title insurance risk rates for mortgagee's 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 mortgagee's policy or policies.

(7) SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES

When an owner's and leasehold 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 leasehold policy will be 30% of the risk rate for the owner's policy with which it is being issued simultaneously up to the amount of said owner's policy. The risk rate on the amount of a leasehold policy in excess of the owner's policy will be figured at the regular title insurance rate for owner's policies in the applicable bracket. Minimum premium is \$10.00.

(8) ORIGINAL TITLE INSURANCE RISK RATES FOR MORTGAGES

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure cost, etc. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and if insured carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Risk Rates for Mortgages or Title Insurance Risk Rates for Substitution Loans.

(9) REISSUE TITLE INSURANCE RISK RATES FOR MORTGAGES

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the reissue risk rate on such mortgage insurance of 60% of the published tariff in force for original insurance, up to the face amount of such owner's policy.

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 in the applicable bracket.

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure costs, etc.

(10) TITLE INSURANCE RATES FOR "SECOND MORTGAGES"

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

(11) TITLE INSURANCE RISK RATES FOR SUBSTITUTION LOANS

When a substitution loan is made to the same borrower on the same property, the title to which was insured in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan, provided the outstanding policy is presented and the Company is informed of the unpaid balance of the loan.

<u>Age of Original Loan</u>	<u>Rates</u>
2 years or under.....	20% of regular risk rates
From 2 years to 3 years.....	30% of regular risk rates
From 3 years to 4 years.....	40% of regular risk rates
From 4 years to 5 years.....	50% of regular risk rates
From 5 years to 10 years.....	60% of regular risk rates
Over 10 years.....	100% of regular risk rates
Minimum.....	\$7.50

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 risk rates shall be added the regular risk 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.

(12) JUNIOR LOAN POLICY WITH ACTIVATION ENDORSEMENT - (ORT Forms Nos. 3898 & 3899)

A Junior Loan Policy is available for use with second or other junior mortgages principally used to secure home equity lines or home improvement loans or loans in that nature.

A Junior Loan Policy is available upon prior arrangement with customers usually in cases where a certificate number will be issued although that is not a requirement. Rates will be as follows:

Rate Charged

Zero up to \$100,000.00.....	\$150.00
\$100,000.00 up to a maximum of \$200,000.00.....	\$1/per thousand.

(13) FANNIE MAE BALLOON MORTGAGE POLICY (ORT Form 3950 KS)

This policy is available only for insurance after refinancing by Fannie Mae of a previously insured five to seven year balloon mortgage on the balloon payment date. It is issued after the refinance note and modification of the previously insured mortgage have been executed. It is available only with regard to one to four family residential properties. The charge will be \$150.00.

(14) MORTGAGE PRIORITY GUARANTEE (ORT Form Nos. 3610 & 3611)

This policy is issued only for refinances under the Federal Home Loan Mortgage Corporation Loss Mitigation Program or similar programs, and certain balloon mortgage refinances. It is limited to assurance of continued priority notwithstanding modification of the mortgage. The charge will be \$75.00.

(15) MASTER MORTGAGEE'S ABBREVIATED GUARANTEE AND CERTIFICATE
(ORT Forms Nos. 4098 & 4099)

For guarantee amounts up to \$100,000.00 \$100.00
For guarantee amounts over \$100,000.00 \$125.00
Maximum policy amount \$200,000.00

(16) ALTA HOMEOWNER'S POLICY

This ALTA owner's policy gives additional coverages to owners in residential transactions. A charge of 10% above the applicable owner's policy rates is added.

(17) ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY OR ALTA
SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

This ALTA loan policy gives expanded coverage to lenders in residential loan transactions. A charge of 10% above the applicable loan policy rates is added due to the expanded coverages contained in the policy.

(18) MORTGAGE IMPAIRMENT PROTECTION INSURANCE POLICY (ORT 4113)

When this policy is issued to a lender, the premium that will apply as to each mortgage loan closed, reported, and to be insured by the policy is as follows:

Loan amounts up to \$100,000.00 \$50.00
\$100,000.01 up to and including \$250,000.00 .. . \$65.00
\$250,000.01 up to and including \$500,000.00 \$125.00
Maximum loan amount \$500,000.00

(19) CONSTRUCTION LOAN PREMIUM (ORT FORM 405)

A Construction Loan Policy is issued to insure a construction mortgage. The policy will be available only for residential 1-4 family construction, and the premium for issuance will be \$25.00.

ENDORSEMENTS

The following endorsements are available for the purposes and charges stated:

ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 3919	<u>Balloon Loan Modification Endorsement</u> for use with certain Federal Home Loan Mortgage Corporation mortgages which contain a provision for modification and refinance on balloon due date.	No Charge
ORT 3746	<u>Reverse Annuity Mortgage Endorsement.</u> This endorsement is similar to the HECM Reverse Annuity Mortgage Endorsement in coverage and use. It contains slightly varied language and is used where the reverse annuity mortgage does not involve and FHA-insured-loan. Coverage of both endorsements is essentially the same.	No Charge
ORT 3981	<u>HECM Reverse Annuity Mortgage Endorsement.</u> This endorsement provides certain special coverages in cases where a mortgage policy is issued insuring a reverse annuity mortgage and the mortgage is an FHA insured loan.	No Charge
ORT 4111	<u>Shared Appreciation Endorsement.</u> This endorsement is issued with mortgages which contain shared appreciation provisions. It provides certain coverage against loss by reason of the loss of priority or validity of the mortgage because of conclusion of the mortgage or because of the operation of the shared interest provisions.	No Charge
ORT 2385	<u>Inflation Shield Endorsement.</u> This endorsement is an inflation shield endorsement.	No Charge
ORT 2552	<u>Easement Exercise Endorsement CLTA 103.1</u> This endorsement is used for damages, use of maintenance easements.	No Charge
ORT 2673	<u>Usury Endorsement.</u> This endorsement gives certain limited coverage against insured loan having a rate which is usurious.	\$150.00
ORT 2695	<u>HUD Liquidation Endorsement.</u> This is a HUD Liquidation Endorsement.	No Charge
ORT 2761	<u>Easement Existing Encroachment</u> CLTA 103.3. This endorsement is used for removal of improvements.	No Charge
ORT 3423	<u>ALTA Construction Loan Policy Endorsement A.</u> This endorsement is used after construction is complete to provide full coverage for loss of priority.	No Charge
ORT 3712	<u>Collateral Mortgage Endorsement.</u> This endorsement is used for collateral mortgages.	No Charge
ORT 3716	<u>Location Endorsement.</u> CLTA 116.1. This endorsement is used when property described in policy is same as on survey.	No Charge
ORT 3720	<u>Multiple Indebtedness Endorsement.</u> This endorsement assures an insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located.	No Charge
ORT 3854	<u>Subdivision Endorsement.</u> This endorsement assures and insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located.	No Charge

ORT 3861	<u>Non-Imputation-New Stockholders of Owner.</u> This endorsement is similar to ORT 3860 but refers to knowledge of employees, officers, directors and shareholders.	\$150.00
ORT 3863	<u>Doing Business Endorsement.</u> This endorsement insures a lender from loss due to a final court decree prohibiting enforcement on the grounds that the loan violates the “doing business” laws of the state in which the property is located.	No Charge
ORT 3864	<u>Last Dollar Endorsement.</u> This endorsement insures that where insured amount is less than total debt the amount of insurance will not be reduced by any reduction in the amount of the total secured indebtedness (assumes on large debt secured by multiple mortgages of land at different locations.	No Charge
ORT 3868	<u>Additional Named Insured.</u> This endorsement is used for additional named insureds. (No charge if issued concurrently with the policy.	No Charge
ORT 4100	<u>Leasehold Valuation Endorsement.</u> This endorsement provides a formula for determining loss under certain leasehold policies. It has limited use for one or two customers but is available statewide to any leasehold policy.	No Charge
ORT 4102	<u>First Loss Endorsement.</u> This is a first loss endorsement.	No Charge
ORT 4118	<u>TIRBOP-PA Fairway Endorsement Partnership-Owner/Lessee Policy Only.</u> This endorsement is used for a fairway partnership on an owner’s/lessee policy only.	No Charge
ORT 4205	<u>Commercial 8.1 Endorsement.</u> This endorsement is similar to ALTA 8.1 environmental lien endorsement but is modified to be used in commercial transactions.	No Charge
ORT 4206	<u>Access Endorsement.</u> This endorsement insures access to a named public street.	No Charge
ORT 4207	<u>Anti-Taint Endorsement.</u> This endorsement insures that lien priority will not be affected due to reductions or increases of the outstanding balance of the lien due to revolving credit provisions in the note.	No Charge
ORT 4208	<u>Option Endorsement.</u> This endorsement is issued when the interest insured is on a option to purchase.	No Charge
ORT 4209	<u>Pending Disbursement Endorsement</u> This endorsement is issued in construction situations where all the mortgage funds have not yet been disbursed.	No Charge
ORT 4210	<u>Recharacterization Endorsement.</u> This endorsement insures against loss or damage sustained by a court ruling that the relationship between the insured and the borrower is that of partner of joint ventures rather than lender and borrower.	\$25.00
ORT 4211	<u>Clogging Endorsement.</u> This endorsement insures that the mortgage is not unenforceable due to clogging of the equity of redemption.	\$100.00

ORT 4212	<u>Allocation of Liability Endorsement.</u> This endorsement allocates the liability of the company to different parcels of land.	No Charge
ORT 4213	<u>Access By Easement Endorsement.</u> This endorsement insures against loss or damage due to easement described as a parcel to not providing the owner with ingress and egress to a named public street.	No Charge
ORT 4214	<u>Tie-In Endorsement.</u> This endorsement lists other policies issued in conjunction with the attached policy.	No Charge
ORT 4215	<u>Seattle Endorsement.</u> This endorsement insures that, in construing the exclusions from coverage in the policy, the Insured will not be deemed to have created or agreed to a defect, lien, or encumbrance due to its failure permitted under the loan documents) to disburse the full amount of the loan or because the loan proceeds are insufficient to complete construction.	\$50.00
ORT 4216	<u>Tax Parcel-Identity Endorsement.</u> This endorsement insures that no portion of the land lies with a tax parcel which includes any other land.	No Charge
ORT 4217	<u>Successor Insured Endorsement.</u> This endorsement insures that the term “insured “includes certain successors who succeed in the interest of insured.	No Charge
ORT 4218	<u>Same Land Mortgage Endorsement.</u> This endorsement insures that the land described in the mortgage is legally identical with the land described in Schedule A of the policy despite differences in the language in the two descriptions.	No Charge
ORT 4219	<u>Reciprocal Easement-Loan Policy Only.</u> This endorsement insures that the insured easement will not be affected by events affecting the underlying land out of which the easement was carved or severed.	No Charge
ORT 4220	<u>Pending Improvements Endorsement.</u> This endorsement provides that liability under the policy shall increase as contemplated improvements are made.	No Charge
ORT 4221	<u>Maximum Actual Loss Endorsement.</u> This endorsement provides that the maximum actual loss under the policy shall include all funds paid by the insured for the development of the land.	No Charge

ORT 4222	<u>Encroachment Forced Removal-Easements.</u> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto easements located on the land.	No Charge
ORT 4223	<u>Encroachment (Onto Land) Endorsement.</u> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto adjoining land.	No Charge
ORT 4224	<u>Collateral Assignment of Mortgage.</u> This endorsement contains several assurances related to the assignment of the beneficial interest under a deed of trust.	No Charge
ORT 4229	<u>Tax Benefit Endorsement.</u> This endorsement provides certain coverage to the named limited partner in the Insured partnership in the event that the limited partner sustains a tax benefit loss (regarding the low income housing tax credit) as defined in the endorsement.	No Charge
ORT 4245	<u>Contiguity-Single Parcel Endorsement.</u> This ALTA 19.1 endorsement insures that the parcel of land described in Schedule A is contiguous to another parcel that is not insured under the policy (but that is contiguous to the insured property described in a document recorded in the public land records).	No Charge
ORT 4256	<u>Foundation, Portion of Premises Endorsement.</u> This CLTA 102.6 endorsement is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) The failure of the foundation of the structure under construction on the land as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof.	No Charge
ORT 4261	<u>Foundation Endorsement.</u> This CLTA 102.5 endorsement form is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date thereof; or (2) The location of the foundation as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof; or (3) The foundation encroaching as of the date hereof, onto any of the easements referred to in Schedule B.	No Charge

ORT 4272	First Loss-Multiple Parcel Transactions Endorsement. The ALTA 20 endorsement would be used where a lender is making a loan secured by multiple parcels of land, and where Old Republic is insuring title to each parcel and the lien of the mortgage or deed of trust which secures the payment of the loan. The endorsement provides that, in the event of a claim arising which involves one of the parcels, Old Republic will not require the lender to accelerate the indebtedness before being entitled to pursue a claim under the policy. In the event of a claim, Old Republic will pay the amount by which any matter covered by the policy for which a claim is made diminishes the value of the collateral below the indebtedness.	No Charge
ORT 4286	Multiple Mortgages on One Policy Endorsement. This CLTA 105 endorsement is to be used with an ALTA loan policy. It modifies the policy to insure two mortgages (running in favor of the same lender) on a single policy.	No Charge
ORT 4455	Commercial Environmental Protection Lien. Substantively ALTA 8.2-06 identical to ORT Form 4205, either endorsement may be issued if a proper search reveals there is not an issue with providing the coverage.	No Charge
ORT 4456	Utility Access. Similar to ORT Form No. 4293, Utilities Facilities Endorsement, but the LATA 17.2-06 is more flexible in the number of utilities which can be covered and the ability to limit the utilities covered.	No Charge
ORT 4457	Doing Business. This endorsement is similar in coverage to ORT Form No. 3863, Doing Business Endorsement.	No Charge
ORT 4458	Same As Survey. Insures against loss or damage in the event that the Land insured in the policy is not the same as that delineated on a designated survey bearing a specific date.	No Charge
ORT 4459	Same As Portion of Survey. Indemnifies against loss or damage in the event that the Land insured in the policy is not the same as a designated portion of the land delineated on a designated survey bearing a specific date.	No Charge
ORT 4460	Subdivision. Indemnifies in the event that the Land insured under the policy was not lawfully created under state statutes and local ordinances relating to the subdivision of land.	No Charge
ORT 4461	Usury. Indemnifies in the event that the lien is invalid or unenforceable because the interest rate provided for in the loan secured by the Insured Mortgage violates usury laws.	\$150.00
ORT 4462	Easement-Damage or Enforced Removal. Indemnifies against loss resulting from damage to a Building located on the land or any court order directing the removal or alteration of a building located on the land as a result of the rights granted in a specifically described easement.	No Charge
ORT 4463	Co-Insurance Single Policy Endorsement. This endorsement deals with title policies which are co-insured by multiple underwriters.	No Charge
ORT 5105	Mortgage Priority, Partial Reconveyance. The CLTA 111.1-06 endorsement ensures mortgage priority in a partial reconveyance situation.	No Charge

DESCRIPTION OF USE	CHARGE
ALTA 1-06 Street Assessment	No Charge
ALTA 2-06 Truth-In-Lending	No Charge
ALTA 3 Zoning Unimproved Land	\$100.00
ALTA 3.1 Zoning-Completed Structure	\$150.00
ALTA 3.2 Zoning-Land Under Development	No Charge
ALTA 3.3 Zoning-Completed Improvement-Non-Conforming Use	\$150.00
ALTA 3.4 Zoning-No Zoning Classification	\$150.00
ALTA 4 Condominium Assessments Priority	No Charge
ALTA 4.1 Condominium Current Assessments	No Charge
ALTA 5-06 Planned Unit Development	No Charge
ALTA 5.1-06 Planned Unit Development	No Charge
ALTA 6 Variable Rate Mortgage	No Charge
ALTA 6.2 Variable Rate-Negative Amortization	No Charge
ALTA 7-06 Nonimputation Manufactured Housing Unit	No Charge
ALTA 7.1 Manufactured Housing- Conversion:Loan	No Charge
ALTA 7.2 Manufactured Housing-Conversion: Owners	No Charge
ALTA 8.1 Environmental Protection Lien	No Charge
ALTA 8.2-06 Commercial Environmental Protection Lien	No Charge
ALTA 9-06 Restrictions, Encroachments, Minerals	No Charge
ALTA 9.1 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.1-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.2-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ALTA 9.3-06 Restrictions, Encroachments, Minerals	No Charge
ALTA 9.4-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ALTA 9.6-06 Private Rights-Loan Policy	No Charge
ALTA 9.7-06 Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	No Charge
ALTA 9.8-06 Covenants, Conditions and Restrictions-Land under Development-Owner's Policy	No Charge
ALTA 9.9-06 Private Rights Owner's Policy	No Charge
ALTA 9.10-06 Restrictions, Encroachments, Minerals-Current Violations-Loan Policy	No Charge
ALTA 10 Assignment	No Charge
ALTA 10.1 Assignment & Date Down	\$100.00

Utility Facilities Endorsement	\$100.00
ALTA 11 Mortgage Modification	No Charge
ALTA 11.1 Mortgage Modification with Subordination	No Charge
ALTA 11.2 Mortgage Modification with Additional Insurance	No Charge
ALTA 12 Aggregation	No Charge
ALTA 12.1 Aggregation-State Limits	No Charge
ALTA 13-06 Leasehold-Owner's	No Charge
ALTA 13.1-06 Leasehold-Loan	No Charge
ALTA 14 Future Advance Priority	No Charge
ALTA 14.1 Future Advance Knowledge	No Charge
ALTA 14.2 Future Advance Letter Of Credit	No Charge
ALTA 14.3 Future Advance-Reverse Mortgage	No Charge
ALTA 15-06 Non-Imputation-Full Equity Transfer	No Charge
ALTA 15.1-06 Non-Imputation-Additional Insured	No Charge
ALTA 15.1-06 Non-Imputation-Partial Equity Transfer	No Charge
ALTA 16-06 Mezzanine Financing	\$100.00
ALTA 17-06 Access And Entry	No Charge
ALTA 17.1-06 Indirect Access And Entry	No Charge
ALTA 17.2-06 Utility Access	No Charge
ALTA 18-06 Single Tax Parcel	No Charge
ALTA 18.1-06 Multiple Tax Parcel	No Charge
ALTA 18.3-06 Single Tax Parcel and ID	No Charge
ALTA 19-06 Contiguity-Multiple Parcels	No Charge
ALTA 19.1-06 Contiguity-Single Parcels	No Charge
ALTA 20-06 First Loss Multiple Parcel Transactions	No Charge
ALTA 21-06 Creditor's Rights	\$25.00
ALTA 22-06 Location	No Charge
ALTA 22.1 Location And Map	No Charge
ALTA 22.1-06 Location And Map	No Charge
ALTA 23-06 Co-Insurance Single Policy Endorsement	No Charge
ALTA 24-06 Doing Business	No Charge
ALTA 25-06 Same As Survey	No Charge
ALTA 25.1-06 Same As Portion of Survey	No Charge
ALTA 26 Subdivision	No Charge
ALTA 27 Usury	\$150.00
ALTA 28-06 Easement-Damage or Enforced Removal	No Charge
ALTA 28.1 Encroachments-Boundaries and Easements	No Charge

ALTA 28.2-06 Encroachments-Boundaries and Easements-Described Improvements	No Charge
ALTA 28.3-06 Encroachments Boundaries and Easements Described Improvements and Land	No Charge
ALTA 29-06 Interest Rate Swap-Direct Obligation	\$200.00
ALTA 29.1-06 Interest Rate Swap-Additional Interest	\$200.00
ALTA 29.2-06 Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	\$200.00
ALTA 29.3-06 Interest Rate Swap Endorsement-Additional Interest-Defined Amount	\$200.00
ALTA 30 One to Four Family Shared Appreciation	No Charge
ALTA 30.1 Commercial Participation Interest	No Charge
ALTA 31-06 Severable Improvements	No Charge
ALTA 32 Construction Loan-Loss of Priority	No Charge
ALTA 32.1 Construction Loan-Loss of Priority- Direct Payment	No Charge
ALTA 32.2 Construction Loan-Loss of Priority-Insured's Direct Payment	No Charge
ALTA 33-06 Disbursement	No Charge
ALTA 34-06 Identified Risk Coverage	No Charge
ALTA 34.1 Identified Exception and Identified Risk	No Charge
ALTA 35-06 Minerals and Other Subsurface Substances-Buildings	No Charge
ALTA 35.1-06 Minerals and Other Subsurface Substances-Improvements	No Charge
ALTA 35.2-06 Minerals and Other Subsurface Substances-Described Improvements	No Charge
ALTA 35.3-06 Minerals and Other Subsurface Substances-Land Under Development	No Charge
ALTA 36-06 Energy Project-Leasehold Easement-Owner's	No Charge
ALTA 36.1-06 Energy Project-Leasehold/Easement-Owner's	No Charge
ALTA 36.2-06 Energy Project-Leasehold Owner's	No Charge
ALTA 36.3-06 Energy Project-Leasehold-Loan	No Charge
ALTA 36.4-06 Energy Project-Covenants,Conditions and Restrictions-Land under Development-Loan	No Charge
ALTA 36.5-06 Energy Project-Covenants,Conditions and Restrictions-Land Under Development-Loan	No Charge
ALTA 36.6-06 Energy Project-Encroachments	No Charge
ALTA 37-06 Assignment of Rents or Leases	No Charge
ALTA 38-06 Mortgage Tax	No Charge
ALTA 39-06 Policy Authentication	No Charge
ALTA 40-06 Tax Credit-Owner's Policy	No Charge
ALTA 40.1-06 Tax Credit-Defined Amount-Owner's Policy	No Charge

Exhibit C



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.

Exhibit D



WFG National Title Insurance Company
a Williston Financial Group company

The State of KANSAS

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of _____

WFG National Title Insurance Company

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WFG NATIONAL TITLE INSURANCE COMPANY

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1 INTRODUCTION

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

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

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

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2 GENERAL RULES FOR USE OF RATES

2.1 DEFINITIONS

2.1.1 Company

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

2.1.2 Expanded Coverage (Enhanced)

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

2.1.3 Offering Provider

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

2.1.4 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section 2.3.

2.1.5 Short Form Policy

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

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

2.1.6 Standard Coverage

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

2.1.7 State

“State” shall mean the State of Kansas.

2.1.8 TRID Transaction

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

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

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

2.2 AMOUNT OF INSURANCE

2.2.1 Owner's Policies

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

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

2.2.2 Loan Policies

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

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

2.2.3 Other Interests

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

2.2.4 Co-Insurance

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

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2. GENERAL RULES FOR USE OF RATES

2.3 CONFLICTING RATE PROVISION

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

2.4 COMPUTATION OF RATES

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

2.5 ELIMINATION OF FRACTIONAL DOLLARS

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

2.6 INCREASE IN POLICY LIABILITY

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

2.7 FEDERAL RULE COMPLIANCE

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

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3 BASIC RATE TABLE

3.1 RATE TABLE

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

Minimum Rate

\$175.00

\$125.00

3.2 EXPANDED (ENHANCED) OWNER'S OR LEASHOLD POLICIES

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

\$200.00

Minimum Rate

4 OWNER'S INSURANCE

4.1 OWNER'S INSURANCE

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

4.2 LEASEHOLD OWNER'S INSURANCE

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

4.3 ALTA U.S. POLICY FORM

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

WFG NATIONAL TITLE INSURANCE COMPANY

5 BASIC LENDER INSURANCE RATES

5.1 LOAN POLICY

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

5.2 SHORT FORM LOAN POLICIES.

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in subsection 5.1 and 5.2 above.

5.3 LEASEHOLD LENDER'S INSURANCE

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

5.4 CONSTRUCTION LOAN POLICIES

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

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

6 SIMULTANEOUS ISSUE RATES

6.1 OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Section 3 and each loan policy(ies) will be charged the lesser of the Rate for said loan policy(ies) set forth in Section 3.1 or a flat fee of \$175.00 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of loan policy set out in Section 5.1 of the Basic Lender Insurance Rates.

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

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6.2 MULTIPLE LOAN POLICIES

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

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

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

6.3 OWNERS & LEASEHOLD POLICIES

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

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

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

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

6.5 OWNER'S POLICY & CONSTRUCTION LOAN POLICY

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

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

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

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7 REISSUE RATES

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

7.1 OWNER'S REISSUE

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

7.2 LENDER'S REISSUE

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

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

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8 LENDER'S SPECIAL RATES

8.1 APPLICABLE PROVISIONS AND RESTRICTIONS

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

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

8.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

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

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

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7. LENDER'S SPECIAL RATES

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

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

8.3 LENDER'S SPECIAL RATE CATEGORIES

8.3.1 Lender's Special Rate 1 – Minimum 100 Orders

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

8.3.2 Lender's Special Rate 2 – Minimum 200 Orders

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

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7. LENDER'S SPECIAL RATES

8.4 HE² - HOME EQUITY 2nd GENERATION TITLE INSURANCE POLICY

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

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

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

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

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

WFG NATIONAL TITLE INSURANCE COMPANY

9 SPECIALTY LENDER'S POLICIES

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

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

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

9.2 MORTGAGE PROTECTION GUARANTEE (“MPG”)

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

The premium for the “MPG” shall be:

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

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

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

The premium for the “MMP” shall be:

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

WFG NATIONAL TITLE INSURANCE COMPANY

10 ENDORSEMENTS

10.1 General Rules

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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