



3800 Normal Blvd.
Lincoln, NE 68506
877-456-1066

FILED
OCT 19 2007
SANDY PRAEGER
Commissioner of Insurance

Title Insurance Rates	
Amount of Insurance Owners and	Mortgage Rate
\$0-15,000	\$140.00
15,001 to 16,000	146.00
16,001 to 17,000	152.00
17,001 to 18,000	158.00
18,001 to 19,000	164.00
19,001 to 20,000	167.00
20,001 to 21,000	176.00
21,001 to 22,000	182.00
22,001 to 23,000	188.00
23,001 to 24,000	194.00
24,001 to 25,000	200.00
25,001 to 26,000	205.00
26,001 to 27,000	210.00
27,001 to 28,000	215.00
28,001 to 29,000	220.00
29,001 to 30,000	225.00
30,001 to 31,000	230.00
31,001 to 32,000	235.00
32,001 to 33,000	240.00
33,001 to 34,000	245.00
34,001 to 35,000	250.00
35,001 to 36,000	255.00
36,001 to 37,000	260.00
37,001 to 38,000	265.00
38,001 to 39,000	270.00
39,001 to 40,000	275.00
40,001 to 41,000	280.00
41,001 to 42,000	285.00
42,001 to 43,000	290.00
43,001 to 44,000	295.00
44,001 to 45,000	300.00
45,001 to 46,000	305.00
46,001 to 47,000	310.00
47,001 to 48,000	315.00
48,001 to 49,000	320.00
49,001 to 50,000	325.00
50,001 to 51,000	329.00
51,001 to 52,000	333.00
52,001 to 53,000	337.00
53,001 to 54,000	341.00
54,001 to 55,000	345.00
55,001 to 56,000	349.00
56,001 to 57,000	353.00
57,001 to 58,000	357.00

Amount of Insurance	Owners and Mortgage Rate
58,001 to 59,000	365.00
59,001 to 60,000	369.00
60,001 to 61,000	369.00
61,001 to 62,000	373.00
62,001 to 63,000	381.00
63,001 to 64,000	385.00
64,001 to 65,000	389.00
65,001 to 66,000	393.00
66,001 to 67,000	397.00
67,001 to 68,000	401.00
68,001 to 69,000	405.00
69,001 to 70,000	409.00
70,001 to 71,000	413.00
71,001 to 72,000	417.00
72,001 to 73,000	421.00
73,001 to 74,000	425.00
74,001 to 75,000	428.00
75,001 to 76,000	431.00
76,001 to 77,000	434.00
77,001 to 78,000	437.00
78,001 to 79,000	440.00
79,001 to 80,000	443.00
80,001 to 82,000	446.00
82,001 to 83,000	449.00
83,001 to 84,000	452.00
84,001 to 85,000	456.00
85,001 to 86,000	458.00
86,001 to 87,000	461.00
87,001 to 88,000	464.00
88,001 to 89,000	467.00
89,001 to 90,000	470.00
90,001 to 91,000	473.00
91,001 to 92,000	476.00
92,001 to 93,000	479.00
93,001 to 94,000	482.00
94,001 to 95,000	485.00
95,001 to 96,000	488.00
96,001 to 97,000	491.00
97,001 to 98,000	494.00
98,001 to 99,000	497.00
99,001 to 100,000	500.00

For policies over \$100,000, the rate is \$2.00 per each \$1,000.00 of additional coverage.

Reissue Rate is 70% of the Rate Card

Reissue Rate over \$100,000 is \$1.40 per each \$1,000.00 of coverage.

- The charges published herein are applicable to normal residential transactions. In cases involving long and intricate title, more than one chain of title, extraordinary risk, or any other unusual or unique circumstances, we reserve the right to make additional charges.

-For residential loan policies not exceeding the amount of the owner's policy, but issued simultaneously therewith the charge is \$125.00

Call for a Quote:

Trina Brown

Jen Field

Duane Want

Toll Free: 877-456-1066



Lincoln Office

3800 Normal Blvd., Suite 100
Lincoln, NE 68506
Phone: (402) 323-1888
Fax: (402) 488-2834
service@uniontitle.com

Toll Free: 877-456-1066

Omaha Office

2720 South 177th Street
Omaha, NE 68130
Phone: (402) 210-3909
Fax: (402) 827-6934
mark.steen@uniontitle.com

Seward Office

310 North 5th Street
Seward, NE 68434
Phone: (402) 643-3336
Fax: (402) 643-3375
kelly.placke@uniontitle.com

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OCT 19 2008



L.L.C

**Service
Safety
&
Speed**

**Estimated Title
Insurance Rates**

for

Kansas

SANDY PRAEGER
Commissioner of Insurance

Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u> includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$ \$1000 without assistance of broker or attorney up to \$3 Mill, \$3-\$5 M: .50/Mill \$5-\$10 M: .25/Mill
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>Without</u> assistance of attorney and/or broker.	\$ <u>\$250-buyer & \$250-seller</u>
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>With</u> assistance of attorney and/or broker.	\$ <u>300</u>
<u>RESIDENTIAL LOAN CLOSING</u> includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	\$ <u>200</u>
<u>DOCUMENT PREPARATION</u> when not included in closings:	\$ <u>300 high to \$50 low</u>
1. deeds	
2. mortgages, notes	
3. affidavits	
4. assignments, releases	
5. contract for deed/option contracts	
6. real estate contracts	
7. escrow deposit agreements	
<u>FEES FOR ANCILLARY SERVICES</u>	\$ <u>500-high to \$50 low</u>
notary public fees	
cash	
contract for deed	
seller carry back	
assumption	
equity purchase	
exchange of property	
loan closing for third party lender	
other	

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FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

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

\$ 250
\$ Card Rate

LOT SALE TO BUYER

(not builder)

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

\$ 200 with full credit
\$ Card Rate

PLATTING COMMITMENT

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

\$ 200-500

INFORMATIONAL COMMITMENT

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

\$ 175

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 250 if issued with 5 years and no new financing

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ 1,500 high

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ 300

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ 75-350

DISBURSEMENT OF FUNDS

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

\$ 75-350

INDEMNITY DEPOSIT

held in escrow, no closing

\$ 150

OTHER (Specify)

Ownership & Encumbrance reports
UCC Search

\$ 150-350
\$ \$20 per ownership \$50 minimum
\$ _____

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*SERVICES CUSTOMARILY PROVIDED THAT ARE
NOT INCLUDED IN THE ABOVE RATES (LIST)

Out of County search fee

\$100-\$500

*If there is a charge for such services, they should be included on the previous page.

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Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> policies will be issued to owners, contract vendees and lessees	\$ <u>Rate Card</u>
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ <u>Rate Card</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	\$ <u>\$125</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ <u>125 with excess at card rate</u>
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ <u>\$200</u>
<u>REFINANCE POLICIES - Loan Policy</u> issued on property as a result of refinancing a previous loan	\$ <u>70% or Rate Card</u>
<u>SECOND MORTGAGE POLICIES - loan</u> policy issued on 2nd, 3rd or more loans	\$ <u>60% or Rate Card</u>
<u>REISSUE POLICIES - policies issued on</u> previously insured property	\$ <u>Rate Card</u>
<u>NEW CONSTRUCTION PENDING DISBURSEMENT</u> <u>POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ <u>\$100 per endorsement</u>
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ <u>Rate Card</u>
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ <u>Rate Card</u>
<u>HOLD OPEN CHARGES</u>	\$ <u>150</u>

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ENDORSEMENT TO OWNERS POLICIES

- | | |
|--|-------------------------|
| 1. Miscellaneous | \$ 10% of title premium |
| 2. Zoning 3.0 | \$100 minimum |
| 3. Zoning 3.1 (Subject to U & U and/or Underwriter approval) | \$300 minimum |
| 4. High Risk | \$500 minimum |
| | 10% of title premium |

ENDORSEMENT TO LOAN POLICIES

- | | |
|------------------|----------|
| 1. Same as above | \$ _____ |
| 2. | |
| 3. | |
| 4. | |

OTHER (Specify)

- | | |
|----------------------------|----------|
| Ownership and Encumbrances | \$ _____ |
| 200 ft zoning reports | \$ 200 |
| | \$ 300 |

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Residential Title Insurance Rates

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ _____
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction	\$ <u>200</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	\$ <u>60% of Rate Card</u>
<u>HOLD OPEN CHARGES</u>	\$ <u>150</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	\$ <u>Card Rate</u>
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	\$ <u>Rate Card</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$ <u>125 up to amount of Loan policy (card rate thereafter)</u>
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - a loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ <u>Card Rate</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$ <u>150 for individual builder-</u> No charge when issuing final binder

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DEVELOPMENT LOAN POLICY - a

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

\$.85 per thousand

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

\$ 70% of Rate Card

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

\$ Rate Card

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

\$ Rate Card

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

\$ 100 per tract

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

\$ 60% of Rate Card

ENDORSEMENTS - coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

\$ See Exhibit B

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

\$ Rate Card

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

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

\$ Rate Card

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

\$ Negotiated with customer
based on amount of work
processing involved

OTHER - (Specify)

\$ _____
\$ _____
\$ _____
\$ _____

FCBW1A(ATTACHMENTS)
TXTBULL

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Commissioner of Insurance



May 14, 07

Kansas Insurance Department
420 S.W. 9th Street
Topeka, KS 66612-1678

Title Insurance
Individual Risk Filing
Unique and Unusual Rule

Gentlemen:

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. Name of Insured/Proposed Insured:
John and Mary Doe
2. Property Location:
Lots 1 and 2, New Subdivision, City of Lincoln, NE
3. Policy/Commitment/File Number: File No. D123456
4. Charge/Rate: This an Owners Title Policy on Residential Property with \$150,000 limit of liability. We charged \$705.00 for the policy. This is \$50.00 more than the filed charge of \$655.00
5. Filed Charge/Rate: Our filed charge of \$655.00 is obtained from our rate schedule.
6. Reason for Deviation from Filed Charge:
Multiple chain of title involved which required two hours of additional work in the title search, hence the additional charge of \$50.00.

Please let us know if you have any questions with regard to this individual risk filing.

Very truly yours,

John Jones, Title Insurance Agent
On Behalf of
Union Title Company

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(402) 323-1888 • 3800 NORMAL BLVD. • LINCOLN, NE 68506 • FAX (402) 488-2834
(402) 210-3909 • 2720 S. 177TH STREET • OMAHA, NE 68130 • FAX (402) 827-6934
(402) 643-3336 • 301 N. 5TH STREET • SEWARD, NE 68434 • FAX (402) 643-3375

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EXHIBIT B

FORM NUMBER	Edition Date	DESCRIPTION OF FORM	FILED RATE
CT-140	8/98	ALTA Endorsement A (Construction Loan)	\$25.00
CT-237	8/98	ALTA Endorsement D (Construction Loan)	\$25.00
CT-312	7/99	ALTA Endorsement Form 2 (Truth-In-Lending)	\$25.00
CT-470	4/99	ALTA Endorsement Form 3 (Zoning)	\$25.00
CT-471	4/99	ALTA Endorsement Form 3.1 (Zoning)	\$150.00
131989	None	ALTA Endorsement Form 3.1 (w/Parking)	\$250.00
CT-308	8/96	ALTA Endorsement Form 4 (Condominium)	\$25.00
CT-326	8/98	ALTA Endorsement Form 4.1 (Condominium)	\$25.00
CT-69	8/98	ALTA Endorsement Form 5 (Planned Unit Development)	\$25.00
CT-327	8/98	ALTA Endorsement Form 5.1 (Planned Unit Development)	\$25.00
CT-37	8/98	ALTA Endorsement Form 6 (Variable Rate Mortgage)	\$25.00
CT-189	8/98	ALTA Endorsement Form 6.1 (Variable Rate Mortgage)	\$25.00
CT-41	8/98	ALTA Endorsement 6.2 (Variable Rate Mortgage)	\$25.00
CT-199	8/98	ALTA Endorsement Form 7 (Manufactured Housing Unit)	\$25.00
CT-67	8/98	ALTA Endorsement Form 8.1 (Environmental Protection Lien)	\$25.00
No Form Number	None	ALTA Endorsement 8.1 (Environmental Protection Lien Commercial)	\$50.00
CT-469	4/99	ALTA Endorsement Form 9 (Restriction, Easement, Minerals Access)	\$25.00
CT303	8/98	ALTA Endorsement Form 10 (Assignment)	\$25.00
CT304	8/98	ALTA Endorsement Form 10.1 (Assignment and Date Down)	\$25.00
CT332	7/01	ALTA Endorsement Form 11 (Mortgage Modification)	\$25.00
CT318	5/03	ALTA Endorsement Form 12 (Aggregation Endorsement)	\$25.00
CT-526	10/01	Leasehold Owners ALTA 13	N/C
CT-527	10/01	Leasehold Loan ALTA 13.1	N/C

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NUMBER	DATE	NAME	PRICE
CT-601-A	12/03	ALTA Endorsement Form 14A (Future Advance - Priority)	\$25.00
CT-601-B	12/03	ALTA Endorsement Form 14B (Future Advance - Priority)	\$25.00
CT-602-A	12/03	ALTA Endorsement Form 14.1A (Future Advance - Knowledge)	\$25.00
CT-602-B	12/03	ALTA Endorsement Form 14.1B (Future Advance - Knowledge)	\$25.00
CT-603-A	12/03	ALTA Endorsement Form 14.2A (Future Advance - Letter of Credit)	\$25.00
CT-603-B	12/03	ALTA Endorsement Form 14.2B (Future Advance - Letter of Credit)	\$25.00
CT-604	12/03	ALTA Endorsement Form 15 (Nonimputation - Full Equity Transfer)	\$25.00
CT-605	12/03	ALTA Endorsement Form 15.1 (Nonimputation - Additional Insured)	\$25.00
CT-606	12/03	ALTA Endorsement Form 15.2 (Nonimputation - Partial Equity Transfer)	\$25.00
CT-607	12/03	ALTA Endorsement Form 16 (Mezzanine Financing)	\$25.00
CT-608	12/03	ALTA Endorsement Form 17 (Access and Entry)	\$25.00
CT-609	12/03	ALTA Endorsement Form 18 (Single Tax Parcel)	\$25.00
CT-610	12/03	ALTA Endorsement Form 18.1 (Multiple Tax Parcel)	\$25.00
CT-611	12/03	ALTA Endorsement Form 19 (Contiguity - Multiple Parcels)	\$25.00
CT-612	12/03	ALTA Endorsement Form 19.1 (Contiguity - Single Parcel)	\$25.00
CT-796	12/03	ALTA Endorsement Form 21 (Creditors' Rights)	\$250.00
CT-170	8/98	Access (Contiguous to a physically open street)	\$25.00
No Form Number	None	Access by Easement (Property in questions has access to it by public street)	\$25.00
No Form Number	None	Anti-Taint	\$25.00
CT-28	8/98	CLTA Form 104.1 (Assignment of Lien)	\$25.00
CT340	6/96	Comprehensive 100	\$25.00
CT-223	8/98	Comprehensive (Loan Policy)	\$25.00
No Form Number	None	Contiguity	\$25.00
CT-330	8/98	Doing Business As	\$25.00
No Form Number	None	Easement Priority	\$25.00
CT-190	8/98	FNMA Balloon Mortgage	\$25.00

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