


**TRANSMITTAL MEMORANDUM**

DATE: March 11, 2022

FROM: Kenneth W. Nickel  
Tel: 888-697-1777 

TO: Kansas Insurance Department  
420 S.W. 9<sup>th</sup> Street  
Topeka, KS 66612-1678  
ATTN: Marsha Hanson, Property & Casualty Examiner  
Tel: 785-296-3405  
Fax: 785-368-7019  
E-Mail: Marsha.Hanson@ks.gov

RE: Voxtur Settlement Services, LLC fka Bright Line Title Company  
Kansas License ID Number: 462819303  
Closing Agent Bond and Rate Filing

Dear Ms. Hanson:

Please find enclosed the following documents:

1. Escrow, Settlement or Closing Accounts Bond. Please note that this is an original bond to replace the bond that previously been submitted to the Department. The company has changed its name to Voxtur Settlement Services, LLC.
2. Title Insurance Rate Filings, using title insurance rates for the following underwriter(s):
  - a. Fidelity National Title Insurance Company.

If you have any questions, or require any additional documents, please contact me via email at [knickel@compliancefreedom.com](mailto:knickel@compliancefreedom.com) or call me at 888-697-1777.

Thank you for your assistance.

**FILED**  
**MAR 15 2022**  
**VICKI SCHMIDT**  
**Commissioner of Insurance**



**VOXTUR SETTLEMENT SERVICES, LLC**

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

**FOR USE IN THE STATE OF KANSAS**

**WITH FIDELITY NATIONAL TITLE INSURANCE COMPANY UNDERWRITING**

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



## **Voxtur Settlement Services, LLC**

### **Closing Fees and Settlement Charges:**

Closing Fee – Refinance/Finance  
\$300.00 (offered to lenders based in Colorado)  
Closing Fee – National Refinance/Finance  
\$400.00 (offered to national lenders doing business in Colorado)

Closing Fee – Purchase (\$400.00 each side)	\$800.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Builder	\$250.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Commercial Resale (\$550.00 per side)	\$1,100.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Commercial Refinance	\$475.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – REO/Foreclosure/Short Sale, Seller side transaction	\$450.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Disbursement Only	\$175.00

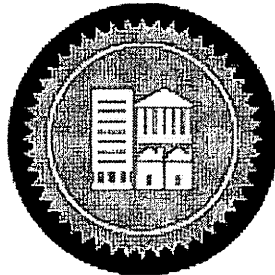
### **Additional Services and Fees:**

Notary Fee	\$150.00
Simultaneous Loan Closing Fee	\$150.00
Escrow Only Processing Fee	\$100.00
Wire Transfer Fee	\$25.00
Courier/Overnight Fee	\$25.00
Tax Certification Fee	\$25.00
Release Tracking Fee	\$50.00
Cashier's Check/Certified Check Fee	\$10.00
Document Preparation Fee	\$150.00
E-Recording Service Fee	\$4.50 per document
HOA Document Retrieval Fee	\$75.00 per HOA
Additional Notary Fee	\$125.00



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

TITLE INSURANCE RATES AND  
CHARGES FOR COMPANY OWNED  
OFFICES IN KANSAS



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



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

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## **FIDELITY NATIONAL TITLE INSURANCE COMPANY**

### **SECTION 1 AUTHORITY TO QUOTE CHARGES**

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



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## SECTION 2 STANDARD CHARGES

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

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

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

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



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

Calculating premiums over card amount:

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

Round policy amount up to nearest \$1.

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

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

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

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

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

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

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



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240,001 to 250,000 ..... 581.00



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

Calculating premiums over card amount:

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

Round policy amount up to nearest \$1.

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

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

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

### 2.03 Non-Residential Rate (Commercial)

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

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

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



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



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

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

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

Calculating premiums over card amount:

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

Round policy amount up to nearest \$1.

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

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

### 2.04 Simultaneous-Issue Loan Policies

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

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

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

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

- C. Nonresidential loan policies issued simultaneously with an owner's policy



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(provided the amount does not exceed the amount of the owner's policy):

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

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

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

### 2.05 Simultaneous-Issue Leasehold Policies

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

### 2.06 Reserved for Future Use

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

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



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

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

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



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Calculating premiums over the above rates:

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

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

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

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

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

Calculating premiums over the above rates:

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

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

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



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

### 2.11 Master Home Equity Loan Policy

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

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

### 2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:

#### A. Amount of Insurance

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

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

For the first \$250,000.00 of liability -	\$350.00
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For each additional \$1,000.00 (or fraction thereof) above \$250,000.00 and up to \$1,000,000 -	\$ 0.60
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For each additional \$1,000.00 (or fraction thereof) above \$1,000,000.00 -	\$ 0.40
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#### C. Date Down Endorsement

ALTA Limited Pre-Foreclosure Date Down Endorsement** (See Section 5.13, Class L)	\$50.00
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\*\*(Endorsement to be issued only in connection with a previously issued ALTA Limited Pre-Foreclosure Policy to date down the policy prior to or during a foreclosure of the lender's mortgage insured by the policy).



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION

#### 3.01 Development Loans

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

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

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

Residential construction loans are handled as follows:

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 3.04 Subdivision Charge

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

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

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

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

### 3.05 Developer and Builder Rate

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

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

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 3.09 Permanent Loans on New Commercial Projects

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

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



**FIDELITY NATIONAL TITLE INSURANCE COMPANY**

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

**4.01 Additional Charges**

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

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

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

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

**4.02 Commitment Charges**

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

A "Preliminary Title Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

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

The Commitment Charges at "B", "D", "E" and "F" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment charge.

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

### 4.03 Special Coverages

#### Extraordinary Risks

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

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

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

### 4.05 Service and Closing Fees

#### I. Residential Properties:

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



**FIDELITY NATIONAL TITLE INSURANCE COMPANY**

**SALE TRANSACTIONS WITH NEW LOAN**

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



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## **SALE TRANSACTION WITH OTHER FINANCING OR CASH**

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

## **REFINANCES**

Borrower	\$375	Escrow Fee/Settlement Services, inclusive of courier/overnight delivery & services and wire fees & services.
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FIDELITY NATIONAL TITLE INSURANCE COMPANY



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### **CLOSING FEES FOR CENTRALIZED RATE**

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

Liability Amount	Amount
Up to \$100,000	\$325
\$100,001 to \$125,000	\$350
\$125,001 to \$150,000	\$375
\$150,001 to \$175,000	\$420
\$175,001 to \$200,000	\$425
\$200,001 to \$250,000	\$430
\$250,001 to \$300,000	\$435
\$300,001 to \$350,000	\$440
\$350,001 to \$400,000	\$445
\$400,001 to \$450,000	\$450
\$450,001 to \$500,000	\$455
\$500,001 to \$1,000,000	\$500

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

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



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## OTHER

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

## TITLE SERVICE FEES

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

## II. Commercial Properties:

### A. Sale Transactions:

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

### B. Refinance Transactions:

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 4.06 Copies of Policies

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

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### SECTION 5 OTHER SPECIAL RATES

#### 5.01 Commercial Reissue Rate

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

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

##### Commercial Reissue Credit.

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

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

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

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

#### 5.03 Commercial Substitution Rate

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

#### HOME EQUITY LOAN PROGRAM

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

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

#### RATE SCHEDULE:

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

#### SPECIAL CONDITIONS & PROCEDURES:

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 5.06 Future Advances

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

### 5.07 Swing Loans

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

### 5.08 SECTION HELD OPEN FOR FUTURE USE

### 5.09 SECTION HELD OPEN FOR FUTURE USE

### 5.10 Contracts for Deed

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 5.11 Nonstandard Endorsement Charge

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

### 5.12 ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge shall be:

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

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

### 5.13 Standard Endorsements - Classification and Charges

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

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

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

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### **Class B – Additional 20%**

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

### **Class C – Additional 15%**

**{Reserved for Future Use}**

### **Class D – Additional 10%**

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

### **Class E - 10 cents per Thousand**

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

### **Class F - \$400**

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

### **Class G - \$350**

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



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### Class H - \$200

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

### Class I - \$150

- ALTA Form 1-06 (Street Assessments) [Nonresidential]
- ALTA Form 4-06 (Condominium) [Nonresidential]
- ALTA Form 4.1-06 (Condominium) [Nonresidential]
- ALTA Form 5-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 5.1-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 6-06 (Variable Rate) [Nonresidential]
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization) [Nonresidential]
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification) [Nonresidential]
- ALTA Form 8.2-06 (Commercial Environmental Lien) [Nonresidential]
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy) [Nonresidential]
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy) [Nonresidential]
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy) [Nonresidential]
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) [Nonresidential]
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Residential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Residential]
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy) [Nonresidential]
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Residential]
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations)



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- Loan Policy) [Nonresidential]
- ALTA Form 10-06 (Assignment) [Nonresidential]
- ALTA Form 10.1-06 (Assignment and Date Down) [Residential]
- ALTA Form 11-06 (Mortgage Modification) [Residential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Residential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Residential]<sup>2</sup>
- ALTA Form 12-06 (Aggregation – Loan Policy)
- ALTA Form 12.1-06 (Aggregation – State Limits – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority) [Nonresidential]
- ALTA Form 14.1-06 (Future Advance – Knowledge) [Nonresidential]
- ALTA Form 14.2-06 (Future Advance – Letter of Credit) [Nonresidential]
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage) [Nonresidential]
- ALTA Form 16-06 (Mezzanine Financing)
- ALTA Form 17-06 (Access and Entry) [Nonresidential]
- ALTA Form 17.1-06 (Indirect Access and Entry) [Nonresidential]
- ALTA Form 17.2-06 (Utility Access) [Nonresidential]
- ALTA Form 18-06 (Single Tax Parcel) [Nonresidential]
- ALTA Form 18.1-06 (Multiple Tax Parcel) [Nonresidential]
- ALTA Form 19-06 (Contiguity – Multiple Parcels) [Nonresidential]
- ALTA Form 19.1-06 (Contiguity – Single Parcel) [Nonresidential]
- ALTA Form 19.2-06 (Contiguity – Specified Parcels) [Nonresidential]
- ALTA Form 20-06 (First Loss – Multiple Parcel Transaction)
- ALTA Form 22-06 (Location) [Nonresidential]
- ALTA Form 22.1-06 (Location and Map) [Nonresidential]
- ALTA Form 24-06 (Doing Business) [Nonresidential]
- ALTA Form 25-06 (Same as Survey) [Nonresidential]
- ALTA Form 25.1-06 (Same as Portion of Survey) [Nonresidential]
- ALTA Form 26-06 (Subdivision) [Nonresidential]
- ALTA Form 28-06 (Easement – Damage or Enforced Removal)
- ALTA Form 28.1-06 (Encroachments – Boundaries and Easements)
- ALTA Form 28.2-06 (Encroachments – Boundaries and Easements – Described Improvements)
- ALTA Form 28.3-06 (Encroachments – Boundaries and Easements – Described Improvements and Land Under Development)
- ALTA Form 29-06 (Interest Rate Swap – Direct Obligation)
- ALTA Form 29.1-06 (Interest Rate Swap – Additional Interest)
- ALTA Form 29.2-06 (Interest Rate Swap – Direct Obligation – Defined Amount)<sup>2</sup>
- ALTA Form 29.3-06 (Interest Rate Swap – Additional Interest – Defined Amount)<sup>2</sup>
- ALTA Form 35-06 (Minerals and Other Subsurface Substances – Buildings)
- ALTA Form 35.1-06 (Minerals and Other Subsurface Substances – Improvements)
- ALTA Form 35.2-06 (Minerals and Other Subsurface Substances – Described Improvements)
- ALTA Form 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development)



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

### **Class J – RESERVED FOR FUTURE USE**



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

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

### **Class L – \$50**

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

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

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

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

- ALTA Form 1-06 (Street Assessments)
- ALTA Form 4-06 (Condominium)



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

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

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

### **Class P – No Charge**

- ALTA Form 13-06 (Leasehold – Owner's Policy)
- ALTA Form 13.1-06 (Leasehold – Loan Policy)



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

### 5.14 Endorsements Subsequent to Policy Issuance

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 5.15 Centralized Refinance Rates

#### A. Centralized Refinance Rate I

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

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

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

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### B. Centralized Refinance Rate II

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

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

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

### 5.16 A.I.R. Rates

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

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

### 5.17 Mortgage Modification Guarantee

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES

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

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

It includes:

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

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

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

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

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

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

It Includes:

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

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

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

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



FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

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

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



## **FIDELITY NATIONAL TITLE INSURANCE COMPANY**

### **SECTION 8 KANSAS RATE REGULATION**

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

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

8.01 The "U and U" Rule :

#### **TITLE INSURANCE**

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### SECTION 9 APPLICABILITY OF RATES

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



**VOXTUR SETTLEMENT SERVICES, LLC**

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

**FOR USE IN THE STATE OF KANSAS**

**WITH OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
**UNDERWRITING**

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



## **Voxtur Settlement Services, LLC**

### **Closing Fees and Settlement Charges:**

Closing Fee – Refinance/Finance	
\$300.00 (offered to lenders based in Colorado)	
Closing Fee – National Refinance/Finance	
\$400.00 (offered to national lenders doing business in Colorado)	
Closing Fee – Purchase (\$400.00 each side)	\$800.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Builder	\$250.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Commercial Resale (\$550.00 per side)	\$1,100.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Commercial Refinance	\$475.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – REO/Foreclosure/Short Sale, Seller side transaction	\$450.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Disbursement Only	\$175.00

### **Additional Services and Fees:**

Notary Fee	\$150.00
Simultaneous Loan Closing Fee	\$150.00
Escrow Only Processing Fee	\$100.00
Wire Transfer Fee	\$25.00
Courier/Overnight Fee	\$25.00
Tax Certification Fee	\$25.00
Release Tracking Fee	\$50.00
Cashier's Check/Certified Check Fee	\$10.00
Document Preparation Fee	\$150.00
E-Recording Service Fee	\$4.50 per document
HOA Document Retrieval Fee	\$75.00 per HOA
Additional Notary Fee	\$125.00



**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**

<b>Description of Risk (1)</b>	<b>Original Title Insurance for Loan Policies (8)</b>	<b>Reissue Rate for Loan Policies (9)</b>	<b>Rates for Second Mortgages (10)</b>	<b>Substitution Loan Rate (11)</b>	<b>Junior Mortgage Rate (13)</b>
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			
<b>Minimum Premium</b>	<b>\$7.50</b>	<b>\$7.50</b>			



- (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 owners 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 (ORT 4445)

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 (ORT 4446) OR ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (ORT OR 4447)

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

<u>FORM NO.</u>	<u>DESCRIPTION OF USE</u>	<u>CHARGE</u>
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 an 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



<b>ORT FORM NO.</b>	<b><u>DESCRIPTION OF USE</u></b>	<b><u>CHARGE</u></b>
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 CLTA 103.3.</u> 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 CLTA 116.1.</u> 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 is used for multiple indebtedness.	No Charge
ORT 3854	<u>Subdivision 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



<u>ORT FORM NO.</u>	<u>DESCRIPTION OF US</u>	<u>CHARGE</u>
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 insures	<u>Last Dollar Endorsement.</u> This endorsement 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



<u>ORT FORM NO.</u>	<u>DESCRIPTION OF USE</u>	<u>CHARGE</u>
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 an 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 or 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  
FORM NO.**

**DESCRIPTION OF USE**

**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-Identicality 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**  
**FORM NO.**

**DESCRIPTION OF USE**

**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



<u>ORT FORM NO.</u>	<u>DESCRIPTION OF USE</u>	<u>CHARGE</u>
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 as 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 to be within the boundary lines of 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) The 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  
FORM NO.**

**DESCRIPTION OF USE**

**CHARGE**

ORT 4272	<u>First Loss-Multiple Parcel Transactions Endorsement.</u> 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	<u>Multiple Mortgages on One Policy Endorsement.</u> 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	<u>Commercial Environmental Protection Lien.</u> 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	<u>Utility Access.</u> Similar to ORT Form No. 4293, <u>Utilities Facilities Endorsement</u> , but the ALTA 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	<u>Doing Business.</u> This endorsement is similar in coverage to ORT Form No. 3863, <u>Doing Business Endorsement</u> .	No Charge
ORT 4458	<u>Same As Survey.</u> Insures against loss or damage in the event 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	<u>Same As Portion of Survey.</u> 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	<u>Subdivision.</u> 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	<u>Usury.</u> 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	<u>Easement-Damage or Enforced Removal.</u> Indemnifies against loss resulting from damage to a Building located 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	<u>Co-Insurance Single Policy Endorsement.</u> This endorsement deals with title policies which are co-insured by multiple underwriters.	No Charge
ORT 5105	<u>Mortgage Priority, Partial Reconveyance.</u> The CLTA 111.1-06 endorsement ensures mortgage priority in a partial reconveyance situation.	No Charge



ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 4313	ALTA 1-06 Street Assessment	No Charge
ORT 4365	ALTA 2-06 Truth-In-Lending	No Charge
ORT 4366	ALTA 3-06 Zoning Unimproved Land	\$100.00
ORT 4314	ALTA 3.1-06 Zoning	\$150.00
ORT 4557	ALTA 3.2-06 Zoning-Land Under Development	No Charge
ORT 4728	ALTA 3.3-06-Zoning-Completed Improvement-Non-Conforming Use	\$150.00
ORT 4730	ALTA 3.4-06 Zoning-No Zoning Classification	\$150.00
ORT 4355	ALTA 4-06 Condominium	No Charge
ORT 4338	ALTA 4.1-06 Condominium	No Charge
ORT 4340	ALTA 5-06 Planned Unit Development	No Charge
ORT 4339	ALTA 5.1-06 Planned Unit Development	No Charge
ORT 4367	ALTA 6-06 Variable Rate	No Charge
ORT 4368	ALTA 6.2-06 Variable Rate-Negative Amortization	No Charge
ORT 4341	ALTA 7-06 Nonimputation Manufactured Housing Unit	No Charge
ORT 4342	ALTA 7.1 Manufactured Housing- Conversion:Loan	No Charge
ORT 4358	ALTA 7.1-06 Manufactured Housing-Conversion: Loan	No Charge
ORT 4343	ALTA 7.2-06 Manufactured Housing-Conversion: Owners	No Charge
ORT 4357	ALTA 8.1-06 Environmental Protection Lien	No Charge
ORT 4455	ALTA 8.2-06 Commercial Environmental Protection Lien	No Charge
ORT 4344	ALTA 9-06 Restrictions, Encroachments, Minerals	No Charge
ORT 4353	ALTA 9.1 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ORT 4345	ALTA 9.1-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ORT 4346	ALTA 9.2-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ORT 4347	ALTA 9.3-06 Restrictions, Encroachments, Minerals	No Charge
ORT 4350	ALTA 9.4-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ORT 4371	ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ORT 4558	ALTA 9.6-06 Private Rights-Loan Policy	No Charge
ORT 4559	ALTA 9.7-06 Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	No Charge
ORT 4560	ALTA 9.8-06 Covenants, Conditions and Restrictions-Land under Development-Owner's Policy	No Charge
ORT 4591	ALTA 9.9-06 Private Rights Owner's Policy	No Charge
ORT 4592	ALTA 9.10-06 Restrictions, Encroachments, Minerals-Current Violations-Loan Policy	No Charge
ORT 4316	ALTA 10-06 Assignment	No Charge
ORT 4315	ALTA 10.1-06 Assignment & Date Down	\$100.00



ORT 4293	Utility Facilities Endorsement	\$100.00
ORT 4317	ALTA 11-06 Mortgage Modification	No Charge
ORT 4490	ALTA 11.1-06 Mortgage Modification with Subordination	No Charge
ORT 4318	ALTA 12-06 Aggregation	No Charge
ORT 4593	ALTA 12.1-06 Aggregation-State Limits	No Charge
ORT 4320	ALTA 13-06 Leasehold-Owner's	No Charge
ORT 4319	ALTA 13.1-06 Leasehold-Loan	No Charge
ORT 4335	ALTA 14-06 Future Advance Priority	No Charge
ORT 4321	ALTA 14.1-06 Future Advance Knowledge	No Charge
ORT 4322	ALTA 14.2-06 Future Advance Letter Of Credit	No Charge
ORT 4323	ALTA 14.3-06 Future Advance-Reverse Mortgage	No Charge
ORT 4326	ALTA 15-06 Non-Imputation-Full Equity Transfer	No Charge
ORT 4324	ALTA 15.1-06 Non-Imputation-Additional Insured	No Charge
ORT 4325	ALTA 15.1-06 Non-Imputation-Partial Equity Transfer ,	No Charge
ORT 4369	ALTA 16-06 Mezzanine Financing	\$100.00
ORT 4327	ALTA 17-06 Access And Entry	No Charge
ORT 4328	ALTA 17.1-06 Indirect Access And Entry	No Charge
ORT 4456	ALTA 17.2-06 Utility Access	No Charge
ORT 4330	ALTA 18-06 Single Tax Parcel	No Charge
ORT 4329	ALTA 18.1-06 Multiple Tax Parcel	No Charge
ORT 4729	ALTA 18.3-06 Single Tax Parcel and ID	No Charge
ORT 4331	ALTA 19-06 Contiguity-Multiple Parcels	No Charge
ORT 4332	ALTA 19.1-06 Contiguity-Single Parcels	No Charge
ORT 4333	ALTA 20-06 First Loss Multiple Parcel Transactions	No Charge
ORT 4364	ALTA 21-06 Creditor's Rights	\$25.00
ORT 4334	ALTA 22-06 Location	No Charge
ORT 4336	ALTA 22.1 Location And Map	No Charge
ORT 4359	ALTA 22.1-06 Location And Map	No Charge
ORT 4463	ALTA 23-06 Co-Insurance Single Policy Endorsement	No Charge
ORT 4457	ALTA 24-06 Doing Business	No Charge
ORT 4458	ALTA 25-06 Same As Survey	No Charge
ORT 4459	ALTA 25.1-06 Same As Portion of Survey	No Charge
ORT 4460	ALTA 26-06 Subdivision	No Charge
ORT 4461	ALTA 27-06 Usury	\$150.00
ORT 4462	ALTA 28-06 Easement-Damage or Enforced Removal	No Charge
ORT 4561	ALTA 28.1-06 Encroachments-Boundaries and Easements	No Charge



ORT 4594	ALTA 28.2-06 Encroachments-Boundaries and Easements-Described Improvements	No Charge
ORT 4660	ALTA 28.3-06 Encroachments Boundaries and Easements Described Improvements and Land	No Charge
ORT 4496	ALTA 29-06 Interest Rate Swap-Direct Obligation	\$200.00
ORT 4497	ALTA 29.1-06 Interest Rate Swap-Additional Interest	\$200.00
ORT 4539	ALTA 29.2-06 Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	\$200.00
ORT 4540	ALTA 29.3-06 Interest Rate Swap Endorsement-Additional Interest-Defined Amount	\$200.00
ORT 4511	ALTA 30-06 One to Four Family Shared Appreciation	No Charge
ORT 4581	ALTA 30.1-06 Commercial Participation Interest	No Charge
ORT 4526	ALTA 31-06 Severable Improvements	No Charge
ORT 4527	ALTA 32-06 Construction Loan-Loss of Priority	No Charge
ORT 4528	ALTA 32.1-06 Construction Loan-Loss of Priority-Direct Payment	No Charge
ORT 4582	ALTA 32.2-06 Construction Loan-Loss of Priority-Insured's Direct Payment	No Charge
ORT 4529	ALTA 33-06 Disbursement	No Charge
ORT 4538	ALTA 34-06 Identified Risk Coverage	No Charge
ORT 4562	ALTA 35-06 Minerals and Other Subsurface Substances-Buildings	No Charge
ORT 4563	ALTA 35.1-06 Minerals and Other Subsurface Substances-Improvements	No Charge
ORT 4564	ALTA 35.2-06 Minerals and Other Subsurface Substances-Described Improvements	No Charge
ORT 4565	ALTA 35.3-06 Minerals and Other Subsurface Substances-Land Under Development	No Charge
ORT 4566	ALTA 36-06 Energy Project-Leasehold Easement-Owner's	No Charge
ORT 4567	ALTA 36.1-06 Energy Project-Leasehold/Easement-Owner's	No Charge
ORT 4568	ALTA 36.2-06 Energy Project-Leasehold Owner's	No Charge
ORT 4569	ALTA 36.3-06 Energy Project-Leasehold-Loan	No Charge
ORT 4570	ALTA 36.4-06 Energy Project-Covenants, Conditions and Restrictions-Land under Development-Loan	No Charge
ORT 4571	ALTA 36.5-06 Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan	No Charge
ORT 4572	ALTA 36.6-06 Energy Project-Encroachments	No Charge
ORT 4589	ALTA 37-06 Assignment of Rents or Leases	No Charge
ORT 4586	ALTA 38-06 Mortgage Tax	No Charge
ORT 4595	ALTA 39-06 Policy Authentication	No Charge
ORT 4630	ALTA 40-06 Tax Credit-Owner's Policy	No Charge
ORT 4631	ALTA 40.1-06 Tax Credit-Defined Amount-Owner's Policy	No Charge



**BRIGHT LINE TITLE, LLC**

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

FILED

AUG 12 2020

VICKI SCHMIDT  
Commissioner of Insurance

**FOR USE IN THE STATE OF KANSAS**

**WITH FIDELITY NATIONAL TITLE INSURANCE COMPANY UNDERWRITING**

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



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

AUG 12 2020

VICKI SCHMIDT  
Commissioner of Insurance

## TITLE INSURANCE RATES AND CHARGES FOR COMPANY OWNED OFFICES IN KANSAS



EFFECTIVE FOR ORDERS RECEIVED  
ON OR AFTER AUGUST 4, 2016  
(Unless Otherwise Specified Herein)



FIDELITY NATIONAL TITLE INSURANCE COMPANY

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# FIDELITY NATIONAL TITLE INSURANCE COMPANY

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# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## SECTION 1 AUTHORITY TO QUOTE CHARGES

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

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Commissioner of Insurance



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## SECTION 2 STANDARD CHARGES

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

Calculating premiums over card amount:

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

Round policy amount up to nearest \$1.

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

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

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

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

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A) Summary of Charges for Residential Refinance Loan policies when Fidelity National Title Insurance is clearing Title encumbrances and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)

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Commissioner of Insurance

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

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

Amount of Insurance	Fee for Refinance Loan Policy
Up to \$80,000 .....	340.00
80,001 to 90,000 .....	353.00
90,001 to 100,000 .....	367.00
100,001 to 110,000 .....	379.00
110,001 to 120,000 .....	392.00
120,001 to 130,000 .....	406.00
130,001 to 140,000 .....	419.00
140,001 to 150,000 .....	432.00
150,001 to 160,000 .....	445.00
160,001 to 170,000 .....	457.00
170,001 to 180,000 .....	471.00
180,001 to 190,000 .....	484.00
190,001 to 200,000 .....	496.00
200,001 to 210,000 .....	510.00
210,001 to 220,000 .....	523.00
220,001 to 230,000 .....	536.00
230,001 to 240,000 .....	549.00
240,001 to 250,000 .....	581.00



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

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Calculating premiums over card amount:

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

Round policy amount up to nearest \$1.

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

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

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

## 2.03 Non-Residential Rate (Commercial)

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

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

<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>
\$25,000 or less	325.00	\$145,001 to 150,000	725.00	\$400,001 to 425,000	1,275.00
\$25,001 to 30,000	350.00	\$150,001 to 155,000	735.00	\$425,001 to 450,000	1,325.00
\$30,001 to 35,000	375.00	\$155,001 to 160,000	745.00	\$450,001 to 475,000	1,375.00
\$35,001 to 40,000	400.00	\$160,001 to 165,000	755.00	\$475,001 to 500,000	1,425.00
\$40,001 to 45,000	425.00	\$165,001 to 170,000	765.00	\$500,001 to 525,000	1,450.00
\$45,001 to 50,000	450.00	\$170,001 to 175,000	775.00	\$525,001 to 550,000	1,475.00
\$50,001 to 55,000	470.00	\$175,001 to 180,000	785.00	\$550,001 to 575,000	1,500.00
\$55,001 to 60,000	490.00	\$180,001 to 185,000	795.00	\$575,001 to 600,000	1,525.00
\$60,001 to 65,000	510.00	\$185,001 to 190,000	805.00	\$600,001 to 625,000	1,550.00
\$65,001 to 70,000	530.00	\$190,001 to 195,000	815.00	\$625,001 to 650,000	1,575.00
\$70,001 to 75,000	550.00	\$195,001 to 200,000	825.00	\$650,001 to 675,000	1,600.00
\$75,001 to 80,000	565.00	\$200,001 to 210,000	845.00	\$675,001 to 700,000	1,625.00



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

\$80,001 to 85,000	580.00	\$210,001 to 220,000	865.00	\$700,001 to 725,000	1,650.00
\$85,001 to 90,000	595.00	\$220,001 to 230,000	885.00	\$725,001 to 750,000	1,675.00
\$90,001 to 95,000	610.00	\$230,001 to 240,000	905.00	\$750,001 to 775,000	1,700.00
\$95,001 to 100,000	625.00	\$240,001 to 250,000	925.00	\$775,001 to 800,000	1,725.00
\$100,001 to 105,000	635.00	\$250,001 to 260,000	945.00	\$800,001 to 825,000	1,750.00
\$105,001 to 110,000	645.00	\$260,001 to 270,000	965.00	\$825,001 to 850,000	1,775.00
\$110,001 to 115,000	655.00	\$270,001 to 280,000	985.00	\$850,001 to 875,000	1,800.00
\$115,001 to 120,000	665.00	\$280,001 to 290,000	1,005.00	\$875,001 to 900,000	1,825.00
\$120,001 to 125,000	675.00	\$290,001 to 300,000	1,025.00	\$900,001 to 925,000	1,850.00
\$125,001 to 130,000	685.00	\$300,001 to 325,000	1,075.00	\$925,001 to 950,000	1,875.00
\$130,001 to 135,000	695.00	\$325,001 to 350,000	1,125.00	\$950,001 to 975,000	1,900.00
\$135,001 to 140,000	705.00	\$350,001 to 375,000	1,175.00	\$975,001 to 1,000,000	1,925.00
\$140,001 to 145,000	715.00	\$375,001 to 400,000	1,225.00		

For policies over \$1 million, charge \$1,925, plus \$0.80 per thousand up to \$5 million.  
For policies over \$5 million, charge \$5,125, plus \$0.65 per thousand up to infinity.

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

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

## 2.04 Simultaneous-Issue Loan Policies

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

Charge \$280

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

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

Charge \$290

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

owner's policy liability amount and the loan policy liability amount.

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

Under \$5 Million liability	\$500
\$5 Million liability and over	\$750

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

- a) \$500 if the loan policy liability is under \$5 million, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's policy liability amount and the loan policy liability amount; or
- b) \$750 if the loan policy liability is \$5 million or over, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's liability amount and the loan liability amount.

### 2.05 Simultaneous-Issue Leasehold Policies

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

### 2.06 Reserved for Future Use

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

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



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001 .....	\$165
\$15,001 to \$20,000.....	180
20,001 to 30,000.....	195
30,001 to 40,000.....	210
40,001 to 50,000.....	230
50,001 to 60,000.....	250
60,001 to 70,000.....	FILED 270
70,001 to 80,000.....	290
80,001 to 90,000.....	AUG 12 2020 310
90,001 to 100,000.....	330
Over 100,000, add .....	\$1.50 per thousand VICKI SCHMIDT Commissioner of Insurance



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## 2.08 Summary of Charges for Homeowner's Title Insurance Policies.

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

Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand  
 For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand  
 For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## 2.09 Summary of Charges for Extended Coverage Loan Policies

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

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Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand  
For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand  
For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand



FIDELITY NATIONAL TITLE INSURANCE COMPANY

2.10 ( SECTION HELD OPEN FOR FUTURE USE )

2.11 Master Home Equity Loan Policy

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

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

2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:

**A. Amount of Insurance**

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

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

For the first \$250,000.00 of liability -	\$350.00
For each additional \$1,000.00 (or fraction thereof) above \$250,000.00 and up to \$1,000,000 -	\$ 0.60
For each additional \$1,000.00 (or fraction thereof) above \$1,000,000.00 -	\$ 0.40

**C. Date Down Endorsement**

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION

#### 3.01 Development Loans

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

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

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

Residential construction loans are handled as follows:

A commitment is issued to the construction lender. The fee is \$275 to a builder/investor or \$75 to a builder/developer and charged when the construction loan mortgage is recorded. In most cases, a supplemental commitment will be issued showing the recorded documents. No additional charge is made for this supplemental report. If no construction loan policy is issued, the commitment is held open during construction. If a construction loan policy is required by the lender, the charge is \$275 for the initial policy to the builder/investor or \$75 to the builder/developer with renewals of \$75 for each six month term. When the home is sold and an Owner's Policy issued to the ultimate buyer, a credit of \$200 from the \$275 charge will be given on the Owner's Policy. No credit will be given from the \$75 fee.

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 3.04 Subdivision Charge

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

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

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

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

### 3.05 Developer and Builder Rate

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

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

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 3.09 Permanent Loans on New Commercial Projects

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

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

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

4.01 Additional Charges

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

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

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

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

4.02 Commitment Charges

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

A "Preliminary Title Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

- A. The fee for a Preliminary Title Report on 1-to-4-family residential properties is \$250.00. Charge \$125.00 for each update report issued.
- B. A commitment charge of \$350 on a 1-4 family residential property, which includes the curative work.
- C. The fee for a Preliminary Title Report on commercial properties is \$350.00.
- D. If more than three hours of search and examination time is required, add \$100.00 to the charge for the Preliminary Title Report or Commitment.
- E. A commitment charge of \$150.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$200.00.
- F. A commitment charge of \$300.00 is made on commercial properties.

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## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

Amounts paid for Preliminary Title Reports or Commitments, except construction binders issued by Fidelity National Title Insurance (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports. If the report or commitment was issued by another company, the credit shall not exceed \$175.00.

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### 4.03 Special Coverages

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#### Extraordinary Risks

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

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

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

### 4.05 Service and Closing Fees

#### I. Residential Properties:

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



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**SALE TRANSACTIONS WITH NEW LOAN**

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder. <b>FILED</b>
	\$150	Customary Realtor Assisted Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services). <b>AUG 12 2020</b>
	\$300	All inclusive rate for transactions where seller is/has negotiated a short sale with their lender. <b>WKS. for sale</b> <b>Commission of Interest</b>
	\$335	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$250	All-inclusive rate where Foreclosing Lender is Seller
	\$200	Non-Realtor Assisted (FSBO) Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$200	Foreclosing lender is seller (this rate is non-inclusive of other fees for overnight fees and services or delivery fees and services).
Buyer Fees	\$325	Escrow Fee/Settlement Services when loan obtained by institutional lender (All inclusive fee)
	\$125	Jr. Lien Closing Fee, if closed simultaneous with first.



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**SALE TRANSACTION WITH OTHER FINANCING OR CASH**

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.
	\$150	Customary Realtor Assisted Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services)
	\$300	All inclusive rate for transactions where seller is/has negotiated a short sale with their lender).
	\$335	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$250	All-inclusive rate where Foreclosing Lender is Seller
	\$200	Non-Realtor Assisted (FSBO) Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$200	Foreclosing lender is seller (this rate is non-inclusive of other fees for overnight fees and services or delivery fees and services).
Buyer Fee	\$200	Escrow/Settlement Services

**REFINANCES**

Borrower	\$325	Escrow Fee/Settlement Services
Borrower	\$200	HARP / FHA SF Streamline Loan Closing Fee



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**CLOSING FEES FOR CENTRALIZED RATE**

Escrow Fee/Settlement Services in connection with transactions insured within the program guidelines shown in Section 5.15a – Centralized Refinance Rate, and where HUD-1 and other documents are prepared by Centralized Processing Unit.

Liability Amount	Amount
Up to \$100,000	\$325
\$100,001 to \$125,000	\$350
\$125,001 to \$150,000	\$375
\$150,001 to \$175,000	\$420
\$175,001 to \$200,000	\$425
\$200,001 to \$250,000	\$430
\$250,001 to \$300,000	\$435
\$300,001 to \$350,000	\$440
\$350,001 to \$400,000	\$445
\$400,001 to \$450,000	\$450
\$450,001 to \$500,000	\$455
\$500,001 to \$1,000,000	\$500

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

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



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## OTHER

Witness Signing	\$200	Accommodation Signing - Buyer/Borrower
Witness Signing	\$75	Accommodation Signing - Seller
Document Preparation	\$50	
After Hours Closing	\$50	Scheduled after 5:30 pm in our offices
Traveling Closing	\$100	Closing at client's location per customer request
Weekend Closing	\$200	At customer request in our offices
Hold Open Fee	\$75	For resale (charge premium according to sales price on first transaction + hold open; on 2 <sup>nd</sup> transaction, determine premium for new sales price, then deduct premium already paid - NO CREDIT FOR HOLD OPEN FEE given) - good for 6 months
	\$75	Renewal fee for hold open to be good for another 6 months; search of records will be required.
Courier/Overnight Delivery & Services	\$28	Handling and delivery fee for overnight delivery
Courier/Overnight Delivery & Services	\$20	Handling and delivery fee for overnight delivery on relocation transactions where all-inclusive seller fee is not used.
Rush Delivery	\$28	One hour courier - handling and delivery fee
Wire Fees & Services	\$28	For outgoing wire of seller or Borrower funds
Wire Fees & Services	\$25	For outgoing wire of seller funds on relocation transactions where all-inclusive seller fee is not used.
Online Document Transfer Fee	\$35	Applied to witness only signings and transactions that require multiple document printings.
Certified Check Fees & Services	\$50	When any party in the transaction requires a cashier's check for proceeds from a transaction



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## HUD PREPARATION, DISBURSEMENT AND RECORDING

HUD Statement, Notary Preparation, Disburse, and Recording Service	\$270	Settlement services for mail out or outside service closings
Disbursement and Recording Services	\$100	Closing done by the lender, with lender HUD.
Disbursement Only Transactions	\$75	For lender prepared and closed.

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## TITLE SERVICE FEES

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

## II. Commercial Properties:

### A. Sale Transactions:

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

### B. Refinance Transactions:

<u>Loan Amount:</u>	<u>Rate:</u>
\$500,000 or less -	\$350.00
\$500,001 to \$2,000,000 -	\$500.00
\$2,000,001 and above -	\$750.00



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4.06 Copies of Policies

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

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

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

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

A service charge of \$100 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds' formatting requirements concerning width of margins.

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# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## SECTION 5 OTHER SPECIAL RATES

### 5.01 Commercial Reissue Rate

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

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

Commercial Reissue Credit.

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

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

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

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

### 5.03 Commercial Substitution Rate

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

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

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

**HOME EQUITY LOAN PROGRAM**

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

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

**RATE SCHEDULE:**

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

**SPECIAL CONDITIONS & PROCEDURES:**

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

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## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 5.06 Future Advances

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

### 5.07 Swing Loans

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

### 5.08 Hold Open

Title to land is often acquired by an individual as nominee for a group of investors, or in some similar capacity. It is intended that a corporation or partnership will be formed by the group to which title is to be conveyed. It is requested that we withhold issuance of our owner's policy to reflect such transfer. This is a reasonable request, and where the premium has already been paid and we do not have to hold the file open for more than twelve months, we will do so and charge only a processing charge which is \$75.00

### 5.09 Trade-Ins

In the case of residential properties accepted as trade-ins by brokers, where the premium for an owner's policy is paid by the broker's client in the amount established between the parties as the trade-in allowance, the file will be held open and a policy issued to the ultimate purchaser from the broker within six months from the date of the commitment, at a charge of \$75.00, plus the regular rate on any portion of the sale price representing an excess over the value established at the time of trade.

### 5.10 Contracts for Deed

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 5.11 Nonstandard Endorsement Charge

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

### 5.12 ALTA Residential Limited Coverage Mortgage Modification Policy

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The premium charge shall be:

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

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

### 5.13 Standard Endorsements - Classification and Charges

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

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

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

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

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

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

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



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**Class B – Additional 20%**

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

**Class C – Additional 15%**

**{Reserved for Future Use}**

**Class D – Additional 10%**

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

**Class E - 10 cents per Thousand**

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

**Class F - \$400**

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

**Class G - \$350**

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

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**Class H - \$200**

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

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**Class I - \$150**

- ALTA Form 10.1-06 (Assignment and Date Down) [Residential]
- ALTA Form 11-06 (Mortgage Modification) [Residential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Residential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Residential]<sup>2</sup>
- Post-Policy Transaction Modification [Residential – Date Down]

**Class J - \$100**

- ALTA Form 1-06 (Street Assessments) [Nonresidential]
- ALTA Form 4-06 (Condominium) [Nonresidential]
- ALTA Form 4.1-06 (Condominium) [Nonresidential]
- ALTA Form 5-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 5.1-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 6-06 (Variable Rate) [Nonresidential]
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization) [Nonresidential]
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification) [Nonresidential]
- ALTA Form 8.2-06 (Commercial Environmental Lien) [Nonresidential]
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy) [Nonresidential]
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy) [Nonresidential]



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- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy) [Nonresidential]
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) [Nonresidential]
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Residential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Residential]
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy) [Nonresidential]
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Residential]
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy) [Nonresidential]
- ALTA Form 10-06 (Assignment) [Nonresidential]
- ALTA Form 12-06 (Aggregation – Loan Policy)
- ALTA Form 12.1-06 (Aggregation – State Limits – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority) [Nonresidential]
- ALTA Form 14.1-06 (Future Advance – Knowledge) [Nonresidential]
- ALTA Form 14.2-06 (Future Advance – Letter of Credit) [Nonresidential]
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage) [Nonresidential]
- ALTA Form 16-06 (Mezzanine Financing)
- ALTA Form 17-06 (Access and Entry) [Nonresidential]
- ALTA Form 17.1-06 (Indirect Access and Entry) [Nonresidential]
- ALTA Form 17.2-06 (Utility Access) [Nonresidential]
- ALTA Form 18-06 (Single Tax Parcel) [Nonresidential]
- ALTA Form 18.1-06 (Multiple Tax Parcel) [Nonresidential]
- ALTA Form 19-06 (Contiguity – Multiple Parcels) [Nonresidential]
- ALTA Form 19.1-06 (Contiguity – Single Parcel) [Nonresidential]
- ALTA Form 19.2-06 (Contiguity – Specified Parcels) [Nonresidential]
- ALTA Form 20-06 (First Loss – Multiple Parcel Transaction)
- ALTA Form 22-06 (Location) [Nonresidential]
- ALTA Form 22.1-06 (Location and Map) [Nonresidential]
- ALTA Form 24-06 (Doing Business) [Nonresidential]
- ALTA Form 25-06 (Same as Survey) [Nonresidential]
- ALTA Form 25.1-06 (Same as Portion of Survey) [Nonresidential]
- ALTA Form 26-06 (Subdivision) [Nonresidential]
- ALTA Form 28-06 (Easement – Damage or Enforced Removal)
- ALTA Form 28.1-06 (Encroachments – Boundaries and Easements)
- ALTA Form 28.2-06 (Encroachments – Boundaries and Easements – Described Improvements)
- ALTA Form 28.3-06 (Encroachments – Boundaries and Easements – Described Improvements and Land Under Development)
- ALTA Form 29-06 (Interest Rate Swap – Direct Obligation)
- ALTA Form 29.1-06 (Interest Rate Swap – Additional Interest)
- ALTA Form 29.2-06 (Interest Rate Swap – Direct Obligation – Defined Amount)<sup>2</sup>
- ALTA Form 29.3-06 (Interest Rate Swap – Additional Interest – Defined Amount)<sup>2</sup>

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- ALTA Form 35-06 (Minerals and Other Subsurface Substances – Buildings)
- ALTA Form 35.1-06 (Minerals and Other Subsurface Substances – Improvements)
- ALTA Form 35.2-06 (Minerals and Other Subsurface Substances – Described Improvements)
- ALTA Form 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development)
- ALTA Form 36-06 (Energy Project – Leasehold/Easement – Owner's Policy)
- ALTA Form 36.1-06 (Energy Project – Leasehold/Easement – Loan Policy)
- ALTA Form 36.2-06 (Energy Project – Leasehold – Owner's Policy)
- ALTA Form 36.3-06 (Energy Project – Leasehold – Loan Policy)
- ALTA Form 36.4-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 36.5-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy)
- ALTA Form 36.6-06 (Energy Project – Encroachments)
- ALTA Form 36.7-06 (Energy Project – Fee Estate – Owner's Policy)
- ALTA Form 36.8-06 (Energy Project – Fee Estate – Loan Policy)
- ALTA Form 37-06 (Assignment of Rents or Leases) [Nonresidential]
- ALTA Form 38-06 (Mortgage Tax)
- ALTA Form 41-06 (Water – Buildings)
- ALTA Form 41.1-06 (Water – Improvements)
- ALTA Form 41.2-06 (Water – Described Improvements)
- ALTA Form 41.3-06 (Water – Land Under Development)
- ALTA Form 42-06 (Commercial Lender Group) [Nonresidential]
- ALTA Form 45-06 (Pari Passu Mortgage)
- Bondholder (Mod 119.4)
- Bonds – Loss Payee
- Bonds – Non Merger of Sub-Leasehold
- CLTA Form 107.9 (Additional Insured) [Nonresidential]
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance) [Nonresidential]
- Effect of Tax Sale on Easement
- Encroachment Endorsement 1
- Encroachment Endorsement 2
- Foundation – Survey Endorsement [Nonresidential]
- Inflation Protection – One-to-Four Family [Residential]
- Installment Contract Purchaser [Nonresidential]
- Large Mutual Note [Nonresidential]
- Merger – Mortgage and Fee [Nonresidential]
- Restrictions 4A (Violation of Building Line) [Nonresidential]
- SE 198 - Wind Farm – Electrical Generation and Transmission
- SE 201 - Wind Farm – Single Integrated Project Access and Entry
- SE 248 - Wind Farm – Contiguity Endorsement
- Successor Endorsement
- USA Form Policy – Date Down
- All endorsement forms filed with the Kansas Insurance Commission not

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otherwise listed in this Section other

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

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

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**Class L – \$50**

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### Class N - No Charge – Residential Only

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

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### Class O – Price based on Risk Assumed

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### Class P – No Charge

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

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#### 5.14 Endorsements Subsequent to Policy Issuance

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

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

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

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



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## 5.15 Centralized Refinance Rates

### A. Centralized Refinance Rate I

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

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

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

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

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

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

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

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## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### B. Centralized Refinance Rate II

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

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

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

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



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

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

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

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

### 5.16 A.I.R. Rates

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

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

### 5.17 Mortgage Modification Guarantee

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

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



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**SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES**

AUG 12 2020

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

VICKI SCHMIDT  
Fidelity National Title Insurance

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

It includes:

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

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

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

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

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

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

It Includes:

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

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

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

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



AUG 12 2020

**SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974** WICKI SCHMIDT  
Commissioner of Insurance

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

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



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SECTION 8 KANSAS RATE REGULATION

AUG 12 2020

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

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Commissioner of Insurance

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

8.01 The "U and U" Rule :

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

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



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SECTION 9 APPLICABILITY OF RATES**

FILED

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

AUG 12 2016  
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Commissioner of Insurance



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Commissioner of Insurance

BRIGHT LINE TITLE, LLC

TITLE, CLOSING AND SETTLEMENT FEES AND CHARGES

FOR USE IN THE STATE OF KANSAS

WITH OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
UNDERWRITING

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



## Bright Line Title, LLC

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Commissioner of Insurance

### Closing Fees and Settlement Charges:

Closing Fee – Refinance/Finance  
\$300.00 (offered to lenders based in Colorado)  
Closing Fee – National Refinance/Finance  
\$400.00 (offered to national lenders doing business in Colorado)

Closing Fee – Purchase (\$400.00 each side)	\$800.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Builder	\$250.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Commercial Resale (\$550.00 per side)	\$1,100.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Commercial Refinance	\$475.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – REO/Foreclosure/Short Sale, Seller side transaction	\$450.00
(Includes closing fees, courier/express mail fees, e-doc fees, cashier check fee)	
Closing Fee – Disbursement Only	\$175.00

### Additional Services and Fees:

Notary Fee	\$150.00
Simultaneous Loan Closing Fee	\$150.00
Escrow Only Processing Fee	\$100.00
Wire Transfer Fee	\$25.00
Courier/Overnight Fee	\$25.00
Tax Certification Fee	\$25.00
Release Tracking Fee	\$50.00
Cashier's Check/Certified Check Fee	\$10.00
Document Preparation Fee	\$150.00
E-Recording Service Fee	\$4.50 per document
HOA Document Retrieval Fee	\$75.00 per HOA
Additional Notary Fee	\$125.00



**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

**STATE OF KANSAS**

**RATE MANUAL**

**FILED**  
AUG 12 2020

VICKI SCHMIDT  
Commissioner of Insurance

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

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Commissioner of Insurance

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.

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

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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			

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- (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

AUG 12 2020

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

VEREKSCHMIDT  
Consultant of Insurance

(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.

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(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 .....	<u>Rates</u>
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 owners 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.

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Commissioner of Insurance

(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 (ORT 4445)

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 (ORT 4446) OR ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (ORT OR 4447)

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

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ORT 3919	Balloon Loan Modification Endorsement 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	Reverse Annuity Mortgage Endorsement. 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 an FHA-insured loan. Coverage of both endorsements is essentially the same.	No Charge
ORT 3981	HECM Reverse Annuity Mortgage Endorsement. 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 FORM NO.	DESCRIPTION OF USE	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 CLTA 103.3.</u> 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 CLTA 116.1.</u> 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 is used for multiple indebtedness.	No Charge
ORT 3854	<u>Subdivision 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

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AUG 12 2020

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Commissioner of Insurance



<u>ORT FORM NO.</u>	<u>DESCRIPTION OF US</u>	<u>CHARGE</u>
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



<u>ORT FORM NO.</u>	<u>DESCRIPTION OF USE</u>	<u>CHARGE</u>
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 an 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 or 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

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Commissioner of Insurance



**ORT  
FORM NO.**

**DESCRIPTION OF USE**

**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-Identicality 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

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VICKI SCHMIDT  
Commissioner of Insurance



ORT

FORM NO.

DESCRIPTION OF USE

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

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ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 4245	Contiguity-Single Parcel Endorsement. 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 as described in a document recorded in the public land records).	No Charge
ORT 4256	Foundation, Portion of Premises Endorsement. 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 to be within the boundary lines of 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	Foundation Endorsement. 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) The 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

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Commissioner of Insurance



ORT  
FORM NO.

DESCRIPTION OF USE

CHARGE

ORT 4272	<u>First Loss-Multiple Parcel Transactions Endorsement.</u> 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	<u>Multiple Mortgages on One Policy Endorsement.</u> 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	<u>Commercial Environmental Protection Lien.</u> 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	<u>Utility Access.</u> Similar to ORT Form No. 4293, <u>Utilities Facilities Endorsement</u> , but the ALTA 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	<u>Doing Business.</u> This endorsement is similar in coverage to ORT Form No. 3863, <u>Doing Business Endorsement</u> .	No Charge
ORT 4458	<u>Same As Survey.</u> Insures against loss or damage in the event 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	<u>Same As Portion of Survey.</u> 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	<u>Subdivision.</u> 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	<u>Usury.</u> 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	<u>Easement-Damage or Enforced Removal.</u> Indemnifies against loss resulting from damage to a Building located 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	<u>Co-Insurance Single Policy Endorsement.</u> This endorsement deals with title policies which are co-insured by multiple underwriters.	No Charge
ORT 5105	<u>Mortgage Priority, Partial Reconveyance.</u> The CLTA 111.1-06 endorsement ensures mortgage priority in a partial reconveyance situation.	No Charge

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ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 4313	ALTA 1-06 Street Assessment	No Charge
ORT 4365	ALTA 2-06 Truth-In-Lending	No Charge
ORT 4366	ALTA 3-06 Zoning Unimproved Land	\$100.00
ORT 4314	ALTA 3.1-06 Zoning	\$150.00
ORT 4557	ALTA 3.2-06 Zoning-Land Under Development	No Charge
ORT 4728	ALTA 3.3-06-Zoning-Completed Improvement-Non-Conforming Use	\$150.00
ORT 4730	ALTA 3.4-06 Zoning-No Zoning Classification	\$150.00
ORT 4355	ALTA 4-06 Condominium	No Charge
ORT 4338	ALTA 4.1-06 Condominium	No Charge
ORT 4340	ALTA 5-06 Planned Unit Development	No Charge
ORT 4339	ALTA 5.1-06 Planned Unit Development	No Charge
ORT 4367	ALTA 6-06 Variable Rate	No Charge
ORT 4368	ALTA 6.2-06 Variable Rate-Negative Amortization	No Charge
ORT 4341	ALTA 7-06 Nonimputation Manufactured Housing Unit	No Charge
ORT 4342	ALTA 7.1 Manufactured Housing- Conversion:Loan	No Charge
ORT 4358	ALTA 7.1-06 Manufactured Housing-Conversion: Loan	No Charge
ORT 4343	ALTA 7.2-06 Manufactured Housing-Conversion: Owners	No Charge
ORT 4357	ALTA 8.1-06 Environmental Protection Lien	No Charge
ORT 4455	ALTA 8.2-06 Commercial Environmental Protection Lien	No Charge
ORT 4344	ALTA 9-06 Restrictions, Encroachments, Minerals	No Charge
ORT 4353	ALTA 9.1 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ORT 4345	ALTA 9.1-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ORT 4346	ALTA 9.2-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ORT 4347	ALTA 9.3-06 Restrictions, Encroachments, Minerals	No Charge
ORT 4350	ALTA 9.4-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ORT 4371	ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ORT 4558	ALTA 9.6-06 Private Rights-Loan Policy	No Charge
ORT 4559	ALTA 9.7-06 Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	No Charge
ORT 4560	ALTA 9.8-06 Covenants, Conditions and Restrictions-Land under Development-Owner's Policy	No Charge
ORT 4591	ALTA 9.9-06 Private Rights Owner's Policy	No Charge
ORT 4592	ALTA 9.10-06 Restrictions, Encroachments, Minerals-Current Violations-Loan Policy	No Charge
ORT 4316	ALTA 10-06 Assignment	No Charge
ORT 4315	ALTA 10.1-06 Assignment & Date Down	\$100.00



ORT 4293	Utility Facilities Endorsement	\$100.00
ORT 4317	ALTA 11-06 Mortgage Modification	No Charge
ORT 4490	ALTA 11.1-06 Mortgage Modification with Subordination	No Charge
ORT 4318	ALTA 12-06 Aggregation	No Charge
ORT 4593	ALTA 12.1-06 Aggregation-State Limits	No Charge
ORT 4320	ALTA 13-06 Leasehold-Owner's	No Charge
ORT 4319	ALTA 13.1-06 Leasehold-Loan	No Charge
ORT 4335	ALTA 14-06 Future Advance Priority	No Charge
ORT 4321	ALTA 14.1-06 Future Advance Knowledge	No Charge
ORT 4322	ALTA 14.2-06 Future Advance Letter Of Credit	No Charge
ORT 4323	ALTA 14.3-06 Future Advance-Reverse Mortgage	No Charge
ORT 4326	ALTA 15-06 Non-Imputation-Full Equity Transfer	No Charge
ORT 4324	ALTA 15.1-06 Non-Imputation-Additional Insured	No Charge
ORT 4325	ALTA 15.1-06 Non-Imputation-Partial Equity Transfer	No Charge
ORT 4369	ALTA 16-06 Mezzanine Financing	\$100.00
ORT 4327	ALTA 17-06 Access And Entry	No Charge
ORT 4328	ALTA 17.1-06 Indirect Access And Entry	No Charge
ORT 4456	ALTA 17.2-06 Utility Access	No Charge
ORT 4330	ALTA 18-06 Single Tax Parcel	No Charge
ORT 4329	ALTA 18.1-06 Multiple Tax Parcel	No Charge
ORT 4729	ALTA 18.3-06 Single Tax Parcel and ID	No Charge
ORT 4331	ALTA 19-06 Contiguity-Multiple Parcels	No Charge
ORT 4332	ALTA 19.1-06 Contiguity-Single Parcels	No Charge
ORT 4333	ALTA 20-06 First Loss Multiple Parcel Transactions	No Charge
ORT 4364	ALTA 21-06 Creditor's Rights	\$25.00
ORT 4334	ALTA 22-06 Location	No Charge
ORT 4336	ALTA 22.1 Location And Map	No Charge
ORT 4359	ALTA 22.1-06 Location And Map	No Charge
ORT 4463	ALTA 23-06 Co-Insurance Single Policy Endorsement	No Charge
ORT 4457	ALTA 24-06 Doing Business	No Charge
ORT 4458	ALTA 25-06 Same As Survey	No Charge
ORT 4459	ALTA 25.1-06 Same As Portion of Survey	No Charge
ORT 4460	ALTA 26-06 Subdivision	No Charge
ORT 4461	ALTA 27-06 Usury	\$150.00
ORT 4462	ALTA 28-06 Easement-Damage or Enforced Removal	No Charge
ORT 4561	ALTA 28.1-06 Encroachments-Boundaries and Easements	No Charge



ORT 4594	ALTA 28.2-06 Encroachments-Boundaries and Easements-Described Improvements	No Charge
ORT 4660	ALTA 28.3-06 Encroachments Boundaries and Easements Described Improvements and Land	No Charge
ORT 4496	ALTA 29-06 Interest Rate Swap-Direct Obligation	\$200.00
ORT 4497	ALTA 29.1-06 Interest Rate Swap-Additional Interest	\$200.00
ORT 4539	ALTA 29.2-06 Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	\$200.00
ORT 4540	ALTA 29.3-06 Interest Rate Swap Endorsement-Additional Interest-Defined Amount	\$200.00
ORT 4511	ALTA 30-06 One to Four Family Shared Appreciation	No Charge
ORT 4581	ALTA 30.1-06 Commercial Participation Interest	No Charge
ORT 4526	ALTA 31-06 Severable Improvements	No Charge
ORT 4527	ALTA 32-06 Construction Loan-Loss of Priority	No Charge
ORT 4528	ALTA 32.1-06 Construction Loan-Loss of Direct Payment	No Charge
ORT 4582	ALTA 32.2-06 Construction Loan-Loss of Priority-Insured's Direct Payment	No Charge
ORT 4529	ALTA 33-06 Disbursement	No Charge
ORT 4538	ALTA 34-06 Identified Risk Coverage	No Charge
ORT 4562	ALTA 35-06 Minerals and Other Subsurface Substances-Buildings	No Charge
ORT 4563	ALTA 35.1-06 Minerals and Other Subsurface Substances-Improvements	No Charge
ORT 4564	ALTA 35.2-06 Minerals and Other Subsurface Substances-Described Improvements	No Charge
ORT 4565	ALTA 35.3-06 Minerals and Other Subsurface Substances-Land Under Development	No Charge
ORT 4566	ALTA 36-06 Energy Project-Leasehold Easement-Owner's	No Charge
ORT 4567	ALTA 36.1-06 Energy Project-Leasehold/Easement-Owner's	No Charge
ORT 4568	ALTA 36.2-06 Energy Project-Leasehold Owner's	No Charge
ORT 4569	ALTA 36.3-06 Energy Project-Leasehold-Loan	No Charge
ORT 4570	ALTA 36.4-06 Energy Project-Covenants, Conditions and Restrictions-Land under Development-Loan	No Charge
ORT 4571	ALTA 36.5-06 Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan	No Charge
ORT 4572	ALTA 36.6-06 Energy Project-Encroachments	No Charge
ORT 4589	ALTA 37-06 Assignment of Rents or Leases	No Charge
ORT 4586	ALTA 38-06 Mortgage Tax	No Charge
ORT 4595	ALTA 39-06 Policy Authentication	No Charge
ORT 4630	ALTA 40-06 Tax Credit-Owner's Policy	No Charge
ORT 4631	ALTA 40.1-06 Tax Credit-Defined Amount-Owner's Policy	No Charge



TRANSMITTAL MEMORANDUM

DATE: July 28, 2020

FROM: Kenneth W. Nickel  
Tel: 888-697-1777

TO: Kansas Insurance Department  
420 S.W. 9<sup>th</sup> Street  
Topeka, KS 66612-1678  
ATTN: James Norman, Property & Casualty Examiner  
Tel: 785-296-3405  
Fax: 785-368-7019  
E-Mail: James.Norman@ks.gov

RE: Bright Line Title  
Kansas License ID Number: 462819303-000  
Closing Agent Bond and Rate Filing

Dear Mr. Norman:

Please find enclosed the following documents:

1. Escrow, Settlement or Closing Accounts Bond (Copy). Please note that the original had previously been submitted to the Department.
2. Title Insurance Rate Filings, using title insurance rates for the following underwriter(s):
  - a. Old Republic National Title Insurance Company.

If you have any questions, or require any additional documents, please contact me via email at [knickel@compliancefreedom.com](mailto:knickel@compliancefreedom.com) or call me at 888-697-1777.

Thank you for your assistance.



RECEIVED

AUG 11 2020

KANSAS INSURANCE DEPT.