Exhibit "Kansas Rates"

MANUAL OF RATES AND CHARGES FOR:

WACO Title

2592 S. 48th Street

Springdale, AR 72762

Effective January 1, 2024

SECTION 1 - STANDARD CHARGES

1.1 Residential Rate.

For standard owners' and loan policies (except simultaneously issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as Exhibit A 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 service(s) charges are not included in this rate.

1.2 Simultaneous-Issue Loan Policies Rate

Residential loan policies issued simultaneously with an owners' policy.

- $250.00 + $1.00 for additional $1,000 Liability in excess of Owners Policy amount.

- Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy (2nd/HELOC) : $300.00

1.3 Endorsements

Residential Endorsement except ALTA 3.0 & 3.1

- $50.00 each

Residential Zoning Endorsements ALTA 3.0 and 3.1

- 15% of premium SECTION 2

Commercial Endorsements

- ALTA 3 Series: 15% of premium SECTION 2 (min. $100)
- ALTA 9 Series: 10% of premium SECTION 2 (min. $100)
- ALTA 11 Series: 10% of premium SECTION 2 (min. $100)
- ALTA 32 Series: 10% of premium SECTION 2 (min. $100)
- Date Down Endorsement: 20% of premium SECTION 2 (min. $100)
- All other endorsements: $100.00 each

SECTION 2 - CHARGES INVOLVING DEVELOPMENTAL OR CONSTRUCTION

2.1 Construction Loans on One-to-Four-Family Residential Properties

Residential construction loans are handled as follows:

A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. The minimum charge is $300 for up to $200,000 liability, plus $1.00 per $1,000 for loan amounts over $200,000.

2.2 Rundown and Endorsement on Construction Loan Policies

The charge for each rundown and endorsement shall be $100.

SECTION 3 - CLOSING AND SERVICES FEES

3.1 Residential Properties

Sales

- Residential Sale	$450.00 per side

Refinance

- Residential Refinance	$450.00 per side

Commercial

- Under $1,000,000 purchase	$750.00 per side
- Over $1,000,000 purchase	$1,000.00 per side
- Commercial Refinance	$500.00

Other

- Simultaneous Second Loan Closing Fee $150.00
- Closing Disbursement Fee $150.00
- Recording Service Fee $10.00
- Mobile Home Processing Fee $500.00
- Final Search Update Fee $100.00
    - Applicable upon request if no closing services provided (TI only)

SECTION 4 - 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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE 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.

EXHIBIT "A" - Residential Rates

Insured Amount Up To	Standard Rates	Re-Issue / 2nd Loan Rates
$50,000	$400	$350
$60,000	$450	$350
$70,000	$500	$350
$80,000	$550	$350
$90,000	$600	$360
$100,000	$640	$384
$110,000	$680	$408
$120,000	$720	$432
$130,000	$760	$456
$140,000	$800	$480
$150,000	$820	$492
$160,000	$840	$504
$170,000	$860	$516
$180,000	$880	$528
$190,000	$900	$540
$200,000	$920	$552
$210,000	$940	$564
$220,000	$960	$576
$230,000	$980	$588
$240,000	$1,000	$600
$250,000	$1,020	$612
$260,000	$1,040	$624
$270,000	$1,060	$636
$280,000	$1,080	$648
$290,000	$1,100	$660
$300,000	$1,120	$672
$310,000	$1,140	$684
$320,000	$1,160	$696
$330,000	$1,180	$708
$340,000	$1,200	$720
$350,000	$1,220	$732
$360,000	$1,240	$744
$370,000	$1,260	$756
$380,000	$1,280	$768
$390,000	$1,300	$780
$400,000	$1,315	$789
$410,000	$1,330	$798

$420,000	$1,345	$807
$430,000	$1,360	$816
$440,000	$1,375	$825
$450,000	$1,390	$834
$460,000	$1,450	$870
$470,000	$1,420	$852
$480,000	$1,435	$861
$490,000	$1,450	$870
$500,000	$1,465	$879
$525,000	$1,490	$894
$550,000	$1,515	$909
$575,000	$1,540	$924
$600,000	$1,565	$939
$625,000	$1,590	$954
$650,000	$1,615	$969
$675,000	$1,630	$978
$700,000	$1,655	$993
$725,000	$1,680	$1,008
$750,000	$1,705	$1,023
$775,000	$1,730	$1,038
$800,000	$1,755	$1,053
$825,000	$1,780	$1,068
$850,000	$1,805	$1,083
$875,000	$1,830	$1,098
$900,000	$1,855	$1,113
$925,000	$1,880	$1,128
$950,000	$2,005	$1,203
$975,000	$2,030	$1,218
$1,000,000	$2,055	$1,233
$3,000,000	Add $1.00 per each additional $1,000 of insured amount	60% of Standard Rate
$5,000,000	Add $0.80 per each additional $1,000 of insured amount	60% of Standard Rate

Exhibit "Kansas Rates"

MANUAL OF RATES AND CHARGES FOR:

WACO Title

2592 S. 48th Street

Springdale, AR 72762

Effective July 1, 2021

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Zoning Endorsements ALTA 3.0 and 3.1

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SECTION 2 - CHARGES INVOLVING DEVELOPMENTAL OR CONSTRUCTION

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2.2 Rundown and Endorsement on Construction Loan Policies

The charge for each rundown and endorsement shall be $100.

SECTION 3 - CLOSING AND SERVICES FEES

3.1 Residential Properties

Broker Assisted Sales

- Residential Sale w/ Loan	$400.00
- Residential Sale w/ Cash	$300.00

Private Sale by Owner

- Residential Sale / Loan	$500.00
- Residential Sale / Cash	$400.00

Refinance

- Residential Refi	$300.00

Other

- Simultaneous Second Loan	$100.00
- Prepare Settlement & Disburse	$150.00
- Recording Service Fee	$10.00

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