

Exhibit "Kansas Rates"



**FILED**

07/24/2024

RATE AND FORM COMPLIANCE DIVISION

**MANUAL OF RATES AND CHARGES FOR:**



**WACO Title**

2592 S. 48<sup>th</sup> 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. If there is more than one property, an additional \$250.00 per parcel will be added to the Residential 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**

- |             |                |
|-------------|----------------|
| - Sale      | \$250 per side |
| - Refinance | \$450 total    |

#### **3.2 In House TRID Loans**

- |             |                   |
|-------------|-------------------|
| - Sale      | \$450.00 per side |
| - Refinance | \$450 total       |

#### **3.3 Commercial**

- |                              |                     |
|------------------------------|---------------------|
| - Under \$1,000,000 purchase | \$750.00 per side   |
| - Over \$1,000,000 purchase  | \$1,000.00 per side |

- Commercial Refinance \$500.00

### **3.4 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
  - o Applicable upon request if no closing services provided (TI only)

## **SECTION 4 - VOLUME DISCOUNT**

A volume discount may be applied for volume customers. Volume customers are customers that send over 50 files to WACO per calendar year. Volume discounts are available on Purchase or Refinance transactions and to TRID and home equity line of credit loans on a primary residence. Volume discounts will be handled as follows:

### **4.1 Rate Discount**

A \$150 discount may be applied to the Residential Rate or Simultaneous-Issue Loan Policy Rate.

### **4.2 Settlement Services Discount**

A 50% discount may be applied to the Closing & Services Fee for Residential Properties and In House TRID Loans.

## **SECTION 5 - 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.

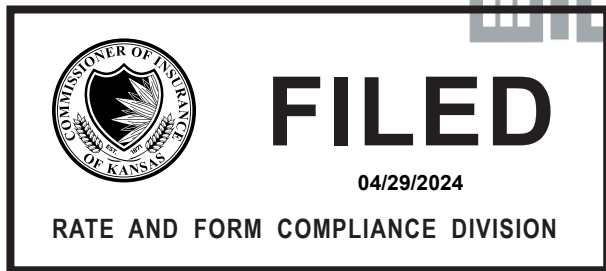
**EXHIBIT "A" - Residential Rates**

<b>Insured Amount Up To</b>	<b>Standard Rates</b>	<b>Re-Issue / 2<sup>nd</sup> Loan Rates</b>
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\$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

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

Residential Endorsement except ALTA 3.0 & 3.1

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

Residential construction loans are handled as follows:

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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**

- |             |                |
|-------------|----------------|
| - Sale      | \$250 per side |
| - Refinance | \$450 total    |

### **3.2 In House TRID Loans**

- |             |                   |
|-------------|-------------------|
| - Sale      | \$450.00 per side |
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### **3.3 Commercial**

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



### **3.4 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**

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## **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
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## **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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\$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