



PREMIUM RATE FILING

STATE OF KANSAS

**EFFECTIVE
June 15, 2023**

* **1125 Ocean Avenue**

**& Suite 100
Lakewood, NJ 08701**

* **1125 Ocean Avenue**

Effective June 15, 2023

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I. AREA COVERED

The following rates apply to the entire state of Kansas.

II. LOAN POLICIES OF TITLE INSURANCE

The Title Insurance Rate for Loan policies of title insurance on Commercial Transactions is:

Up to \$10,000,000.00 of liability written	\$2.00 per thousand;
Over \$10,000,000.00 and up to \$50,000,000.00	\$1.75 per thousand;
Over \$50,000,000.000	\$1.50 per thousand.

Note: To compute any insurance premium on a fractional thousand of insurance, round any fractional amount up to the next thousand dollar increment.

III. OWNERS & LEASEHOLD POLICIES OF TITLE INSURANCE

The Title Insurance Rate for Owners & Leasehold Policies of title insurance on Commercial Transactions is:

Up to \$10,000,000.00 of liability written	\$2.00 per thousand;
Over \$10,000,000.00 and up to \$50,000,000.00	\$1.75 per thousand;
Over \$50,000,000.000	\$1.50 per thousand.

Note: To compute any insurance premium on a fractional thousand of insurance, round any fractional amount up to the next thousand dollar increment.

IV. CHART OF MISCELANOUS FEES RELATED TO THE CLOSING

Commercial:

Commercial Escrow Closing/Settlement Fee- Facilitation of the closing. May include preparation and/or review of escrow agreement(s), transfer of title documents (deed, mortgage, notes, assignments, affidavits etc.) preparation of settlement statements and disbursements of funds.	\$900.00 - \$1,200.00
Overnights and wire fee	\$200.00 - \$350.00
Recording and recording service fee	\$300.00 - \$5,000.00, depending on amount of documents to be recorded.
Search Fees, Examination Fees, and Title Rundowns	\$0.00
Satisfaction Tracking and/or Recording Fee	\$150.00 per payoff made at time of Settlement

Residential:

Residential Loan Closing Includes preparation of loan documents required by lender, settlement statements.	\$300 - \$400.00
Residential Purchase Closing Includes preparation of loan documents required by lender, transfer of title documents and settlement statements.	\$375 - \$450.00
Fees for Ancillary Services (in addition to normal closing charges) a. Escrow Service Charge b. After hours closing c. Download lenders documents d. Incoming Wire Fee e. Outgoing Wire Fee f. Courier Fee	a. \$50 b. \$75 c. \$50 d. \$15 per wire e. \$20 per wire f. \$50
Informational Courtesy Commitment	\$175 (with full credit toward policy if transaction completed within 6 months)
Examination Charge -	\$375

*If we are asked to issue a Search Report unconnected to an Insured Transaction, the charge would be between \$500.00 and \$1,000.00, based upon the amount of work involved. If we are asked to issue a Search Letter in connection to a recently Insured Transaction, the charge would be \$250.00 per Letter.

Waterside Title Agency, LP

Effective June 15, 2023

V. ENDORSEMENTS

The following Endorsements are charged at 10% of the policy premium for each endorsement.

Alta 3 series, Zoning;
Alta 9 series, Comprehensive;
Non-Imputation

The following Endorsements are charged at \$500.00 for each endorsement.

Date Down Endorsement
Modification Endorsement

All other available endorsements are charged at \$250.00 each.

In the event that an endorsement is issued for both an Owners and Loan policy, the fee is charged twice.

VI. SIMULTANEOUS ISSUE

When an Owner's policy is issued simultaneously with a Loan policy the charge for the additional policy is
\$250.00

VII. REISSUE RATE

In certain instances, reissue credits may apply to commercial transactions if the real property to be insured is identical or a part of property insured under a prior policy issued less than ten (10) years prior to the date the current transaction closes. The prior policy must be provided to Agent for review and approval prior to applying any reissue credit.

VIII. SPECIAL 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 of 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.

Request 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 title Insurance Rates



PREMIUM RATE FILING

STATE OF KANSAS

**EFFECTIVE
November 1, 2022**

*** Kansas Title Agency, LP
1125 Ocean Avenue
Lakewood, NJ 08701**

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Satisfaction Tracking and/or Recording Fee	\$150.00 per payoff made at time of Settlement

Residential:

Residential Loan Closing Includes preparation of loan documents required by lender, settlement statements.	\$300 - \$400.00
Residential Purchase Closing Includes preparation of loan documents required by lender, transfer of title documents and settlement statements.	\$375 - \$450.00
Fees for Ancillary Services (in addition to normal closing charges) a. Escrow Service Charge b. After hours closing c. Download lenders documents d. Incoming Wire Fee e. Outgoing Wire Fee f. Courier Fee	a. \$50 b. \$75 c. \$50 d. \$15 per wire e. \$20 per wire f. \$50
Informational Courtesy Commitment	\$175 (with full credit toward policy if transaction completed within 6 months)
Examination Charge -	\$375

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Waterside Title Agency, LP Rate Effective November 1, 2022

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Waterside Title Agency, LP
Schedule of Rates
Effective March 15, 2010

FILED
MAY - 4 2010

SANDY PRAEGER
Commissioner of Insurance

Charges for Escrow, Closing and/or Other Services

Service	Charges
1. Commercial Title Search and Exam Includes search of title records, Examination of the search and preparation of the commitment.	\$450
2. Commercial Rundown Searching title records and updating the commitment prior to closing	\$300
3. Commercial Escrow Closing Includes preparation and/or review of contracts, escrow agreement, transfer of title documents (deed, mortgage, notes, assignments, affidavits etc.) Settlement statements and disbursements of funds.	\$750
4. Residential Search and Exam Includes search of title records, Examination of the search and preparation of the commitment.	\$175
5. Residential Loan Closing Includes preparation of loan documents required by lender, settlement statements.	\$300
6. Residential Purchase Closing Includes preparation of loan documents required by lender, transfer of title documents and settlement statements.	\$375
7. Second Mortgage Closing	\$175
8. Additional Document Preparation	
A. Deeds	A. \$100
B. Affidavits	B. \$100
C. Assignments, Releases	C. \$50
D. Escrow Deposit Agreements	D. \$50
E. Power of Attorney	E. \$100

9. Fees for Ancillary Services (in addition to normal closing charges)	
a. Escrow Service Charge	a. \$50
b. After hours closing	b. \$75
c. Download lenders documents	c. \$50
d. Incoming Wire Fee	d. \$15 per wire
e. Outgoing Wire Fee	e. \$20 per wire
f. Courier Fee – per package	f. \$35
10. Informational Courtesy Commitment	\$175 (with full credit toward policy if transaction completed within 6 months)
11. Examination Charge - Unusually complicated	\$175

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Title Insurance Rates

See attached.

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Residential Title Rates

- | | |
|---|--|
| 19 HOME EQUITY & JUNIOR LIEN LOAN POLICIES | See Home Equity and Mortgage Policy Rate Card (attached Schedule B) |
| 20 RESIDENTIAL OWNERS POLICIES
Policies of title insurance protecting the owners interest in one-four family residences. | Residential Card rate (attached Schedules A-1 and A-2) |
| 21 RESIDENTIAL MORTGAGEES POLICIES
Policies of title insurance protecting the interest of mortgage lenders. | Residential Card rate (attached Schedules A-1 and A-2) |
| 22 SIMULTANEOUSLY ISSUED LOAN POLICIES
A loan policy issued simultaneously with the issue of an owners policy when the owners amount is equal to or exceeding the amount of said loan policy. When the loan policy is in excess of the owners see rate card. | \$205.00 |
| 23 RESIDENTIAL CONSTRUCTION LOAN POLICY
A loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.
a. Property located in Johnson County, Kansas

b. Property located in Wyandotte or Leavenworth County, Kansas | Residential Card rate (attached Schedule A-1)
Residential Card rate (attached Schedule A-1) |
| 24 CONSTRUCTION LOAN BINDER (COMMITMENT)
A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes. | No charge |
| 25 DEVELOPMENT LOAN POLICY
Mortgage policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (subdivision development and subsequent land sales.) | \$.80 per \$1,000 of liability |
| 26 BUILDER RATE (RESIDENTIAL OWNERS POLICIES)

A rate afforded to builder which is less than the normal residential owners rate due to discount for volume as well as simplicity of search examination. | \$1.50 per \$1,000 of liability up to \$400,000;
\$1.00 per \$1,000 of liability \$400,000 and over |

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27 RE-FINANCE RATE FOR RESIDENTIAL MORTGAGE POLICIES

A rate offered to home owners where lenders as the result of the refinance of the owners existing financing.

Refinance Rate card (attached Schedule E)

28 RE-ISSUE RATE

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

40% discount off of card minimum of \$240.00

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

\$2.00 per thousand with minimum of \$35.00

30 Manufactured housing loan policy

Manufactured Housing Rates (attached Schedule C)

31 RESIDENTIAL ENDORSEMENTS

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

8.1 Environmental	\$ N/C
6.0 Variable Rate	\$ N/C
6.2 Variable Rate - Negative Amortization	\$ N/C
Comprehensive	\$ N/C
Address (Location)	\$ N/C
Date Down Endorsement on New Construction	\$100.00
Date Down Endorsement to Loan Policy on 203K Loan	\$150.00
ALTA 7	\$ N/C
ALTA 11 (Modification)	\$35.00
Modification Endorsement to Development Loan Policy	\$25.00
Revolving Credit Variable Rate (JR2)	\$ N/C ***
Supplemental Coverage (JR1)	\$ N/C ***

***NO CHARGE WHEN USED IN CONNECTION WITH EITHER ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY OR ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR POLICY

32 RESIDENTIAL COVERAGES ON LOAN POLICY

Survey	\$ N/C
Mechanic's Lien (Resale)	\$ N/C
Mechanic's Lien (New Construction)	\$ N/C subject to credit worthiness of builder

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Commercial Title Rates

33 OWNERS TITLE INSURANCE POLICY Policies will be issued to Owners, Contract Vendee and Lessees.	Commercial Card rate (attached Schedule D)
34 MORTGAGE TITLE INSURANCE POLICY Issued to lenders in an amount not to exceed 120% of loan amount	Commercial Card rate (attached Schedule D)
35 SIMULTANEOUS - ISSUED MORTGAGE POLICY <i>Not exceeding the amount of owners policy issued simultaneous therewith</i>	\$250.00
SIMULTANEOUS - ISSUED MORTGAGE POLICY 36 <i>Where the amount of the coverage exceeds the owners policy</i>	\$250.00 plus See Schedule D for premium charge of amount in loan policy that exceeds owners policy
37 LEASEHOLD TITLE INSURANCE POLICY	Commercial Card rate (attached Schedule D)
38 SIMULTANEOUS - ISSUED LEASEHOLD POLICY <i>Not exceeding the amount of owners policy issued to lease</i>	30% of Schedule D with minimum \$250.00
39 REFINANCE POLICIES Loan Policy issued on property as a result of refinancing a previous loan	75% of Schedule D with minimum of \$500.00
40 MORTGAGE POLICIES ON SECOND LOANS Loan policy issued on 2nd, 3rd or more.	75% of Schedule D with minimum of \$500.00
41 REISSUE POLICIES Policies issued on previously insured property.	80% of Schedule D with minimum of \$500.00
42 NEW CONSTRUCTION PENDING DISBURSEMENT POLICY Policy Calling for periodic endorsements for increasing liability and extending time of policy.	Commercial Card rate (attached Schedule D) Commercial Card rate (attached Schedule D) Plus an additional \$150.00 per date down endorsement increasing liability or extending time of policy.

43 COMMERCIAL ENDORSEMENTS

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer.

NOTE: All endorsements require underwriting approval before being issued

Access	\$100.00
Assignment of Rents	\$200.00
Comprehensive	\$200.00
Contiguity	\$100.00
Date Down Endorsement for New Construction	\$150.00 per endorsement
Doing Business	\$100.00
Environmental 8.1 Commercial (for use in limited situatio	\$100.00
Fairway	\$300.00
First Loss	\$200.00
Future Advances	\$100.00
Last Dollar	\$200.00
Location	\$50.00
Non-Imputation	\$500.00 *
Revolving Credit	\$200.00
Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - same as	\$100.00
Tax Deed	\$200.00
Tax Parcel	\$100.00
Tie-In	\$300.00
Utility	\$250.00
Variable Rate	\$50.00
Zoning 3.0	\$300.00 *
Zoning 3.1	\$500.00 *
Modification Endorsement	\$300.00

* Higher risk transactions will be 10% of premium with a minimum of \$500.00

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Schedule A Residential Card Rate

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MAY - 4 2010

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Commissioner of Insurance

RESIDENTIAL RATES FOR CASS AND JACKSON COUNTIES IN MISSOURI AND LEAVENWORTH, JOHNSON AND WYANDOTTE COUNTIES IN KANSAS		Amount of Insurance		Title Charge	**Discount with prior policy
		\$25,000	or LESS	240.00	Minimum
		25,001	to 30,000	265.00	Is 240.00
		30,001	to 40,000	315.00	240.00
		40,001	to 50,000	365.00	240.00
		\$50,001	to 60,000	405.00	243.00
		60,001	to 70,000	445.00	267.00
		70,001	to 80,000	475.00	285.00
		80,001	to 90,000	505.00	303.00
		90,001	to 100,000	530.00	318.00
		\$100,001	to 110,000	545.00	327.00
		110,001	to 120,000	565.00	339.00
		120,001	to 130,000	575.00	345.00
		130,001	to 140,000	595.00	357.00
		140,001	to 150,000	615.00	369.00
		\$150,001	to 160,000	635.00	381.00
		160,001	to 170,000	655.00	393.00
		170,001	to 180,000	675.00	405.00
		180,001	to 190,000	695.00	417.00
		190,001	to 200,000	715.00	429.00
		\$200,001	to 210,000	735.00	441.00
		210,001	to 220,000	755.00	453.00
		220,001	to 230,000	775.00	465.00
		230,001	to 240,000	795.00	477.00
		240,001	to 250,000	815.00	489.00
		\$250,001	to 260,000	835.00	501.00
		260,001	to 270,000	855.00	513.00
		270,001	to 280,000	875.00	525.00
		280,001	to 290,000	895.00	537.00
		290,001	to 300,000	915.00	549.00
		\$300,001	to 325,000	965.00	579.00
		325,001	to 350,000	1,015.00	609.00
		350,001	to 375,000	1,065.00	639.00
		375,001	to 400,000	1,115.00	669.00
		\$400,001	to 425,000	1,165.00	699.00
		425,001	to 450,000	1,215.00	729.00
		450,001	to 475,000	1,265.00	759.00
		475,001	to 500,000	1,315.00	789.00

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.

- For simultaneous issued loan policies not exceeding the amount of the owner's policy \$190.00.

- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.

- Charges for settlement services are available upon request.

- Minimum charge \$240.00.

- Effective date February 10, 1999.
(Charges subject to change without notice.)

**Professional
Service
with a
Personal Touch**

For policies over \$500,000.00 to \$750,000.00, add \$2.50/\$1000.
For policies over \$750,000.00 to \$1,000,000.00, add \$2.00/\$1000..

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Schedule B

Home Equity and Mortgage Policy Rate Card

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MAY - 4 2010

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Commissioner of Insurance



Sanctity of Contracts

HOME EQUITY AND MORTGAGE POLICY RATES

AMOUNT OF INSURANCE	TITLE CHARGE
Up to: 10,000	115.00
10,001 to 15,000	125.00
15,001 to 20,000	135.00
20,001 to 25,000	145.00
25,001 to 30,000	155.00
30,001 to 35,000	165.00
35,001 to 40,000	175.00
40,001 to 45,000	185.00
45,001 to 50,000	195.00
50,001 to 55,000	205.00
55,001 to 60,000	215.00
60,001 to 65,000	225.00
65,001 to 70,000	235.00
70,001 to 75,000	245.00
75,001 to 80,000	255.00
80,001 to 85,000	265.00
85,001 to 90,000	275.00
90,001 to 95,000	285.00
95,000 to 100,000	300.00

- These charges are applicable to loan policies on properties improved by one to four family residential structures in Leavenworth, Wyandotte and Johnson Counties, Kansas and Jackson, Platte, and Clay counties in Missouri.
- All other counties in Kansas and Missouri, add an additional 100.00
- For policies over 100,000 add \$1.50/1000.
- Effective date Nov. 15, 1996.
(Charges subject to Change without Notice.)

O & E (Letter Reports) \$ 125.00

Transactions involving extraordinary risks, detailed title examination or multiple chains of title are subject to additional charges.

Schedule C

Manufactured Housing Rates

MANUFACTURED HOUSING RATES

<u>Amount of Insurance</u>			<u>All Inclusive Title/Escrow Charge</u>
\$ 25,000	or	Less	575.00
25,001	to	30,000	585.00
30,001	to	35,000	595.00
35,001	to	40,000	610.00
40,001	to	45,000	625.00
45,001	to	50,000	640.00
50,001	to	55,000	660.00
55,001	to	60,000	680.00
60,001	to	65,000	700.00
65,001	to	70,000	720.00
70,001	to	75,000	740.00
75,001	to	80,000	755.00
80,001	to	85,000	770.00
85,001	to	90,000	785.00
90,001	to	95,000	800.00
95,001	to	100,000	815.00
100,001	to	105,000	825.00
105,001	to	110,000	835.00
110,001	to	115,000	845.00
115,001	to	120,000	855.00
120,001	to	125,000	865.00
125,001	to	130,000	875.00
130,001	to	135,000	885.00
135,001	to	140,000	895.00
140,001	to	145,000	905.00
145,001	to	150,000	915.00
150,001	to	155,000	925.00
155,001	to	160,000	935.00
160,001	to	165,000	945.00
165,001	to	170,000	955.00
170,001	to	175,000	965.00
175,001	to	180,000	975.00
180,001	to	185,000	985.00
185,001	to	190,000	995.00
190,001	to	195,000	1005.00
195,001	to	200,000	1015.00
200,001	to	210,000	1035.00

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MAY - 4 2010

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Commissioner of Insurance

Schedule D
Commercial Card rate

Amount of Insurance	Title Charge
\$100,000. or less	\$250.00
\$100,001. to \$300,000.	\$3.00 per thousand
\$300,001. to 1,000,000.	\$1.50 per thousand
\$1,000,001. to \$5,000,000.	\$1.00 per thousand
\$5,000,000. and over	\$.80 per thousand

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Waterside Title Agency, LP
Schedule of Rates
Effective March 15, 2010

Charges for Escrow, Closing and/or Other Services

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1. Commercial Title Search and Exam Includes search of title records, Examination of the search and preparation of the commitment.	\$450
2. Commercial Rundown Searching title records and updating the commitment prior to closing	\$300
3. Commercial Escrow Closing Includes preparation and/or review of contracts, escrow agreement, transfer of title documents (deed, mortgage, notes, assignments, affidavits etc.) Settlement statements and disbursements of funds.	\$750
4. Residential Search and Exam Includes search of title records, Examination of the search and preparation of the commitment.	\$175
5. Residential Loan Closing Includes preparation of loan documents required by lender, settlement statements.	\$300
6. Residential Purchase Closing Includes preparation of loan documents required by lender, transfer of title documents and settlement statements.	\$375
7. Second Mortgage Closing	\$175
8. Additional Document Preparation	
A. Deeds	A. \$100
B. Affidavits	B. \$100
C. Assignments, Releases	C. \$50
D. Escrow Deposit Agreements	D. \$50
E. Power of Attorney	E. \$100

9. Fees for Ancillary Services (in addition to normal closing charges)	
a. Escrow Service Charge	a. \$50
b. After hours closing	b. \$75
c. Download lenders documents	c. \$50
d. Incoming Wire Fee	d. \$15 per wire
e. Outgoing Wire Fee	e. \$20 per wire
f. Courier Fee - per package	f. \$35
10. Informational Courtesy Commitment	\$175 (with full credit toward policy if transaction completed within 6 months)
11. Examination Charge - Unusually complicated	\$175

Title Insurance
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If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure of 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.

Request 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.

Title Insurance Rates

See attached.

Residential Title Rates

- | | |
|---|--|
| 19 HOME EQUITY & JUNIOR LIEN LOAN POLICIES | See Home Equity and Mortgage Policy Rate Card (attached Schedule B) |
| 20 RESIDENTIAL OWNERS POLICIES
Policies of title insurance protecting the owners interest in one-four family residences. | Residential Card rate (attached Schedules A-1 and A-2) |
| 21 RESIDENTIAL MORTGAGEES POLICIES
Policies of title insurance protecting the interest of mortgage lenders. | Residential Card rate (attached Schedules A-1 and A-2) |
| 22 SIMULTANEOUSLY ISSUED LOAN POLICIES
A loan policy issued simultaneously with the issue of an owners policy when the owners amount is equal to or exceeding the amount of said loan policy. When the loan policy is in excess of the owners see rate card. | \$205.00 |
| 23 RESIDENTIAL CONSTRUCTION LOAN POLICY
A loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.
a. Property located in Johnson County, Kansas

b. Property located in Wyandotte or Leavenworth County, Kansas | Residential Card rate (attached Schedule A-1)
Residential Card rate (attached Schedule A-1) |
| 24 CONSTRUCTION LOAN BINDER (COMMITMENT)
A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes. | No charge |
| 25 DEVELOPMENT LOAN POLICY
Mortgage policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (subdivision development and subsequent land sales.) | \$.80 per \$1,000 of liability |
| 26 BUILDER RATE (RESIDENTIAL OWNERS POLICIES)

A rate afforded to builder which is less than the normal residential owners rate due to discount for volume as well as simplicity of search examination. | \$1.50 per \$1,000 of liability up to \$400,000;
\$1.00 per \$1,000 of liability \$400,000 and over |

Commercial Title Rates

33 OWNERS TITLE INSURANCE POLICY Policies will be issued to Owners, Contract Vendee and Lessees.	Commercial Card rate (attached Schedule D)
34 MORTGAGE TITLE INSURANCE POLICY Issued to lenders in an amount not to exceed 120% of loan amount	Commercial Card rate (attached Schedule D)
35 SIMULTANEOUS - ISSUED MORTGAGE POLICY <i>Not exceeding the amount of owners policy issued simultaneous therewith</i>	\$250.00
36 SIMULTANEOUS - ISSUED MORTGAGE POLICY <i>Where the amount of the coverage exceeds the owners policy</i>	\$250.00 plus See Schedule D for premium charge of amount in loan policy that exceeds owners policy
37 LEASEHOLD TITLE INSURANCE POLICY	Commercial Card rate (attached Schedule D)
38 SIMULTANEOUS - ISSUED LEASEHOLD POLICY <i>Not exceeding the amount of owners policy issued to lease</i>	30% of Schedule D with minimum \$250.00
39 REFINANCE POLICIES Loan Policy issued on property as a result of refinancing a previous loan	75% of Schedule D with minimum of \$500.00
40 MORTGAGE POLICIES ON SECOND LOANS Loan policy issued on 2nd, 3rd or more.	75% of Schedule D with minimum of \$500.00
41 REISSUE POLICIES Policies issued on previously insured property.	80% of Schedule D with minimum of \$500.00
42 NEW CONSTRUCTION PENDING DISBURSEMENT POLICY Policy Calling for periodic endorsements for increasing liability and extending time of policy.	Commercial Card rate (attached Schedule D) Commercial Card rate (attached Schedule D) Plus an additional \$150.00 per date down endorsement increasing liability or extending time of policy.

43 COMMERCIAL ENDORSEMENTS

Coverages added to the basic insurance contract which add additional coverage to the Insured and consequently additional risk to Insurer.

NOTE: All endorsements require underwriting approval before being issued

Access	\$100.00
Assignment of Rents	\$200.00
Comprehensive	\$200.00
Contiguity	\$100.00
Date Down Endorsement for New Construction	\$150.00 per endorsement
Doing Business	\$100.00
Environmental 8.1 Commercial (for use in limited situations)	\$100.00
Fairway	\$300.00
First Loss	\$200.00
Future Advances	\$100.00
Last Dollar	\$200.00
Location	\$50.00
Non-Imputation	\$500.00 *
Revolving Credit	\$200.00
Street Address	\$100.00
Street Assessment	\$100.00
Subdivision	\$100.00
Successor	\$300.00
Survey - same as	\$100.00
Tax Deed	\$200.00
Tax Parcel	\$100.00
Tie-In	\$300.00
Utility	\$250.00
Variable Rate	\$50.00
Zoning 3.0	\$300.00 *
Zoning 3.1	\$500.00 *
Modification Endorsement	\$300.00

* Higher risk transactions will be 10% of premium with a minimum of \$500.00

Schedule A

Residential Card Rate

RESIDENTIAL RATES FOR CASS AND JACKSON COUNTIES IN MISSOURI AND LEAVENWORTH, JOHNSON AND WYANDOTTE COUNTIES IN KANSAS	Amount of Insurance		Tide Charge	**Discount with prior policy
	\$25,000	or	LESS	240.00 Minimum
	25,001	to	30,000	265.00 Is 240.00
	30,001	to	40,000	315.00 240.00
	40,001	to	50,000	365.00 240.00
	50,001	to	60,000	405.00 243.00
	60,001	to	70,000	445.00 267.00
	70,001	to	80,000	475.00 285.00
- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.	80,001	to	90,000	505.00 303.00
	90,001	to	100,000	530.00 318.00
	100,001	to	110,000	545.00 327.00
	110,001	to	120,000	565.00 339.00
- For simultaneous issued loan policies not exceeding the amount of the owner's policy \$190.00.	120,001	to	130,000	575.00 345.00
	130,001	to	140,000	595.00 357.00
	140,001	to	150,000	615.00 369.00
	150,001	to	160,000	635.00 381.00
- For policies over \$500,000, simultaneous leasehold policies, non- residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.	160,001	to	170,000	655.00 393.00
	170,001	to	180,000	675.00 405.00
	180,001	to	190,000	695.00 417.00
	190,001	to	200,000	715.00 429.00
	200,001	to	210,000	735.00 441.00
	210,001	to	220,000	755.00 453.00
	220,001	to	230,000	775.00 465.00
	230,001	to	240,000	795.00 477.00
- Charges for settlement services are available upon request.	240,001	to	250,000	815.00 489.00
	250,001	to	260,000	835.00 501.00
- Minimum charge \$240.00.	260,001	to	270,000	855.00 513.00
	270,001	to	280,000	875.00 525.00
- Effective date February 10, 1999. (Charges subject to change without notice.)	280,001	to	290,000	895.00 537.00
	290,001	to	300,000	915.00 549.00
	300,001	to	325,000	965.00 579.00
	325,001	to	350,000	1,015.00 609.00
	350,001	to	375,000	1,065.00 639.00
	375,001	to	400,000	1,115.00 669.00
	400,001	to	425,000	1,165.00 699.00
	425,001	to	450,000	1,215.00 729.00
	450,001	to	475,000	1,265.00 759.00
	475,001	to	500,000	1,315.00 789.00

For policies over \$500,000.00 to \$750,000.00, add \$2.50/\$1000.
For policies over \$750,000.00 to \$1,000,000.00, add \$2.00/\$1000.

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Schedule B **Home Equity and Mortgage Policy Rate Card**

HOME EQUITY AND

40,001	to	45,000	625.00
45,001	to	50,000	640.00
50,001	to	55,000	660.00
55,001	to	60,000	680.00
60,001	to	65,000	700.00
65,001	to	70,000	720.00
70,001	to	75,000	740.00
75,001	to	80,000	755.00
80,001	to	85,000	770.00
85,001	to	90,000	785.00
90,001	to	95,000	800.00
95,001	to	100,000	815.00
100,001	to	105,000	825.00
105,001	to	110,000	835.00
110,001	to	115,000	845.00
115,001	to	120,000	855.00
120,001	to	125,000	865.00
125,001	to	130,000	875.00
130,001	to	135,000	885.00
135,001	to	140,000	895.00
140,001	to	145,000	905.00
145,001	to	150,000	915.00
150,001	to	155,000	925.00
155,001	to	160,000	935.00
160,001	to	165,000	945.00
165,001	to	170,000	955.00
170,001	to	175,000	965.00
175,001	to	180,000	975.00
180,001	to	185,000	985.00
185,001	to	190,000	995.00
190,001	to	195,000	1005.00
195,001	to	200,000	1015.00
200,001	to	210,000	1035.00

Schedule C

Manufactured Housing Rates

MANUFACTURED HOUSING RATES

<u>Amount of Insurance</u>			<u>All Inclusive Title/Escrow Charge</u>
\$ 25,000	or	Less	575.00
25,001	to	30,000	585.00
30,001	to	35,000	595.00
35,001	to	40,000	610.00
40,001	to	45,000	625.00
45,001	to	50,000	640.00
50,001	to	55,000	660.00
55,001	to	60,000	680.00
60,001	to	65,000	700.00
65,001	to	70,000	720.00
70,001	to	75,000	740.00
75,001	to	80,000	755.00
80,001	to	85,000	770.00
85,001	to	90,000	785.00
90,001	to	95,000	800.00
95,001	to	100,000	815.00
100,001	to	105,000	825.00
105,001	to	110,000	835.00
110,001	to	115,000	845.00
115,001	to	120,000	855.00
120,001	to	125,000	865.00
125,001	to	130,000	875.00
130,001	to	135,000	885.00
135,001	to	140,000	895.00
140,001	to	145,000	905.00
145,001	to	150,000	915.00
150,001	to	155,000	925.00
155,001	to	160,000	935.00
160,001	to	165,000	945.00
165,001	to	170,000	955.00
170,001	to	175,000	965.00
175,001	to	180,000	975.00
180,001	to	185,000	985.00
185,001	to	190,000	995.00
190,001	to	195,000	1005.00
195,001	to	200,000	1015.00
200,001	to	210,000	1035.00

Schedule D
Commercial Card rate

Amount of Insurance	Title Charge
\$100,000. or less	\$250.00
\$100,001. to \$300,000.	\$3.00 per thousand
\$300,001. to 1,000,000.	\$1.50 per thousand
\$1,000,001. to \$5,000,000.	\$1.00 per thousand
\$5,000,000. and over	\$.80 per thousand