



ZILLOW CLOSING SERVICES, LLC

Title, Closing and Settlement Fees and Charges for Use in the State of Kansas



AREA COVERED

The following rates apply to the entire State of Kansas.

40-952

Chapter 40.--INSURANCE

Article 9.--GENERAL PROVISIONS RELATING TO FIRE INSURANCE COMPANIES

....

(c) For title insurance rate filing purposes, only those charges made in connection with the issuance, sale and servicing of title insurance policies or real estate transactions by title insurance companies, agencies and agents on property located in counties having a population of more than 10,000 shall be subject to filing requirements of this act. Charges made for the assumption of risk under title insurance policies which shall be construed as premium for the purposes of K.S.A. 40-252, and amendments thereto, shall include risk premium, underwriting expenses such as searching charges, examination charges, to include any such charges retained by agents of the title insurer, charges for determining insurability and every other charge related to the issuance of the title insurance policy. Services provided by agents which are not related to insurance, such as performance of real estate closings or extension of the abstract of title, may be charged but not included as premium. No provision of this act shall apply to the filing or regulation of title insurance rates other than the requirements imposed by this section.

Every insurance agent, agency or company authorized to transact title insurance in this state shall file with the commissioner every manual of classification, rules and rates, every rating plan, every rate card and every modification of the foregoing which may be used in connection with providing title insurance or other services in connection with real estate transactions on property located in counties having a population of 10,000 or more. No charge may be made by any title insurance agent, agency or company that has not been filed with the commissioner as required by this section. Any service customarily provided by a title insurance agent or affiliated entity that is not included in the rates shall be disclosed when the rates are filed with the commissioner.

Please note that the Closing and Settlement Fees to be used for Kansas are the Zillow Closing Services, LLC fees in Attachment 1. Any settlement fees included in the Underwriter's Filing are Underwriter's closing fees and will not be used by Zillow Closing Services, LLC unless otherwise noted and shown as Attachments 2 and 3.

NOTE: Underwriter's title rates are attached hereto as Attachment 4.

Kansas Rate and Charges Filing:
ATTACHMENT 1
Effective Upon Filing

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service	Charge
COMMERCIAL ESCROW CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$ 1100.00
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker. <i>(Rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller.)</i>	\$ 700.00
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker. <i>(Rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller.)</i>	\$ 900.00
RESIDENTIAL LOAN CLOSING Includes preparation of closing statement for a refinance of an existing loan or a new loan with no transfer of ownership.	\$ 350.00
BUNDLED RESIDENTIAL LOAN CLOSING For a refinance of an existing loan or a new loan with no transfer of ownership and includes: <ul style="list-style-type: none"> • The procurement of demand statements to eliminate matters affecting title • The receipt of funds and written instruction from the lender • The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions • The receipt of documents and the supervision of the procurement of signatures thereon, upon request and instructions from the lender • Wire Fees • E-document Delivery Fees • Tracking Fees • Overnight Mail Delivery Fees • One mobile notary fee (additional signing appointments will be charged at the Actual cost charged by Notary Service Provider.) 	\$ 475.00
STANDARD REFINANCE ESCROW FEE For a refinance of an existing loan or a new loan with no transfer of ownership and includes:	\$350.00

<ul style="list-style-type: none"> • The procurement of demand statements to eliminate matters affecting title • The receipt of funds and written instruction from the lender • The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions • The receipt of documents and the supervision of the procurement of signatures thereon, upon request and instructions from the lender • Wire Fees • E-document Delivery Fees • Tracking Fees • Overnight Mail Delivery Fees 	
DOCUMENT PREPARATION when not included in closings: 1. deeds 2. mortgages, notes 3. affidavits 4. assignments, releases 5. contract for deed/option contracts 6. real estate contracts 7. escrow deposit agreements	<u>\$ 75.00</u>
FEES FOR ANCILLARY SERVICES Contract for deed Seller carry back Assumption Equity purchase Exchange of property Loan closing for third party lender	<u>\$ 200.00</u> per services provided
Mobile Notary or Remote Online Notary	Actual cost charged by Notary Service Provider
FORECLOSURE COMMITMENT Commitment issued for filing foreclosure proceedings a. Do not take policy b. Do take policy	<u>\$ 350.00</u> <u>\$ 250.00</u>
LOT SALE TO BUYER (not builder) a. No policy until improvement completed b. Policy issued for cost of lot	<u>\$ 350.00</u> <u>\$ 250.00</u>
PLATTING COMMITMENT Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount	<u>\$ 275.00</u>
INFORMATIONAL COMMITMENT Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	<u>\$ 250.00</u>
CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY Issued when contract purchaser pays off contract and wants current policy showing title in his name	<u>\$ 250.00</u>

MECHANICS LIEN WORK OUT Obtaining lien waivers, disbursing funds to pay claimants	\$ 175.00
EXCHANGE CLOSING Closing transaction having more than one parcel of real property	\$ 500.00
DISBURSEMENT OF FUNDS No closing services but asked to disburse money	\$ 250.00
DISBURSEMENT OF FUNDS No closing services, disbursing funds and collecting signatures on documents furnished to us.	\$ 350.00
DISBURSEMENT OF FUNDS Home equity or second mortgage	\$ 145.00
INDEMNITY DEPOSIT Held in escrow, no closing	\$ 150.00
OTHER (Specify)	
REO Real Estate Closing per side	\$ 625.00
Excessive Lien Clearing, per issue (e.g. old satisfactions, Private mortgages, etc.)	\$ 100.00
Short Sale	\$ 950.00
Deed in Lieu	\$ 250.00
Sub Escrow	
• Refinance	\$ 75.00
• Refinance - Bulk accounts	\$ 45.00
• REO	\$ 75.00
• All other transactions	\$ 125.00

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 prior to quotation or being made effective.

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES (Properties Except 1-4 Single Family Dwelling Units)

Unless listed below, title Fees used by Zillow Closing Services, LLC will be the rates filed by the Underwriter for all title products included in the Underwriter's filed title rates.

Service	Charge
TITLE SEARCH FEE Refinance Transactions – All Counties	<u>\$175.00</u>
TITLE SEARCH FEE Purchase Transactions – All Counties	<u>\$350.00</u>

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(1-4 Single Family Living Units)

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FILED

12/27/2022

RATE AND FORM COMPLIANCE DIVISION



ZILLOW CLOSING SERVICES, LLC

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Every insurance agent, agency or company authorized to transact title insurance in this state shall file with the commissioner every manual of classification, rules and rates, every rating plan, every rate card and every modification of the foregoing which may be used in connection with providing title insurance or other services in connection with real estate transactions on property located in counties having a population of 10,000 or more. No charge may be made by any title insurance agent, agency or company that has not been filed with the commissioner as required by this section. Any service customarily provided by a title insurance agent or affiliated entity that is not included in the rates shall be disclosed when the rates are filed with the commissioner.

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WESTCOR
LAND TITLE INSURANCE COMPANY

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: October 31, 2022

Corporate Headquarters
875 Concourse Parkway South
Suite 200
Maitland, FL 32751
Toll Free: 866.629.5842

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AREA COVERED

The following rates apply to the entire State of Kansas.

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

	Per Thousand
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

NOTE: To compute premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	0.90

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 under the applicable bracket or brackets.

The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

AGE OF ORIGINAL LOAN	RATES
3 years or under	30% of regular rates
From 3 years to 4 years	40% of regular rates
From 4 years to 5 years	50% of regular rates
From 5 years to 6 years	60% of regular rates
From 6 years to 7 years	70% of regular rates
From 7 years to 8 years	80% of regular rates
8 years and over	100% of regular rates

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 rates shall be added the regular 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.

The Extension Loan Rate for Loan Policies of Title Insurance is:

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and mortgage 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 mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage 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 a mortgage policy.

ALTA Residential Limited Coverage Junior Loan Policy

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Re-issue Rate for Owner's or Leasehold Policies is:

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on 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 equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased 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 "1" hereof.

ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE

The rate for the policy is 110% of the rates shown herein the Owners' Leasehold Policies of Title Insurance.

MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From 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

Centralized Residential Refinance Rate (Statewide)

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. 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;;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically by the company or an authorized agent with a centralized title and escrow operation capable of statewide servicing.
4. The Preliminary Report or Commitment for Title Insurance is delivered electronically;
5. The policy issued is the ALTA Loan Policy or ALTA Short form Residential Loan Policy with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$1,100

\$2,000,001 - \$3,000,000	\$1,300
\$3,000,001 - \$4,000,000	\$1,600
\$4,000,001, \$5,000,000	\$2,000

Coverage 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, 4.1, 5-06, 5.1-06, 6, 6.2, 7-06, 7.1, 8.1, 9-06, 14.3, and 22-06 or comparable forms of endorsements promulgated by any other Land Title Association.

Centralized Residential Refinance Rate (Multi-State)

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. 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;;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically and processed by a centralized title and escrow operation with multi-state servicing capabilities in 10 or more states where they are licensed as an authorized agent of Westcor;
4. The order is fulfilled utilizing the ALTA Short Form Commitment and ALTA Short form Residential Loan Policy with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
5. Written authorization is obtained by an agent to offer the rates contained herein.
6. This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1,000
\$2,000,001 - \$3,000,000	\$1,100
\$3,000,001 - \$4,000,000	\$1,300
\$4,000,001 - \$5,000,000	\$1,500

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OTHER

Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.

Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

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 prior to quotation or being made effective.

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: JANUARY 8, 2016
EFFECTIVE: FEBRUARY 9, 2016**

The following addendum will be used to add the charge for the ALTA Residential Limited Coverage Mortgage Modification Policy as indicated below:

ALTA Residential Limited Coverage Mortgage Modification Policy

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 7/08/14**

The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four Family as indicated below:

Secondary Market Short Form Residential Loan Policy-One-To-Four Family

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four-Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Fee:
Up to \$300,000.00 of liability written	\$350
Over \$300,000.00 and up to \$500,000.00	\$450
Over \$500,000.00 and up to \$750,000.00	\$550
Over \$750,000.00 and up to \$1,000,000.00	\$650
Over \$1,000,000.00 and up to \$1,500,000.00	\$750

Stewart Title Guaranty Company
Addendum dated: July 08, 2014
Approved effective August 8, 2014

<u>Description of Risk Amount</u>	<u>Original Title Insurance for Owners and Leasehold Owners Policies</u>	<u>Reissue Title Insurance for Owners and Leasehold Owners Policies</u>	<u>Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies</u>	<u>Original Title Insurance for Loan Policies</u>	<u>Reissue Title Insurance for Loan Policies</u>	<u>Title Insurance For Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt</u>	<u>Title Insurance For Substitution</u>	<u>Simultaneous Issue Policies</u> (Actual Amount not Per \$1,000)	<u>Title Insurance for Builder/Developer (Subdivision Rates)</u>	<u>Zoning Endorsements</u> # 3 # 3.1		<u>Home Equity Policy</u> 1/94
Up to \$50,000 of Liability Written	\$1.40	\$0.84	\$1.40	\$1.00	\$0.60	\$1.40	\$0.60	\$4.00	\$0.64	\$0.07	\$0.14	\$0.60
Over \$50,000 and Up To \$100,000, Add	\$1.20	\$0.72	\$1.20	\$0.80	\$0.48	\$1.20	\$0.48	\$4.00	\$0.72	\$0.06	\$0.12	\$0.60
Over \$100,000 and Up To \$5,000,000, Add	\$0.80	\$0.48	\$0.80	\$0.70	\$0.42	\$0.80	\$0.42	\$4.00	\$0.48	\$0.04	\$0.08	\$0.60
Over \$5,000,000 and Up To \$10,000,000, Add	\$0.70	\$0.42	\$0.70	\$0.60	\$0.36	\$0.70	\$0.36	\$4.00	\$0.42	\$0.04	\$0.08	\$0.60
Over \$10,000,000 and Up To \$15,000,000, Add	\$0.60	\$0.36	\$0.60	\$0.50	\$0.30	\$0.60	\$0.30	\$4.00	\$0.36	\$0.035	\$0.07	\$0.60
Over \$15,000,000, Add	\$0.50	\$0.30	\$0.50	\$0.40	\$0.24	\$0.50	\$0.24	\$4.00	\$0.30	\$0.025	\$0.05	\$0.60
Minimum Premium	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00			\$4.00

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Creditor's Rights Endorsements as indicated below:

Creditor's Rights Endorsement (Owner's Policy) and Creditor's Rights Endorsement (Loan) (2/3/10)

The Creditor's Rights Endorsement insures against avoidance or a court order providing another remedy because of voidability of the conveyance or mortgage based upon the occurrence on or before the Date of Policy of a fraudulent transfer or voidable preference. Creditors' Rights Coverage means insurance against a claim that the transaction creating the lien of the Insured Mortgage or vesting Title (the "current transaction") is a fraudulent transfer or voidable preference. The Creditor's Rights Endorsement is to be considered as an extra-hazardous risk as the coverage can potentially result in catastrophic loss to title insurers when provided on a Loan or Owner's Policy. This endorsement must be underwritten according to underwriting guidelines. The charge for these endorsements shall be: (1). \$1 per \$1,000 for the loan policy if the loan is solely for purchase money of title to the Land, construction of improvements to the Land, or a refinance of such loans, 100% of which is to be remitted to the insurer (underwriter) or (2). \$1.50 per \$1,000 for the owner's policy or for other loan policies not described in the following sentence, 100% of which is to be remitted to the insurer (underwriter).

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements, Commitment and Modification Guarantee as indicated below:

Endorsements:

ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien

The Commercial Environmental Protection Lien endorsement is issued in conjunction with a loan policy and can be used to insure property which is considered commercial type property. It provides assurances that there are no environmental protection liens filed in the local public records or in the federal district court clerk's office that could have priority over the lien of the insured mortgage (unless any such lien is excepted).

The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 17.2-06 Utility Access

The new ALTA Endorsement 17.2-06 (Utility Access) insures against loss if there is a lack of a right of access to specific utilities or services over, under or upon rights-of-way or easements because of: (1) a gap or gore between the boundaries of the Land and the rights-of-way or easements, (2) a gap between the boundaries of the rights-of-way or easements, or (3) a termination by a grantor, or its successor, of the rights-of-way or easements. The recommended charge for this endorsement is \$100.00.

ALTA Endorsement 24-06 Doing Business

The new ALTA Endorsement 24-06 (Doing Business) insures against unenforceability of the lien of the insured mortgage because making the loan violated doing business laws of the state in which the land is located. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 25-06 Same As Survey

The new ALTA Endorsement 25-06 (Same As Survey) insures that the description of the land shown in Schedule A of the policy is the same as the land shown on the mentioned survey. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 25.1-06 Same as Portion of Survey

The new ALTA Endorsement 25.1-06 (Same as Portion of Survey) insures that the description of the land shown in Schedule A of the policy is the same land shown on a defined parcel of the mentioned survey. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 26-06 Subdivision

The new ALTA Endorsement 26-06 (Subdivision) insures against failure of the land to constitute a lawfully created parcel according to the subdivision and local subdivision ordinances. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 27-06 Usury

The new ALTA Endorsement 27-06 (Usury) is issued only in conjunction with the Loan Policy. The endorsement insures against loss by reason of invalidity or unenforceability of the lien of the insured mortgage resulting from violation of the usury laws of a specific state in effect at the date of the policy. The recommended charge for this endorsement is \$100.00.

ALTA Endorsement 28-06 Easement-Damage or Enforced Removal

The new ALTA Endorsement 28-06 (Easement-Damage or Enforced Removal) provides insurance to a lender against loss in the event that a specific easement holder shall (1) cause damage to a building located on the land at date of policy, or (2) compel the removal or alterations of an existing building located on the land at date of policy. The recommended charge for this endorsement is \$50.00.

ALTA Short Form Commitment (10/16/08):

The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

Modification Guarantee

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 02/19/09

The following addendum will be used to amend the rate for the Stewart Master Residential Loan Policy Schedules A&B as indicated below:

Stewart Master Residential Loan Policy Schedules A&B

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

Range of Liability:	Fee:
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000	\$65
Over \$250,001 and up to \$500,000	\$125

STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 02/06/09

The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four as indicated below:

Secondary Market Short Form Residential Loan Policy-One-To-Four Family

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. The Policy is available for first lien refinance and first lien home equity loans as well as first lien purchase transactions. In the latter case, a full priced owner policy will be issued where applicable. The Policy does not contain all of the insuring provisions of the regular ALTA Loan Policy and does not contain specific title exceptions as to matters recorded in the public records. The policy does insure the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides of Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders.

The policy has been specifically designed for Internet originated loans and the pricing and cost structure has been designed for a centrally processed, Internet ordered title insurance product. In order to produce this Policy at a reduced rate, Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for order.

The charge for the Secondary Market Short Form Residential Loan Policy-One-To Four Family will be based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Fee:
Up to \$100,000.00 of liability written:	\$350
Over \$100,000.00 and up to \$250,000.00	\$350
Over \$250,000.00 and up to \$500,000.00	\$475
Over \$500,000.00 and up to \$750,000.00	\$725
Over \$750,000.00 and up to \$1,000,000.00	\$925
Over \$1,000,000.00 and up to \$1,250,000.00	\$1,100
Over \$1,250,000.00 and up to \$1,500,000.00	\$1,300

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Policies and Endorsements as indicated below:

Policies:

ALTA 2006 Owner and Loan Policies (O-9401) and M-9402)(6/17/06) :

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable, and more favorable product and will provide the insured with superior coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in you state.

ALTA Short Form Residential Loan Policy (2006) (U-9404)(6/17/06):

The new Short Form Residential Loan Policy One to Four Family was also adopted by the American Land Title Association on June 17, 2006. The policy is an abbreviated short form version of the new 2006 Alta Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain Alta endorsements forms are either included or may be specified by marking a box on the policy. The changes to the 2006 Alta Short Form Residential Loan Policy are: additional potential endorsements such as the Alta 14-06; 14.1-06; 14.3-06; and 22-06 for Schedule A; On Schedule B, the deletion of exceptions as to taxes not yet due and payable and to survey matters were removed as they were viewed as no longer necessary. The exception relating to covenants, conditions and restrictions concerning environmental matters was amended. There will be no rate change for this policy as we are filing this policy using the same basic loan rate presently approved in your state.

New ALTA Commitments:

The new Alta commitments adopted by the American Land Title on June 17, 2006 are the Alta Commitment Form (6/17/06)(004-UN and the Alta Plain Language Commitment Form (6/17/06)(245). These commitments should be used when the 2006 Policies will be issued. There is no charge for these forms.

Endorsements:

ALTA Endorsement 7.1 (E-9425) and 7.1-06 (E-9424)(6/17/06)

The new ALTA Endorsement 7.1 is issued with a Loan Policy and insures (1) that the owner of the land owns the manufactured housing unit, (2) that the manufactured housing unit is on the land, (3) that the manufactured housing unit is real property, (4) that there are no personal property liens against the manufactured housing unit (unless excepted in Schedule B), (5) that the lien of the insured mortgage attaches to the manufactured housing unit, and (6) that the lien of the Insured Mortgage can be foreclosed in a single foreclosure procedure against the manufactured housing unit and (remaining) land. There is no charge for these endorsements.

ALTA Endorsement 7.2 (E-9426) and 7.20-6 (E-9427)(6/17/06)

The new ALTA Endorsement 7.2 is issued with an Owner's Policy and provides the same insurance as the ALTA Endorsement 7.1, except that it does not insure that the lien of the Insured Mortgage attaches to the manufactured housing unit or that the lien can be foreclosed in a single foreclosure procedure. There is no charge for these endorsements.

ALTA Endorsements 9.3(E-9435), 9.3-06(E-9436); 9.4(E-9437), 9.4-06(E-9438); and 9.5(E-9439); 9.5-06(E-9440)(6/17/06)

The ALTA also adopted new Endorsements 9.3, 9.4, and 9.5. The ALTA Endorsement 9.3 is similar to the existing ALTA Endorsement 9, the ALTA Endorsement 9.4 is similar to the existing ALTA Endorsement 9.1, and the ALTA Endorsement 9.5 is similar to the existing ALTA Endorsement 9.2. These endorsements provide new coverage against damage to existing or future improvements because of development of minerals. There is no charge for these endorsements.

ALTA Endorsement 14.3(E-9453) and 14.3-06(E-9455)(6/17/06)

The new ALTA Endorsement 14.3 (Future Advance – Reverse Mortgage) insures the validity, enforceability, and priority of the lien of the insured mortgage for future Advances pursuant to a Reverse Mortgage. It also includes insurance as to variable interest and negative amortization. Unlike most Reverse Mortgage Endorsements, this Endorsement also insures against loss because of (1) failure of the Insured Mortgage to state the term for Advances, (2) failure of the Insured Mortgage to state the maximum amount secured by the Insured Mortgage, and (3) failure of the mortgagors to be at least 62 years of age (a HUD requirement). The charge for these endorsements will be the same as the ALTA 14.1 and 14.2 endorsements which is \$50.00.

ALTA Endorsements 22(E-9469); 22-06(E-9470) and 22.1(E-9471); 22.1-06(E-9472) (6/17/06)

The new ALTA Endorsements 22 and 22.1 are similar to the CLTA Location Endorsement (116). ALTA Endorsement 22 (Location) insures that a specified improvement, known as a stated street address, is located on the Land at Date of Policy. ALTA Endorsement 22.1 (Location and Map) also insures that the map, if any, attached to the policy correctly shows the location and dimensions of the Land according to the Public Records. The charge for these endorsements will be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements as indicated below:

Endorsements:

ALTA Endorsement Form 14 (Future Advance-Priority) (E-9652) (10/22/03)

The Alta Endorsement Form 14 is a form of the Revolving Credit Endorsement. Mortgages sometimes secure accounts owing or to become owing to a lender where there will be frequent monetary advances and frequent repayments. The Alta Form 14 Endorsement is designed for insurance of priority of advances, regardless of whether the lender knows of the intervening liens and other matters. The ALTA 14 does not except to subsequent matters known by the insured at the time of advance. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.1 (Future Advance-Knowledge) (E-9654) (10/22/03)

The ALTA 14.1 endorsement is similar to the Alta 14 endorsement however it is designed for mortgages securing optional advances in those jurisdictions in which optional advances do not have priority if the insured has knowledge of the intervening matter. Unlike the Alta 14 endorsement, this endorsement contains an exclusion for lack of priority of any advance made after the insured has knowledge of a lien, encumbrance or other matter affecting the land. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.2 (Future Advance-Letter of Credit) (E-9656) (10/22/03)

The Alta 14.2 endorsement is designed for insurance of a mortgage securing a letter of credit or other surety or reimbursement agreement. Unlike the Alta 14 and Alta 14.1 endorsement, the Alta 14.2 endorsement does not insure with respect to interest rate adjustments. Unlike the Alta 14 and Alta 14.1 endorsement, this endorsement does not exclude advances made after a bankruptcy, consumer credit protection or truth-in-lending laws. It may be issued only on commercial transactions.

The charge for this endorsement shall be \$50.00.

Alta Endorsement Form 15 (Non-Imputation-Full Equity Transfer) (E-9658) (10/22/03)

The Alta 15 endorsement is designed to be issued with a policy insuring the record title holder, where the investors are acquiring ownership of that record title holder. The endorsement contemplates acquisition of the full interest in the "insured" under the policy. The endorsement is designed for issuance with an Owner's Policy showing the titleholder as the insured, since it relates to action, inaction or knowledge as of Date of Policy. The endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the named parties, all as more fully set forth in the Non-Imputation endorsement.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

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STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS

Alta Endorsement Form 15.1 (Non-Imputation-Additional Insured) (E-9659) (10/22/03)

The Alta 15.1 endorsement is particularly designed to be issued after the Date of Policy and to show the new investor as an additional insured. The Alta 15.1 contemplates acquisition of an interest in the "insured" under the policy and adds an "additional insured"(new investor) by the endorsement. This endorsement contemplates that the additional insured will not acquire 100% of the record title holder. The endorsement is designed for issuance with an Owner's policy. Like the Alta 15 endorsement, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 15.2 (Non-Imputation-Partial Equity Transfer) (E-9660) (10/22/03)

The Alta 15.2 endorsement is designed to be issued in connection with a separate title policy to the new investor in the record title holder. The endorsement contemplates acquisition of an interest in the existing (partnership, limited liability company or corporation) owner and names the incoming (new investor) member, partner or shareholder in its own policy. The endorsement is designed for issuance with a new Owner policy. Like the Alta 15 and 15.1, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 16 (Mezzanine Financing) (E-9661) (10/22/03)

If a lender makes a loan to an owner (direct or indirect) of an equity interest in the mortgagor/record title holder, the lender will commonly request a Mezzanine Endorsement to the Owner's Policy. The Mezzanine Lender does not secure a mortgage on the land, or a Loan Policy, but does secure title insurance by a Mezzanine Endorsement to the Owner's Policy. The Mezzanine endorsement makes the Mezzanine Lender an assignee of payments under the Owner's Policy not to exceed the debt owed to the Mezzanine Lender. The endorsement does not name the Mezzanine Lender as an additional insured by paragraph two of the endorsement. The endorsement may be issued simultaneously with or after the Date of the Owner Policy.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 17 (Access and Entry) (E-9662) (10/22/03)

The Alta 17 endorsement when attached to an Owner's or Lenders Policy insures specific access to and from a physically open street or streets. This endorsement specifically refers to the street providing actual access, and insures the legal right of access along existing curb cuts or entries. The endorsement insures: (1) that the land abuts a named Street, (2) that the Street is physically open and publicly maintained, (3) that the land has actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the abutting Street.

There is no charge for this endorsement.

STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS

Alta Endorsement Form 17.1 (Indirect Access and Entry) (E-9668) (01/17/04)

The Alta 17.1 endorsement when attached to an Owner's or Lender's Policy insures access via an easement, to a physically open street or streets. The Endorsement insures: (1) that the insured easement provides access to a named Street, (2) that the Street is physically open and publicly maintained, (3) that the easement provides actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the Street abutting the easement. There is no charge for this endorsement.

Alta Endorsement Form 18 (Single Tax Parcel) (E-9663) (10/22/03)

The Alta 18 endorsement when attached to an Owner's or Lender's Policy insures that the land (consisting of one parcel) is taxed as a separate tax parcel. It insures against loss if the land is taxed as part of a larger parcel or fails to constitute a separate tax parcel. There is no charge for this endorsement.

Alta Endorsement Form 18.1 (Multiple Tax Parcels) (E-9664) (10/22/03)

The Alta 18.1 endorsement when attached to an Owner's or Lender's Policy insures against loss if (1) the parcels are not assessed for real estate tax purposes as the Tax Identification Numbers, (2) the parcels are taxed with any other land, or (3) the easements, if any, described in Schedule A can be cut off by non-payment of real estate taxes or assessments against the servient estate. This endorsement is issued if the land consist only of multiple tax parcels. There is no charge for this endorsement.

Alta Endorsement Form 19 (Contiguity-Multiple Parcels) (E-9665) (10/22/03)

The Alta 19 endorsement when attached to an Owner's or Lender's Policy insures that two or more insured parcels are contiguous along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured contiguous boundary lines. The endorsement is issued where the contiguous tracts are insured by the policy. The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

Alta Endorsement Form 19.1 (Contiguity-Single Parcel) (E-9666) (10/22/03)

The Alta 19.1 endorsement when attached to an Owner's or Lender's Policy insures that the insured parcel is contiguous to another, uninsured parcel of land along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured parcel and the other, uninsured parcel. Typically, both parcels would be owned by the same owner, but would not have been acquired simultaneously. The endorsement is issued where the land is insured as contiguous to another tract that is not insured.

The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

ALTA Endorsement Form 20 (First Loss-Multiple Parcel Transactions) (E-9684)(4/19/04)

The Alta 20 endorsement when attached to a Lender's Policy provides, under certain conditions, that the amount which the insurer shall be liable to pay under the policy shall be determined without requiring maturity of the indebtedness by acceleration or otherwise. An insured lender typically will not suffer a loss under a loan policy unless the loan is in default. On a multi-site loan as described, this could cause a hardship on the borrower and lender where the loan is otherwise in good standing, but for a threatened loss. This endorsement is then used typically on commercial transactions for these types of a multi-site loan.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Endorsement Form 21 (Creditor's Rights Endorsement) (E-9685) (4/19/04)

Exclusion 4 of the 1992 ALTA Owner's Policy and Exclusion 7 of the 1992 ALTA Loan Policy are the creditors' rights exclusion. These exclusions exclude liability because the insured transaction is a fraudulent transfer or voidable preference. Many transactions do not create such a risk, such as where the financing is for purchase money or construction on the land, and where the insured mortgage is promptly recorded. In those cases where we conclude the risk is acceptable, we would issue the ALTA Endorsement 21. This endorsement when attached to an Owner's or Loan Policy does insure against a claim that the insured conveyance or mortgage is avoidable as a fraudulent transfer or voidable preference, but does not insure against loss if the insured: (a) new when it acquired any estate, interest, or mortgage shown in Schedule A that the transfer, conveyance, or mortgage was intended to hinder, delay, or defraud any creditor; or (b) is found by a court not to be a transferee or purchaser in good faith.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Short Form Commitment (006-UN) (1/17/04)

The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03) (Modified)

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. There is no rate change for the ALTA Homeowner's Policy of Title Insurance associated with this filing.

FILED

APR 20 2005

SANDY PRAEGER
Commissioner of Insurance

STEWART TITLE GUARANTY COMPANY

ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Expanded Coverage Residential Loan Policy (M-9811)

ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812)

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy (10/17/92) approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy (M-9811) and the ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812) will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

ALTA 13 (Leasehold Owner's) (E-9813) and ALTA 13.1 (Leasehold Loan) (E-9814)

ALTA 13 and ALTA 13.1 are leasehold endorsements. The ALTA 13 is to be issued in connection with an ALTA Owner's Policy while the ALTA 13.1 is to be attached to an ALTA Loan Policy. These new endorsements are designed to respond to criticism of existing Leasehold Policies and prior Leasehold endorsements. These endorsements provide improvements in protection for damages that an insured lessee or insured leasehold lender could suffer in the event of the failure of the leasehold estate.

There will be no charge for these endorsements.

EFFECTIVE

MAY 13 2002

KATHLEEN SEBELIUS
COMM. of INSURANCE

April 10, 2002

STEWART TITLE GUARANTY COMPANY

ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Residential Limited Coverage Junior Loan Policy (M-9873) and the ALTA Short Form Residential Limited Coverage Junior Loan Policy (M-9876):

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 (E-9877) or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) (E-09878) when used in connection with either policy referred to above.

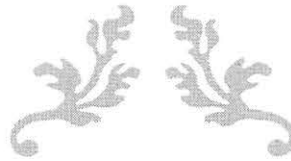
ALTA Form 11 - Modification Endorsement (E-9874)

The charge for the use of this endorsement will be \$35.00.

FILED

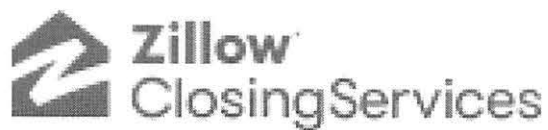
OCT 27 2020

VICKI SCHMIDT
Commissioner of Insurance



ZILLOW CLOSING SERVICES, LLC

Title, Closing and Settlement Fees and Charges for Use in the State of Kansas



AREA COVERED

FILED

OCT 27 2020

VICKI SCHMIDT
Commissioner of Insurance

The following rates apply to the entire State of Kansas.

40-952

Chapter 40.--INSURANCE

Article 9.--GENERAL PROVISIONS RELATING TO FIRE INSURANCE COMPANIES

....

(c) *For title insurance rate filing purposes, only those charges made in connection with the issuance, sale and servicing of title insurance policies or real estate transactions by title insurance companies, agencies and agents on property located in counties having a population of more than 10,000 shall be subject to filing requirements of this act. Charges made for the assumption of risk under title insurance policies which shall be construed as premium for the purposes of K.S.A. 40-252, and amendments thereto, shall include risk premium, underwriting expenses such as searching charges, examination charges, to include any such charges retained by agents of the title insurer, charges for determining insurability and every other charge related to the issuance of the title insurance policy. Services provided by agents which are not related to insurance, such as performance of real estate closings or extension of the abstract of title, may be charged but not included as premium. No provision of this act shall apply to the filing or regulation of title insurance rates other than the requirements imposed by this section.*

Every insurance agent, agency or company authorized to transact title insurance in this state shall file with the commissioner every manual of classification, rules and rates, every rating plan, every rate card and every modification of the foregoing which may be used in connection with providing title insurance or other services in connection with real estate transactions on property located in counties having a population of 10,000 or more. No charge may be made by any title insurance agent, agency or company that has not been filed with the commissioner as required by this section. Any service customarily provided by a title insurance agent or affiliated entity that is not included in the rates shall be disclosed when the rates are filed with the commissioner.

Please note that the Closing and Settlement Fees to be used for Kansas are the Zillow Closing Services, LLC fees in Attachment 1. Any settlement fees included in the Underwriter's Filing are Underwriter's closing fees and will not be used by Zillow Closing Services, LLC unless otherwise noted and shown as Attachments 2 and 3.

NOTE: Underwriter's title rates are attached hereto as Attachment 4.

Kansas Rate and Charges Filing:
ATTACHMENT 1
Effective Upon Filing

FILED
OCT 27 2020
VICKI SCHMIDT
Commissioner of Insurance

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service	Charge
COMMERCIAL ESCROW CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	<u>\$ 1100.00</u>
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker. <i>(Rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller.)</i>	<u>\$ 700.00</u>
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker. <i>(Rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller.)</i>	<u>\$ 900.00</u>
RESIDENTIAL LOAN CLOSING Includes preparation of closing statement for a refinance of an existing loan or a new loan with no transfer of ownership.	<u>\$ 350.00</u>
BUNDLED RESIDENTIAL LOAN CLOSING For a refinance of an existing loan or a new loan with no transfer of ownership and includes: <ul style="list-style-type: none"> • The procurement of demand statements to eliminate matters affecting title • The receipt of funds and written instruction from the lender • The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions • The receipt of documents and the supervision of the procurement of signatures thereon, upon request and instructions from the lender • Wire Fees • E-document Delivery Fees • Tracking Fees • Overnight Mail Delivery Fees • One mobile notary fee (additional signing appointments will be charged at the Actual cost charged by Notary Service Provider." 	<u>\$ 475.00</u>

DOCUMENT PREPARATION when not included in closings: 1. deeds 2. mortgages, notes 3. affidavits 4. assignments, releases 5. contract for deed/option contracts 6. real estate contracts 7. escrow deposit agreements	\$ 75.00
FEEES FOR ANCILLARY SERVICES Contract for deed Seller carry back Assumption Equity purchase Exchange of property Loan closing for third party lender	<div>FILED</div> <div>OCT 27 2020</div> <div>VICKI SCHMIDT Commissioner of Insurance</div> <div>\$ 200.00</div> <div>per services provided</div>
Mobile Notary or Remote Online Notary	Actual cost charged by Notary Service Provider
FORECLOSURE COMMITMENT Commitment issued for filing foreclosure proceedings a. Do not take policy b. Do take policy	<div>\$ 350.00</div> <div>\$ 250.00</div>
LOT SALE TO BUYER (not builder) a. No policy until improvement completed b. Policy issued for cost of lot	<div>\$ 350.00</div> <div>\$ 250.00</div>
PLATTING COMMITMENT Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount	\$ 275.00
INFORMATIONAL COMMITMENT Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	\$ 250.00
CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY Issued when contract purchaser pays off contract and wants current policy showing title in his name	\$ 250.00
MECHANICS LIEN WORK OUT Obtaining lien waivers, disbursing funds to pay claimants	\$ 175.00
EXCHANGE CLOSING Closing transaction having more than one parcel of real property	\$ 500.00
DISBURSEMENT OF FUNDS No closing services but asked to disburse money	\$ 250.00

DISBURSEMENT OF FUNDS No closing services, disbursing funds and collecting signatures on documents furnished to us.	\$ 350.00 FILED
DISBURSEMENT OF FUNDS Home equity or second mortgage	\$ 145.00 OCT 27 2020
INDEMNITY DEPOSIT Held in escrow, no closing	\$ 150.00 VICKI SCHWARTZ Commissioner of Insurance
OTHER (Specify) REO Real Estate Closing per side Excessive Lien Clearing, per issue (e.g. old satisfactions, Private mortgages, etc.) Short Sale Deed in Lieu Sub Escrow <ul style="list-style-type: none"> • Refinance • Refinance - Bulk accounts • REO • All other transactions 	\$ 625.00 \$ 100.00 \$ 950.00 \$ 250.00 \$ 75.00 \$ 45.00 \$ 75.00 \$ 125.00

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 prior to quotation or being made effective.

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES
(Properties Except 1-4 Single Family Dwelling Units)

FILED

OCT 27 2020

WILLIAM SCHMIDT
Commissioner of Insurance

Unless listed below, title Fees used by Zillow Closing Services, LLC will be the rates filed by the Underwriter for all title products included in the Underwriter's filed title rates.

Service	Charge
TITLE SEARCH FEE	<u>\$175.00</u>
Refinance Transactions – All Counties	
TITLE SEARCH FEE	<u>\$350.00</u>
Purchase Transactions – All Counties	

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

FILED

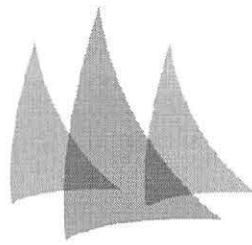
OCT 27 2020

VICKI SCHMIDT

County Commissioner of Insurance

Unless listed below, title Fees used by Zillow Closing Services, LLC will be the rates filed by the Underwriter for all title products included in the Underwriter's filed title rates.

Service	Charge
TITLE SEARCH FEE	<u>\$175.00</u>
Refinance Transactions – All Counties	
TITLE SEARCH FEE	<u>\$350.00</u>
Purchase Transactions – All Counties	



WESTCOR

Land Title Insurance Company®

FILED

OCT 27 2020

VICKI SCHMIDT
Commissioner of Insurance

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: September 9, 2016

Corporate Headquarters
875 Concourse Parkway South
Suite 200
Maitland, FL 32751
Toll Free: 866.629.5842

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FILED

OCT 27 2020

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AREA COVERED

FILED

The following rates apply to the entire State of Kansas.

OCT 27 2020

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

JOHN SCHMIDT
Commissioner of Insurance

LOAN POLICIES OF TITLE INSURANCE

FILED

OCT 27 2020

VICKI SCHMIDT
Commissioner of Insurance

The premiums for Loan policies of title insurance are:

	Per Thousand
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

NOTE: To compute premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	0.90

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 under the applicable bracket or brackets.

The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

AGE OF ORIGINAL LOAN	RATES
3 years or under	30% of regular rates
From 3 years to 4 years	40% of regular rates
From 4 years to 5 years	50% of regular rates
From 5 years to 6 years	60% of regular rates
From 6 years to 7 years	70% of regular rates
From 7 years to 8 years	80% of regular rates
8 years and over	100% of regular rates

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 rates shall be added the regular 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.

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The Extension Loan Rate for Loan Policies of Title Insurance is:

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and mortgage 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 mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage 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 a mortgage policy.

ALTA Residential Limited Coverage Junior Loan Policy

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25

OCT 27 2020

VICKI SCHMIDT
Commissioner of Insurance

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Re-issue Rate for Owner's or Leasehold Policies is:

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on 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 equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased 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 "1" hereof.

**MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE
MORTGAGE MODIFICATION POLICY**

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From Rate

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

FILED

OCT 27 2020

VICKI SCHMIDT
Commissioner of Insurance

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

BULK CENTRALIZED REFINANCE RATES

BULK CENTRALIZED REFINANCE RATE (100 order minimum)

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

1. The loan is not in excess of \$2,000,000
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 Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. 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&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

BULK CENTRALIZED REFINANCE RATE (300 order minimum)

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

1. The loan is not in excess of \$2,000,000.00
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 Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. 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&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **three hundred (300)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050

Rates include customarily issued endorsements.

OTHER

Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.

Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

FILED
OCT 27 2020
VICKI SCHMIDT
Commissioner of 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 prior to quotation or being made effective.

OCT 27 2020

FILED
VICTORIA SCHMIDT
Commissioner of Insurance

TRANSMITTAL MEMORANDUM

DATE: October 22, 2020

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

TO: Kansas Insurance Department
420 S.W. 9th 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: Zillow Closing Services, LLC
Kansas License ID Number: 841750721-000
Amended Rate Filing

Dear Mr. Norman:

Please find enclosed the following documents:

1. Amended Title Insurance Rate Filing, using title insurance rates for the following underwriter(s):
 - a. Westcor Land Title Insurance Company.
2. Redline Title Insurance Escrow Rates, showing changes to rates.

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

Thank you for your assistance.

RECEIVED

OCT 27 2020

KANSAS INSURANCE DEPT.

FILED

JUL 27 2020

VICKI SCHMIDT
Commissioner of Insurance



ZILLOW CLOSING SERVICES, LLC

Title, Closing and Settlement Fees and Charges for Use in the State of Kansas



AREA COVERED

The following rates apply to the entire State of Kansas.

40-952

Chapter 40.--INSURANCE

Article 9.--GENERAL PROVISIONS RELATING TO FIRE INSURANCE COMPANIES

....

(c) For title insurance rate filing purposes, only those charges made in connection with the issuance, sale and servicing of title insurance policies or real estate transactions by title insurance companies, agencies and agents on property located in counties having a population of more than 10,000 shall be subject to filing requirements of this act. Charges made for the assumption of risk under title insurance policies which shall be construed as premium for the purposes of K.S.A. 40-252, and amendments thereto, shall include risk premium, underwriting expenses such as searching charges, examination charges, to include any such charges retained by agents of the title insurer, charges for determining insurability and every other charge related to the issuance of the title insurance policy. Services provided by agents which are not related to insurance, such as performance of real estate closings or extension of the abstract of title, may be charged but not included as premium. No provision of this act shall apply to the filing or regulation of title insurance rates other than the requirements imposed by this section.

Every insurance agent, agency or company authorized to transact title insurance in this state shall file with the commissioner every manual of classification, rules and rates, every rating plan, every rate card and every modification of the foregoing which may be used in connection with providing title insurance or other services in connection with real estate transactions on property located in counties having a population of 10,000 or more. No charge may be made by any title insurance agent, agency or company that has not been filed with the commissioner as required by this section. Any service customarily provided by a title insurance agent or affiliated entity that is not included in the rates shall be disclosed when the rates are filed with the commissioner.

Please note that the Closing and Settlement Fees to be used for Kansas are the Zillow Closing Services, LLC fees in Attachment 1. Any settlement fees included in the Underwriter's Filing are Underwriter's closing fees and will not be used by Zillow Closing Services, LLC unless otherwise noted and shown as Attachments 2 and 3.

NOTE: Underwriter's title rates are attached hereto as Attachment 4.

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JUL 27 2020

VICKI SCHMIDT
Commissioner of Insurance

Kansas Rate and Charges Filing:
ATTACHMENT 1
Effective Upon Filing

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JUL 27 2020

VICKI SCHMIDT
Commissioner of Insurance

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service	Charge
COMMERCIAL ESCROW CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	<u>\$ 1100.00</u>
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker. <i>(Rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller.)</i>	<u>\$ 700.00</u>
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker. <i>(Rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller.)</i>	<u>\$ 900.00</u>
RESIDENTIAL LOAN CLOSING Includes preparation of closing statement for a refinance of an existing loan or a new loan with no transfer of ownership.	<u>\$ 500.00</u>
DOCUMENT PREPARATION when not included in closings: <ol style="list-style-type: none"> 1. deeds 2. mortgages, notes 3. affidavits 4. assignments, releases 5. contract for deed/option contracts 6. real estate contracts 7. escrow deposit agreements 	<u>\$ 75.00</u>
FEES FOR ANCILLARY SERVICES Contract for deed Seller carry back Assumption Equity purchase Exchange of property Loan closing for third party lender	<u>\$ 200.00</u> per services provided

Mobile Notary or Remote Online Notary	Actual cost charged by Notary Service Provider
FORECLOSURE COMMITMENT Commitment issued for filing foreclosure proceedings a. Do not take policy b. Do take policy	<div>FILED</div> <div>JUL 27 2020</div> <div>\$ 350.00</div> <div>\$ 250.00</div>
LOT SALE TO BUYER (not builder) a. No policy until improvement completed b. Policy issued for cost of lot	<div>VICKI SCHMIDT</div> <div>Commissioner of Insurance</div> <div>\$ 350.00</div> <div>\$ 250.00</div>
PLATTING COMMITMENT Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount	\$ 275.00
INFORMATIONAL COMMITMENT Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	\$ 250.00
CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY Issued when contract purchaser pays off contract and wants current policy showing title in his name	\$ 250.00
MECHANICS LIEN WORK OUT Obtaining lien waivers, disbursing funds to pay claimants	\$ 175.00
EXCHANGE CLOSING Closing transaction having more than one parcel of real property	\$ 500.00
DISBURSEMENT OF FUNDS No closing services but asked to disburse money	\$ 250.00
DISBURSEMENT OF FUNDS No closing services, disbursing funds and collecting signatures on documents furnished to us.	\$ 350.00
DISBURSEMENT OF FUNDS Home equity or second mortgage	\$ 145.00
INDEMNITY DEPOSIT Held in escrow, no closing	\$ 150.00
OTHER (Specify) REO Real Estate Closing per side Excessive Lien Clearing, per issue (e.g. old satisfactions, Private mortgages, etc.) Short Sale Deed in Lieu Sub Escrow <ul style="list-style-type: none"> Refinance Refinance - Bulk accounts REO All other transactions 	<div>\$ 625.00</div> <div>\$ 100.00</div> <div>\$ 950.00</div> <div>\$ 250.00</div> <div>\$ 75.00</div> <div>\$ 45.00</div> <div>\$ 75.00</div> <div>\$ 125.00</div>

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

FILED

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.

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Commissioner of Insurance

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.

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES
(Properties Except 1-4 Single Family Dwelling Units)

FILED

JUL 27 2020

VICKI SCHMIDT
Commissioner of Insurance

Unless listed below, title Fees used by Zillow Closing Services, LLC will be the rates filed by the Underwriter for all title products included in the Underwriter's filed title rates.

Service	Charge
TITLE SEARCH FEE	<u>\$175.00</u>
Refinance Transactions – All Counties	
TITLE SEARCH FEE	<u>\$350.00</u>
Purchase Transactions – All Counties	

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

Unless listed below, title Fees used by Zillow Closing Services, LLC will be the rates filed by the Underwriter for all title products included in the Underwriter's filed title rates.

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Service	Charge
TITLE SEARCH FEE	<u>\$175.00</u>
Refinance Transactions – All Counties	
TITLE SEARCH FEE	<u>\$350.00</u>
Purchase Transactions – All Counties	



WESTCOR

Land Title Insurance Company®

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Commissioner of Insurance

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: September 9, 2016

Corporate Headquarters
875 Concourse Parkway South
Suite 200
Maitland, FL 32751
Toll Free: 866.629.5842

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AREA COVERED

The following rates apply to the entire State of Kansas.

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

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LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

	Per Thousand
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

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Commissioner of Insurance

NOTE: To compute premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	0.90

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 under the applicable bracket or brackets.

The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

AGE OF ORIGINAL LOAN	RATES
3 years or under	30% of regular rates
From 3 years to 4 years	40% of regular rates
From 4 years to 5 years	50% of regular rates
From 5 years to 6 years	60% of regular rates
From 6 years to 7 years	70% of regular rates
From 7 years to 8 years	80% of regular rates
8 years and over	100% of regular rates

Attachment 4

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 rates shall be added the regular 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.

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The Extension Loan Rate for Loan Policies of Title Insurance is:

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and mortgage 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 mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage 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 a mortgage policy.

ALTA Residential Limited Coverage Junior Loan Policy

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25

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Commissioner of Insurance

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Re-issue Rate for Owner's or Leasehold Policies is:

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on 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 equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be

Attachment 4

charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.

**MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE
MORTGAGE MODIFICATION POLICY**

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From 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

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Commissioner of Insurance

BULK CENTRALIZED REFINANCE RATES

BULK CENTRALIZED REFINANCE RATE (100 order minimum)

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

1. The loan is not in excess of \$2,000,000
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 Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. 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&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

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Commissioner of Insurance

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BULK CENTRALIZED REFINANCE RATE (300 order minimum)

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

1. The loan is not in excess of \$2,000,000.00
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 Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. 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&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **three hundred (300)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050

Rates include customarily issued endorsements.

OTHER

Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.

Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

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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 prior to quotation or being made effective.

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Westcor Kansas Rates

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Liability up to and including	Basic Loan Rate	Reissure Loan Rate	Basic Owner/Leasehold Rate	Reissure Owner/Leasehold Rate	Liability up to and including	Basic Loan Rate	Reissure Loan Rate	Basic Owner/Leasehold Rate	Reissure Owner/Leasehold Rate	Liability up to and including	Basic Loan Rate	Reissure Loan Rate	Basic Owner/Leasehold Rate	Reissure Owner/Leasehold Rate
1,000.00	2.50	1.50	3.50	10.00	40,000.00	100.00	60.00	140.00	84.00	79,000.00	183.00	109.80	262.00	157.20
2,000.00	5.00	3.00	7.00	10.00	41,000.00	102.50	61.50	143.50	86.10	80,000.00	185.00	111.00	265.00	159.00
3,000.00	7.50	4.50	10.50	10.00	42,000.00	105.00	63.00	147.00	88.20	81,000.00	187.00	112.20	268.00	160.80
4,000.00	10.00	6.00	14.00	10.00	43,000.00	107.50	64.50	150.50	90.30	82,000.00	189.00	113.40	271.00	162.60
5,000.00	12.50	7.50	17.50	10.50	44,000.00	110.00	66.00	154.00	92.40	83,000.00	191.00	114.60	274.00	164.40
6,000.00	15.00	9.00	21.00	12.60	45,000.00	112.50	67.50	157.50	94.50	84,000.00	193.00	115.80	277.00	166.20
7,000.00	17.50	10.50	24.50	14.70	46,000.00	115.00	69.00	161.00	96.60	85,000.00	195.00	117.00	280.00	168.00
8,000.00	20.00	12.00	28.00	16.80	47,000.00	117.50	70.50	164.50	98.70	86,000.00	197.00	118.20	283.00	169.80
9,000.00	22.50	13.50	31.50	18.90	48,000.00	120.00	72.00	168.00	100.80	87,000.00	199.00	119.40	286.00	171.60
10,000.00	25.00	15.00	35.00	21.00	49,000.00	122.50	73.50	171.50	102.90	88,000.00	201.00	120.60	289.00	173.40
11,000.00	27.50	16.50	38.50	23.10	50,000.00	125.00	75.00	175.00	105.00	89,000.00	203.00	121.80	292.00	175.20
12,000.00	30.00	18.00	42.00	25.20	51,000.00	127.00	76.20	178.00	106.80	90,000.00	205.00	123.00	295.00	177.00
13,000.00	32.50	19.50	45.50	27.30	52,000.00	129.00	77.40	181.00	108.60	91,000.00	207.00	124.20	298.00	178.80
14,000.00	35.00	21.00	49.00	29.40	53,000.00	131.00	78.60	184.00	110.40	92,000.00	209.00	125.40	301.00	180.60
15,000.00	37.50	22.50	52.50	31.50	54,000.00	133.00	79.80	187.00	112.20	93,000.00	211.00	126.60	304.00	182.40
16,000.00	40.00	24.00	56.00	33.60	55,000.00	135.00	81.00	190.00	114.00	94,000.00	213.00	127.80	307.00	184.20
17,000.00	42.50	25.50	59.50	35.70	56,000.00	137.00	82.20	193.00	115.80	95,000.00	215.00	129.00	310.00	186.00
18,000.00	45.00	27.00	63.00	37.80	57,000.00	139.00	83.40	196.00	117.60	96,000.00	217.00	130.20	313.00	187.80
19,000.00	47.50	28.50	66.50	39.90	58,000.00	141.00	84.60	199.00	119.40	97,000.00	219.00	131.40	316.00	189.60
20,000.00	50.00	30.00	70.00	42.00	59,000.00	143.00	85.80	202.00	121.20	98,000.00	221.00	132.60	319.00	191.40
21,000.00	52.50	31.50	73.50	44.10	60,000.00	145.00	87.00	205.00	123.00	99,000.00	223.00	133.80	322.00	193.20
22,000.00	55.00	33.00	77.00	46.20	61,000.00	147.00	88.20	208.00	124.80	100,000.00	225.00	135.00	325.00	195.00
23,000.00	57.50	34.50	80.50	48.30	62,000.00	149.00	89.40	211.00	126.60	101,000.00	226.75	136.05	327.00	196.20
24,000.00	60.00	36.00	84.00	50.40	63,000.00	151.00	90.60	214.00	128.40	102,000.00	228.50	137.10	329.00	197.40
25,000.00	62.50	37.50	87.50	52.50	64,000.00	153.00	91.80	217.00	130.20	103,000.00	230.25	138.15	331.00	198.60
26,000.00	65.00	39.00	91.00	54.60	65,000.00	155.00	93.00	220.00	132.00	104,000.00	232.00	139.20	333.00	199.80
27,000.00	67.50	40.50	94.50	56.70	66,000.00	157.00	94.20	223.00	133.80	105,000.00	233.75	140.25	335.00	201.00
28,000.00	70.00	42.00	98.00	58.80	67,000.00	159.00	95.40	226.00	135.60	106,000.00	235.50	141.30	337.00	202.20
29,000.00	72.50	43.50	101.50	60.90	68,000.00	161.00	96.60	229.00	137.40	107,000.00	237.25	142.35	339.00	203.40
30,000.00	75.00	45.00	105.00	63.00	69,000.00	163.00	97.80	232.00	139.20	108,000.00	239.00	143.40	341.00	204.60
31,000.00	77.50	46.50	108.50	65.10	70,000.00	165.00	99.00	235.00	141.00	109,000.00	240.75	144.45	343.00	205.80
32,000.00	80.00	48.00	112.00	67.20	71,000.00	167.00	100.20	238.00	142.80	110,000.00	242.50	145.50	345.00	207.00
33,000.00	82.50	49.50	115.50	69.30	72,000.00	169.00	101.40	241.00	144.60	111,000.00	244.25	146.55	347.00	208.20
34,000.00	85.00	51.00	119.00	71.40	73,000.00	171.00	102.60	244.00	146.40	112,000.00	246.00	147.60	349.00	209.40
35,000.00	87.50	52.50	122.50	73.50	74,000.00	173.00	103.80	247.00	148.20	113,000.00	247.75	148.65	351.00	210.60
36,000.00	90.00	54.00	126.00	75.60	75,000.00	175.00	105.00	250.00	150.00	114,000.00	249.50	149.70	353.00	211.80
37,000.00	92.50	55.50	129.50	77.70	76,000.00	177.00	106.20	253.00	151.80	115,000.00	251.25	150.75	355.00	213.00
38,000.00	95.00	57.00	133.00	79.80	77,000.00	179.00	107.40	256.00	153.60	116,000.00	253.00	151.80	357.00	214.20
39,000.00	97.50	58.50	136.50	81.90	78,000.00	181.00	108.60	259.00	155.40	117,000.00	254.75	152.85	359.00	215.40

Attachment 4

FILED

JUL 27 2020

VICKY SCHMIDT

Commissioner of Insurance

Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate
118,000.00	256.50	153.90	361.00	216.60	160,000.00	330.00	198.00	445.00	267.00	202,000.00	403.50	242.10	529.00	317.40
119,000.00	258.25	154.95	363.00	217.80	161,000.00	331.75	199.05	447.00	268.20	203,000.00	405.25	243.15	531.00	318.60
120,000.00	260.00	156.00	365.00	219.00	162,000.00	333.50	200.10	449.00	269.40	204,000.00	407.00	244.20	533.00	319.80
121,000.00	261.75	157.05	367.00	220.20	163,000.00	335.25	201.15	451.00	270.60	205,000.00	408.75	245.25	535.00	321.00
122,000.00	263.50	158.10	369.00	221.40	164,000.00	337.00	202.20	453.00	271.80	206,000.00	410.50	246.30	537.00	322.20
123,000.00	265.25	159.15	371.00	222.60	165,000.00	338.75	203.25	455.00	273.00	207,000.00	412.25	247.35	539.00	323.40
124,000.00	267.00	160.20	373.00	223.80	166,000.00	340.50	204.30	457.00	274.20	208,000.00	414.00	248.40	541.00	324.60
125,000.00	268.75	161.25	375.00	225.00	167,000.00	342.25	205.35	459.00	275.40	209,000.00	415.75	249.45	543.00	325.80
126,000.00	270.50	162.30	377.00	226.20	168,000.00	344.00	206.40	461.00	276.60	210,000.00	417.50	250.50	545.00	327.00
127,000.00	272.25	163.35	379.00	227.40	169,000.00	345.75	207.45	463.00	277.80	211,000.00	419.25	251.55	547.00	328.20
128,000.00	274.00	164.40	381.00	228.60	170,000.00	347.50	208.50	465.00	279.00	212,000.00	421.00	252.60	549.00	329.40
129,000.00	275.75	165.45	383.00	229.80	171,000.00	349.25	209.55	467.00	280.20	213,000.00	422.75	253.65	551.00	330.60
130,000.00	277.50	166.50	385.00	231.00	172,000.00	351.00	210.60	469.00	281.40	214,000.00	424.50	254.70	553.00	331.80
131,000.00	279.25	167.55	387.00	232.20	173,000.00	352.75	211.65	471.00	282.60	215,000.00	426.25	255.75	555.00	333.00
132,000.00	281.00	168.60	389.00	233.40	174,000.00	354.50	212.70	473.00	283.80	216,000.00	428.00	256.80	557.00	334.20
133,000.00	282.75	169.65	391.00	234.60	175,000.00	356.25	213.75	475.00	285.00	217,000.00	429.75	257.85	559.00	335.40
134,000.00	284.50	170.70	393.00	235.80	176,000.00	358.00	214.80	477.00	286.20	218,000.00	431.50	258.90	561.00	336.60
135,000.00	286.25	171.75	395.00	237.00	177,000.00	359.75	215.85	479.00	287.40	219,000.00	433.25	259.95	563.00	337.80
136,000.00	288.00	172.80	397.00	238.20	178,000.00	361.50	216.90	481.00	288.60	220,000.00	435.00	261.00	565.00	339.00
137,000.00	289.75	173.85	399.00	239.40	179,000.00	363.25	217.95	483.00	289.80	221,000.00	436.75	262.05	567.00	340.20
138,000.00	291.50	174.90	401.00	240.60	180,000.00	365.00	219.00	485.00	291.00	222,000.00	438.50	263.10	569.00	341.40
139,000.00	293.25	175.95	403.00	241.80	181,000.00	366.75	220.05	487.00	292.20	223,000.00	440.25	264.15	571.00	342.60
140,000.00	295.00	177.00	405.00	243.00	182,000.00	368.50	221.10	489.00	293.40	224,000.00	442.00	265.20	573.00	343.80
141,000.00	296.75	178.05	407.00	244.20	183,000.00	370.25	222.15	491.00	294.60	225,000.00	443.75	266.25	575.00	345.00
142,000.00	298.50	179.10	409.00	245.40	184,000.00	372.00	223.20	493.00	295.80	226,000.00	445.50	267.30	577.00	346.20
143,000.00	300.25	180.15	411.00	246.60	185,000.00	373.75	224.25	495.00	297.00	227,000.00	447.25	268.35	579.00	347.40
144,000.00	302.00	181.20	413.00	247.80	186,000.00	375.50	225.30	497.00	298.20	228,000.00	449.00	269.40	581.00	348.60
145,000.00	303.75	182.25	415.00	249.00	187,000.00	377.25	226.35	499.00	299.40	229,000.00	450.75	270.45	583.00	349.80
146,000.00	305.50	183.30	417.00	250.20	188,000.00	379.00	227.40	501.00	300.60	230,000.00	452.50	271.50	585.00	351.00
147,000.00	307.25	184.35	419.00	251.40	189,000.00	380.75	228.45	503.00	301.80	231,000.00	454.25	272.55	587.00	352.20
148,000.00	309.00	185.40	421.00	252.60	190,000.00	382.50	229.50	505.00	303.00	232,000.00	456.00	273.60	589.00	353.40
149,000.00	310.75	186.45	423.00	253.80	191,000.00	384.25	230.55	507.00	304.20	233,000.00	457.75	274.65	591.00	354.60
150,000.00	312.50	187.50	425.00	255.00	192,000.00	386.00	231.60	509.00	305.40	234,000.00	459.50	275.70	593.00	355.80
151,000.00	314.25	188.55	427.00	256.20	193,000.00	387.75	232.65	511.00	306.60	235,000.00	461.25	276.75	595.00	357.00
152,000.00	316.00	189.60	429.00	257.40	194,000.00	389.50	233.70	513.00	307.80	236,000.00	463.00	277.80	597.00	358.20
153,000.00	317.75	190.65	431.00	258.60	195,000.00	391.25	234.75	515.00	309.00	237,000.00	464.75	278.85	599.00	359.40
154,000.00	319.50	191.70	433.00	259.80	196,000.00	393.00	235.80	517.00	310.20	238,000.00	466.50	279.90	601.00	360.60
155,000.00	321.25	192.75	435.00	261.00	197,000.00	394.75	236.85	519.00	311.40	239,000.00	468.25	280.95	603.00	361.80
156,000.00	323.00	193.80	437.00	262.20	198,000.00	396.50	237.90	521.00	312.60	240,000.00	470.00	282.00	605.00	363.00
157,000.00	324.75	194.85	439.00	263.40	199,000.00	398.25	238.95	523.00	313.80	241,000.00	471.75	283.05	607.00	364.20
158,000.00	326.50	195.90	441.00	264.60	200,000.00	400.00	240.00	525.00	315.00	242,000.00	473.50	284.10	609.00	365.40
159,000.00	328.25	196.95	443.00	265.80	201,000.00	401.75	241.05	527.00	316.20	243,000.00	475.25	285.15	611.00	366.60

Attachment 4

FILED
JUL 27 2020
VICKI SCHMIDT
Commissioner of Insurance

Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leasehold Rate	Reissue Owner/Leasehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leasehold Rate	Reissue Owner/Leasehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leasehold Rate	Reissue Owner/Leasehold Rate
244,000.00	477.00	286.20	613.00	367.80	286,000.00	550.50	330.30	697.00	418.20	328,000.00	624.00	374.40	781.00	468.60
245,000.00	478.75	287.25	615.00	369.00	287,000.00	552.25	331.35	699.00	419.40	329,000.00	625.75	375.45	783.00	469.80
246,000.00	480.50	288.30	617.00	370.20	288,000.00	554.00	332.40	701.00	420.60	330,000.00	627.50	376.50	785.00	471.00
247,000.00	482.25	289.35	619.00	371.40	289,000.00	555.75	333.45	703.00	421.80	331,000.00	629.25	377.55	787.00	472.20
248,000.00	484.00	290.40	621.00	372.60	290,000.00	557.50	334.50	705.00	423.00	332,000.00	631.00	378.60	789.00	473.40
249,000.00	485.75	291.45	623.00	373.80	291,000.00	559.25	335.55	707.00	424.20	333,000.00	632.75	379.65	791.00	474.60
250,000.00	487.50	292.50	625.00	375.00	292,000.00	561.00	336.60	709.00	425.40	334,000.00	634.50	380.70	793.00	475.80
251,000.00	489.25	293.55	627.00	376.20	293,000.00	562.75	337.65	711.00	426.60	335,000.00	636.25	381.75	795.00	477.00
252,000.00	491.00	294.60	629.00	377.40	294,000.00	564.50	338.70	713.00	427.80	336,000.00	638.00	382.80	797.00	478.20
253,000.00	492.75	295.65	631.00	378.60	295,000.00	566.25	339.75	715.00	429.00	337,000.00	639.75	383.85	799.00	479.40
254,000.00	494.50	296.70	633.00	379.80	296,000.00	568.00	340.80	717.00	430.20	338,000.00	641.50	384.90	801.00	480.60
255,000.00	496.25	297.75	635.00	381.00	297,000.00	569.75	341.85	719.00	431.40	339,000.00	643.25	385.95	803.00	481.80
256,000.00	498.00	298.80	637.00	382.20	298,000.00	571.50	342.90	721.00	432.60	340,000.00	645.00	387.00	805.00	483.00
257,000.00	499.75	299.85	639.00	383.40	299,000.00	573.25	343.95	723.00	433.80	341,000.00	646.75	388.05	807.00	484.20
258,000.00	501.50	300.90	641.00	384.60	300,000.00	575.00	345.00	725.00	435.00	342,000.00	648.50	389.10	809.00	485.40
259,000.00	503.25	301.95	643.00	385.80	301,000.00	576.75	346.05	727.00	436.20	343,000.00	650.25	390.15	811.00	486.60
260,000.00	505.00	303.00	645.00	387.00	302,000.00	578.50	347.10	729.00	437.40	344,000.00	652.00	391.20	813.00	487.80
261,000.00	506.75	304.05	647.00	388.20	303,000.00	580.25	348.15	731.00	438.60	345,000.00	653.75	392.25	815.00	489.00
262,000.00	508.50	305.10	649.00	389.40	304,000.00	582.00	349.20	733.00	439.80	346,000.00	655.50	393.30	817.00	490.20
263,000.00	510.25	306.15	651.00	390.60	305,000.00	583.75	350.25	735.00	441.00	347,000.00	657.25	394.35	819.00	491.40
264,000.00	512.00	307.20	653.00	391.80	306,000.00	585.50	351.30	737.00	442.20	348,000.00	659.00	395.40	821.00	492.60
265,000.00	513.75	308.25	655.00	393.00	307,000.00	587.25	352.35	739.00	443.40	349,000.00	660.75	396.45	823.00	493.80
266,000.00	515.50	309.30	657.00	394.20	308,000.00	589.00	353.40	741.00	444.60	350,000.00	662.50	397.50	825.00	495.00
267,000.00	517.25	310.35	659.00	395.40	309,000.00	590.75	354.45	743.00	445.80	351,000.00	664.25	398.55	827.00	496.20
268,000.00	519.00	311.40	661.00	396.60	310,000.00	592.50	355.50	745.00	447.00	352,000.00	666.00	399.60	829.00	497.40
269,000.00	520.75	312.45	663.00	397.80	311,000.00	594.25	356.55	747.00	448.20	353,000.00	667.75	400.65	831.00	498.60
270,000.00	522.50	313.50	665.00	399.00	312,000.00	596.00	357.60	749.00	449.40	354,000.00	669.50	401.70	833.00	499.80
271,000.00	524.25	314.55	667.00	400.20	313,000.00	597.75	358.65	751.00	450.60	355,000.00	671.25	402.75	835.00	501.00
272,000.00	526.00	315.60	669.00	401.40	314,000.00	599.50	359.70	753.00	451.80	356,000.00	673.00	403.80	837.00	502.20
273,000.00	527.75	316.65	671.00	402.60	315,000.00	601.25	360.75	755.00	453.00	357,000.00	674.75	404.85	839.00	503.40
274,000.00	529.50	317.70	673.00	403.80	316,000.00	603.00	361.80	757.00	454.20	358,000.00	676.50	405.90	841.00	504.60
275,000.00	531.25	318.75	675.00	405.00	317,000.00	604.75	362.85	759.00	455.40	359,000.00	678.25	406.95	843.00	505.80
276,000.00	533.00	319.80	677.00	406.20	318,000.00	606.50	363.90	761.00	456.60	360,000.00	680.00	408.00	845.00	507.00
277,000.00	534.75	320.85	679.00	407.40	319,000.00	608.25	364.95	763.00	457.80	361,000.00	681.75	409.05	847.00	508.20
278,000.00	536.50	321.90	681.00	408.60	320,000.00	610.00	366.00	765.00	459.00	362,000.00	683.50	410.10	849.00	509.40
279,000.00	538.25	322.95	683.00	409.80	321,000.00	611.75	367.05	767.00	460.20	363,000.00	685.25	411.15	851.00	510.60
280,000.00	540.00	324.00	685.00	411.00	322,000.00	613.50	368.10	769.00	461.40	364,000.00	687.00	412.20	853.00	511.80
281,000.00	541.75	325.05	687.00	412.20	323,000.00	615.25	369.15	771.00	462.60	365,000.00	688.75	413.25	855.00	513.00
282,000.00	543.50	326.10	689.00	413.40	324,000.00	617.00	370.20	773.00	463.80	366,000.00	690.50	414.30	857.00	514.20
283,000.00	545.25	327.15	691.00	414.60	325,000.00	618.75	371.25	775.00	465.00	367,000.00	692.25	415.35	859.00	515.40
284,000.00	547.00	328.20	693.00	415.80	326,000.00	620.50	372.30	777.00	466.20	368,000.00	694.00	416.40	861.00	516.60
285,000.00	548.75	329.25	695.00	417.00	327,000.00	622.25	373.35	779.00	467.40	369,000.00	695.75	417.45	863.00	517.80

Attachment 4

Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate
370,000.00	697.50	418.50	865.00	519.00	412,000.00	771.00	462.60	949.00	569.40	454,000.00	844.50	506.70	1,033.00	619.80
371,000.00	699.25	419.55	867.00	520.20	413,000.00	772.75	463.65	951.00	570.60	455,000.00	846.25	507.75	1,035.00	621.00
372,000.00	701.00	420.60	869.00	521.40	414,000.00	774.50	464.70	953.00	571.80	456,000.00	848.00	508.80	1,037.00	622.20
373,000.00	702.75	421.65	871.00	522.60	415,000.00	776.25	465.75	955.00	573.00	457,000.00	849.75	509.85	1,039.00	623.40
374,000.00	704.50	422.70	873.00	523.80	416,000.00	778.00	466.80	957.00	574.20	458,000.00	851.50	510.90	1,041.00	624.60
375,000.00	706.25	423.75	875.00	525.00	417,000.00	779.75	467.85	959.00	575.40	459,000.00	853.25	511.95	1,043.00	625.80
376,000.00	708.00	424.80	877.00	526.20	418,000.00	781.50	468.90	961.00	576.60	460,000.00	855.00	513.00	1,045.00	627.00
377,000.00	709.75	425.85	879.00	527.40	419,000.00	783.25	469.95	963.00	577.80	461,000.00	856.75	514.05	1,047.00	628.20
378,000.00	711.50	426.90	881.00	528.60	420,000.00	785.00	471.00	965.00	579.00	462,000.00	858.50	515.10	1,049.00	629.40
379,000.00	713.25	427.95	883.00	529.80	421,000.00	786.75	472.05	967.00	580.20	463,000.00	860.25	516.15	1,051.00	630.60
380,000.00	715.00	429.00	885.00	531.00	422,000.00	788.50	473.10	969.00	581.40	464,000.00	862.00	517.20	1,053.00	631.80
381,000.00	716.75	430.05	887.00	532.20	423,000.00	790.25	474.15	971.00	582.60	465,000.00	863.75	518.25	1,055.00	633.00
382,000.00	718.50	431.10	889.00	533.40	424,000.00	792.00	475.20	973.00	583.80	466,000.00	865.50	519.30	1,057.00	634.20
383,000.00	720.25	432.15	891.00	534.60	425,000.00	793.75	476.25	975.00	585.00	467,000.00	867.25	520.35	1,059.00	635.40
384,000.00	722.00	433.20	893.00	535.80	426,000.00	795.50	477.30	977.00	586.20	468,000.00	869.00	521.40	1,061.00	636.60
385,000.00	723.75	434.25	895.00	537.00	427,000.00	797.25	478.35	979.00	587.40	469,000.00	870.75	522.45	1,063.00	637.80
386,000.00	725.50	435.30	897.00	538.20	428,000.00	799.00	479.40	981.00	588.60	470,000.00	872.50	523.50	1,065.00	639.00
387,000.00	727.25	436.35	899.00	539.40	429,000.00	800.75	480.45	983.00	589.80	471,000.00	874.25	524.55	1,067.00	640.20
388,000.00	729.00	437.40	901.00	540.60	430,000.00	802.50	481.50	985.00	591.00	472,000.00	876.00	525.60	1,069.00	641.40
389,000.00	730.75	438.45	903.00	541.80	431,000.00	804.25	482.55	987.00	592.20	473,000.00	877.75	526.65	1,071.00	642.60
390,000.00	732.50	439.50	905.00	543.00	432,000.00	806.00	483.60	989.00	593.40	474,000.00	879.50	527.70	1,073.00	643.80
391,000.00	734.25	440.55	907.00	544.20	433,000.00	807.75	484.65	991.00	594.60	475,000.00	881.25	528.75	1,075.00	645.00
392,000.00	736.00	441.60	909.00	545.40	434,000.00	809.50	485.70	993.00	595.80	476,000.00	883.00	529.80	1,077.00	646.20
393,000.00	737.75	442.65	911.00	546.60	435,000.00	811.25	486.75	995.00	597.00	477,000.00	884.75	530.85	1,079.00	647.40
394,000.00	739.50	443.70	913.00	547.80	436,000.00	813.00	487.80	997.00	598.20	478,000.00	886.50	531.90	1,081.00	648.60
395,000.00	741.25	444.75	915.00	549.00	437,000.00	814.75	488.85	999.00	599.40	479,000.00	888.25	532.95	1,083.00	649.80
396,000.00	743.00	445.80	917.00	550.20	438,000.00	816.50	489.90	1,001.00	600.60	480,000.00	890.00	534.00	1,085.00	651.00
397,000.00	744.75	446.85	919.00	551.40	439,000.00	818.25	490.95	1,003.00	601.80	481,000.00	891.75	535.05	1,087.00	652.20
398,000.00	746.50	447.90	921.00	552.60	440,000.00	820.00	492.00	1,005.00	603.00	482,000.00	893.50	536.10	1,089.00	653.40
399,000.00	748.25	448.95	923.00	553.80	441,000.00	821.75	493.05	1,007.00	604.20	483,000.00	895.25	537.15	1,091.00	654.60
400,000.00	750.00	450.00	925.00	555.00	442,000.00	823.50	494.10	1,009.00	605.40	484,000.00	897.00	538.20	1,093.00	655.80
401,000.00	751.75	451.05	927.00	556.20	443,000.00	825.25	495.15	1,011.00	606.60	485,000.00	898.75	539.25	1,095.00	657.00
402,000.00	753.50	452.10	929.00	557.40	444,000.00	827.00	496.20	1,013.00	607.80	486,000.00	900.50	540.30	1,097.00	658.20
403,000.00	755.25	453.15	931.00	558.60	445,000.00	828.75	497.25	1,015.00	609.00	487,000.00	902.25	541.35	1,099.00	659.40
404,000.00	757.00	454.20	933.00	559.80	446,000.00	830.50	498.30	1,017.00	610.20	488,000.00	904.00	542.40	1,101.00	660.60
405,000.00	758.75	455.25	935.00	561.00	447,000.00	832.25	499.35	1,019.00	611.40	489,000.00	905.75	543.45	1,103.00	661.80
406,000.00	760.50	456.30	937.00	562.20	448,000.00	834.00	500.40	1,021.00	612.60	490,000.00	907.50	544.50	1,105.00	663.00
407,000.00	762.25	457.35	939.00	563.40	449,000.00	835.75	501.45	1,023.00	613.80	491,000.00	909.25	545.55	1,107.00	664.20
408,000.00	764.00	458.40	941.00	564.60	450,000.00	837.50	502.50	1,025.00	615.00	492,000.00	911.00	546.60	1,109.00	665.40
409,000.00	765.75	459.45	943.00	565.80	451,000.00	839.25	503.55	1,027.00	616.20	493,000.00	912.75	547.65	1,111.00	666.60
410,000.00	767.50	460.50	945.00	567.00	452,000.00	841.00	504.60	1,029.00	617.40	494,000.00	914.50	548.70	1,113.00	667.80
411,000.00	769.25	461.55	947.00	568.20	453,000.00	842.75	505.65	1,031.00	618.60	495,000.00	916.25	549.75	1,115.00	669.00

Attachment 4

Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leasehold Rate	Reissue Owner/Leasehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leasehold Rate	Reissue Owner/Leasehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leasehold Rate	Reissue Owner/Leasehold Rate
496,000.00	918.00	550.80	1,117.00	670.20	538,000.00	991.50	589.20	1,201.00	720.60	580,000.00	1,065.00	627.00	1,285.00	771.00
497,000.00	919.75	551.85	1,119.00	671.40	539,000.00	993.25	590.10	1,203.00	721.80	581,000.00	1,066.75	627.90	1,287.00	772.20
498,000.00	921.50	552.90	1,121.00	672.60	540,000.00	995.00	591.00	1,205.00	723.00	582,000.00	1,068.50	628.80	1,289.00	773.40
499,000.00	923.25	553.95	1,123.00	673.80	541,000.00	996.75	591.90	1,207.00	724.20	583,000.00	1,070.25	629.70	1,291.00	774.60
500,000.00	925.00	555.00	1,125.00	675.00	542,000.00	998.50	592.80	1,209.00	725.40	584,000.00	1,072.00	630.60	1,293.00	775.80
501,000.00	926.75	555.90	1,127.00	676.20	543,000.00	1,000.25	593.70	1,211.00	726.60	585,000.00	1,073.75	631.50	1,295.00	777.00
502,000.00	928.50	556.80	1,129.00	677.40	544,000.00	1,002.00	594.60	1,213.00	727.80	586,000.00	1,075.50	632.40	1,297.00	778.20
503,000.00	930.25	557.70	1,131.00	678.60	545,000.00	1,003.75	595.50	1,215.00	729.00	587,000.00	1,077.25	633.30	1,299.00	779.40
504,000.00	932.00	558.60	1,133.00	679.80	546,000.00	1,005.50	596.40	1,217.00	730.20	588,000.00	1,079.00	634.20	1,301.00	780.60
505,000.00	933.75	559.50	1,135.00	681.00	547,000.00	1,007.25	597.30	1,219.00	731.40	589,000.00	1,080.75	635.10	1,303.00	781.80
506,000.00	935.50	560.40	1,137.00	682.20	548,000.00	1,009.00	598.20	1,221.00	732.60	590,000.00	1,082.50	636.00	1,305.00	783.00
507,000.00	937.25	561.30	1,139.00	683.40	549,000.00	1,010.75	599.10	1,223.00	733.80	591,000.00	1,084.25	636.90	1,307.00	784.20
508,000.00	939.00	562.20	1,141.00	684.60	550,000.00	1,012.50	600.00	1,225.00	735.00	592,000.00	1,086.00	637.80	1,309.00	785.40
509,000.00	940.75	563.10	1,143.00	685.80	551,000.00	1,014.25	600.90	1,227.00	736.20	593,000.00	1,087.75	638.70	1,311.00	786.60
510,000.00	942.50	564.00	1,145.00	687.00	552,000.00	1,016.00	601.80	1,229.00	737.40	594,000.00	1,089.50	639.60	1,313.00	787.80
511,000.00	944.25	564.90	1,147.00	688.20	553,000.00	1,017.75	602.70	1,231.00	738.60	595,000.00	1,091.25	640.50	1,315.00	789.00
512,000.00	946.00	565.80	1,149.00	689.40	554,000.00	1,019.50	603.60	1,233.00	739.80	596,000.00	1,093.00	641.40	1,317.00	790.20
513,000.00	947.75	566.70	1,151.00	690.60	555,000.00	1,021.25	604.50	1,235.00	741.00	597,000.00	1,094.75	642.30	1,319.00	791.40
514,000.00	949.50	567.60	1,153.00	691.80	556,000.00	1,023.00	605.40	1,237.00	742.20	598,000.00	1,096.50	643.20	1,321.00	792.60
515,000.00	951.25	568.50	1,155.00	693.00	557,000.00	1,024.75	606.30	1,239.00	743.40	599,000.00	1,098.25	644.10	1,323.00	793.80
516,000.00	953.00	569.40	1,157.00	694.20	558,000.00	1,026.50	607.20	1,241.00	744.60	600,000.00	1,100.00	645.00	1,325.00	795.00
517,000.00	954.75	570.30	1,159.00	695.40	559,000.00	1,028.25	608.10	1,243.00	745.80	601,000.00	1,101.75	645.90	1,327.00	796.20
518,000.00	956.50	571.20	1,161.00	696.60	560,000.00	1,030.00	609.00	1,245.00	747.00	602,000.00	1,103.50	646.80	1,329.00	797.40
519,000.00	958.25	572.10	1,163.00	697.80	561,000.00	1,031.75	609.90	1,247.00	748.20	603,000.00	1,105.25	647.70	1,331.00	798.60
520,000.00	960.00	573.00	1,165.00	699.00	562,000.00	1,033.50	610.80	1,249.00	749.40	604,000.00	1,107.00	648.60	1,333.00	799.80
521,000.00	961.75	573.90	1,167.00	700.20	563,000.00	1,035.25	611.70	1,251.00	750.60	605,000.00	1,108.75	649.50	1,335.00	801.00
522,000.00	963.50	574.80	1,169.00	701.40	564,000.00	1,037.00	612.60	1,253.00	751.80	606,000.00	1,110.50	650.40	1,337.00	802.20
523,000.00	965.25	575.70	1,171.00	702.60	565,000.00	1,038.75	613.50	1,255.00	753.00	607,000.00	1,112.25	651.30	1,339.00	803.40
524,000.00	967.00	576.60	1,173.00	703.80	566,000.00	1,040.50	614.40	1,257.00	754.20	608,000.00	1,114.00	652.20	1,341.00	804.60
525,000.00	968.75	577.50	1,175.00	705.00	567,000.00	1,042.25	615.30	1,259.00	755.40	609,000.00	1,115.75	653.10	1,343.00	805.80
526,000.00	970.50	578.40	1,177.00	706.20	568,000.00	1,044.00	616.20	1,261.00	756.60	610,000.00	1,117.50	654.00	1,345.00	807.00
527,000.00	972.25	579.30	1,179.00	707.40	569,000.00	1,045.75	617.10	1,263.00	757.80	611,000.00	1,119.25	654.90	1,347.00	808.20
528,000.00	974.00	580.20	1,181.00	708.60	570,000.00	1,047.50	618.00	1,265.00	759.00	612,000.00	1,121.00	655.80	1,349.00	809.40
529,000.00	975.75	581.10	1,183.00	709.80	571,000.00	1,049.25	618.90	1,267.00	760.20	613,000.00	1,122.75	656.70	1,351.00	810.60
530,000.00	977.50	582.00	1,185.00	711.00	572,000.00	1,051.00	619.80	1,269.00	761.40	614,000.00	1,124.50	657.60	1,353.00	811.80
531,000.00	979.25	582.90	1,187.00	712.20	573,000.00	1,052.75	620.70	1,271.00	762.60	615,000.00	1,126.25	658.50	1,355.00	813.00
532,000.00	981.00	583.80	1,189.00	713.40	574,000.00	1,054.50	621.60	1,273.00	763.80	616,000.00	1,128.00	659.40	1,357.00	814.20
533,000.00	982.75	584.70	1,191.00	714.60	575,000.00	1,056.25	622.50	1,275.00	765.00	617,000.00	1,129.75	660.30	1,359.00	815.40
534,000.00	984.50	585.60	1,193.00	715.80	576,000.00	1,058.00	623.40	1,277.00	766.20	618,000.00	1,131.50	661.20	1,361.00	816.60
535,000.00	986.25	586.50	1,195.00	717.00	577,000.00	1,059.75	624.30	1,279.00	767.40	619,000.00	1,133.25	662.10	1,363.00	817.80
536,000.00	988.00	587.40	1,197.00	718.20	578,000.00	1,061.50	625.20	1,281.00	768.60	620,000.00	1,135.00	663.00	1,365.00	819.00
537,000.00	989.75	588.30	1,199.00	719.40	579,000.00	1,063.25	626.10	1,283.00	769.80	621,000.00	1,136.75	663.90	1,367.00	820.20

[illegible]

Attachment 4

Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic	Reissue	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic	Reissue	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic	Reissue
			Owner/Leas ehold Rate	Owner/Leas ehold Rate				Owner/Leas ehold Rate	Owner/Leas ehold Rate				Owner/Leas ehold Rate	Owner/Leas ehold Rate
622,000.00	1,138.50	664.80	1,369.00	821.40	664,000.00	1,212.00	702.60	1,453.00	871.80	706,000.00	1,285.50	740.40	1,537.00	922.20
623,000.00	1,140.25	665.70	1,371.00	822.60	665,000.00	1,213.75	703.50	1,455.00	873.00	707,000.00	1,287.25	741.30	1,539.00	923.40
624,000.00	1,142.00	666.60	1,373.00	823.80	666,000.00	1,215.50	704.40	1,457.00	874.20	708,000.00	1,289.00	742.20	1,541.00	924.60
625,000.00	1,143.75	667.50	1,375.00	825.00	667,000.00	1,217.25	705.30	1,459.00	875.40	709,000.00	1,290.75	743.10	1,543.00	925.80
626,000.00	1,145.50	668.40	1,377.00	826.20	668,000.00	1,219.00	706.20	1,461.00	876.60	710,000.00	1,292.50	744.00	1,545.00	927.00
627,000.00	1,147.25	669.30	1,379.00	827.40	669,000.00	1,220.75	707.10	1,463.00	877.80	711,000.00	1,294.25	744.90	1,547.00	928.20
628,000.00	1,149.00	670.20	1,381.00	828.60	670,000.00	1,222.50	708.00	1,465.00	879.00	712,000.00	1,296.00	745.80	1,549.00	929.40
629,000.00	1,150.75	671.10	1,383.00	829.80	671,000.00	1,224.25	708.90	1,467.00	880.20	713,000.00	1,297.75	746.70	1,551.00	930.60
630,000.00	1,152.50	672.00	1,385.00	831.00	672,000.00	1,226.00	709.80	1,469.00	881.40	714,000.00	1,299.50	747.60	1,553.00	931.80
631,000.00	1,154.25	672.90	1,387.00	832.20	673,000.00	1,227.75	710.70	1,471.00	882.60	715,000.00	1,301.25	748.50	1,555.00	933.00
632,000.00	1,156.00	673.80	1,389.00	833.40	674,000.00	1,229.50	711.60	1,473.00	883.80	716,000.00	1,303.00	749.40	1,557.00	934.20
633,000.00	1,157.75	674.70	1,391.00	834.60	675,000.00	1,231.25	712.50	1,475.00	885.00	717,000.00	1,304.75	750.30	1,559.00	935.40
634,000.00	1,159.50	675.60	1,393.00	835.80	676,000.00	1,233.00	713.40	1,477.00	886.20	718,000.00	1,306.50	751.20	1,561.00	936.60
635,000.00	1,161.25	676.50	1,395.00	837.00	677,000.00	1,234.75	714.30	1,479.00	887.40	719,000.00	1,308.25	752.10	1,563.00	937.80
636,000.00	1,163.00	677.40	1,397.00	838.20	678,000.00	1,236.50	715.20	1,481.00	888.60	720,000.00	1,310.00	753.00	1,565.00	939.00
637,000.00	1,164.75	678.30	1,399.00	839.40	679,000.00	1,238.25	716.10	1,483.00	889.80	721,000.00	1,311.75	753.90	1,567.00	940.20
638,000.00	1,166.50	679.20	1,401.00	840.60	680,000.00	1,240.00	717.00	1,485.00	891.00	722,000.00	1,313.50	754.80	1,569.00	941.40
639,000.00	1,168.25	680.10	1,403.00	841.80	681,000.00	1,241.75	717.90	1,487.00	892.20	723,000.00	1,315.25	755.70	1,571.00	942.60
640,000.00	1,170.00	681.00	1,405.00	843.00	682,000.00	1,243.50	718.80	1,489.00	893.40	724,000.00	1,317.00	756.60	1,573.00	943.80
641,000.00	1,171.75	681.90	1,407.00	844.20	683,000.00	1,245.25	719.70	1,491.00	894.60	725,000.00	1,318.75	757.50	1,575.00	945.00
642,000.00	1,173.50	682.80	1,409.00	845.40	684,000.00	1,247.00	720.60	1,493.00	895.80	726,000.00	1,320.50	758.40	1,577.00	946.20
643,000.00	1,175.25	683.70	1,411.00	846.60	685,000.00	1,248.75	721.50	1,495.00	897.00	727,000.00	1,322.25	759.30	1,579.00	947.40
644,000.00	1,177.00	684.60	1,413.00	847.80	686,000.00	1,250.50	722.40	1,497.00	898.20	728,000.00	1,324.00	760.20	1,581.00	948.60
645,000.00	1,178.75	685.50	1,415.00	849.00	687,000.00	1,252.25	723.30	1,499.00	899.40	729,000.00	1,325.75	761.10	1,583.00	949.80
646,000.00	1,180.50	686.40	1,417.00	850.20	688,000.00	1,254.00	724.20	1,501.00	900.60	730,000.00	1,327.50	762.00	1,585.00	951.00
647,000.00	1,182.25	687.30	1,419.00	851.40	689,000.00	1,255.75	725.10	1,503.00	901.80	731,000.00	1,329.25	762.90	1,587.00	952.20
648,000.00	1,184.00	688.20	1,421.00	852.60	690,000.00	1,257.50	726.00	1,505.00	903.00	732,000.00	1,331.00	763.80	1,589.00	953.40
649,000.00	1,185.75	689.10	1,423.00	853.80	691,000.00	1,259.25	726.90	1,507.00	904.20	733,000.00	1,332.75	764.70	1,591.00	954.60
650,000.00	1,187.50	690.00	1,425.00	855.00	692,000.00	1,261.00	727.80	1,509.00	905.40	734,000.00	1,334.50	765.60	1,593.00	955.80
651,000.00	1,189.25	690.90	1,427.00	856.20	693,000.00	1,262.75	728.70	1,511.00	906.60	735,000.00	1,336.25	766.50	1,595.00	957.00
652,000.00	1,191.00	691.80	1,429.00	857.40	694,000.00	1,264.50	729.60	1,513.00	907.80	736,000.00	1,338.00	767.40	1,597.00	958.20
653,000.00	1,192.75	692.70	1,431.00	858.60	695,000.00	1,266.25	730.50	1,515.00	909.00	737,000.00	1,339.75	768.30	1,599.00	959.40
654,000.00	1,194.50	693.60	1,433.00	859.80	696,000.00	1,268.00	731.40	1,517.00	910.20	738,000.00	1,341.50	769.20	1,601.00	960.60
655,000.00	1,196.25	694.50	1,435.00	861.00	697,000.00	1,269.75	732.30	1,519.00	911.40	739,000.00	1,343.25	770.10	1,603.00	961.80
656,000.00	1,198.00	695.40	1,437.00	862.20	698,000.00	1,271.50	733.20	1,521.00	912.60	740,000.00	1,345.00	771.00	1,605.00	963.00
657,000.00	1,199.75	696.30	1,439.00	863.40	699,000.00	1,273.25	734.10	1,523.00	913.80	741,000.00	1,346.75	771.90	1,607.00	964.20
658,000.00	1,201.50	697.20	1,441.00	864.60	700,000.00	1,275.00	735.00	1,525.00	915.00	742,000.00	1,348.50	772.80	1,609.00	965.40
659,000.00	1,203.25	698.10	1,443.00	865.80	701,000.00	1,276.75	735.90	1,527.00	916.20	743,000.00	1,350.25	773.70	1,611.00	966.60
660,000.00	1,205.00	699.00	1,445.00	867.00	702,000.00	1,278.50	736.80	1,529.00	917.40	744,000.00	1,352.00	774.60	1,613.00	967.80
661,000.00	1,206.75	699.90	1,447.00	868.20	703,000.00	1,280.25	737.70	1,531.00	918.60	745,000.00	1,353.75	775.50	1,615.00	969.00
662,000.00	1,208.50	700.80	1,449.00	869.40	704,000.00	1,282.00	738.60	1,533.00	919.80	746,000.00	1,355.50	776.40	1,617.00	970.20
663,000.00	1,210.25	701.70	1,451.00	870.60	705,000.00	1,283.75	739.50	1,535.00	921.00	747,000.00	1,357.25	777.30	1,619.00	971.40

Attachment 4

Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic	Reissue	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic	Reissue	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic	Reissue
			Owner/Leas ehold Rate	Owner/Leas ehold Rate				Owner/Leas ehold Rate	Owner/Leas ehold Rate				Owner/Leas ehold Rate	Owner/Leas ehold Rate
748,000.00	1,359.00	778.20	1,621.00	972.60	790,000.00	1,432.50	816.00	1,705.00	1,023.00	832,000.00	1,506.00	853.80	1,789.00	1,073.40
749,000.00	1,360.75	779.10	1,623.00	973.80	791,000.00	1,434.25	816.90	1,707.00	1,024.20	833,000.00	1,507.75	854.70	1,791.00	1,074.60
750,000.00	1,362.50	780.00	1,625.00	975.00	792,000.00	1,436.00	817.80	1,709.00	1,025.40	834,000.00	1,509.50	855.60	1,793.00	1,075.80
751,000.00	1,364.25	780.90	1,627.00	976.20	793,000.00	1,437.75	818.70	1,711.00	1,026.60	835,000.00	1,511.25	856.50	1,795.00	1,077.00
752,000.00	1,366.00	781.80	1,629.00	977.40	794,000.00	1,439.50	819.60	1,713.00	1,027.80	836,000.00	1,513.00	857.40	1,797.00	1,078.20
753,000.00	1,367.75	782.70	1,631.00	978.60	795,000.00	1,441.25	820.50	1,715.00	1,029.00	837,000.00	1,514.75	858.30	1,799.00	1,079.40
754,000.00	1,369.50	783.60	1,633.00	979.80	796,000.00	1,443.00	821.40	1,717.00	1,030.20	838,000.00	1,516.50	859.20	1,801.00	1,080.60
755,000.00	1,371.25	784.50	1,635.00	981.00	797,000.00	1,444.75	822.30	1,719.00	1,031.40	839,000.00	1,518.25	860.10	1,803.00	1,081.80
756,000.00	1,373.00	785.40	1,637.00	982.20	798,000.00	1,446.50	823.20	1,721.00	1,032.60	840,000.00	1,520.00	861.00	1,805.00	1,083.00
757,000.00	1,374.75	786.30	1,639.00	983.40	799,000.00	1,448.25	824.10	1,723.00	1,033.80	841,000.00	1,521.75	861.90	1,807.00	1,084.20
758,000.00	1,376.50	787.20	1,641.00	984.60	800,000.00	1,450.00	825.00	1,725.00	1,035.00	842,000.00	1,523.50	862.80	1,809.00	1,085.40
759,000.00	1,378.25	788.10	1,643.00	985.80	801,000.00	1,451.75	825.90	1,727.00	1,036.20	843,000.00	1,525.25	863.70	1,811.00	1,086.60
760,000.00	1,380.00	789.00	1,645.00	987.00	802,000.00	1,453.50	826.80	1,729.00	1,037.40	844,000.00	1,527.00	864.60	1,813.00	1,087.80
761,000.00	1,381.75	789.90	1,647.00	988.20	803,000.00	1,455.25	827.70	1,731.00	1,038.60	845,000.00	1,528.75	865.50	1,815.00	1,089.00
762,000.00	1,383.50	790.80	1,649.00	989.40	804,000.00	1,457.00	828.60	1,733.00	1,039.80	846,000.00	1,530.50	866.40	1,817.00	1,090.20
763,000.00	1,385.25	791.70	1,651.00	990.60	805,000.00	1,458.75	829.50	1,735.00	1,041.00	847,000.00	1,532.25	867.30	1,819.00	1,091.40
764,000.00	1,387.00	792.60	1,653.00	991.80	806,000.00	1,460.50	830.40	1,737.00	1,042.20	848,000.00	1,534.00	868.20	1,821.00	1,092.60
765,000.00	1,388.75	793.50	1,655.00	993.00	807,000.00	1,462.25	831.30	1,739.00	1,043.40	849,000.00	1,535.75	869.10	1,823.00	1,093.80
766,000.00	1,390.50	794.40	1,657.00	994.20	808,000.00	1,464.00	832.20	1,741.00	1,044.60	850,000.00	1,537.50	870.00	1,825.00	1,095.00
767,000.00	1,392.25	795.30	1,659.00	995.40	809,000.00	1,465.75	833.10	1,743.00	1,045.80	851,000.00	1,539.25	870.90	1,827.00	1,096.20
768,000.00	1,394.00	796.20	1,661.00	996.60	810,000.00	1,467.50	834.00	1,745.00	1,047.00	852,000.00	1,541.00	871.80	1,829.00	1,097.40
769,000.00	1,395.75	797.10	1,663.00	997.80	811,000.00	1,469.25	834.90	1,747.00	1,048.20	853,000.00	1,542.75	872.70	1,831.00	1,098.60
770,000.00	1,397.50	798.00	1,665.00	999.00	812,000.00	1,471.00	835.80	1,749.00	1,049.40	854,000.00	1,544.50	873.60	1,833.00	1,099.80
771,000.00	1,399.25	798.90	1,667.00	1,000.20	813,000.00	1,472.75	836.70	1,751.00	1,050.60	855,000.00	1,546.25	874.50	1,835.00	1,101.00
772,000.00	1,401.00	799.80	1,669.00	1,001.40	814,000.00	1,474.50	837.60	1,753.00	1,051.80	856,000.00	1,548.00	875.40	1,837.00	1,102.20
773,000.00	1,402.75	800.70	1,671.00	1,002.60	815,000.00	1,476.25	838.50	1,755.00	1,053.00	857,000.00	1,549.75	876.30	1,839.00	1,103.40
774,000.00	1,404.50	801.60	1,673.00	1,003.80	816,000.00	1,478.00	839.40	1,757.00	1,054.20	858,000.00	1,551.50	877.20	1,841.00	1,104.60
775,000.00	1,406.25	802.50	1,675.00	1,005.00	817,000.00	1,479.75	840.30	1,759.00	1,055.40	859,000.00	1,553.25	878.10	1,843.00	1,105.80
776,000.00	1,408.00	803.40	1,677.00	1,006.20	818,000.00	1,481.50	841.20	1,761.00	1,056.60	860,000.00	1,555.00	879.00	1,845.00	1,107.00
777,000.00	1,409.75	804.30	1,679.00	1,007.40	819,000.00	1,483.25	842.10	1,763.00	1,057.80	861,000.00	1,556.75	879.90	1,847.00	1,108.20
778,000.00	1,411.50	805.20	1,681.00	1,008.60	820,000.00	1,485.00	843.00	1,765.00	1,059.00	862,000.00	1,558.50	880.80	1,849.00	1,109.40
779,000.00	1,413.25	806.10	1,683.00	1,009.80	821,000.00	1,486.75	843.90	1,767.00	1,060.20	863,000.00	1,560.25	881.70	1,851.00	1,110.60
780,000.00	1,415.00	807.00	1,685.00	1,011.00	822,000.00	1,488.50	844.80	1,769.00	1,061.40	864,000.00	1,562.00	882.60	1,853.00	1,111.80
781,000.00	1,416.75	807.90	1,687.00	1,012.20	823,000.00	1,490.25	845.70	1,771.00	1,062.60	865,000.00	1,563.75	883.50	1,855.00	1,113.00
782,000.00	1,418.50	808.80	1,689.00	1,013.40	824,000.00	1,492.00	846.60	1,773.00	1,063.80	866,000.00	1,565.50	884.40	1,857.00	1,114.20
783,000.00	1,420.25	809.70	1,691.00	1,014.60	825,000.00	1,493.75	847.50	1,775.00	1,065.00	867,000.00	1,567.25	885.30	1,859.00	1,115.40
784,000.00	1,422.00	810.60	1,693.00	1,015.80	826,000.00	1,495.50	848.40	1,777.00	1,066.20	868,000.00	1,569.00	886.20	1,861.00	1,116.60
785,000.00	1,423.75	811.50	1,695.00	1,017.00	827,000.00	1,497.25	849.30	1,779.00	1,067.40	869,000.00	1,570.75	887.10	1,863.00	1,117.80
786,000.00	1,425.50	812.40	1,697.00	1,018.20	828,000.00	1,499.00	850.20	1,781.00	1,068.60	870,000.00	1,572.50	888.00	1,865.00	1,119.00
787,000.00	1,427.25	813.30	1,699.00	1,019.40	829,000.00	1,500.75	851.10	1,783.00	1,069.80	871,000.00	1,574.25	888.90	1,867.00	1,120.20
788,000.00	1,429.00	814.20	1,701.00	1,020.60	830,000.00	1,502.50	852.00	1,785.00	1,071.00	872,000.00	1,576.00	889.80	1,869.00	1,121.40
789,000.00	1,430.75	815.10	1,703.00	1,021.80	831,000.00	1,504.25	852.90	1,787.00	1,072.20	873,000.00	1,577.75	890.70	1,871.00	1,122.60

Attachment 4

Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate	Liability up to and including	Basic Loan Rate	Reissue Loan Rate	Basic Owner/Leas ehold Rate	Reissue Owner/Leas ehold Rate
874,000.00	1,579.50	891.60	1,873.00	1,123.80	917,000.00	1,654.75	930.30	1,959.00	1,175.40	960,000.00	1,730.00	969.00	2,045.00	1,227.00
875,000.00	1,581.25	892.50	1,875.00	1,125.00	918,000.00	1,656.50	931.20	1,961.00	1,176.60	961,000.00	1,731.75	969.90	2,047.00	1,228.20
876,000.00	1,583.00	893.40	1,877.00	1,126.20	919,000.00	1,658.25	932.10	1,963.00	1,177.80	962,000.00	1,733.50	970.80	2,049.00	1,229.40
877,000.00	1,584.75	894.30	1,879.00	1,127.40	920,000.00	1,660.00	933.00	1,965.00	1,179.00	963,000.00	1,735.25	971.70	2,051.00	1,230.60
878,000.00	1,586.50	895.20	1,881.00	1,128.60	921,000.00	1,661.75	933.90	1,967.00	1,180.20	964,000.00	1,737.00	972.60	2,053.00	1,231.80
879,000.00	1,588.25	896.10	1,883.00	1,129.80	922,000.00	1,663.50	934.80	1,969.00	1,181.40	965,000.00	1,738.75	973.50	2,055.00	1,233.00
880,000.00	1,590.00	897.00	1,885.00	1,131.00	923,000.00	1,665.25	935.70	1,971.00	1,182.60	966,000.00	1,740.50	974.40	2,057.00	1,234.20
881,000.00	1,591.75	897.90	1,887.00	1,132.20	924,000.00	1,667.00	936.60	1,973.00	1,183.80	967,000.00	1,742.25	975.30	2,059.00	1,235.40
882,000.00	1,593.50	898.80	1,889.00	1,133.40	925,000.00	1,668.75	937.50	1,975.00	1,185.00	968,000.00	1,744.00	976.20	2,061.00	1,236.60
883,000.00	1,595.25	899.70	1,891.00	1,134.60	926,000.00	1,670.50	938.40	1,977.00	1,186.20	969,000.00	1,745.75	977.10	2,063.00	1,237.80
884,000.00	1,597.00	900.60	1,893.00	1,135.80	927,000.00	1,672.25	939.30	1,979.00	1,187.40	970,000.00	1,747.50	978.00	2,065.00	1,239.00
885,000.00	1,598.75	901.50	1,895.00	1,137.00	928,000.00	1,674.00	940.20	1,981.00	1,188.60	971,000.00	1,749.25	978.90	2,067.00	1,240.20
886,000.00	1,600.50	902.40	1,897.00	1,138.20	929,000.00	1,675.75	941.10	1,983.00	1,189.80	972,000.00	1,751.00	979.80	2,069.00	1,241.40
887,000.00	1,602.25	903.30	1,899.00	1,139.40	930,000.00	1,677.50	942.00	1,985.00	1,191.00	973,000.00	1,752.75	980.70	2,071.00	1,242.60
888,000.00	1,604.00	904.20	1,901.00	1,140.60	931,000.00	1,679.25	942.90	1,987.00	1,192.20	974,000.00	1,754.50	981.60	2,073.00	1,243.80
889,000.00	1,605.75	905.10	1,903.00	1,141.80	932,000.00	1,681.00	943.80	1,989.00	1,193.40	975,000.00	1,756.25	982.50	2,075.00	1,245.00
890,000.00	1,607.50	906.00	1,905.00	1,143.00	933,000.00	1,682.75	944.70	1,991.00	1,194.60	976,000.00	1,758.00	983.40	2,077.00	1,246.20
891,000.00	1,609.25	906.90	1,907.00	1,144.20	934,000.00	1,684.50	945.60	1,993.00	1,195.80	977,000.00	1,759.75	984.30	2,079.00	1,247.40
892,000.00	1,611.00	907.80	1,909.00	1,145.40	935,000.00	1,686.25	946.50	1,995.00	1,197.00	978,000.00	1,761.50	985.20	2,081.00	1,248.60
893,000.00	1,612.75	908.70	1,911.00	1,146.60	936,000.00	1,688.00	947.40	1,997.00	1,198.20	979,000.00	1,763.25	986.10	2,083.00	1,249.80
894,000.00	1,614.50	909.60	1,913.00	1,147.80	937,000.00	1,689.75	948.30	1,999.00	1,199.40	980,000.00	1,765.00	987.00	2,085.00	1,251.00
895,000.00	1,616.25	910.50	1,915.00	1,149.00	938,000.00	1,691.50	949.20	2,001.00	1,200.60	981,000.00	1,766.75	987.90	2,087.00	1,252.20
896,000.00	1,618.00	911.40	1,917.00	1,150.20	939,000.00	1,693.25	950.10	2,003.00	1,201.80	982,000.00	1,768.50	988.80	2,089.00	1,253.40
897,000.00	1,619.75	912.30	1,919.00	1,151.40	940,000.00	1,695.00	951.00	2,005.00	1,203.00	983,000.00	1,770.25	989.70	2,091.00	1,254.60
898,000.00	1,621.50	913.20	1,921.00	1,152.60	941,000.00	1,696.75	951.90	2,007.00	1,204.20	984,000.00	1,772.00	990.60	2,093.00	1,255.80
899,000.00	1,623.25	914.10	1,923.00	1,153.80	942,000.00	1,698.50	952.80	2,009.00	1,205.40	985,000.00	1,773.75	991.50	2,095.00	1,257.00
900,000.00	1,625.00	915.00	1,925.00	1,155.00	943,000.00	1,700.25	953.70	2,011.00	1,206.60	986,000.00	1,775.50	992.40	2,097.00	1,258.20
901,000.00	1,626.75	915.90	1,927.00	1,156.20	944,000.00	1,702.00	954.60	2,013.00	1,207.80	987,000.00	1,777.25	993.30	2,099.00	1,259.40
902,000.00	1,628.50	916.80	1,929.00	1,157.40	945,000.00	1,703.75	955.50	2,015.00	1,209.00	988,000.00	1,779.00	994.20	2,101.00	1,260.60
903,000.00	1,630.25	917.70	1,931.00	1,158.60	946,000.00	1,705.50	956.40	2,017.00	1,210.20	989,000.00	1,780.75	995.10	2,103.00	1,261.80
904,000.00	1,632.00	918.60	1,933.00	1,159.80	947,000.00	1,707.25	957.30	2,019.00	1,211.40	990,000.00	1,782.50	996.00	2,105.00	1,263.00
905,000.00	1,633.75	919.50	1,935.00	1,161.00	948,000.00	1,709.00	958.20	2,021.00	1,212.60	991,000.00	1,784.25	996.90	2,107.00	1,264.20
906,000.00	1,635.50	920.40	1,937.00	1,162.20	949,000.00	1,710.75	959.10	2,023.00	1,213.80	992,000.00	1,786.00	997.80	2,109.00	1,265.40
907,000.00	1,637.25	921.30	1,939.00	1,163.40	950,000.00	1,712.50	960.00	2,025.00	1,215.00	993,000.00	1,787.75	998.70	2,111.00	1,266.60
908,000.00	1,639.00	922.20	1,941.00	1,164.60	951,000.00	1,714.25	960.90	2,027.00	1,216.20	994,000.00	1,789.50	999.60	2,113.00	1,267.80
909,000.00	1,640.75	923.10	1,943.00	1,165.80	952,000.00	1,716.00	961.80	2,029.00	1,217.40	995,000.00	1,791.25	1,000.50	2,115.00	1,269.00
910,000.00	1,642.50	924.00	1,945.00	1,167.00	953,000.00	1,717.75	962.70	2,031.00	1,218.60	996,000.00	1,793.00	1,001.40	2,117.00	1,270.20
911,000.00	1,644.25	924.90	1,947.00	1,168.20	954,000.00	1,719.50	963.60	2,033.00	1,219.80	997,000.00	1,794.75	1,002.30	2,119.00	1,271.40
912,000.00	1,646.00	925.80	1,949.00	1,169.40	955,000.00	1,721.25	964.50	2,035.00	1,221.00	998,000.00	1,796.50	1,003.20	2,121.00	1,272.60
913,000.00	1,647.75	926.70	1,951.00	1,170.60	956,000.00	1,723.00	965.40	2,037.00	1,222.20	999,000.00	1,798.25	1,004.10	2,123.00	1,273.80
914,000.00	1,649.50	927.60	1,953.00	1,171.80	957,000.00	1,724.75	966.30	2,039.00	1,223.40	1,000,000.00	1,800.00	1,005.00	2,125.00	1,275.00
915,000.00	1,651.25	928.50	1,955.00	1,173.00	958,000.00	1,726.50	967.20	2,041.00	1,224.60					
916,000.00	1,653.00	929.40	1,957.00	1,174.20	959,000.00	1,728.25	968.10	2,043.00	1,225.80					