

Alliance National Title Agency, LLC

6203 Morningside Drive

Kansas City, MO 64113

Kansas Rate Filing



FILED

09/03/2025

RATE AND FORM COMPLIANCE DIVISION

RESIDENTIAL TITLE INSURANCE RATES		
(Charges made in policies issued on transactions involving 1-4 single family dwelling units)		
TYPE OF TRANSACTION		RATE
Owners/HomeOwners Title Insurance Policies		
Policies of title insurance protecting the owner's interest in one-four family residences		Schedule A
Alternative Policies of title insurance protecting the owner's interest in one-four family residences with Closing Services included.		Schedule B
Loan, Refinance, Home Equity and Second Mortgage Insurance		
Policies of title insurance protecting the interest of mortgage lenders. Loan policies issued on home equity and 2nd, 3rd or more mortgages.		Schedule C
Simultaneous-Issued Mortgage Policies		
Loan policies issued simultaneously with the issuance of an owners policy where the loan amount exceeds the amount of the owners policy, or if Owners Policy issued by other title company.		\$375 up to \$375,000.00 \$1 for each additional \$1,000.00 after \$375,000.00
A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or less the amount of said owners policy		\$375
NATIONAL LENDER Loan Policy Rate		
		\$300 for the first \$250,000 of coverage. \$500 for all loan policies between \$250,001 and \$500,000. \$700 for all loan policies between \$500,001 to \$750,000 \$1000 for all loans between \$750,001 and \$1,000,000 All loans over 1 million \$1/1000 of coverage All loans in this rate require a \$125 search fee
BANK RATE-		
A rate afforded to banks or direct lenders due to the fact that funding and return of the files will be simplified.		\$375 up to \$375,000.00 \$1 for each additional \$1,000.00 after \$375,000.00
Endorsements - Loan Policy		
Coverage's added to or changes made in the insurance contract resulting in difference or additional risk and issued subsequent to the date of the policy		4 (Condo), 5 (PUD), 6 (ARM), 8.1 (Environmental), 9 (Comprehensive), 34-06 (Identified Risk Coverage), no charge. All other residential endorsements are \$25.00 with exceptions of ALTA 7 and 11 (subject to underwriter approval and/or U&U)
Residential ALTA 11 - Mortgage Loan Modification		\$350 up to the difference of the filed Mtg/DOT and the new Mtg/DOT up to \$200K. After \$200,001 add an additional \$1 per thousand.
REO ALTA 11 - Mortgage Loan Modification - no prior CTC policy		\$300.00
Residential Policy ALTA 7 - Manufactured Home		\$50.00
Foreclosure Policy ALTA 7 - Manufactured Home		\$200.00

Assumptions		
Assumed by one of the borrowers already on the loan		\$500.00
Assumed in conjunction with a purchase		\$375.00
Residential Pro Forma Fee		\$100.00
Endorsements - Residential Owner's Policy		
All underwriter approved owner's policy endorsements		\$100.00
Foreclosure and Deed in Lieu Reports:		\$350.00 - \$500.00
FHA, FHMA, FNMA, FHLMC, GNMA, VA, Conventional Loans, Post Sale Updates and Unassigned Loans		Depending on county, client and complexity.
		Includes one update.
Foreclosure and Deed in Lieu Reports - Subsequent Updates		\$150 after the 1st update
Informational Report		\$425.00
Additional Tract Search Fee		\$150.00
RESIDENTIAL IN OFFICE RURAL AREA RATE REAL ESTATE LOAN CLOSING Includes preparation of settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$295.00
RESIDENTIAL IN OFFICE REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$395.00
RESIDENTIAL IN OFFICE BANK RATE REAL ESTATE LOAN CLOSING Includes preparation of settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$250.00
RESIDENTIAL IN OFFICE FSBO SELLER/BUYER REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$395.00
RESIDENTIAL IN OFFICE SELLER OR CASH BUYER REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$295.00

RESIDENTIAL FULL PROCESSING IN OFFICE REAL ESTATE LOAN CLOSING Title Clearance, includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$495.00
RESIDENTIAL FULL PROCESSING IN HOME REAL ESTATE LOAN CLOSING Title Clearance, includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in home Without assistance from attorney and/or broker		\$595.00
REMOTE ONLINE NOTARY (RON): Add to closing fee above. RON Seller		\$150.00
REMOTE ONLINE NOTARY (RON): Add to closing fee above. RON - Buyer with a Lender		\$150.00
2nd Loan Closing Fee		\$350.00
Accommodation Signing (Witness Closing)		\$150.00
E-Recording Fee		\$5 per document
Courier/Handling Fee (per package)		\$45.00
Technology Fee - per side		\$25.00
Reverse Mortgage Closing Fee (Buyer Purchase/ Refinance)		\$545.00
Wire/Courier Fee		\$45 (additional \$15 after first 3)
KS Title Elimination Fee		\$500.00
FEES FOR ANCILLARY SERVICES		
Closing loans outside of our office		\$50 additional
Closing loans from 5 to 7 pm at night		\$75 additional
Closings on Saturday		\$100 additional
MECHANICS LIEN WORK OUT		\$150/DRAW
CANCELLATION FEE- a charge made for actual work		\$0-250.00
SPECIAL COVERAGES	a U & U will be filed in these situations	

COMMERCIAL TITLE INSURANCE RATES		
(Charges made for policies issued on transactions involving industrial, commercial, and multi-family transactions)		
TYPE OF TRANSACTION		RATE
<u>Owners Title Insurance Policies</u>		
Policies of title insurance protecting owner's interest on commercial property		Schedule F
<u>Lender & Leasehold Title Insurance Policies</u>		
Policies of title insurance protecting the interest of lenders		Schedule G
<u>Simultaneous-Issued Lender & Leasehold Policy</u>		
Policies of title insurance protecting interest of lenders not exceeding the amount of owners policy and issued simultaneous therewith		Schedule H
<u>Simultaneous-Issued Lender & Leasehold Policy - in excess</u>		
Policies of title insurance protecting interest of lenders and the loan amount exceeds the amount of the owners policy		Schedule I
<u>Informational Report</u>		\$750.00
<u>Letter Report</u>		\$500.00
<u>New Construction Pending Disbursement Loan Policy</u>		
Policies of title insurance issued to lenders calling for periodic endorsements for increasing the liability of the policy and extending the		\$250.00 per date down endorsement
<u>Commercial Pro Forma Fee</u>		\$250.00
<u>Commercial Search Fees</u>		\$250.00 plus \$50 per hour
<u>Additional Tract</u>		\$250.00
<u>Commercial Cancellation Fee</u>		\$500.00 + copy and additional tract fee
<u>Commercial Endorsements</u>		Schedule D
<u>Commercial Update Fee</u>		\$150.00
<u>Commercial Title Clearance</u>		\$125.00 per hour
<u>Commercial Closing Rates</u>		Schedule E

SCHEDULE A		
OWNERS TITLE INSURANCE POLICY		
AMOUNT OF INSURANCE		INSURANCE RATES
\$0 - \$100,000		\$450.00
\$100,001 - \$150,000		\$545.00
\$150,001 - \$200,000		\$605.00
\$200,001 - \$250,000		\$665.00
\$250,001 - \$300,000		\$725.00
\$300,001 - \$350,000		\$785.00
\$350,001 - \$400,000		\$845.00
\$400,001 - \$450,000		\$905.00
\$450,001 - \$500,000		\$965.00
\$500,001 - \$550,000		\$1,025.00
\$550,001 - \$600,000		\$1,080.00
\$600,001 - \$650,000		\$1,115.00
\$650,001 - \$700,000		\$1,150.00
\$700,001 - \$750,000		\$1,185.00
\$750,001 - \$800,000		\$1,220.00
\$800,001 - \$850,000		\$1,255.00
\$850,001 - \$900,000		\$1,280.00
\$900,001 - \$950,000		\$1,325.00
\$950,001 - \$1,000,000		\$1,360.00

SCHEDULE B		
Alternative Owners/HomeOwners Title Insurance Policies		
\$0 - \$100,000		\$830.00
\$100,001 - \$150,000		\$955.00
\$150,001 - \$200,000		\$980.00
\$200,001 - \$250,000		\$1,055.00
\$250,001 - \$300,000		\$1,155.00
\$300,001 - \$350,000		\$1,205.00
\$350,001 - \$400,000		\$1,255.00
\$400,001 - \$450,000		\$1,305.00
\$450,001 - \$500,000		\$1,365.00
\$500,001 - \$550,000		\$1,435.00
\$550,001 - \$600,000		\$1,485.00
\$600,001 - \$650,000		\$1,535.00
\$650,001 - \$700,000		\$1,585.00
\$700,001 - \$750,000		\$1,635.00
\$750,001 - \$800,000		\$1,685.00
\$800,001 - \$850,000		\$1,735.00
\$850,001 - \$900,000		\$1,785.00
\$900,001 - \$950,000		\$1,835.00
\$950,001 - \$1,000,000		\$1,885.00

SCHEDULE C
SUMMARY OF CHARGES FOR
REFINANCE POLICIES, HOME EQUITY AND SECOND MORTGAGES

<i>AMOUNT OF INSURANCE</i>		<i>INSURANCE RATES</i>
\$0 - \$100,000		\$440.00
\$100,001 - \$150,000		\$500.00
\$150,001 - \$200,000		\$560.00
\$200,001 - \$250,000		\$620.00
\$250,001 - \$300,000		\$680.00
\$300,001 - \$350,000		\$740.00
\$350,001 - \$400,000		\$800.00
\$400,001 - \$450,000		\$860.00
\$450,001 - \$500,000		\$920.00
\$500,001 - \$550,000		\$955.00
\$550,001 - \$600,000		\$990.00
\$600,001 - \$650,000		\$1,025.00
\$650,001 - \$700,000		\$1,060.00
\$700,001 - \$750,000		\$1,105.00
\$750,001 - \$800,000		\$1,130.00
\$800,001 - \$850,000		\$1,155.00
\$850,001 - \$900,000		\$1,200.00
\$900,001 - \$950,000		\$1,235.00
\$950,001 - \$1,000,000		\$1,270.00

SCHEDULE D
COMMERCIAL ENDORSEMENTS OWNERS POLICY AND LOAN POLICY

<u>End. No.</u>	<u>Endorsement Name</u>	<u>Commercial</u>
		Risk Rate
3-06 / 3	Zoning	\$800
3.1-06 / 3.1	Zoning - Completed Structure	\$800
3.2-06 / 3.2	Zoning - Land Under Development	\$800
3.3	Zoning - Completed Improvement - Non-Conforming Use	\$800
3.4	No Zoning Classification	\$800
4-06 / 4	Condominium - Assessments Priority	\$150
4.1-06	Condominium - Current Assessments	\$150
4.1		
5-06	Planned Unit Development - Assessments Priority	\$150
5.1-06	Planned Unit Development - Current Assessments	\$150
6-06 / 6	Variable Rate Mortgage	\$150
6.2-06	Variable Rate Mortgage - Negative Amortization	\$150
6.2		
7-06	Manufactured Housing Unit	\$150
7.1-06 / 7.1	Manufactured Housing - Conversion: Loan	\$150
7.2-06	Manufactured Housing - Conversion: Owners	\$150
7.2		
8.1-06 / 8.1	Environmental Protection Lien	\$150
8.2-06	Commercial Environmental Protection Lien	\$150
9-06	Restrictions, Encroachments, Minerals - Loan Policy	\$150
9.1-06	Covenants, Conditions, and Restrictions - Unimproved Land - Owner's Policy	\$150
9.2-06	Covenants, Conditions, and Restrictions - Improved Land - Owner's Policy	\$150
9.3-06	Covenants, Conditions, Restrictions - Loan Policy	\$150
9.6-06	Private rights - Loan Policy	\$150
9.6.1-06	Private Rights - Current Assessments - Loan Policy	\$150
9.7-06	Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	\$150
9.8-06	Covenants, Conditions, and Restrictions - Land Under Development - Owner's	\$150
9.9-06	Private Rights - Owner's Policy	\$250
9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	\$250
10-06 / 10	Assignment	\$250
10.1-06 / 10.1	Assignment & Date-Down	\$250
11-06 / 11	Mortgage Modification	\$250
11.1-06 / 11.1	Mortgage Modification with Subordination	\$250
11.2-06 / 11.2	Mortgage Modification with Additional Amount of Insurance	\$250
12-06 / 12	Aggregation - Loan Policy	\$400
12.1-06 / 12.1	Aggregation - State Limits - Loan Policy	\$400
13-06	Leasehold - Owner's Policy	\$150
13.1-06	Leasehold - Loan Policy	\$150
14A-06 / 14A	Future Advance Priority w/Construction Lien Coverage	\$150
14B-06 / 14B	Future Advance Priority	\$150

14.1A-06 / 14.1A	Future Advance Knowledge w/Construction Lien Coverage		\$150
14.1B-06 / 14.1B	Future Advance Knowledge		\$150
14.2A-06 / 14.2A	Future Advance - Letter of Credit w/Construction Lien Coverage		\$150
14.2B-06 / 14.2B	Future Advance - Letter of Credit		\$150
14.3A-06 / 14.3A	Future Advance - Reverse Mortgage w/Construction Lien Coverage		\$150
14.3B-06 / 14.3B	Future Advance - Reverse Mortgage		\$150
15-06	Non-imputation - Full Equity Transfer		\$850
15.1-06	Non-imputation - Additional Insured		\$850
15.2-06	Non-imputation - Partial Equity Transfer		\$850
16-06	Mezzanine Financing		\$850
17-06	Access and Entry		\$250
17.1-06	Indirect Access and Entry		\$250
17.2-06	Utility Access		\$250
18-06	Single Tax Parcel		\$250
18.1-06	Multiple Tax Parcel - Easements		\$250
18.2-06	Multiple Tax Parcel		\$250
18.3-06	Single Tax Parcel and ID		\$250
19-06	Contiguity - Multiple Parcels		\$250
19.1-06	Contiguity - Single Parcel		\$250
19.2-06	Contiguity - Specified Parcels		\$250
20-06	First Loss - Multiple Parcel Transactions		\$250
22-06	Location		\$250
22.1-06	Location and Map		\$250
23-06	Coinsurance - Single Policy		\$250
23.1-06	Coinsurance		\$250
24-06	Doing Business		\$250
25-06	Same As Survey		\$250
25.1-06	Same as Portion of Survey		\$250
26-06 / 26	Subdivision		\$250
28-06	Easement - Damage or Enforced Removal		\$500
28.1-06 / 28.1	Encroachments - Boundaries and Easements		\$150
28.2-06	Encroachments - Boundaries and Easements - Described Improvements		\$150
28.3-06	Encroachments - Boundaries and Easements - Described Improvements and Land Under Development		\$150
29-06	Interest Rate Swap - Direct Obligation		\$150
29.1-06	Interest Rate Swap - Additional Interest		\$150
29.2-06	Interest Rate Swap - Direct Obligation - Defined Amount		\$150
29.3-06	Interest Rate Swap - Additional Interest - Defined Amount		\$150
30-06 / 30	Shared Appreciation Mortgage		\$150
30.1-06 / 30.1	Commercial Participation Interest		\$150
31-06	Severable Improvements		\$150
32-06 / 32	Construction Loan		\$150
32.1-06 / 32.1	Construction Loan - Direct Payment		\$150
32.2-06 / 32.2	Construction Loan - Insured's Direct Payment		\$150
33-06	Disbursement		\$150
34-06	Identified Risk Coverage		\$150
34.1-06 / 34.1	Identified Exception & Identified Risk Coverage		\$150
35-06	Minerals and Other Subsurface Substances - Buildings		\$150

35.1-06	Minerals and Other Subsurface Substances - Improvements		\$150
35.2-06	Minerals and Other Subsurface Substances - Described Improvements		\$150
35.3-06	Minerals and Other Subsurface Substances - Land Under Development		\$150
36-06	Energy Project - Leasehold/Easement - Owners		\$150
36.1-06	Energy Project - Leasehold/Easement - Loan		\$150
36.2-06	Energy Project - Leasehold - Owners		\$150
36.3-06	Energy Project - Leasehold - Loan		\$150
36.4-06	Energy Project - Covenants, Conditions & Restrictions - Land Under Development - Owners		\$150
36.5-06	Energy Project - Covenants, Conditions & Restrictions - Land Under Development - Loan		\$150
36.6-06	Energy Project - Encroachments		\$150
36.7-06	Energy Project - Fee Estate - Owners		\$150
36.8-06	Energy Project - Fee Estate - Loan		\$150
37-06	Assignment of Rents or Leases		\$150
39-06	Policy Authentication		\$150
40-06	Tax Credit - Owner's Policy		\$150
40.1-06	Tax Credit - Defined Amount - Owner's		\$150
41-06	Water - Buildings		\$150
41.1-06	Water - Improvements		\$150
41.2-06	Water - Described Improvements		\$150
41.3-06	Water - Land Under Development		\$150
42-06	Commercial Lender Group		\$150
43-06	Anti-Taint		\$150
44-06	Insured Mortgage Recording		\$150
45-06	Pari Passu Mortgage - Loan Policy		\$150
46-06	Option		\$150
47A	Operative Law - 2006 Owner's Policy		\$150
47B	Operative Law - 2006 Owner's Policy - includes Exclusion 6		\$150
47.1A	Operative Law - 2006 Loan Policy		\$150
47.1B	Operative Law - 2006 Loan Policy - includes Exclusion 8		\$150
47.1C	Operative Law - 2006 Loan Policy - includes Exclusion 9		\$150
47.1D	Operative Law - 2006 Loan Policy - includes Exclusions 8 & 9		\$150
LPF-DD	Limited Pre-Foreclosure Policy Date-Down		\$150
USP-DD	United States Date-Down Endorsement		\$150
CLTA 111.4-6	Mortgage Impairment After Conveyance		\$150
CLTA 150-06	Solar Endorsement		\$150
A	Fairway		\$150
B	Interim Mechanics' Lien		\$150
C	Maximum Loss		\$150
D	Nonmerger		\$150
E	Tax Benefit		\$150
F	Validity of Sublease		\$150
G	Balloon Mortgage		\$150
H	Pending Completion		\$150
I	Deletion of Arbitration Endorsement		\$150
O	Blank Endorsement*		\$150
	*Used to correct or amend policy schedules		

SCHEDULE E
COMMERCIAL REAL ESTATE CLOSING FEE

Amount of Insurance		Charge
250,000	or less	\$300
250,001	500,000	\$500
500,001	1,000,000	\$625
1,000,001	3,000,000	\$750
3,000,001	5,000,000	\$1,000
5,000,001	7,000,000	\$1,250
7,000,001	9,000,000	\$1,500
9,000,001	and above	\$1,750

SCHEDULE F
COMMERCIAL OWNERS TITLE INSURANCE RATES
Policies of title insurance protecting the owner's interest on commercial property

Amount of Insurance		Charge
50,000	or less	\$500
50,001	100,000	add \$4.00 per thousand
100,001	500,000	add \$3.00 per thousand
500,001	1,000,000	add \$2.00 per thousand
1,000,001	3,000,000	add \$1.00 per thousand
3,000,001	5,000,000	add \$0.80 per thousand
5,000,001	and above	add \$0.70 per thousand

SCHEDULE G
COMMERCIAL LENDER & LEASEHOLD TITLE INSURANCE RATES
Policies of title insurance protecting the lenders and leasee's interest on commercial property

Amount of Insurance		Charge
50,000	or Less	\$500
50,001	100,000	add \$4.00 per thousand
100,001	500,000	add \$3.00 per thousand
500,001	1,000,000	add \$2.00 per thousand
1,000,001	3,000,000	add \$1.00 per thousand
3,000,001	5,000,000	add \$0.80 per thousand
5,000,001	and Above	add \$0.70 per thousand

SCHEDULE H

COMMERCIAL SIMULTANEOUS LENDER & LEASEHOLD TITLE INSURANCE RATES

Policies of title insurance protecting the lenders and leasee's interest on commercial property NOT exceeding the amount of owner's policy and issued simultaneously

Amount of Insurance		Charge
1,000,000	or Less	\$400
1,000,001	2,000,000	\$650
2,000,001	3,000,000	\$850
3,000,001	4,000,000	\$1,100
4,000,001	5,000,000	\$1,350
5,000,001	6,000,000	\$1,600
6,000,001	7,000,000	\$1,850
7,000,001	and Above	\$2,100

SCHEDULE I

COMMERCIAL SIMULTANEOUS LENDER & LEASEHOLD TITLE INSURANCE RATES

Policies of title insurance protecting the lenders and lessee's interest on commercial property AND exceeding the amount of owner's policy

Amount of Insurance		Charge
1,000,000	or Less	\$400
1,000,001	2,000,000	\$650
2,000,001	3,000,000	\$850
3,000,001	4,000,000	\$1,100
4,000,001	5,000,000	\$1,350
5,000,001	6,000,000	\$1,600
6,000,001	7,000,000	\$1,850
7,000,001	and Above	\$2,100
\$3.00 for each additional \$1,000 liability in excess of owner's policy amount		