



# HEARTLAND TITLE

**Sedgwick County**

**Remote and Mobile Closing Only**

**Phone: 785-273-7900**

**Order Online: [www.heartlandtitleco.com](http://www.heartlandtitleco.com)**

**Fax: 785-273-7910**

**Effective November 16, 2023**



**FILED**

**11/21/2023**

**RATE AND FORM COMPLIANCE DIVISION**

AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE
50,000	528	50,000	1215	500,000	1815	800,000	2112
60,000	605	550,000	1826	810,000	2123		
70,000	638	600,000	1837	820,000	2134		
80,000	693	650,000	1848	830,000	2145		
90,000	737	700,000	1859	840,000	2156		
100,000	781	750,000	1870	850,000	2167		
110,000	814	800,000	1881	860,000	2178		
120,000	836	850,000	1892	870,000	2200		
130,000	869	900,000	1914	880,000	2211		
140,000	891	950,000	1925	890,000	2222		
150,000	913	1,000,000	1936	900,000	2233		
160,000	935		1947	910,000	2244		
170,000	957		1958	920,000	2266		
180,000	990		1969	930,000	2277		
190,000	1012		1980	940,000	2288		
200,000	1034		1991	950,000	2299		
210,000	1056		2002	960,000	2310		
220,000	1078		2013	970,000	2321		
230,000	1100		2024	980,000	2332		
240,000	1133		2035	990,000	2343		
250,000	1155		2057	1,000,000	2354		
260,000	1177		2068				
270,000	1199		2079				
280,000	1232		2090				
290,000	1254		2101				

## **CLOSING FEES (policy purchase required)**

**RESIDENTIAL SALE \$520.00 | RESIDENTIAL REFINANCE \$395.00**

**RESIDENTIAL SALE WITHOUT REALTOR \$700.00**

**COMMERCIAL & AGRICULTURAL**

**\$1.00/1,000 up to 1,000,000 | plus 15¢/1,000 over 1,000,000**

**(\$600.00 min. | \$800.00 min. without Realtor)**

\*The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional charges.

\*\* ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify. Call us for more information.

\*\*\* Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.

\*\*\*\* For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$225.00.

\*\*\*\*\* For sale of property within three years of prior policy purchase, use Reissue rate.

\*\*\*\*\* For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.



# HEARTLAND TITLE

5990 SW 28th Street Topeka, KS 66614

Phone: 785-273-7900

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Fax: 785-273-7910



**FILED**

11/22/2023

RATE AND FORM COMPLIANCE DIVISION

AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE
20,000	370	270,000	950	510,000	1418	770,000	1885
30,000	400	280,000	969	530,000	1437	780,000	1904
40,000	429	290,000	988	540,000	1455	790,000	1923
50,000	475	300,000	1007	550,000	1474	800,000	1942
60,000	523	310,000	1025	560,000	1493	810,000	1960
70,000	550	320,000	1044	570,000	1511	820,000	1979
80,000	583	330,000	1063	580,000	1530	830,000	1998
90,000	611	340,000	1081	590,000	1549	840,000	2016
100,000	633	350,000	1100	600,000	1568	850,000	2035
110,000	651	360,000	1119	610,000	1586	860,000	2054
120,000	670	370,000	1137	620,000	1605	870,000	2072
130,000	689	380,000	1156	630,000	1624	880,000	2091
140,000	707	390,000	1175	640,000	1642	890,000	2110
150,000	726	400,000	1194	650,000	1661	900,000	2129
160,000	745	410,000	1212	660,000	1680	910,000	2147
170,000	763	420,000	1231	670,000	1698	920,000	2166
180,000	782	430,000	1250	680,000	1717	930,000	2185
190,000	801	440,000	1268	690,000	1736	940,000	2203
200,000	820	450,000	1287	700,000	1755	950,000	2222
210,000	838	460,000	1306	710,000	1773	960,000	2241
210,000	857	470,000	1324	720,000	1792	970,000	2259
230,000	876	480,000	1343	730,000	1811	980,000	2278
240,000	894	490,000	1362	740,000	1829	990,000	2297
250,000	913	500,000	1381	750,000	1848	1,000,000	2316
260,000	932	510,000	1399	760,000	1867	Above \$1,000,000 Call for Quote	

**Simultaneously Issued Loan Policies \$375.00\***  
**Residential Sale with Loan \$425.00**  
**Residential Refinance \$425.00**  
**Residential Sale with Cash \$300.00**

**For Commercial Closing Fees, Special Builders, Developer, Investors Rates and policies over \$1,000,000 charges will be furnished upon request.**

\*Includes the following endorsements: ALTA 8.1 EPA, ALTA 9 Comprehensive, Revolving Credit, ALTA 4 Condo, ALTA 5 PUD, ALTA 6, 6.1 or 6.2 Variable Rate



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5990 SW 28th Street Topeka, KS 66614

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## FILED

05/15/2023

RATE AND FORM COMPLIANCE DIVISION

AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE
20,000	320	270,000	864
30,000	370	280,000	881
40,000	390	290,000	898
50,000	432	300,000	915
60,000	475	310,000	932
70,000	500	320,000	949
80,000	530	330,000	966
90,000	555	340,000	983
100,000	575	350,000	1000
110,000	592	360,000	1017
120,000	609	370,000	1034
130,000	626	380,000	1051
140,000	643	390,000	1068
150,000	660	400,000	1085
160,000	677	410,000	1102
170,000	694	420,000	1119
180,000	711	430,000	1136
190,000	728	440,000	1153
200,000	745	450,000	1170
210,000	762	460,000	1187
210,000	779	470,000	1204
230,000	796	480,000	1221
240,000	813	490,000	1238
250,000	830	500,000	1255
260,000	847	510,000	1272

AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE
520,000	1289	770,000	1714
530,000	1306	780,000	1731
540,000	1323	790,000	1748
550,000	1340	800,000	1765
560,000	1357	810,000	1782
570,000	1374	820,000	1799
580,000	1391	830,000	1816
590,000	1408	840,000	1833
600,000	1425	850,000	1850
610,000	1442	860,000	1867
620,000	1459	870,000	1884
630,000	1476	880,000	1901
640,000	1493	890,000	1918
650,000	1510	900,000	1935
660,000	1527	910,000	1952
670,000	1544	920,000	1969
680,000	1561	930,000	1986
690,000	1578	940,000	2003
700,000	1595	950,000	2020
710,000	1612	960,000	2037
720,000	1629	970,000	2054
730,000	1646	980,000	2071
740,000	1663	990,000	2088
750,000	1680	1,000,000	2105
760,000	1697		

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230,000	796	480,000	1221
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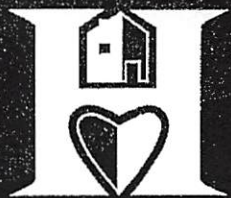
AMOUNTS UP TO	REISSUE / RATE	AMOUNTS UP TO	REISSUE / RATE
520,000	1289	770,000	1714
530,000	1306	780,000	1731
540,000	1323	790,000	1748
550,000	1340	800,000	1765
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570,000	1374	820,000	1799
580,000	1391	830,000	1816
590,000	1408	840,000	1833
600,000	1425	850,000	1850
610,000	1442	860,000	1867
620,000	1459	870,000	1884
630,000	1476	880,000	1901
640,000	1493	890,000	1918
650,000	1510	900,000	1935
660,000	1527	910,000	1952
670,000	1544	920,000	1969
680,000	1561	930,000	1986
690,000	1578	940,000	2003
700,000	1595	950,000	2020
710,000	1612	960,000	2037
720,000	1629	970,000	2054
730,000	1646	980,000	2071
740,000	1663	990,000	2088
750,000	1680	1,000,000	2105
760,000	1697		

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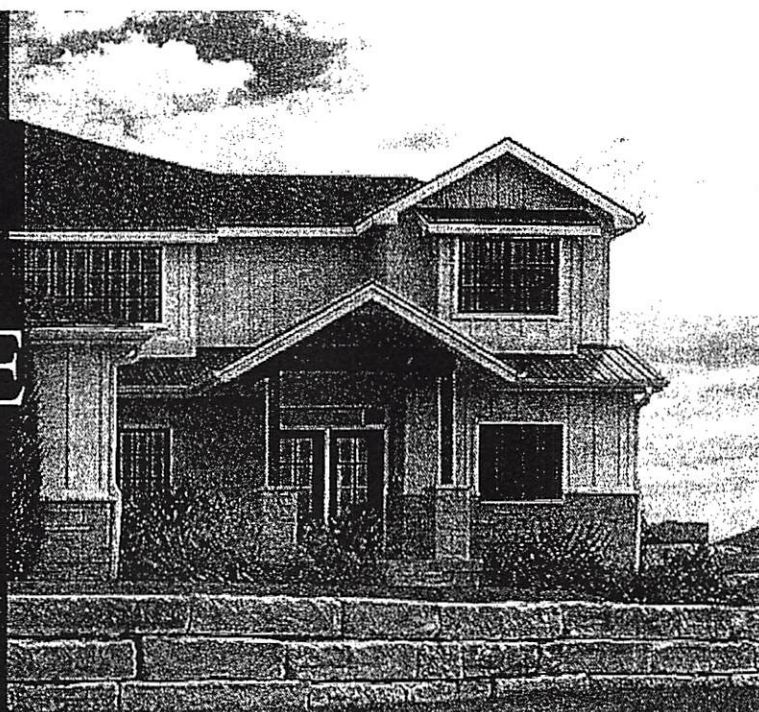




# HEARTLAND TITLE

5750 W 95th Street  
Suite 130  
Overland Park, KS 66207  
913-214-0368

Order Online: [www.heartlandtitleco.com](http://www.heartlandtitleco.com)



AMOUNTS UP TO	REISSUE / RATE
40,000	365
50,000	390
60,000	415
70,000	440
80,000	465
90,000	490
100,000	505
110,000	520
120,000	535
130,000	547
130,000	559
140,000	571
150,000	583
160,000	595
170,000	607
180,000	619
190,000	631
200,000	643
210,000	655
220,000	667

AMOUNTS UP TO	REISSUE / RATE
230,000	679
240,000	691
250,000	721
275,000	751
300,000	FILED 781
325,000	811
350,000	MAY 10 2021 841
400,000	VICKI SCHMIDT 871
425,000	Commissioner of Insurance 903
450,000	931
475,000	961
500,000	991
525,000	1021
550,000	1051
575,000	1081
600,000	1111
625,000	1141
650,000	1171
675,000	1201
700,000	1231

**Buyer / Borrower Closing Costs**  
Simultaneously Issued Loan Policies \$300.00\*  
Residential Sale with Loan \$350.00  
Residential Refinance Closing Fee \$350.00  
Lender Policy - See rate card above  
Doc Prep / Courier Fee \$25.00  
Cash Closing Fee \$300

**Seller Closing Costs**  
Doc Prep / Courier Fee \$25  
Seller Closing Fee \$175  
Owner Policy - See rate card above

For Commercial Closing Fees, Special Builders, Developer, Investors  
Rates and policies over \$1,000,000 charges will be furnished  
upon request.

\*Includes the following endorsements: ALTA 8.1 EPA, ALTA 9 Comprehensive,  
Revolving Credit, ALTA 4 Condo, ALTA 5 PUD, ALTA 6, 6.1 or 6.2 Variable Rate



## Charge for Escrow, Closing and/or Other Services

FILED

MAR 16 2021

### Service

#### Commercial Escrow Closing

Includes preparation of contracts, escrow agreements, transfer of title Documents (deed, mortgage, notes, assignments, etc.) Settlement Statement (ALTA) disbursement of funds

### Charge

\$1.00/Thousand to \$500,000  
 \$0.50/Thousand thereafter  
 Note: Commercial transaction-less than \$150,000 at Residential Rate

#### 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.

\$350.00  
 \$300.00 Simple Cash Closing  
 \$200.00 Developer/Investor  
 \$100.00 Lot Sale

#### 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.

\$350.00  
 \$300.00 Simple Cash Closing  
 \$200.00 Developer /Investor  
 \$100.00 Lot Sale

#### Residential Loan Closing

Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust notes, riders, assignments, government regulation reports and disclosures, disbursement of funds.

\$350.00  
 \$350.00 Refinance  
 \$200.00 Prep and payout ALTA/CD

#### 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

Deeds are prepared at no cost with title commitment  
 \$50.00 Otherwise  
 \$100.00  
 \$25.00  
 \$25.00  
 N/A  
 N/A  
 \$25.00

#### Fees for Ancillary Services

1. Notary Public Fees
2. Cash
3. Contract for Deed
4. Seller Carry Back
5. Assumption
6. Equity purchase
7. Exchange of Property
8. Loan closing for third party lender
9. Other

\$25.00

## Charge for Escrow, Closing and/or Other Services

### Service

### Charge

**FILED**

#### Foreclosure Commitment / Report

Commitment issued for filing foreclosure proceedings.

1. Do not take policy
2. Do take policy
3. Update fee

\$175.00

Rate Chart 1

50.00

**MAR 16 2021**

**VICKI SCHMIDT**  
Commissioner of Insurance

#### Lot Sale to Buyer (Not Builder)

1. No policy until improvement completed
2. Policy issued for cost of lot

Rate Chart 1

Rate Chart 1

#### Platting Commitment

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. nominal amount.

\$450.00

#### Informational Commitment

Issued for "amount to be agreed upon" where customer wants Check of title before sale/mortgage.

N/A

#### Convert Contract Purchasers Policy to Owners Policy

Issued when contract purchaser pays off the contract and wants the current policy showing title in their name.

N/A

#### Mechanics Lien Work Out

Obtaining lien waivers, disbursing funds to pay claimants

\$200.00 per draw

#### Exchange Closing

Closing transaction having more than one parcel of real property

Applicable closing fee  
Commercial / Residential

#### Disbursement of Funds

No closing services but asked to disburse money

\$250.00 Residential  
\$350.00 Commercial

#### Disbursement of Funds

No closing services, disbursing funds and collecting signatures on documents furnished to us

\$300.00 Residential  
\$350.00 Commercial

#### Indemnity Deposit

Held in escrow, no closing

\$50.00

#### Other (Specify)

UCC Search

\$25.00 plus copy fees



## Charge for Escrow, Closing and/or Other Services

### Service

Services Customarily Provided That are Not Included

In the above Rates (List)\*

Builder/Investor Rates

### Charge

75% of Rate Chart 1

\$250.00

Witness Only Closing

Closing of a loan where the lender prepares all documents, settlement statements and does their own funding. (\*If there is a charge for such services, they should be included on the previous page.

Certificate of Title / Informational

\$175.00

Certificate Update

\$75.00

Certificate of Title

For clients ordering more than 10 per month

\$125.00

FILED

MAR 16 2021

WIKI SCHMIDT  
Commissioner of Insurance

**Commercial Title Insurance Rates**  
**(Properties except 1-4 Single and Family Dwelling Units)**

**FILED**

**Service**

**Charge**

**MAR 16 2021**

Owners Title Insurance Policy

Policies will be issued to owners, contract vendees and lessees.

Rate Chart 1

\$1.70 per \$1,000.00 over  
\$1,000,000.00

**VICKI SCHMIDT**  
**Commissioner of Insurance**

Mortgage Title Insurance Policy

Issues to lenders in an amount not to exceed 120% of the loan amount.

Rate Chart 1

Simultaneous-Issued Mortgage Policy

Not exceeding the amount of owners policy issued Simultaneous therewith

\$300.00

Simultaneous-Issued Mortgage Policy

Where the amount of coverage exceeds the owners policy

\$300.00

Plus difference Per Rate Chart 1

Simultaneous-Issued Leasehold Policy

Not exceeding the amount of owners policy issued to lessee

30% of Owners Policy Premium

Refinance Policies

Loan policy issued on property as a result of refinancing a previous loan.

Rate Chart 1

Second Mortgage Policies

Loan policy issued on 2<sup>nd</sup>, 3<sup>rd</sup> or more loans

Rate Chart 1

Reissue Policy

Policies issued on previously issued property

Rate Chart 1

New Construction Pending Disbursement Policy

Calling for periodic endorsements for increasing liability And extending time of policy

Rate Chart 1

\$50.00 / Endorsement

New Construction Owners Policy

Rate Chart 1

New Construction Loan Policy

Issued to construction lender on construction loan (includes Binder or construction loan policies)

Rate Chart 1

Hold Open Charges

\$0.00 / Six months or less  
\$50.00 / More than six months

Endorsements to Owners Policies

See Endorsement fees attached

Endorsement to Loan Policies

See Endorsement fees attached

Other (Specify)

Effective 03/11/2021

# ENDORSEMENT FEES

## Type of Endorsement

## Fee

Access Endorsement	\$50.00
Application of Mortgage Payments (last dollar)	10% of premium
Assessments Subordinate to Mortgage	50.00
Assignment (ALTA Form 10)	100.00
Assignment & Date Down (ALTA Form 10.1)	25% of premium
Assignment of Policy	100.00
Assignment of Mortgage Endorsement - (Residential)	50.00
Balloon Mortgage Endorsement	50.00
Blank Endorsement (non standard provisions)	100.00
Change of Named Insured Endorsement	250.00
Condominium, ALTA form 4	n/c
Condominium, Residential Owners Form	50.00
Contingent Loss/First Loss Endorsement	10% of premium
Convertible Modification to ALTA form 6.2	50.00
Date Down Endorsement 1	25% of premium
Date Down Endorsement 5 (Commitment)	50.00
Date Down Endorsement (Record search only)	50.00
Date Down Endorsement, ALTA United State Form	50.00
Doing Business Endorsement	200.00
Encroachment Endorsement 2	50.00
Environmental Protection Lien, ALTA Form 8	n/c
Fairway Endorsement (Change in composition of partnership)	10% of premium
First Loss Endorsement	10% of premium
Future Advance Endorsement (Residential)	0.00
Future Advance Endorsement (Non-Residential)	100.00
Inflation Protection Endorsement 2 (Non-Residential)	400.00
Installment Contract Purchaser Endorsement	50.00
Location Endorsement 1, Land & Improvements	50.00
Location Endorsement 4	50.00
Location Endorsement 5	50.00
Manufactured Housing Unit, ALTA Form 7	50.00
Mechanic's Lien - Modified Coverage Endorsement	250.00
Mechanic's Lien - Priority	250.00
Mechanic's Lien - Statutory Bond Endorsement	250.00
Mechanic's Lien, ALTA Form A	250.00
Mechanic's Lien, ALTA Form D	250.00
Mortgage Modification, ALTA Form 11	25% of premium
Non-Imputation Endorsement (Full Loss)	25% of premium
Non-Imputation Endorsement (Prorated Loss)	25% of premium
Option Endorsement	10% of premium
Planned Unit Development, ALTA Form 5	n/c
Policy Modification Endorsement 15	25% of premium
Postal Service Endorsement	50.00
Restrictions (Large Mutual Note)	50.00
Restrictions Endorsement 4A, Present violation of plat bldg. Line	50.00
Restrictions, Encroachments, Minerals, ALTA Form 9	n/c
Street Address	50.00
Street Assessments, ALTA Form 1	100.00
Subdivision Endorsement	50.00
Tax Parcel Endorsement	50.00
Tax Sale, Effect on Easement, Endorsement	100.00
Tie-In Endorsement, ALTA Form 12	10% of premium
Truth in Lending, ALTA Form 2	100.00
Utility Facility	400.00

FILED

MAR 16 2021

VICKI SCHMIDT  
Commissioner of Insurance



ENDORSEMENT FEES

Variable Rate Mortgage Endorsement, ALTA Form 6  
Variable Rate Mortgage-Negative Amortization, ALTA Form 6.2  
Variable Rate Mortgage- Regulation, ALTA Form 6.1  
Zoning, ALTA Form 3 (Risk level 1)  
Zoning, ALTA Form 3 (Risk level 2)  
Zoning – Completed Structure, ALTA Form 3.1 (Risk level 1)  
Zoning – Completed Structure, ALTA Form 3.1 (Risk level 2)

\$ n/c  
n/c  
n/c  
250.00  
10% of premium  
15% of premium  
25% of premium

FILED

MAR 16 2021

VICKI SCHMIDT  
Commissioner of Insurance



FILED

SEP 03 2020

VICKI SCHMIDT  
Commissioner of Insurance

Phone: 785-279-7900  
Fax: 785-273-7910

5990 SW 28<sup>th</sup> Street Ste. E  
Topeka, KS 66614

**Douglas County Title Insurance Rates**  
Order Online: [www.heartlandtitleco.com](http://www.heartlandtitleco.com)

Amounts Up to	Rate
10,000	205
20,000	220
30,000	225
40,000	260
50,000	290
60,000	315
70,000	340
80,000	365
90,000	390
100,000	415
110,000	425
120,000	445
130,000	465
140,000	480
150,000	495
160,000	510
170,000	525
180,000	540
190,000	555
200,000	570
210,000	580
220,000	590
230,000	600
240,000	610
250,000	620

Amounts Up To	Rate
260,000	630
270,000	660
280,000	680
290,000	700
300,000	720
310,000	735
320,000	740
330,000	745
340,000	765
350,000	780
360,000	810
370,000	820
380,000	845
390,000	865
400,000	885
410,000	900
420,000	915
430,000	930
440,000	940
450,000	960
460,000	975
470,000	990
480,000	1005
490,000	1020
500,000	1035

Amounts Up To	Rate
510,000	1045
520,000	1055
530,000	1065
540,000	1075
550,000	1085
560,000	1095
570,000	1105
580,000	1115
590,000	1125
600,000	1135
610,000	1145
620,000	1155
630,000	1165
640,000	1175
650,000	1185
660,000	1195
670,000	1205
680,000	1215
690,000	1225
700,000	1235
710,000	1245
720,000	1255
730,000	1265
740,000	1275
750,000	1285

Amounts Up To	Rate
760,000	1295
770,000	1305
780,000	1315
790,000	1325
800,000	1335
810,000	1345
820,000	1355
830,000	1365
840,000	1375
850,000	1385
860,000	1395
870,000	1405
880,000	1415
890,000	1425
900,000	1435
910,000	1445
920,000	1455
930,000	1465
940,000	1475
950,000	1485
960,000	1495
970,000	1505
980,000	1515
990,000	1525
1,000,000	1535

**Simultaneously Issued Loan Policies \$175.00\***

**Refinance Closing Fee: \$250.00**

**Residential Sale with Loan: \$400.00**

**Residential Sale with Cash: \$250.00**

**Seller Closing Fee: \$150.00**

**Commercial & Agricultural**

**\$1.00/\$1,000.00 up \$1,000,000.00 plus \$0.10/\$1,000 over \$1,000,000.00 (\$400.00 minimum)**

\*Includes the following endorsements: ALTA 8.1 EPA, ALTA 9 Comprehensive, Revolving Credit,  
ALTA 4 Condo, ALTA 5 PUD, ALTA 6, 6.1 or 6.2 Variable Rate

Effective 04/05/2019

## James Norman [KID]

---

**From:** James Norman [KID]  
**Sent:** Monday, May 10, 2021 2:08 PM  
**To:** Tom Lorson  
**Cc:** Heather Droge [KID]  
**Subject:** RE: Revised Kansas City Rate Sheet

Mr. Lorson,

This will acknowledge receipt of the above referenced rate filing. We have filed the rates effective with today's date.

Thank you,

James Norman  
Policy Examiner II  
Kansas Insurance Department  
Vicki Schmidt, Commissioner  
1300 SW Arrowhead Rd., Topeka, KS 66604  
[Facebook](#) | [Twitter](#) | [insurance.kansas.gov](https://www.insurance.kansas.gov)  
785-296-3405 | Fax 785-291-3673

---

**From:** Tom Lorson <toml@heartlandtitleco.com>  
**Sent:** Monday, May 10, 2021 2:01 PM  
**To:** James Norman [KID] <James.Norman@ks.gov>  
**Cc:** TJ Lorson <tjl@heartlandtitleco.com>  
**Subject:** Revised Kansas City Rate Sheet

**EXTERNAL:** This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Mr. Norman

Please find attached a "Revised" Rate Sheet for our Kansas City Location to be filed with your Office  
Please let me know once they have been filed

Thank you in Advance

Tom Lorson  
Heartland Title

Topeka, Junction City, Manhattan , Overland Park  
Office: 785-273-7900  
Cell: 785-224-4451





# HEARTLAND TITLE

FILED

FEB 01 2018

KEN SELZER  
Commissioner of Insurance

**2601 Anderson Avenue, Ste 201  
Manhattan, KS 666502  
785-320-2192**

**831 West 6th Street  
Junction City, KS 66441  
785-223-5550**

Order Online: [www.heartlandtitleco.com](http://www.heartlandtitleco.com)

Amounts Up to	Rate	Loan
>10,000	120	113
10,001-15,000	150	135
15,001-20,000	180	158
20,001-25,000	210	180
25,001-30,000	240	203
30,001-35,000	265	221
35,001-40,000	290	240
40,001-45,000	315	259
45,001-50,000	345	281
50,001-55,000	360	293
55,001-60,000	385	311
60,001-65,000	405	326
65,001-70,000	425	341
70,001-75,000	450	360
75,001-80,000	465	371
80,001-85,000	480	383
85,001-90,000	495	394
90,001-95,000	510	405
95,001-100,000	515	416
100,001-105,000	525	424

Amounts Up To	Rate	Loan
105,001-110,000	530	435
110,001-115,000	540	443
115,001-120,000	550	450
120,001-125,000	560	458
125,001-130,000	570	465
130,001-135,000	580	473
135,001-140,000	590	480
140,001-145,000	600	488
145,001-150,000	610	495
150,001-155,000	620	503
155,001-160,000	635	514
160,001-165,000	345	521
165,001-170,000	655	529
170,001-175,000	665	536
175,001-180,000	675	544
180,001-185,000	685	551
185,001-190,000	695	559
190,001-195,000	705	566
195,001-200,000	715	574
200,001-205,000	730	585

Amounts Up To	Rate	Loan
205,001-210,000	740	593
210,001-215,000	750	600
215,001-220,000	760	608
220,001-225,000	770	615
225,001-230,000	780	623
230,001-235,000	790	630
235,001-240,000	800	638
240,001-245,000	810	645
245,001-250,000	820	653
250,001-255,000	830	660
255,001-260,000	845	671
260,001-265,000	855	679
265,001-270,000	865	686
270,001-275,000	875	694
275,001-280,000	885	701
280,001-285,000	890	705
285,001-290,000	905	716
290,001-295,000	915	724
295,001-300,000	925	731

**Simultaneously Issued Loan Policies \$200.00\***

**Refinance Closing Fee: \$300.00**

**Buyer Closing Fee at Heartland Title: \$250.00**

**Buyer Closing Fee at Lender: \$150.00**

**Seller Closing Fee: \$150.00**

**For Commercial Closing Fees, Special Builders, Developer, Investors Rates and policies over \$1,000,000 charges will be furnished upon request.**

**For owner's policies over \$300,000- add \$2.00 for every \$1000.00**

**For Re-issue, refinance and 2nd Mortgage over \$300,000 - add \$1.70 for every \$1000.00**

\*Includes the following endorsements: ALTA 8.1 EPA, ALTA 9 Comprehensive, Revolving Credit, ALTA 4 Condo, ALTA 5 PUD, ALTA 6, 6.1 or 6.2 Variable Rate

Effective 01/05/2018

ENDORSEMENT FEES

Variable Rate Mortgage Endorsement, ALTA Form 6  
Variable Rate Mortgage-Negative Amortization, ALTA Form 6.2  
Variable Rate Mortgage- Regulation, ALTA Form 6.1  
Zoning, ALTA Form 3 (Risk level 1)  
Zoning, ALTA Form 3 (Risk level 2)  
Zoning – Completed Structure, ALTA Form 3.1 (Risk level 1)  
Zoning – Completed Structure, ALTA Form 3.1 (Risk level 2)

\$ n/c  
n/c  
n/c  
250.00  
10% of premium  
15% of premium  
25% of premium

FILED

SEP 03 2020

VICKI SCHMIDT  
Commissioner of Insurance

Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u> includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$ <u>1.00/Thousand</u> to \$500,000 \$0.50/Thousand thereafter Note: Commercial trans -\$150,000 @ residential Rate.
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker.	\$ <u>Rate Chart #1</u> \$200.00 simple cash closing 75.00 Lot sale (Developer) Commissioner of Insurance
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker.	\$ <u>Rate Chart #1</u>
<u>RESIDENTIAL LOAN CLOSING</u> includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	\$ <u>300.00</u>
<u>DOCUMENT PREPARATION</u> when not included in closings:	\$ <u>Deeds</u> are prepared at no cost with title commitment otherwise \$ 50.00
1. deeds	\$ 100.00
2. mortgages, notes	\$25.00
3. affidavits	\$25.00
4. assignments, releases	N/A
5. contract for deed/option contracts	N/A
6. real estate contracts	\$25.00
7. escrow deposit agreements	
<u>FEES FOR ANCILLARY SERVICES</u>	\$ <u>N/A</u>
notary public fees	
cash	
contract for deed	
seller carry back	
assumption	
equity purchase	
exchange of property	
loan closing for third party lender	
other	

FILED

FEB 01 2018

KEN SELZER  
Commissioner of Insurance



FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

a. Do not take policy

\$ 150.00

b. Do take policy

\$ 250.00

c. update fee

\$ 50.00

LOT SALE TO BUYER

(not builder)

FILED

FEB 01 2018

a. No policy until improvement completed

\$ Rate Chart #1

b. Policy issued for cost of lot

\$ Rate Chart #1 KEN SELZER  
Commissioner of Insurance

PLATTING COMMITMENT

issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount.

\$ 250.00

INFORMATIONAL COMMITMENT

issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

\$ 150.00 w/credit at time policy ordered

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ N/A

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ 100.00 per draw

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ Applicable closing fee  
Commercial/Residential

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ 150.00 Residential  
\$ 250.00 Commercial

DISBURSEMENT OF FUNDS

no closing services, disbursing funds and collecting signatures on documents furnished to us

\$ 200.00 Residential  
\$ 250.00 Commercial

INDEMNITY DEPOSIT

held in escrow, no closing

\$ 50.00

OTHER (Specify)

UCC Search

\$ 25.00 + Copy Fees  
\$  
\$

\*SERVICES CUSTOMARILY PROVIDED THAT ARE  
NOT INCLUDED IN THE ABOVE RATES (LIST)

Wittness Only Closing

~~XXXXXXXX~~

Closing of Loan where lender  
prepares all documents, settlement  
statements and does their own funding

\$ 250.00

\*If there is a charge for such services, they should be included on the  
previous page.

FILED

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KEN SELZER

Commissioner of Insurance

Certificate of Title

\$175.00

Certificate update

\$ 75.00

Note: Certificate of Title \$75.00 for clients ordering more  
than 10 per month



Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

FILED

FEB 01 2018

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> policies will be issued to owners, contract vendees and lessees	\$ See Rate Chart #1 Over 1,000,000.00 2.00 per 1,000.00
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ Rate Chart #1
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	\$ 200.00
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ 200.00 + difference per Rate Chart between
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ 30% of Owners policy premium
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ Rate Chart #1
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ Rate Chart #1
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ Rate Chart #1
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ Rate Chart #1 \$50.00 / endorsement
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ Rate Chart #1
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ 150.00 w/credit at Sale/End Loan
<u>HOLD OPEN CHARGES</u>	\$ 50.00 for six months \$50.00 over six months

ENDORSEMENT TO OWNERS POLICIES

\$ \_\_\_\_\_

- 1.
- 2.
3. \* See Endorsement fees attached

ENDORSEMENT TO LOAN POLICIES

\$ \_\_\_\_\_

- 1.
- 2.
3. \* See endorsement fees attached
- 4.

OTHER (Specify)

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

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KEN SELZER  
Commissioner of Insurance

Residential Title Insurance Rates

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ See Endorsement Fees <div style="text-align: right; color: red;"> <b>FILED</b>  <b>FEB 21 2018</b>  <b>KEN SELZER</b>  <b>Commissioner of Insurance</b> </div>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction	\$ <u>Rate Chart #1</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	\$ <u>Rate Chart #1</u> 75% of Regular Rate
<u>HOLD OPEN CHARGES</u>	\$ <u>0.00 /</u> six months & qualified builders \$150.00 over 6 months \$ <u>Rate Chart #1</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	\$ <u>Rate Chart #1</u>
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	\$ <u>Rate Chart #1</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$ <u>200.00</u> plus difference between premium per Rate Chart when Loan Policy exceeds Owners Policy
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - a loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ <u>Rate Chart #1</u> w/credit for premium to final policy
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$ <u>Rate Chart #1</u>  Credit for premium paid applied to final policy premium



DEVELOPMENT LOAN POLICY - a mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

\$ 50% of Rate Chart #1  
(Regular rate)

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ 50% of Rate Chart #1  
(Regular Rate)

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FEB 01 2018

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

\$ Rate Chart #1  
KEN SELZER  
Commissioner of Insurance

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

\$ Rate Chart #1

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$ Rate Chart #1 plus  
\$100.00 each additional tract\*  
\*(tract w/seperate chain of title)

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

\$ N/A

ENDORSEMENTS - coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

\$ See Endorsements

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

\$ Rate Chart #1

Insuring the validity of an option to purchase granted to a lessee

N/A

COMMERCIAL TITLE INSURANCE RATES -  
premiums charged on policies issued on  
transactions involving commercial,  
multi-family, or industrial real  
estate

CANCELLATION FEE - a charge made for  
actual work performed on a title  
insurance file that for some reason or  
circumstances does not result in the  
issuance of a title insurance policy

OTHER - (Specify)

FCBW1A(ATTACHMENTS)  
TXTBULL

\$ Rate Chart #1

over 1,000,000. add 2.00  
per 1,000.

\$ 250.00 - Commercial

\$150.00 - by owner

\$ 0.00 Lender/Realtor/Atty.

\$ N/A

\$       

\$       

\$       

FILED

FEB. 01 2018

KEN SELZER  
Commissioner of Insurance

# ENDORSEMENT FEES

## Type of Endorsement

## Fee

Access Endorsement	\$50.00
Application of Mortgage Payments (last dollar)	10% of premium
Assessments Subordinate to Mortgage	50.00
Assignment (ALTA Form 10)	100.00
Assignment & Date Down (ALTA Form 10.1)	25% of premium
Assignment of Policy	100.00
Assignment of Mortgage Endorsement – (Residential)	50.00
Balloon Mortgage Endorsement	50.00
Blank Endorsement (non standard provisions)	100.00
Change of Named Insured Endorsement	250.00
Condominium, ALTA form 4	50.00
Condominium, Residential Owners Form	50.00
Contingent Loss/First Loss Endorsement	10% of premium
Convertible Modification to ALTA form 6.2	50.00
Date Down Endorsement 1	25% of premium
Date Down Endorsement 5 (Commitment)	50.00
Date Down Endorsement (Record search only)	50.00
Date Down Endorsement, ALTA United State Form	50.00
Doing Business Endorsement	200.00
Encroachment Endorsement 2	50.00
Environmental Protection Lien, ALTA Form 8	n/c
Fairway Endorsement (Change in composition of partnership)	10% of premium
First Loss Endorsement	10% of premium
Future Advance Endorsement (Residential)	0.00
Future Advance Endorsement (Non-Residential)	100.00
Inflation Protection Endorsement 2 (Non-Residential)	400.00
Installment Contract Purchaser Endorsement	50.00
Location Endorsement 1, Land & Improvements	50.00
Location Endorsement 4	50.00
Location Endorsement 5	50.00
Manufactured Housing Unit, ALTA Form 7	50.00
Mechanic's Lien – Modified Coverage Endorsement	250.00
Mechanic's Lien – Priority	250.00
Mechanic's Lien – Statutory Bond Endorsement	250.00
Mechanic's Lien, ALTA Form A	250.00
Mechanic's Lien, ALTA Form D	250.00
Mortgage Modification, ALTA Form 11	25% of premium
Non-Imputation Endorsement (Full Loss)	25% of premium
Non-Imputation Endorsement (Prorated Loss)	25% of premium
Option Endorsement	10% of premium
Planned Unit Development, ALTA Form 5	50.00
Policy Modification Endorsement 15	25% of premium
Postal Service Endorsement	50.00
Restrictions (Large Mutual Note)	50.00
Restrictions Endorsement 4A, Present violation of plat bldg. Line	50.00
Restrictions, Encroachments, Minerals, ALTA Form 9	n/c
Street Address	50.00
Street Assessments, ALTA Form 1	100.00
Subdivision Endorsement	50.00
Tax Parcel Endorsement	50.00
Tax Sale, Effect on Easement, Endorsement	100.00
Tie-In Endorsement, ALTA Form 12	10% of premium
Truth in Lending, ALTA Form 2	100.00
Utility Facility	400.00

FILED

FEB 01 2018

KEN SELZER  
Commissioner of Insurance



# ENDORSEMENT FEES

Variable Rate Mortgage Endorsement, ALTA Form 6.	\$ n/c
Variable Rate Mortgage-Negative Amortization, ALTA Form 6.2	30.00
Variable Rate Mortgage- Regulation, ALTA Form 6.1	30.00
Zoning, ALTA Form 3 (Risk level 1)	250.00
Zoning, ALTA Form 3 (Risk level 2)	10% of premium
Zoning – Completed Structure, ALTA Form 3.1 (Risk level 1)	15% of premium
Zoning – Completed Structure, ALTA Form 3.1 (Risk level 2)	25% of premium

FILED

FEB 01 2018

KEN SELZER  
Commissioner of Insurance



FILED

FEB 01 2018

KEN SELZER  
Commissioner of Insurance

Kansas Insurance Department  
420 SW 9<sup>th</sup> St  
Topeka, KS 66612

January 10, 2018

RE: Heartland Title Services, Inc  
Title Insurance Rates

Enclosed please find Title Insurance Rates for Heartland Title's  
Junction City/Manhattan Offices.  
Please file these rates for this location

Thank you,

Tom Lorson  
President  
Heartland Title

RECEIVED JAN 31 2018

2018 JAN 32 AM 11: 37  
KANSAS  
INSURANCE DEPARTMENT





# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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February 1, 2018

Tom Lorson  
Heartland Title Services, Inc  
5990 SW 28<sup>th</sup> St, Ste. E  
Topeka, KS 66614

Re: Rate Filing

Dear Mr. Lorson:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file effective today.

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty



# HEARTLANDTITLE

SERVICES INC.

5990 SW 28<sup>th</sup> St., Topeka, KS 66614  
 Phone: 785-273-7900 Facsimile: 785-273-7910

**ORDER ONLINE AT: [www.heartlandtitleco.com](http://www.heartlandtitleco.com)**

AMOUNT	REGULAR	RE-ISSUE	AMOUNT	REGULAR	RE-ISSUE
Up to -\$10,000	210.00	179.00	155,001-160,000	725.00	616.00
10,001-15,000	240.00	204.00	160,001-165,000	735.00	625.00
15,001-20,000	270.00	230.00	165,001-170,000	745.00	633.00
20,001-25,000	300.00	255.00	170,001-175,000	755.00	642.00
25,001-30,000	330.00	281.00	175,001-180,000	765.00	650.00
30,001-35,000	355.00	302.00	180,001-185,000	775.00	659.00
35,001-40,000	380.00	323.00	185,001-190,000	785.00	667.00
40,001-45,000	405.00	344.00	190,001-195,000	795.00	676.00
45,001-50,000	435.00	370.00	195,001-200,000	805.00	684.00
50,001-55,000	450.00	383.00	200,001-205,000	815.00	693.00
55,001-60,000	465.00	395.00	205,001-210,000	825.00	701.00
60,001-65,000	495.00	421.00	210,001-215,000	835.00	710.00
65,001-70,000	515.00	438.00	215,001-220,000	845.00	718.00
70,001-75,000	535.00	455.00	220,001-225,000	855.00	727.00
75,001-80,000	550.00	468.00	225,001-230,000	865.00	735.00
80,001-85,000	565.00	480.00	230,001-235,000	875.00	744.00
85,001-90,000	580.00	493.00	235,001-240,000	885.00	752.00
90,001-95,000	595.00	506.00	240,001-245,000	895.00	761.00
95,001-100,000	605.00	514.00	245,001-250,000	905.00	769.00
100,001-105,000	610.00	519.00	250,001-255,000	910.00	774.00
105,001-110,000	625.00	531.00	255,001-260,000	925.00	786.00
110,001-115,000	635.00	540.00	260,001-265,000	935.00	795.00
115,001-120,000	645.00	548.00	265,001-270,000	945.00	803.00
120,001-125,000	655.00	557.00	270,001-275,000	955.00	812.00
125,001-130,000	665.00	565.00	275,001-280,000	965.00	820.00
130,001-135,000	675.00	574.00	280,001-285,000	975.00	829.00
135,001-140,000	685.00	582.00	285,001-290,000	985.00	837.00
140,001-145,000	695.00	591.00	290,001-295,000	995.00	846.00
145,001-150,000	705.00	599.00	295,001-300,000	1,005.00	854.00
150,001-155,000	715.00	608.00			

## SIMULTANEOUSLY ISSUED LOAN POLICIES \*

\$325.00

\*(Includes the following endorsements: ALTA 8.1 EPA, ALTA 9 Comprehensive, Revolving Credit, ALTA 4 Condo, ALTA 5 PUD, ALTA 6, 6.1 or 6.2 Variable Rate)

Refinance & 2ND Mortgage Same as RE-ISSUE RATE

For Owner's Policies over \$300,000 - add \$2.00 / \$1,000

For Re-issue, Refinance, & 2ND Mortgage over \$300,000 - add \$1.70 / \$1,000

Residential Closing Fee \$350.00

MAY 12 2014

Effective 02/01/2010

SANDY PRAEGER  
 Commissioner of Insurance

FILED

JAN 26 2010

SANDY PRAEGER  
 Commissioner of Insurance



# Kansas Insurance Department

**Sandy Praeger** COMMISSIONER OF INSURANCE

February 16, 2006

MR TOM LORSON  
HEARTLAND TITLE SERICES INC  
5990 SW 28<sup>TH</sup> STREET SUITE E  
TOPEKA KS 66614

COPY

Re: Filing of Title Insurance Rates and Charges  
Junction City Office  
Your Correspondence Dated: February 16, 2006

Dear Mr.Lorson:

This will acknowledge receipt of your correspondence as referenced above submitting the material required by K.S.A. 40-952(c).

This material has been placed on file February 16, 2006.

Very truly yours,

Martin J. Hazen  
Policy Examiner  
Fire and Casualty Division

*mjhazen@ksinsurance.org*