

# ATTACHMENT 1

## CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

<u>Service</u>	<u>Charge</u>
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	\$500.00
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>Without</i> assistance of attorney and/or broker.	\$500.00
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>With</i> assistance of attorney and/or broker.	\$750.00
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	\$450.00
INFORMATIONAL COMMITMENT Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	\$250.00
DISBURSEMENT OF FUNDS No closing services but asked to disburse money	\$125.00
DISBURSEMENT OF FUNDS No closing services, disbursing funds and collecting signatures on documents furnished to us	\$250.00
TAX CERTIFICATION Research and provide documentation showing current status of property tax account	\$50.00
WIRE TRANSFER FEE (per wire) Disbursement of loan payoffs and/or proceeds via electronic wire transfer	\$25.00
RECORDING SERVICE FEE Facilitation of recording real estate documents in county records	\$35.00
COURIER FEE (per package) Delivery of documents/items via courier service	\$35.00

FILED

NOV 21 2013

SANDY PRAEGER  
Commissioner of Insurance

**ATTACHMENT 2**  
**TITLE INSURANCE RATES**

**OWNER'S AND LEASEHOLD COVERAGE**

The premium for an owner's or leasehold policy is calculated as follows\*:

*Up to \$50,000 of coverage -----	\$3.50 per \$1,000
\$50,001 to \$100,000, an additional -----	\$3.00 per \$1,000
\$100,001 to \$500,000, an additional -----	\$2.00 per \$1,000
\$500,001 to \$10,000,000, an additional -----	\$1.75 per \$1,000
\$10,000,001 to \$15,000,000, an additional -----	\$1.50 per \$1,000
\$15,000,001 and up, an additional -----	\$1.25 per \$1,000

\* Minimum Premium: \$100.00

\*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

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**ENHANCED OWNER'S OR LEASEHOLD POLICIES**

This policy, which is the ALTA Homeowner's Policy of Title Insurance, adopted 10/17/98 and amended 10/22/03, provides more coverage to owners than the other ALTA Owner's Policies. The ALTA Homeowner's Policy contains 28 insuring clauses ("Covered Risks"). This policy can only be issued in connection with one-to-four family residential properties, or an individual condominium unit.

The elimination of the printed exception(s) (Standard Coverage exceptions) from any ALTA form of a policy makes that policy an Enhanced Coverage policy. The applicant/proposed insured shall comply with all underwriting requirements of the Company for the deletion of any or all printed exceptions shown in Schedule B, Section 2, of the Commitment for Title Insurance. An existing standard policy may be "upgraded" to an ALTA Homeowner's Policy for payment of the additional premium as calculated above over the premium for the standard ALTA Owners Policy. Enhanced coverage is available for one-to-four residential property for owner's coverage without underwriting approval. The property must be a one-to-four family residential lot or condominium unit on a whole lot in a recorded/filed residential subdivision or in a completed condominium subdivision.

The premium for an enhanced owner's or leasehold policy is calculated as follows\*:

Up to \$40,000 of coverage -----	\$160.00 flat fee
\$40,001 to \$1,000,000, an additional -----	4.00 per \$1,000
\$1,001,000 and above, an additional -----	2.75 per \$1,000

\*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

#### **LENDER'S POLICIES/SHORT FORM AND STANDARD**

The premium for a Lender's policy, is calculated as follows\*:

*Up to \$50,000 of coverage -----	\$2.50 per \$1,000
\$50,001 to \$100,000, an additional -----	\$2.00 per \$1,000
\$100,001 to \$500,000, an additional -----	\$1.75 per \$1,000
\$500,001 to \$10,000,000, an additional -----	\$1.50 per \$1,000
\$10,000,001 to \$15,000,000, an additional -----	\$1.25 per \$1,000
\$15,000,001 and up, an additional -----	\$1.00 per \$1,000

\* Minimum Premium: \$100.00

\*Round up to the next thousand on all transactions. (Ex: \$76,003 would be rounded up to \$77,000)

#### **CONSTRUCTION LOAN POLICIES**

The premium for a construction loan policy is calculated at a charge of \$1.00 for each \$1,000 of coverage, with a minimum charge of \$100.00.

### ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

Liability: Charge:

Up to \$75,000.00 \$112.50

\$75,001.00 - \$100,000.00 \$150.00

\$100,001.00 - \$125,000.00 \$187.50

\$125,001.00 and above \$225.00

### U.S. POLICY

The U. S. Government Policy is issued naming the United States of America or one of its Departments as the insured. The policy identifies the vested owner of the land and excepts to those defects, liens and encumbrances which in the judgment of the insurer should appear in the policy. The policy also contains a special provision insuring against loss or damage if the United States acquires title by condemnation and the commitment, as updated to the filing of a lis pendens or declaration of taking, failed to disclose parties having a record interest in the land. However, the policy is not a report or abstract of title.

The charge for this policy shall be 100% of the Standard Rate for an Owner's/Leasehold Policy.

### SIMULTANEOUS ISSUE

When an owner's or leasehold owner's policy and a mortgagee's loan policy covering identical property are issued simultaneously, the rate is 100% of the owner rate plus \$175.00 for the loan policy. If the amount of the loan policy exceeds the owner's or leasehold owner's policy, then the excess amount will be charged at 100% of the rate for loan policies.

### REISSUE RATES

The reissue rate, when applicable, is 60% of the rate for the original insurance.

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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 OF 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 THE TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

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## ENDORSEMENTS

The Company offers the following ALTA endorsements for use with the applicable policies. Charges for these endorsements are \$100.00 per policy except as otherwise noted.

ALTA ENDORSEMENT 1-06—Street Assessments  
ALTA ENDORSEMENT 2-06—Truth in Lending  
ALTA ENDORSEMENT 3-06—Zoning (unimproved property) - \$200.00 per policy  
ALTA ENDORSEMENT 3.1-06—Zoning, Completed Structure - \$200.00 per policy  
ALTA ENDORSEMENT 4-06 & 4.1-06—Condominiums  
ALTA ENDORSEMENT 5-06 & 5.1-06—Planned Unit Development (PUD)  
ALTA ENDORSEMENT 6-06—Variable Rate Mortgage  
ALTA ENDORSEMENT 6.2-06—Variable Rate Mortgage, Negative Amortization  
ALTA ENDORSEMENT 7-06—Non-Imputation-Manufactured Housing Unit  
ALTA ENDORSEMENT 7.1-06—Manufactured Housing—Conversion: Loan  
ALTA ENDORSEMENT 7.2-06—Manufactured Housing—Conversion: Owners  
ALTA ENDORSEMENT 8.1-06—Environmental Protection Lien - \$50.00 per policy  
ALTA ENDORSEMENT 9-06—Restrictions, Encroachments, Minerals  
ALTA ENDORSEMENT 9.1-06—Restrictions, Encroachments, Minerals-Owner's-Unimproved  
ALTA ENDORSEMENT 9.2-06—Restrictions, Encroachments, Minerals-Owner's-Improved  
ALTA ENDORSEMENT 9.3-06—Restrictions, Encroachments, Minerals-Loan Policy  
ALTA ENDORSEMENT 9.4-06—Restrictions, Encroachments, Minerals-Lender's-Unimproved  
ALTA ENDORSEMENT 9.5-06—Restrictions, Encroachments, Minerals-Owner's-Improved  
ALTA ENDORSEMENT 10-06—Assignment  
ALTA ENDORSEMENT 10.1-06—Assignment and Date Down  
ALTA ENDORSEMENT 11-06 Mortgage Modification  
ALTA ENDORSEMENT 12-06 Aggregation  
ALTA ENDORSEMENT 13-06 Leasehold-Owner's  
ALTA ENDORSEMENT 13.1-06 Leasehold-Loan  
ALTA ENDORSEMENT 14-06 Future Advance-Priority  
ALTA ENDORSEMENT 14.1-06 Future Advance-Knowledge  
ALTA ENDORSEMENT 14.2-06 Future Advance-Letter of Credit  
ALTA ENDORSEMENT 14.3-06 Future Advance-Reverse Mortgage  
ALTA ENDORSEMENT 15.1-06 Non-Imputation-Additional Insured  
ALTA ENDORSEMENT 15.2-06 Non-Imputation-Partial Equity Transfer  
ALTA ENDORSEMENT 15-06 Non-Imputation-Full Equity Transfer  
ALTA ENDORSEMENT 16-06 Mezzanine Financing  
ALTA ENDORSEMENT 17-06 Access and Entry  
ALTA ENDORSEMENT 17.1-06 Indirect Access and Entry  
ALTA ENDORSEMENT 18.1-06 Multiple Tax Parcel  
ALTA ENDORSEMENT 18-06 Single Tax Parcel  
ALTA ENDORSEMENT 19-06 Contiguity- Multiple Parcels  
ALTA ENDORSEMENT 19.1-06 Contiguity-Single Parcels  
ALTA ENDORSEMENT 20-06 First Loss-Multiple Parcel Transactions  
ALTA ENDORSEMENT 21-06 Creditor's Rights  
ALTA ENDORSEMENT 22-06 Location  
ALTA ENDORSEMENT 22.1-06 Location and Map

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## Sample Request for Individual Risk Pursuant to Filed Unique and Unusual Rule

December 1, 1989

Kansas Insurance Department  
420 S.W. 9th Street  
Topeka, KS 66612-1678

TITLE INSURANCE INDIVIDUAL RISK FILED UNIQUE AND UNUSUAL RULE

Gentlemen:

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. Name of Insured/Property Insured: John and Mary Doe
2. Property Location: Lots 1 and 2, New Subdivision, City of Salina, Kansas
3. Policy/Commitment/File Number: File No. SA 100 120189
4. Charge/Rate: This is an Owners Title Policy on Residential Property with \$150,000 limit of liability. We charged \$705,000 for the policy. This is \$50 more than the filed charge of \$655.00.
5. Filed Charge/Rate: Our filed charge of \$655.00 is obtained from our rate schedule.
6. Reason for Deviation from Filed Charge:  
Multiple chain of title involved which required two hours of additional work in the title search, hence the additional charge of \$50.

Please let us know if you have any questions with regard to this individual risk filing.

Very truly yours,

John Jones  
Title Insurance Agent  
On Behalf of  
XYZ Title Insurance Agency

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CANDY PRAEGER  
Commissioner of Insurance



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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November 21, 2013

Joshua C. Ellison  
Maverick National Services  
5412 W. Plano Pkwy #100  
Plano, TX 75093

Re: Rate and Bond Filing

Dear Mr. Ellison:

This will acknowledge receipt of your rate and bond filing dated November 20, 2013 as required by K.S.A. 40-952(c).

This material has been placed on file, effective November 21, 2013

Sincerely,

COPY

James W. Norman  
Policy Examiner  
Property & Casualty  
(785) 296-3405  
[jnorman@ksinsurance.org](mailto:jnorman@ksinsurance.org)