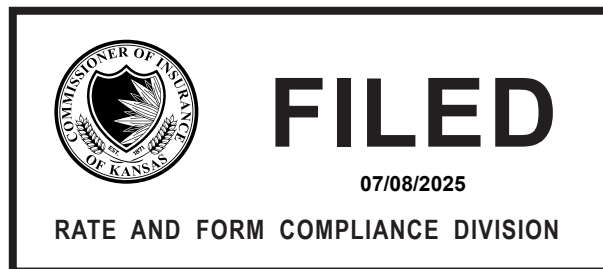




**MORTGAGE
CONNECT**

State of Kansas Settlement Services Fees and Title Insurance Rates

**Effective July 8, 2025, or
Upon Approval**



Mortgage Connect, LP
State of Kansas
Effective Date 07/08/2025
Page 1 of 3

Schedule of Settlement Services Fees

This Schedule of Settlement Services Fees set forth the minimum charges applicable to the performance of escrow and other listed services by Mortgage Connect, LP.

Unless specified otherwise, each fee listed in the schedule below is imposed on a per-transaction basis.

| Settlement Services Fees | Refinance Transactions | Purchase Transactions |
|-------------------------------------|---|------------------------------|
| Settlement or Closing Fee | Not to Exceed \$900.00 | Not to Exceed \$1,200.00 |
| Update Fee | \$50.00 per update | \$100.00 per update |
| Courier Fee | \$40.00 each time a courier is employed | |
| Wire Fee | \$20.00 per wiring | |
| Recording Service Fee | \$45.00 | |
| Document Processing Fee | \$75.00 | |
| Deed Preparation Fee | \$125.00 per deed | |
| Release Fee | \$75.00 per release | |
| Subordination Processing Fee | \$125.00 per subordination | |

Title Insurance Rates

- **Owner's Policy Rates:**

- The rates for owner's title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

- **Loan Policy Rates:**

- The rates for loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

- **Simultaneous-Issued Loan Policy Rates:**

- The rates for simultaneously issued loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

- **Refinance Policy Rates:**

- The rates for refinance loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

*First American Title Insurance rates attached as Exhibit A.

*Old Republic National Title Insurance Company rates attached as Exhibit B.

*Westcor Land Title Insurance Company rates attached as Exhibit C.

*WFG National Title Insurance Company rates attached as Exhibit D.



**MORTGAGE
CONNECT**

Exhibit A



***First American
Title Insurance Company***

Kansas Schedule of Title Insurance Rates

December 15, 2020

TABLE OF CONTENTS

| | Page |
|--|-----------|
| SECTION A DEFINITIONS..... | 1 |
| SECTION B GENERAL PROVISIONS | 2 |
| B.1 COMPUTATION OF RATES AND CHARGES | 2 |
| B.2 SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS | 2 |
| SECTION C ENTIRE STATE | 2 |
| C.1 CENTRALIZED LOAN RATE | 2 |
| C.2 equiSMART MASTER LOAN PROGRAM | 3 |
| C.3 COMMERCIAL TRANSACTIONS..... | 3 |
| SECTION D JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND MIAMI COUNTY | 4 |
| D.1 OWNER'S INSURANCE | 4 |
| D.2 LENDER'S INSURANCE | 5 |
| D.3 ADDITIONAL TITLE CHARGES | 8 |
| D.4 GUARANTEES..... | 9 |
| D.5 ESCROW | 10 |
| D.6 RATES | 17 |
| SECTION E FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY | 19 |
| E.1 OWNER'S INSURANCE | 19 |
| E.2 LENDER'S INSURANCE | 20 |
| E.3 ADDITIONAL TITLE CHARGES | 23 |
| E.4 GUARANTEES..... | 24 |
| E.5 ESCROW | 24 |
| E.6 RATES | 29 |
| SECTION F BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY | 32 |
| F.1 OWNER'S INSURANCE | 32 |
| F.2 LENDER'S INSURANCE | 33 |
| F.3 ADDITIONAL TITLE CHARGES | 35 |
| F.4 GUARANTEES..... | 36 |
| F.5 ESCROW | 37 |
| F.6 RATES | 41 |
| SECTION G DICKINSON COUNTY AND GEARY COUNTY | 44 |

| | | |
|-------------------|--|------------|
| G.1 | OWNER'S INSURANCE | 44 |
| G.2 | LENDER'S INSURANCE | 45 |
| G.3 | ADDITIONAL TITLE CHARGES | 48 |
| G.4 | GUARANTEES..... | 49 |
| G.5 | ESCROW | 49 |
| G.6 | RATES | 53 |
| SECTION H | CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY | 56 |
| H.1 | OWNER'S INSURANCE | 56 |
| H.2 | LENDER'S INSURANCE | 57 |
| H.3 | ADDITIONAL TITLE CHARGES | 60 |
| H.4 | GUARANTEES..... | 61 |
| H.5 | ESCROW | 61 |
| H.6 | RATES | 66 |
| SECTION I | REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000 | 69 |
| I.1 | OWNER'S INSURANCE | 69 |
| I.2 | LENDER'S INSURANCE | 70 |
| I.3 | ADDITIONAL TITLE CHARGES | 73 |
| I.4 | GUARANTEES..... | 74 |
| I.5 | ESCROW | 74 |
| I.6 | RATES | 79 |
| APPENDIX A | ENDORSEMENT RATES | A-1 |

KANSAS

Schedule of Title Insurance Rates

Effective December 15, 2020

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates, Charges, and fees contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential and any property that is part Residential and part Commercial.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- EAGLE® Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Non-EAGLE® Owner's Policy: Any Owner's Policy other than an EAGLE® Owner's Policy.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to “per \$1,000 of liability” shall mean and include “per \$1,000 of liability and any portion thereof.”

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates and Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 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 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.

SECTION C ENTIRE STATE

C.1 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4.0/4.1-06, 5.0/5.1-06, 6-06, 8.1-06, and 9.0/9.3/9.10-06. Additional fees may apply for additional endorsements (see endorsement appendix). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company’s centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;

3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

| Amount of Insurance | Rate |
|-------------------------------|-------------|
| Up to and including \$250,000 | \$455 |
| \$250,001 to \$500,000 | \$585 |
| \$500,001 to \$750,000 | \$715 |
| \$750,001 to \$1,000,000 | \$845 |
| \$1,000,001 to \$1,500,000 | \$975 |
| \$1,500,001 to \$2,000,000 | \$1,040 |

For each \$10,000 of liability above \$2,000,000, add \$4.

C.2 equiSMART MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rates specified in this section.

| Loan Amount | Rate |
|-------------------------------|-------------|
| Up to and including \$100,000 | \$120 |
| \$100,001 to \$250,000 | \$145 |
| \$250,001 to \$500,000 | \$210 |

C.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate and escrow fee consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

This section may only be applied to escrow fees when the amount of insurance in the policy is \$250,000 or greater and to title policy and endorsement Rates when the amount of insurance in the policy is \$500,000 or greater.

SECTION D
JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND
MIAMI COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section D apply to all transactions involving property in Johnson County, Leavenworth County, Wyandotte County, Douglas County, and Miami County.

D.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section D.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section D.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section D.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section D.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate •Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section D.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section D.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order

for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

(d) Builder/Developer Rate - Residential Only

The Rates for Non-EAGLE® Owner's Policies issued to builders and developers for Residential properties are as follows:

| Amount of Insurance | Rate |
|-------------------------------|---|
| Up to and including \$250,000 | \$1.50 per \$1,000, subject to a minimum of \$150 |
| \$250,000.01 to \$750,000 | Add \$1 per \$1,000 |
| \$750,000.01 to \$2,000,000 | Add \$0.65 per \$1,000 |
| Over \$2,000,000 | Add \$0.80 per \$1,000 |

D.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

| Residential | Commercial |
|---|---|
| 1. \$300 | 1. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 2. \$300 | 2. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 3. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy | 3. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy | 4. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. \$100 per additional Loan Policy | 5. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 6. \$100 per additional Loan Policy | 6. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 7. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | 7. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | 8. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000 and \$1,000 if it is \$5,000,000 and over. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

| Amount of Insurance | Rate |
|-------------------------------|---|
| Up to and including \$300,000 | \$200 |
| \$300,000.01 to \$500,000 | Add \$100 |
| \$500,000.01 to \$1,000,000 | Add \$1.00 per \$1,000 on the amount over \$500,000 |

| Amount of Insurance | Rate |
|----------------------------|---|
| Over \$1,000,000 | Add \$0.50 per \$1,000 on the amount over \$1,000,000 |

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section D.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

D.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$250 per additional tract | \$250 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$250 | N/A |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$100 | N/A |

(e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|-------------------|
| \$0, but see Section D.3(c) above | N/A |

(f) Pro Forma Preparation Charge

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | N/A |

D.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$250 | \$250 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$175 | \$175 |

D.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

This section applies except where Section D.5(a)(4) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| \$225 | \$355 | \$580 |

2. Cash Sale

This section applies except where Section D.5(a)(4) below applies.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| \$225 | \$225 | \$450 |

3. Loan Only

This section applies except where Section D.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | \$355 | \$355 |

4. New Construction

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|--------------|
| Vacant Lot Closing: Lot sold by subdivision developer to builder for new home construction | \$0 | \$75 | \$75 |
| New Home Sale: Builder to consumer - loan closing | \$0 | \$355 | \$355 |

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|--------------|
| New Home Sale: Builder to consumer - cash closing | \$0 | \$225 | \$225 |

5. REO Fee

This section applies to sale of REOs.

| Transaction | Seller | Buyer | Total |
|---|---------------|------------------------------------|-------------------------|
| Closing fee to selling bank utilizing asset managers or electronic platform | \$400 | See Section D.5(a)(1) or (2) above | Depends on buyer column |
| Closing fee to selling bank when the fee above does not apply | \$300 | See Section D.5(a)(1) or (2) above | Depends on buyer column |

6. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|------------------------------------|-------------------------|
| Short Sale | \$400 | See Section D.5(a)(1) or (2) above | Depends on buyer column |

7. Exchange Closing or Funding

This section applies where buyer and seller exchange land, including all 1031 exchanges.

| Transaction | Seller | Buyer | Total |
|-----------------------------|---------------|--------------|--------------|
| Exchange Closing or Funding | \$225 | \$355 | \$580 |

8. Assumption

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--------------|
| Assumption | \$225 | \$355 | \$580 |

9. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--------------|
| Owner Finance | \$300 | \$300 | \$600 |

10. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Contract For Deed/ Installment Sales Contracts | \$350 | \$350 | \$700 |

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section D.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A | \$200 | \$200 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|---------------|--------------|--------------|
| For Sale By Owner Facilitation Fee | \$350 | N/A | \$350 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|---------------|--------------|---|
| After-Hours Closing | \$200 | \$200 | Depends on the number of parties requesting after-hours service |

4. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

5. Grant Funds Processing Fee

The fees below are subject to program restrictions.

| Transaction | Seller | Buyer | Total |
|----------------------------|---------|-------|---------|
| Grant Funds Processing Fee | \$1,000 | N/A | \$1,000 |

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | \$150 | N/A | \$150 |

7. Builder/Developer Surcharges

When the closing fees in Section D.5(a)(4) apply.

| Transaction | Seller | Buyer | Total |
|------------------------------|--|--|---|
| Builder/Developer Surcharges | E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each | E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each (Vacant Lot Closing Only) | Depends on the number of E- recordings, deliveries, and wires |

8. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|--|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

9. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$50/each | \$50/each | Depends on the number of physical addresses or e-mail addresses employed |

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) preparation or disbursement of funds.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | \$125 | \$200 | \$325 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | \$275 | \$275 |

3. Prepare Settlement Statement (CD) without Disbursement

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) without Disbursement | N/A | \$250 | \$250 |

4. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | \$0 | \$50 | \$50 |

5. Escrow For Completion

This section applies to new construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | \$0 | \$0 | \$0 |

6. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | \$100 | N/A | \$100 |

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|----------------|
| Document Preparation Fees | N/A | N/A | \$100/document |

8. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

9. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

10. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | \$50 | \$50 | \$100 |

11. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | \$0 | \$0 | \$0 |

12. Document Redraw Fee

Additional Fee made in conjunction with any lender redraw fee.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|-------|
| Document Redraw Fee | N/A | \$0 | \$0 |

13. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

14. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|---------------------------------|---------------|--------------|--------------|
| Up to and including \$1,000,000 | \$400 | \$400 | \$800 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | \$400 | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | \$500 | \$500 |

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. The face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

D.6 RATES

(a) Basic Residential Rate

| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|---------------------------|--------------------------------------|----------------------------------|--------------------|
| \$50,000 or less | \$385.00 | \$425.00 | \$309.00 |
| \$50,000.01 to \$60,000 | \$400.00 | \$442.50 | \$309.00 |
| \$60,000.01 to \$70,000 | \$415.00 | \$460.00 | \$326.50 |
| \$70,000.01 to \$80,000 | \$430.00 | \$477.50 | \$344.00 |
| \$80,000.01 to \$90,000 | \$445.00 | \$495.00 | \$361.50 |
| \$90,000.01 to \$100,000 | \$460.00 | \$512.50 | \$379.00 |
| \$100,000.01 to \$110,000 | \$475.00 | \$530.00 | \$392.00 |
| \$110,000.01 to \$120,000 | \$490.00 | \$547.50 | \$405.00 |
| \$120,000.01 to \$130,000 | \$505.00 | \$565.00 | \$418.00 |
| \$130,000.01 to \$140,000 | \$518.00 | \$582.00 | \$430.50 |
| \$140,000.01 to \$150,000 | \$531.00 | \$599.00 | \$443.00 |
| \$150,000.01 to \$160,000 | \$544.00 | \$616.00 | \$455.50 |
| \$160,000.01 to \$170,000 | \$557.00 | \$633.00 | \$468.00 |
| \$170,000.01 to \$180,000 | \$570.00 | \$650.00 | \$480.50 |
| \$180,000.01 to \$190,000 | \$583.00 | \$667.00 | \$493.00 |
| \$190,000.01 to \$200,000 | \$596.00 | \$684.00 | \$505.50 |
| \$200,000.01 to \$210,000 | \$609.00 | \$701.00 | \$518.00 |
| \$210,000.01 to \$220,000 | \$622.00 | \$718.00 | \$530.50 |
| \$220,000.01 to \$230,000 | \$635.00 | \$735.00 | \$543.00 |
| \$230,000.01 to \$240,000 | \$648.00 | \$752.00 | \$555.50 |
| \$240,000.01 to \$250,000 | \$661.00 | \$769.00 | \$568.00 |
| \$250,000.01 to \$275,000 | \$688.50 | \$804.00 | \$599.25 |
| \$275,000.01 to \$300,000 | \$716.00 | \$839.00 | \$630.50 |
| \$300,000.01 to \$325,000 | \$743.50 | \$874.00 | \$661.75 |
| \$325,000.01 to \$350,000 | \$771.00 | \$909.00 | \$693.00 |
| \$350,000.01 to \$375,000 | \$798.50 | \$944.00 | \$724.25 |
| \$375,000.01 to \$400,000 | \$826.00 | \$979.00 | \$755.50 |
| \$400,000.01 to \$425,000 | \$853.50 | \$1,014.00 | \$786.75 |
| \$425,000.01 to \$450,000 | \$881.00 | \$1,049.00 | \$818.00 |
| \$450,000.01 to \$475,000 | \$908.50 | \$1,084.00 | \$849.25 |
| \$475,000.01 to \$500,000 | \$936.00 | \$1,119.00 | \$880.50 |
| \$500,000.01 to \$525,000 | \$963.50 | \$1,154.00 | \$895.50 |
| \$525,000.01 to \$550,000 | \$991.00 | \$1,189.00 | \$910.50 |
| \$550,000.01 to \$575,000 | \$1,018.50 | \$1,224.00 | \$925.50 |
| \$575,000.01 to \$600,000 | \$1,034.75 | \$1,249.00 | \$940.50 |
| \$600,000.01 to \$625,000 | \$1,051.00 | \$1,274.00 | \$955.50 |

| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|-------------------------------|--------------------------------------|----------------------------------|--------------------|
| \$625,000.01 to \$650,000 | \$1,067.25 | \$1,299.00 | \$970.50 |
| \$650,000.01 to \$675,000 | \$1,083.50 | \$1,324.00 | \$985.50 |
| \$675,000.01 to \$700,000 | \$1,099.75 | \$1,349.00 | \$1,000.50 |
| \$700,000.01 to \$725,000 | \$1,116.00 | \$1,374.00 | \$1,015.50 |
| \$725,000.01 to \$750,000 | \$1,132.25 | \$1,399.00 | \$1,030.50 |
| \$750,000.01 to \$800,000 | \$1,164.75 | \$1,449.00 | \$1,055.50 |
| \$800,000.01 to \$850,000 | \$1,197.25 | \$1,499.00 | \$1,080.50 |
| \$850,000.01 to \$900,000 | \$1,229.75 | \$1,549.00 | \$1,105.50 |
| \$900,000.01 to \$950,000 | \$1,262.25 | \$1,599.00 | \$1,130.50 |
| \$950,000.01 to \$1,000,000 | \$1,294.75 | \$1,649.00 | \$1,155.50 |
| \$1,000,000.01 to \$1,100,000 | \$1,354.75 | \$1,739.00 | \$1,205.50 |
| \$1,100,000.01 to \$1,200,000 | \$1,414.75 | \$1,829.00 | \$1,255.50 |
| \$1,200,000.01 to \$1,300,000 | \$1,474.75 | \$1,919.00 | \$1,305.50 |
| \$1,300,000.01 to \$1,400,000 | \$1,534.75 | \$2,009.00 | \$1,355.50 |
| \$1,400,000.01 to \$1,500,000 | \$1,594.75 | \$2,099.00 | \$1,405.50 |
| \$1,500,000.01 to \$1,600,000 | \$1,654.75 | \$2,189.00 | \$1,455.50 |
| \$1,600,000.01 to \$1,700,000 | \$1,714.75 | \$2,279.00 | \$1,505.50 |
| \$1,700,000.01 to \$1,800,000 | \$1,774.75 | \$2,369.00 | \$1,555.50 |
| \$1,800,000.01 to \$1,900,000 | \$1,834.75 | \$2,459.00 | \$1,605.50 |
| \$1,900,000.01 to \$2,000,000 | \$1,894.75 | \$2,549.00 | \$1,655.50 |
| \$2,000,000.01 to \$2,100,000 | \$1,954.75 | \$2,639.00 | \$1,697.50 |
| \$2,100,000.01 to \$2,200,000 | \$2,014.75 | \$2,729.00 | \$1,739.50 |
| \$2,200,000.01 to \$2,300,000 | \$2,074.75 | \$2,819.00 | \$1,781.50 |
| \$2,300,000.01 to \$2,400,000 | \$2,134.75 | \$2,909.00 | \$1,823.50 |
| \$2,400,000.01 to \$2,500,000 | \$2,194.75 | \$2,999.00 | \$1,865.50 |
| \$2,500,000.01 to \$2,600,000 | \$2,254.75 | \$3,089.00 | \$1,907.50 |
| \$2,600,000.01 to \$2,700,000 | \$2,314.75 | \$3,179.00 | \$1,949.50 |
| \$2,700,000.01 to \$2,800,000 | \$2,374.75 | \$3,269.00 | \$1,991.50 |
| \$2,800,000.01 to \$2,900,000 | \$2,434.75 | \$3,359.00 | \$2,033.50 |
| \$2,900,000.01 to \$3,000,000 | \$2,494.75 | \$3,449.00 | \$2,075.50 |
| \$3,000,000.01 to \$3,100,000 | \$2,574.75 | \$3,559.00 | \$2,117.50 |
| \$3,100,000.01 to \$3,200,000 | \$2,654.75 | \$3,669.00 | \$2,159.50 |
| \$3,200,000.01 to \$3,300,000 | \$2,734.75 | \$3,779.00 | \$2,201.50 |
| \$3,300,000.01 to \$3,400,000 | \$2,814.75 | \$3,889.00 | \$2,243.50 |
| \$3,400,000.01 to \$3,500,000 | \$2,894.75 | \$3,999.00 | \$2,285.50 |
| \$3,500,000.01 to \$3,600,000 | \$2,974.75 | \$4,109.00 | \$2,327.50 |
| \$3,600,000.01 to \$3,700,000 | \$3,054.75 | \$4,219.00 | \$2,369.50 |
| \$3,700,000.01 to \$3,800,000 | \$3,134.75 | \$4,329.00 | \$2,411.50 |
| \$3,800,000.01 to \$3,900,000 | \$3,214.75 | \$4,439.00 | \$2,453.50 |
| \$3,900,000.01 to \$4,000,000 | \$3,294.75 | \$4,549.00 | \$2,495.50 |
| \$4,000,000.01 to \$4,100,000 | \$3,374.75 | \$4,659.00 | \$2,537.50 |

| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|-------------------------------|----------------------------------|------------------------------|--------------------|
| \$4,100,000.01 to \$4,200,000 | \$3,454.75 | \$4,769.00 | \$2,579.50 |
| \$4,200,000.01 to \$4,300,000 | \$3,534.75 | \$4,879.00 | \$2,621.50 |
| \$4,300,000.01 to \$4,400,000 | \$3,614.75 | \$4,989.00 | \$2,663.50 |
| \$4,400,000.01 to \$4,500,000 | \$3,694.75 | \$5,099.00 | \$2,705.50 |
| \$4,500,000.01 to \$4,600,000 | \$3,774.75 | \$5,209.00 | \$2,747.50 |
| \$4,600,000.01 to \$4,700,000 | \$3,854.75 | \$5,319.00 | \$2,789.50 |
| \$4,700,000.01 to \$4,800,000 | \$3,934.75 | \$5,429.00 | \$2,831.50 |
| \$4,800,000.01 to \$4,900,000 | \$4,014.75 | \$5,539.00 | \$2,873.50 |
| \$4,900,000.01 to \$5,000,000 | \$4,094.75 | \$5,649.00 | \$2,915.50 |

(b) Basic Commercial Rate

| Amount | Owner's Policy | Loan Policy |
|-------------------------------|------------------------|------------------------|
| \$100,000 or less | \$710 | \$710 |
| \$100,000.01 to \$500,000 | Add \$2 per \$1,000 | Add \$2 per \$1,000 |
| \$500,000.01 to \$1,000,000 | Add \$1.60 per \$1,000 | Add \$1.60 per \$1,000 |
| \$1,000,000.01 to \$5,000,000 | Add \$0.90 per \$1,000 | Add \$0.90 per \$1,000 |
| Over \$5,000,000 | Add \$0.75 per \$1,000 | Add \$0.75 per \$1,000 |

SECTION E
FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section E apply to all transactions involving property in Finney, Ford, and Seward counties.

E.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section E.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy Section E.6 (column 1) or EAGLE® Owner's Policy Section E.6 (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section E.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section E.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section E.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section E.6 at the tier level of the excess liability.

(d) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section E.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

E.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

| Residential and Commercial | |
|-----------------------------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section E.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section E.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section E.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

E.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charges

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$210 | \$350 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|-------------------|
| \$0, but see Section E.3(c) above | N/A |

E.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$210 | \$350 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$150 | \$290 |

E.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$315 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$225 |

3. Loan Only

This section applies except where Section E.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$250 |

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Contract For Deed/ Installment Sales Contracts | N/A | N/A | \$225 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$275 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$550 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$275 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$550 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections E.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A | N/A | \$125 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|---------------|--------------|--------------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--------------|
| Short Sale | \$50 | N/A | \$50 |

4. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|---------------|--------------|---|
| After-Hours Closing | \$50 | \$50 | Depends on the number of parties requesting after-hours service |

5. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

| Transaction | Seller | Buyer | Total |
|-------------------------|---------------|--------------|--------------|
| Direct Exchange Closing | N/A | N/A | \$100 |

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$50 |

7. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

8. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A | N/A | \$225 |

2. Prepare Settlement Statement (HUD-1/CD)

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (HUD-1/CD) | N/A | N/A | \$225 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A | N/A | \$150 |

4. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

5. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$30/document |

6. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

7. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$125 |

8. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A | N/A | \$50 |

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

10. Construction Disbursing

\$100 per draw assuming the follow criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

E.6 RATES

| | | Column 1 | Column 2 | Column 3 | Column 4 | Column 5 |
|----------------|----------------|---------------------------------------|-----------------------------------|------------------------------|----------------------|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | REISSUE OWNER'S POLICY | LOAN POLICY Rates | REISSUE LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$220.00 | \$245.00 | \$132.00 | \$220.00 | \$132.00 |
| \$20,000.01 | \$25,000.00 | \$235.00 | \$261.50 | \$141.00 | \$235.00 | \$141.00 |
| \$25,000.01 | \$30,000.00 | \$250.00 | \$278.00 | \$150.00 | \$250.00 | \$150.00 |
| \$30,000.01 | \$35,000.00 | \$265.00 | \$294.50 | \$159.00 | \$265.00 | \$159.00 |
| \$35,000.01 | \$40,000.00 | \$280.00 | \$311.00 | \$168.00 | \$280.00 | \$168.00 |
| \$40,000.01 | \$45,000.00 | \$295.00 | \$327.50 | \$177.00 | \$295.00 | \$177.00 |
| \$45,000.01 | \$50,000.00 | \$310.00 | \$344.00 | \$186.00 | \$310.00 | \$186.00 |
| \$50,000.01 | \$55,000.00 | \$325.00 | \$360.50 | \$195.00 | \$325.00 | \$195.00 |
| \$55,000.01 | \$60,000.00 | \$340.00 | \$377.00 | \$204.00 | \$340.00 | \$204.00 |
| \$60,000.01 | \$65,000.00 | \$355.00 | \$393.50 | \$213.00 | \$355.00 | \$213.00 |
| \$65,000.01 | \$70,000.00 | \$370.00 | \$410.00 | \$222.00 | \$370.00 | \$222.00 |
| \$70,000.01 | \$75,000.00 | \$385.00 | \$426.50 | \$231.00 | \$385.00 | \$231.00 |
| \$75,000.01 | \$80,000.00 | \$400.00 | \$443.00 | \$240.00 | \$400.00 | \$240.00 |
| \$80,000.01 | \$85,000.00 | \$415.00 | \$459.50 | \$249.00 | \$415.00 | \$249.00 |
| \$85,000.01 | \$90,000.00 | \$430.00 | \$476.00 | \$258.00 | \$430.00 | \$258.00 |
| \$90,000.01 | \$95,000.00 | \$445.00 | \$492.50 | \$267.00 | \$445.00 | \$267.00 |
| \$95,000.01 | \$100,000.00 | \$460.00 | \$509.00 | \$276.00 | \$460.00 | \$276.00 |
| \$100,000.01 | \$105,000.00 | \$471.25 | \$521.50 | \$282.75 | \$471.25 | \$282.75 |
| \$105,000.01 | \$110,000.00 | \$482.50 | \$534.00 | \$289.50 | \$482.50 | \$289.50 |
| \$110,000.01 | \$115,000.00 | \$493.75 | \$546.50 | \$296.25 | \$493.75 | \$296.25 |
| \$115,000.01 | \$120,000.00 | \$505.00 | \$559.00 | \$303.00 | \$505.00 | \$303.00 |
| \$120,000.01 | \$125,000.00 | \$516.25 | \$571.50 | \$309.75 | \$516.25 | \$309.75 |
| \$125,000.01 | \$130,000.00 | \$527.50 | \$584.00 | \$316.50 | \$527.50 | \$316.50 |
| \$130,000.01 | \$135,000.00 | \$538.75 | \$596.50 | \$323.25 | \$538.75 | \$323.25 |
| \$135,000.01 | \$140,000.00 | \$550.00 | \$609.00 | \$330.00 | \$550.00 | \$330.00 |
| \$140,000.01 | \$145,000.00 | \$561.25 | \$621.50 | \$336.75 | \$561.25 | \$336.75 |
| \$145,000.01 | \$150,000.00 | \$572.50 | \$634.00 | \$343.50 | \$572.50 | \$343.50 |
| \$150,000.01 | \$155,000.00 | \$583.75 | \$646.50 | \$350.25 | \$583.75 | \$350.25 |
| \$155,000.01 | \$160,000.00 | \$595.00 | \$659.00 | \$357.00 | \$595.00 | \$357.00 |
| \$160,000.01 | \$165,000.00 | \$606.25 | \$671.50 | \$363.75 | \$606.25 | \$363.75 |
| \$165,000.01 | \$170,000.00 | \$617.50 | \$684.00 | \$370.50 | \$617.50 | \$370.50 |
| \$170,000.01 | \$175,000.00 | \$628.75 | \$696.50 | \$377.25 | \$628.75 | \$377.25 |
| \$175,000.01 | \$180,000.00 | \$640.00 | \$709.00 | \$384.00 | \$640.00 | \$384.00 |
| \$180,000.01 | \$185,000.00 | \$651.25 | \$721.50 | \$390.75 | \$651.25 | \$390.75 |
| \$185,000.01 | \$190,000.00 | \$662.50 | \$734.00 | \$397.50 | \$662.50 | \$397.50 |
| \$190,000.01 | \$195,000.00 | \$673.75 | \$746.50 | \$404.25 | \$673.75 | \$404.25 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|---------------------------|---------------------------|--|--|---|--|--|
| \$195,000.01 | \$200,000.00 | \$685.00 | \$759.00 | \$411.00 | \$685.00 | \$411.00 |
| \$200,000.01 | \$205,000.00 | \$696.25 | \$771.50 | \$417.75 | \$696.25 | \$417.75 |
| \$205,000.01 | \$210,000.00 | \$707.50 | \$784.00 | \$424.50 | \$707.50 | \$424.50 |
| \$210,000.01 | \$215,000.00 | \$718.75 | \$796.50 | \$431.25 | \$718.75 | \$431.25 |
| \$215,000.01 | \$220,000.00 | \$730.00 | \$809.00 | \$438.00 | \$730.00 | \$438.00 |
| \$220,000.01 | \$225,000.00 | \$741.25 | \$821.50 | \$444.75 | \$741.25 | \$444.75 |
| \$225,000.01 | \$230,000.00 | \$752.50 | \$834.00 | \$451.50 | \$752.50 | \$451.50 |
| \$230,000.01 | \$235,000.00 | \$763.75 | \$846.50 | \$458.25 | \$763.75 | \$458.25 |
| \$235,000.01 | \$240,000.00 | \$775.00 | \$859.00 | \$465.00 | \$775.00 | \$465.00 |
| \$240,000.01 | \$245,000.00 | \$786.25 | \$871.50 | \$471.75 | \$786.25 | \$471.75 |
| \$245,000.01 | \$250,000.00 | \$797.50 | \$884.00 | \$478.50 | \$797.50 | \$478.50 |
| \$250,000.01 | \$260,000.00 | \$820.00 | \$909.00 | \$492.00 | \$820.00 | \$492.00 |
| \$260,000.01 | \$270,000.00 | \$842.50 | \$934.00 | \$505.50 | \$842.50 | \$505.50 |
| \$270,000.01 | \$280,000.00 | \$865.00 | \$959.00 | \$519.00 | \$865.00 | \$519.00 |
| \$280,000.01 | \$290,000.00 | \$887.50 | \$984.00 | \$532.50 | \$887.50 | \$532.50 |
| \$290,000.01 | \$300,000.00 | \$910.00 | \$1,009.00 | \$546.00 | \$910.00 | \$546.00 |
| \$300,000.01 | \$310,000.00 | \$932.50 | \$1,034.00 | \$559.50 | \$932.50 | \$559.50 |
| \$310,000.01 | \$320,000.00 | \$955.00 | \$1,059.00 | \$573.00 | \$955.00 | \$573.00 |
| \$320,000.01 | \$330,000.00 | \$977.50 | \$1,084.00 | \$586.50 | \$977.50 | \$586.50 |
| \$330,000.01 | \$340,000.00 | \$1,000.00 | \$1,109.00 | \$600.00 | \$1,000.00 | \$600.00 |
| \$340,000.01 | \$350,000.00 | \$1,022.50 | \$1,134.00 | \$613.50 | \$1,022.50 | \$613.50 |
| \$350,000.01 | \$360,000.00 | \$1,045.00 | \$1,159.00 | \$627.00 | \$1,045.00 | \$627.00 |
| \$360,000.01 | \$370,000.00 | \$1,067.50 | \$1,184.00 | \$640.50 | \$1,067.50 | \$640.50 |
| \$370,000.01 | \$380,000.00 | \$1,090.00 | \$1,209.00 | \$654.00 | \$1,090.00 | \$654.00 |
| \$380,000.01 | \$390,000.00 | \$1,112.50 | \$1,234.00 | \$667.50 | \$1,112.50 | \$667.50 |
| \$390,000.01 | \$400,000.00 | \$1,135.00 | \$1,259.00 | \$681.00 | \$1,135.00 | \$681.00 |
| \$400,000.01 | \$410,000.00 | \$1,157.50 | \$1,284.00 | \$694.50 | \$1,157.50 | \$694.50 |
| \$410,000.01 | \$420,000.00 | \$1,180.00 | \$1,309.00 | \$708.00 | \$1,180.00 | \$708.00 |
| \$420,000.01 | \$430,000.00 | \$1,202.50 | \$1,334.00 | \$721.50 | \$1,202.50 | \$721.50 |
| \$430,000.01 | \$440,000.00 | \$1,225.00 | \$1,359.00 | \$735.00 | \$1,225.00 | \$735.00 |
| \$440,000.01 | \$450,000.00 | \$1,247.50 | \$1,384.00 | \$748.50 | \$1,247.50 | \$748.50 |
| \$450,000.01 | \$460,000.00 | \$1,270.00 | \$1,409.00 | \$762.00 | \$1,270.00 | \$762.00 |
| \$460,000.01 | \$470,000.00 | \$1,292.50 | \$1,434.00 | \$775.50 | \$1,292.50 | \$775.50 |
| \$470,000.01 | \$480,000.00 | \$1,315.00 | \$1,459.00 | \$789.00 | \$1,315.00 | \$789.00 |
| \$480,000.01 | \$490,000.00 | \$1,337.50 | \$1,484.00 | \$802.50 | \$1,337.50 | \$802.50 |
| \$490,000.01 | \$500,000.00 | \$1,360.00 | \$1,509.00 | \$816.00 | \$1,360.00 | \$816.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|---------------------------|---------------------------|--|--|---|--|--|
| \$500,000.01 | \$525,000.00 | \$1,410.00 | \$1,565.25 | \$846.00 | \$1,410.00 | \$846.00 |
| \$525,000.01 | \$550,000.00 | \$1,460.00 | \$1,621.50 | \$876.00 | \$1,460.00 | \$876.00 |
| \$550,000.01 | \$575,000.00 | \$1,510.00 | \$1,677.75 | \$906.00 | \$1,510.00 | \$906.00 |
| \$575,000.01 | \$600,000.00 | \$1,560.00 | \$1,734.00 | \$936.00 | \$1,560.00 | \$936.00 |
| \$600,000.01 | \$625,000.00 | \$1,610.00 | \$1,790.25 | \$966.00 | \$1,610.00 | \$966.00 |
| \$625,000.01 | \$650,000.00 | \$1,660.00 | \$1,846.50 | \$996.00 | \$1,660.00 | \$996.00 |
| \$650,000.01 | \$675,000.00 | \$1,710.00 | \$1,902.75 | \$1,026.00 | \$1,710.00 | \$1,026.00 |
| \$675,000.01 | \$700,000.00 | \$1,760.00 | \$1,959.00 | \$1,056.00 | \$1,760.00 | \$1,056.00 |
| \$700,000.01 | \$725,000.00 | \$1,810.00 | \$2,015.25 | \$1,086.00 | \$1,810.00 | \$1,086.00 |
| \$725,000.01 | \$750,000.00 | \$1,860.00 | \$2,071.50 | \$1,116.00 | \$1,860.00 | \$1,116.00 |
| \$750,000.01 | \$800,000.00 | \$1,960.00 | \$2,184.00 | \$1,176.00 | \$1,960.00 | \$1,176.00 |
| \$800,000.01 | \$850,000.00 | \$2,060.00 | \$2,296.50 | \$1,236.00 | \$2,060.00 | \$1,236.00 |
| \$850,000.01 | \$900,000.00 | \$2,160.00 | \$2,409.00 | \$1,296.00 | \$2,160.00 | \$1,296.00 |
| \$900,000.01 | \$950,000.00 | \$2,260.00 | \$2,521.50 | \$1,356.00 | \$2,260.00 | \$1,356.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,360.00 | \$2,634.00 | \$1,416.00 | \$2,360.00 | \$1,416.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,460.00 | \$2,744.00 | \$1,476.00 | \$2,460.00 | \$1,476.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,560.00 | \$2,854.00 | \$1,536.00 | \$2,560.00 | \$1,536.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,660.00 | \$2,964.00 | \$1,596.00 | \$2,660.00 | \$1,596.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,760.00 | \$3,074.00 | \$1,656.00 | \$2,760.00 | \$1,656.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$2,860.00 | \$3,184.00 | \$1,716.00 | \$2,860.00 | \$1,716.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$2,960.00 | \$3,294.00 | \$1,776.00 | \$2,960.00 | \$1,776.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,060.00 | \$3,404.00 | \$1,836.00 | \$3,060.00 | \$1,836.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,160.00 | \$3,514.00 | \$1,896.00 | \$3,160.00 | \$1,896.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,260.00 | \$3,624.00 | \$1,956.00 | \$3,260.00 | \$1,956.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,360.00 | \$3,734.00 | \$2,016.00 | \$3,360.00 | \$2,016.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$3,460.00 | \$3,844.00 | \$2,076.00 | \$3,460.00 | \$2,076.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$3,560.00 | \$3,954.00 | \$2,136.00 | \$3,560.00 | \$2,136.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$3,660.00 | \$4,064.00 | \$2,196.00 | \$3,660.00 | \$2,196.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$3,760.00 | \$4,174.00 | \$2,256.00 | \$3,760.00 | \$2,256.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$3,860.00 | \$4,284.00 | \$2,316.00 | \$3,860.00 | \$2,316.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$3,960.00 | \$4,394.00 | \$2,376.00 | \$3,960.00 | \$2,376.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,060.00 | \$4,504.00 | \$2,436.00 | \$4,060.00 | \$2,436.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$4,160.00 | \$4,614.00 | \$2,496.00 | \$4,160.00 | \$2,496.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$4,260.00 | \$4,724.00 | \$2,556.00 | \$4,260.00 | \$2,556.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$4,360.00 | \$4,834.00 | \$2,616.00 | \$4,360.00 | \$2,616.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$4,460.00 | \$4,944.00 | \$2,676.00 | \$4,460.00 | \$2,676.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$3,100,000.01 | \$3,200,000.00 | \$4,560.00 | \$5,054.00 | \$2,736.00 | \$4,560.00 | \$2,736.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$4,660.00 | \$5,164.00 | \$2,796.00 | \$4,660.00 | \$2,796.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$4,760.00 | \$5,274.00 | \$2,856.00 | \$4,760.00 | \$2,856.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$4,860.00 | \$5,384.00 | \$2,916.00 | \$4,860.00 | \$2,916.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$4,960.00 | \$5,494.00 | \$2,976.00 | \$4,960.00 | \$2,976.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$5,060.00 | \$5,604.00 | \$3,036.00 | \$5,060.00 | \$3,036.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$5,160.00 | \$5,714.00 | \$3,096.00 | \$5,160.00 | \$3,096.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$5,260.00 | \$5,824.00 | \$3,156.00 | \$5,260.00 | \$3,156.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$5,360.00 | \$5,934.00 | \$3,216.00 | \$5,360.00 | \$3,216.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$5,460.00 | \$6,044.00 | \$3,276.00 | \$5,460.00 | \$3,276.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$5,560.00 | \$6,154.00 | \$3,336.00 | \$5,560.00 | \$3,336.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$5,660.00 | \$6,264.00 | \$3,396.00 | \$5,660.00 | \$3,396.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$5,760.00 | \$6,374.00 | \$3,456.00 | \$5,760.00 | \$3,456.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$5,860.00 | \$6,484.00 | \$3,516.00 | \$5,860.00 | \$3,516.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$5,960.00 | \$6,594.00 | \$3,576.00 | \$5,960.00 | \$3,576.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$6,060.00 | \$6,704.00 | \$3,636.00 | \$6,060.00 | \$3,636.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$6,160.00 | \$6,814.00 | \$3,696.00 | \$6,160.00 | \$3,696.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$6,260.00 | \$6,924.00 | \$3,756.00 | \$6,260.00 | \$3,756.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$6,360.00 | \$7,034.00 | \$3,816.00 | \$6,360.00 | \$3,816.00 |

SECTION F BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section F apply to all transactions involving property in Barton County, Ellis County, and Rice County.

F.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in this Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section F.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section F.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate

set forth in Section F.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section F.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section F.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

F.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.

2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

| Residential | |
|-------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section F.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

F.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$100 per additional tract | \$100 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$250 | \$300 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|------------------------------------|------------|
| \$75, but see Section F.3(c) above | N/A |

F.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|-------------|------------|
| \$250 | \$300 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|-------------|------------|
| \$100 | \$200 |

F.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | \$300 | \$300 |

3. Loan Only

This section applies except where Section F.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | \$400 | \$400 |

4. Owner Finance

This section applies to owner finance, including contract for deed/installment sale contracts.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--------------|
| Owner Finance | N/A | \$300 | \$300 |

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section F.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A | \$175 | \$175 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$100 |

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|-------------|--------|-------|-------|
| Short Sale | \$100 | N/A | \$100 |

4. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

| Transaction | Seller | Buyer | Total |
|-------------------------|--------|-------|-------|
| Direct Exchange Closing | N/A | N/A | \$125 |

5. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$50 |

6. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

7. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | \$150 | \$200 | \$350 |

2. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A | N/A | \$50 |

3. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$50 |

4. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A | N/A | \$25/document |

5. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

6. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$600 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

F.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$240.00 | \$265.00 | \$220.00 |
| \$20,000.01 | \$25,000.00 | \$257.50 | \$284.25 | \$232.50 |
| \$25,000.01 | \$30,000.00 | \$275.00 | \$303.50 | \$245.00 |
| \$30,000.01 | \$35,000.00 | \$292.50 | \$322.75 | \$257.50 |
| \$35,000.01 | \$40,000.00 | \$310.00 | \$342.00 | \$270.00 |
| \$40,000.01 | \$45,000.00 | \$325.00 | \$358.50 | \$280.00 |
| \$45,000.01 | \$50,000.00 | \$340.00 | \$375.00 | \$290.00 |
| \$50,000.01 | \$55,000.00 | \$355.00 | \$391.50 | \$300.00 |
| \$55,000.01 | \$60,000.00 | \$370.00 | \$408.00 | \$310.00 |
| \$60,000.01 | \$65,000.00 | \$385.00 | \$424.50 | \$320.00 |
| \$65,000.01 | \$70,000.00 | \$400.00 | \$441.00 | \$330.00 |
| \$70,000.01 | \$75,000.00 | \$415.00 | \$457.50 | \$340.00 |
| \$75,000.01 | \$80,000.00 | \$430.00 | \$474.00 | \$350.00 |
| \$80,000.01 | \$85,000.00 | \$445.00 | \$490.50 | \$360.00 |
| \$85,000.01 | \$90,000.00 | \$460.00 | \$507.00 | \$370.00 |
| \$90,000.01 | \$95,000.00 | \$472.50 | \$520.75 | \$380.00 |
| \$95,000.01 | \$100,000.00 | \$485.00 | \$534.50 | \$390.00 |
| \$100,000.01 | \$105,000.00 | \$497.50 | \$548.25 | \$400.00 |
| \$105,000.01 | \$110,000.00 | \$510.00 | \$562.00 | \$410.00 |
| \$110,000.01 | \$115,000.00 | \$522.50 | \$575.75 | \$420.00 |
| \$115,000.01 | \$120,000.00 | \$535.00 | \$589.50 | \$430.00 |
| \$120,000.01 | \$125,000.00 | \$545.00 | \$600.75 | \$440.00 |
| \$125,000.01 | \$130,000.00 | \$555.00 | \$612.00 | \$450.00 |
| \$130,000.01 | \$135,000.00 | \$565.00 | \$623.25 | \$460.00 |
| \$135,000.01 | \$140,000.00 | \$575.00 | \$634.50 | \$470.00 |
| \$140,000.01 | \$145,000.00 | \$585.00 | \$645.75 | \$480.00 |
| \$145,000.01 | \$150,000.00 | \$595.00 | \$657.00 | \$490.00 |
| \$150,000.01 | \$155,000.00 | \$605.00 | \$668.25 | \$500.00 |
| \$155,000.01 | \$160,000.00 | \$615.00 | \$679.50 | \$510.00 |
| \$160,000.01 | \$165,000.00 | \$625.00 | \$690.75 | \$520.00 |
| \$165,000.01 | \$170,000.00 | \$635.00 | \$702.00 | \$530.00 |
| \$170,000.01 | \$175,000.00 | \$645.00 | \$713.25 | \$540.00 |
| \$175,000.01 | \$180,000.00 | \$655.00 | \$724.50 | \$550.00 |
| \$180,000.01 | \$185,000.00 | \$665.00 | \$735.75 | \$557.50 |
| \$185,000.01 | \$190,000.00 | \$675.00 | \$747.00 | \$565.00 |
| \$190,000.01 | \$195,000.00 | \$685.00 | \$758.25 | \$572.50 |
| \$195,000.01 | \$200,000.00 | \$695.00 | \$769.50 | \$580.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$200,000.01 | \$205,000.00 | \$705.00 | \$780.75 | \$587.50 |
| \$205,000.01 | \$210,000.00 | \$715.00 | \$792.00 | \$595.00 |
| \$210,000.01 | \$215,000.00 | \$725.00 | \$803.25 | \$602.50 |
| \$215,000.01 | \$220,000.00 | \$735.00 | \$814.50 | \$610.00 |
| \$220,000.01 | \$225,000.00 | \$745.00 | \$825.75 | \$617.50 |
| \$225,000.01 | \$230,000.00 | \$755.00 | \$837.00 | \$625.00 |
| \$230,000.01 | \$235,000.00 | \$765.00 | \$848.25 | \$632.50 |
| \$235,000.01 | \$240,000.00 | \$775.00 | \$859.50 | \$640.00 |
| \$240,000.01 | \$245,000.00 | \$785.00 | \$870.75 | \$647.50 |
| \$245,000.01 | \$250,000.00 | \$795.00 | \$882.00 | \$655.00 |
| \$250,000.01 | \$260,000.00 | \$815.00 | \$904.50 | \$670.00 |
| \$260,000.01 | \$270,000.00 | \$835.00 | \$927.00 | \$685.00 |
| \$270,000.01 | \$280,000.00 | \$855.00 | \$949.50 | \$700.00 |
| \$280,000.01 | \$290,000.00 | \$875.00 | \$972.00 | \$715.00 |
| \$290,000.01 | \$300,000.00 | \$895.00 | \$994.50 | \$730.00 |
| \$300,000.01 | \$310,000.00 | \$915.00 | \$1,017.00 | \$745.00 |
| \$310,000.01 | \$320,000.00 | \$935.00 | \$1,039.50 | \$760.00 |
| \$320,000.01 | \$330,000.00 | \$955.00 | \$1,062.00 | \$775.00 |
| \$330,000.01 | \$340,000.00 | \$975.00 | \$1,084.50 | \$790.00 |
| \$340,000.01 | \$350,000.00 | \$995.00 | \$1,107.00 | \$805.00 |
| \$350,000.01 | \$360,000.00 | \$1,015.00 | \$1,129.50 | \$820.00 |
| \$360,000.01 | \$370,000.00 | \$1,035.00 | \$1,152.00 | \$835.00 |
| \$370,000.01 | \$380,000.00 | \$1,055.00 | \$1,174.50 | \$850.00 |
| \$380,000.01 | \$390,000.00 | \$1,075.00 | \$1,197.00 | \$865.00 |
| \$390,000.01 | \$400,000.00 | \$1,095.00 | \$1,219.50 | \$880.00 |
| \$400,000.01 | \$410,000.00 | \$1,115.00 | \$1,242.00 | \$895.00 |
| \$410,000.01 | \$420,000.00 | \$1,135.00 | \$1,264.50 | \$910.00 |
| \$420,000.01 | \$430,000.00 | \$1,155.00 | \$1,287.00 | \$925.00 |
| \$430,000.01 | \$440,000.00 | \$1,175.00 | \$1,309.50 | \$940.00 |
| \$440,000.01 | \$450,000.00 | \$1,195.00 | \$1,332.00 | \$955.00 |
| \$450,000.01 | \$460,000.00 | \$1,215.00 | \$1,354.50 | \$970.00 |
| \$460,000.01 | \$470,000.00 | \$1,235.00 | \$1,377.00 | \$985.00 |
| \$470,000.01 | \$480,000.00 | \$1,255.00 | \$1,399.50 | \$1,000.00 |
| \$480,000.01 | \$490,000.00 | \$1,275.00 | \$1,422.00 | \$1,015.00 |
| \$490,000.01 | \$500,000.00 | \$1,295.00 | \$1,444.50 | \$1,030.00 |
| \$500,000.01 | \$525,000.00 | \$1,345.00 | \$1,500.75 | \$1,067.50 |
| \$525,000.01 | \$550,000.00 | \$1,395.00 | \$1,557.00 | \$1,105.00 |
| \$550,000.01 | \$575,000.00 | \$1,445.00 | \$1,613.25 | \$1,142.50 |
| \$575,000.01 | \$600,000.00 | \$1,495.00 | \$1,669.50 | \$1,180.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$600,000.01 | \$625,000.00 | \$1,545.00 | \$1,725.75 | \$1,217.50 |
| \$625,000.01 | \$650,000.00 | \$1,595.00 | \$1,782.00 | \$1,255.00 |
| \$650,000.01 | \$675,000.00 | \$1,645.00 | \$1,838.25 | \$1,292.50 |
| \$675,000.01 | \$700,000.00 | \$1,695.00 | \$1,894.50 | \$1,330.00 |
| \$700,000.01 | \$725,000.00 | \$1,745.00 | \$1,950.75 | \$1,367.50 |
| \$725,000.01 | \$750,000.00 | \$1,795.00 | \$2,007.00 | \$1,405.00 |
| \$750,000.01 | \$800,000.00 | \$1,895.00 | \$2,119.50 | \$1,480.00 |
| \$800,000.01 | \$850,000.00 | \$1,995.00 | \$2,232.00 | \$1,555.00 |
| \$850,000.01 | \$900,000.00 | \$2,095.00 | \$2,344.50 | \$1,630.00 |
| \$900,000.01 | \$950,000.00 | \$2,195.00 | \$2,457.00 | \$1,705.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,295.00 | \$2,569.50 | \$1,780.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,420.00 | \$2,709.50 | \$1,905.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,545.00 | \$2,849.50 | \$2,030.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,670.00 | \$2,989.50 | \$2,155.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,795.00 | \$3,129.50 | \$2,280.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$2,920.00 | \$3,269.50 | \$2,405.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,045.00 | \$3,409.50 | \$2,530.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,170.00 | \$3,549.50 | \$2,655.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,295.00 | \$3,689.50 | \$2,780.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,420.00 | \$3,829.50 | \$2,905.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,545.00 | \$3,969.50 | \$3,030.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$3,670.00 | \$4,109.50 | \$3,155.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$3,795.00 | \$4,249.50 | \$3,280.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$3,920.00 | \$4,389.50 | \$3,405.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,045.00 | \$4,529.50 | \$3,530.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$4,170.00 | \$4,669.50 | \$3,655.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$4,295.00 | \$4,809.50 | \$3,780.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,420.00 | \$4,949.50 | \$3,905.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$4,545.00 | \$5,089.50 | \$4,030.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$4,670.00 | \$5,229.50 | \$4,155.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$4,795.00 | \$5,369.50 | \$4,280.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$4,920.00 | \$5,509.50 | \$4,405.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$5,045.00 | \$5,649.50 | \$4,530.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$5,170.00 | \$5,789.50 | \$4,655.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$5,295.00 | \$5,929.50 | \$4,780.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$5,420.00 | \$6,069.50 | \$4,905.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$5,545.00 | \$6,209.50 | \$5,030.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$5,670.00 | \$6,349.50 | \$5,155.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$3,700,000.01 | \$3,800,000.00 | \$5,795.00 | \$6,489.50 | \$5,280.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$5,920.00 | \$6,629.50 | \$5,405.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$6,045.00 | \$6,769.50 | \$5,530.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$6,170.00 | \$6,909.50 | \$5,655.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$6,295.00 | \$7,049.50 | \$5,780.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$6,420.00 | \$7,189.50 | \$5,905.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$6,545.00 | \$7,329.50 | \$6,030.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$6,670.00 | \$7,469.50 | \$6,155.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$6,795.00 | \$7,609.50 | \$6,280.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$6,920.00 | \$7,749.50 | \$6,405.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$7,045.00 | \$7,889.50 | \$6,530.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$7,170.00 | \$8,029.50 | \$6,655.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$7,295.00 | \$8,169.50 | \$6,780.00 |

SECTION G

DICKINSON COUNTY AND GEARY COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section G apply to all transactions involving property in Dickinson County and Geary County.

G.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued ten years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section G.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy (column 1) or EAGLE® Owner's Policy (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section G.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section G.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section G.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section G.6 at the tier level of the excess liability.

(d) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section G.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section G.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

G.2 LENDER'S INSURANCE

(a) Loan Policy Other Than A Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

| Residential and Commercial | |
|-----------------------------------|--|
| 1. | \$85 |
| 2. | \$85 |
| 3. | \$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$85 per additional Loan Policy |
| 6. | \$85 per additional Loan Policy |
| 7. | \$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$85 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued 10 years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section G.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section G.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section G.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

G.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-------------------------------------|-------------------|
| \$125, but see Section G.3(c) above | N/A |

G.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$150 | \$150 |

G.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| \$75 | \$325 | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| \$75 | \$75 | \$150 |

3. Loan Only

This section applies except where Section G.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | \$300 | \$300 |

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Contract For Deed/ Installment Sales Contracts | \$75 | \$75 | \$150 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|---------------------------------|---------------|--------------|--------------|
| Up to and including \$1,000,000 | \$150 | \$150 | \$300 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | \$300 | \$300 |
| \$500,000.01 to \$1,000,000 | N/A | \$400 | \$400 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections G.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A | \$150 | \$150 |

2. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | \$50 | N/A | \$50 |

3. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

4. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A | N/A | \$150 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | N/A | \$200 |

3. Prepare Settlement Statement (CD) without Disbursement

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | N/A | \$175 |

4. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A | N/A | \$50 |

5. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | N/A | N/A | \$50 |

6. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | \$50 | N/A | \$50 |

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e. POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A | N/A | \$50/document |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

10. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

G.6 RATES

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$0.00 | \$20,000.00 | \$210.00 | \$240.00 | \$196.00 | \$200.00 | \$190.00 |
| \$20,000.01 | \$25,000.00 | \$227.50 | \$259.25 | \$206.50 | \$212.50 | \$197.50 |
| \$25,000.01 | \$30,000.00 | \$245.00 | \$278.50 | \$217.00 | \$225.00 | \$205.00 |
| \$30,000.01 | \$35,000.00 | \$262.50 | \$297.75 | \$227.50 | \$237.50 | \$212.50 |
| \$35,000.01 | \$40,000.00 | \$280.00 | \$317.00 | \$238.00 | \$250.00 | \$220.00 |
| \$40,000.01 | \$45,000.00 | \$297.50 | \$336.25 | \$248.50 | \$262.50 | \$227.50 |
| \$45,000.01 | \$50,000.00 | \$315.00 | \$355.50 | \$259.00 | \$275.00 | \$235.00 |
| \$50,000.01 | \$55,000.00 | \$330.00 | \$372.00 | \$268.00 | \$285.00 | \$241.00 |
| \$55,000.01 | \$60,000.00 | \$345.00 | \$388.50 | \$277.00 | \$295.00 | \$247.00 |
| \$60,000.01 | \$65,000.00 | \$360.00 | \$405.00 | \$286.00 | \$305.00 | \$253.00 |
| \$65,000.01 | \$70,000.00 | \$375.00 | \$421.50 | \$295.00 | \$315.00 | \$259.00 |
| \$70,000.01 | \$75,000.00 | \$390.00 | \$438.00 | \$304.00 | \$325.00 | \$265.00 |
| \$75,000.01 | \$80,000.00 | \$405.00 | \$454.50 | \$313.00 | \$335.00 | \$271.00 |
| \$80,000.01 | \$85,000.00 | \$420.00 | \$471.00 | \$322.00 | \$345.00 | \$277.00 |
| \$85,000.01 | \$90,000.00 | \$435.00 | \$487.50 | \$331.00 | \$355.00 | \$283.00 |
| \$90,000.01 | \$95,000.00 | \$450.00 | \$504.00 | \$340.00 | \$365.00 | \$289.00 |
| \$95,000.01 | \$100,000.00 | \$465.00 | \$520.50 | \$349.00 | \$375.00 | \$295.00 |
| \$100,000.01 | \$105,000.00 | \$476.25 | \$533.00 | \$355.75 | \$383.75 | \$300.25 |
| \$105,000.01 | \$110,000.00 | \$487.50 | \$545.50 | \$362.50 | \$392.50 | \$305.50 |
| \$110,000.01 | \$115,000.00 | \$498.75 | \$558.00 | \$369.25 | \$401.25 | \$310.75 |
| \$115,000.01 | \$120,000.00 | \$510.00 | \$570.50 | \$376.00 | \$410.00 | \$316.00 |
| \$120,000.01 | \$125,000.00 | \$521.25 | \$583.00 | \$382.75 | \$418.75 | \$321.25 |
| \$125,000.01 | \$130,000.00 | \$532.50 | \$595.50 | \$389.50 | \$427.50 | \$326.50 |
| \$130,000.01 | \$135,000.00 | \$543.75 | \$608.00 | \$396.25 | \$436.25 | \$331.75 |
| \$135,000.01 | \$140,000.00 | \$555.00 | \$620.50 | \$403.00 | \$445.00 | \$337.00 |
| \$140,000.01 | \$145,000.00 | \$566.25 | \$633.00 | \$409.75 | \$453.75 | \$342.25 |
| \$145,000.01 | \$150,000.00 | \$577.50 | \$645.50 | \$416.50 | \$462.50 | \$347.50 |
| \$150,000.01 | \$155,000.00 | \$588.75 | \$658.00 | \$423.25 | \$471.25 | \$352.75 |
| \$155,000.01 | \$160,000.00 | \$600.00 | \$670.50 | \$430.00 | \$480.00 | \$358.00 |
| \$160,000.01 | \$165,000.00 | \$611.25 | \$683.00 | \$436.75 | \$488.75 | \$363.25 |
| \$165,000.01 | \$170,000.00 | \$622.50 | \$695.50 | \$443.50 | \$497.50 | \$368.50 |
| \$170,000.01 | \$175,000.00 | \$633.75 | \$708.00 | \$450.25 | \$506.25 | \$373.75 |

| | | Column 1 | Column 2 | Column 3 | Column 4 | Column 5 |
|----------------|----------------|---------------------------------------|-----------------------------------|------------------------------------|----------------------|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | REISSUE OWNER'S POLICY Rates | LOAN POLICY Rates | REISSUE LOAN POLICY Rates |
| \$175,000.01 | \$180,000.00 | \$645.00 | \$720.50 | \$457.00 | \$515.00 | \$379.00 |
| \$180,000.01 | \$185,000.00 | \$656.25 | \$733.00 | \$463.75 | \$523.75 | \$384.25 |
| \$185,000.01 | \$190,000.00 | \$667.50 | \$745.50 | \$470.50 | \$532.50 | \$389.50 |
| \$190,000.01 | \$195,000.00 | \$678.75 | \$758.00 | \$477.25 | \$541.25 | \$394.75 |
| \$195,000.01 | \$200,000.00 | \$690.00 | \$770.50 | \$484.00 | \$550.00 | \$400.00 |
| \$200,000.01 | \$205,000.00 | \$701.25 | \$783.00 | \$490.75 | \$558.75 | \$405.25 |
| \$205,000.01 | \$210,000.00 | \$712.50 | \$795.50 | \$497.50 | \$567.50 | \$410.50 |
| \$210,000.01 | \$215,000.00 | \$723.75 | \$808.00 | \$504.25 | \$576.25 | \$415.75 |
| \$215,000.01 | \$220,000.00 | \$735.00 | \$820.50 | \$511.00 | \$585.00 | \$421.00 |
| \$220,000.01 | \$225,000.00 | \$746.25 | \$833.00 | \$517.75 | \$593.75 | \$426.25 |
| \$225,000.01 | \$230,000.00 | \$757.50 | \$845.50 | \$524.50 | \$602.50 | \$431.50 |
| \$230,000.01 | \$235,000.00 | \$768.75 | \$858.00 | \$531.25 | \$611.25 | \$436.75 |
| \$235,000.01 | \$240,000.00 | \$780.00 | \$870.50 | \$538.00 | \$620.00 | \$442.00 |
| \$240,000.01 | \$245,000.00 | \$791.25 | \$883.00 | \$544.75 | \$628.75 | \$447.25 |
| \$245,000.01 | \$250,000.00 | \$802.50 | \$895.50 | \$551.50 | \$637.50 | \$452.50 |
| \$250,000.01 | \$260,000.00 | \$825.00 | \$920.50 | \$565.00 | \$655.00 | \$463.00 |
| \$260,000.01 | \$270,000.00 | \$847.50 | \$945.50 | \$578.50 | \$672.50 | \$473.50 |
| \$270,000.01 | \$280,000.00 | \$870.00 | \$970.50 | \$592.00 | \$690.00 | \$484.00 |
| \$280,000.01 | \$290,000.00 | \$892.50 | \$995.50 | \$605.50 | \$707.50 | \$494.50 |
| \$290,000.01 | \$300,000.00 | \$915.00 | \$1,020.50 | \$619.00 | \$725.00 | \$505.00 |
| \$300,000.01 | \$310,000.00 | \$937.50 | \$1,045.50 | \$632.50 | \$742.50 | \$515.50 |
| \$310,000.01 | \$320,000.00 | \$960.00 | \$1,070.50 | \$646.00 | \$760.00 | \$526.00 |
| \$320,000.01 | \$330,000.00 | \$982.50 | \$1,095.50 | \$659.50 | \$777.50 | \$536.50 |
| \$330,000.01 | \$340,000.00 | \$1,005.00 | \$1,120.50 | \$673.00 | \$795.00 | \$547.00 |
| \$340,000.01 | \$350,000.00 | \$1,027.50 | \$1,145.50 | \$686.50 | \$812.50 | \$557.50 |
| \$350,000.01 | \$360,000.00 | \$1,050.00 | \$1,170.50 | \$700.00 | \$830.00 | \$568.00 |
| \$360,000.01 | \$370,000.00 | \$1,072.50 | \$1,195.50 | \$713.50 | \$847.50 | \$578.50 |
| \$370,000.01 | \$380,000.00 | \$1,095.00 | \$1,220.50 | \$727.00 | \$865.00 | \$589.00 |
| \$380,000.01 | \$390,000.00 | \$1,117.50 | \$1,245.50 | \$740.50 | \$882.50 | \$599.50 |
| \$390,000.01 | \$400,000.00 | \$1,140.00 | \$1,270.50 | \$754.00 | \$900.00 | \$610.00 |
| \$400,000.01 | \$410,000.00 | \$1,162.50 | \$1,295.50 | \$767.50 | \$917.50 | \$620.50 |
| \$410,000.01 | \$420,000.00 | \$1,185.00 | \$1,320.50 | \$781.00 | \$935.00 | \$631.00 |
| \$420,000.01 | \$430,000.00 | \$1,207.50 | \$1,345.50 | \$794.50 | \$952.50 | \$641.50 |
| \$430,000.01 | \$440,000.00 | \$1,230.00 | \$1,370.50 | \$808.00 | \$970.00 | \$652.00 |
| \$440,000.01 | \$450,000.00 | \$1,252.50 | \$1,395.50 | \$821.50 | \$987.50 | \$662.50 |
| \$450,000.01 | \$460,000.00 | \$1,275.00 | \$1,420.50 | \$835.00 | \$1,005.00 | \$673.00 |
| \$460,000.01 | \$470,000.00 | \$1,297.50 | \$1,445.50 | \$848.50 | \$1,022.50 | \$683.50 |
| \$470,000.01 | \$480,000.00 | \$1,320.00 | \$1,470.50 | \$862.00 | \$1,040.00 | \$694.00 |

| | | Column 1 | Column 2 | Column 3 | Column 4 | Column 5 |
|----------------|----------------|---------------------------------|-----------------------------|------------------------------|-------------------|---------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | REISSUE OWNER'S POLICY Rates | LOAN POLICY Rates | REISSUE LOAN POLICY Rates |
| \$480,000.01 | \$490,000.00 | \$1,342.50 | \$1,495.50 | \$875.50 | \$1,057.50 | \$704.50 |
| \$490,000.01 | \$500,000.00 | \$1,365.00 | \$1,520.50 | \$889.00 | \$1,075.00 | \$715.00 |
| \$500,000.01 | \$525,000.00 | \$1,415.00 | \$1,576.75 | \$919.00 | \$1,112.50 | \$737.50 |
| \$525,000.01 | \$550,000.00 | \$1,465.00 | \$1,633.00 | \$949.00 | \$1,150.00 | \$760.00 |
| \$550,000.01 | \$575,000.00 | \$1,515.00 | \$1,689.25 | \$979.00 | \$1,187.50 | \$782.50 |
| \$575,000.01 | \$600,000.00 | \$1,565.00 | \$1,745.50 | \$1,009.00 | \$1,225.00 | \$805.00 |
| \$600,000.01 | \$625,000.00 | \$1,615.00 | \$1,801.75 | \$1,039.00 | \$1,262.50 | \$827.50 |
| \$625,000.01 | \$650,000.00 | \$1,665.00 | \$1,858.00 | \$1,069.00 | \$1,300.00 | \$850.00 |
| \$650,000.01 | \$675,000.00 | \$1,715.00 | \$1,914.25 | \$1,099.00 | \$1,337.50 | \$872.50 |
| \$675,000.01 | \$700,000.00 | \$1,765.00 | \$1,970.50 | \$1,129.00 | \$1,375.00 | \$895.00 |
| \$700,000.01 | \$725,000.00 | \$1,815.00 | \$2,026.75 | \$1,159.00 | \$1,412.50 | \$917.50 |
| \$725,000.01 | \$750,000.00 | \$1,865.00 | \$2,083.00 | \$1,189.00 | \$1,450.00 | \$940.00 |
| \$750,000.01 | \$800,000.00 | \$1,965.00 | \$2,195.50 | \$1,249.00 | \$1,525.00 | \$985.00 |
| \$800,000.01 | \$850,000.00 | \$2,065.00 | \$2,308.00 | \$1,309.00 | \$1,600.00 | \$1,030.00 |
| \$850,000.01 | \$900,000.00 | \$2,165.00 | \$2,420.50 | \$1,369.00 | \$1,675.00 | \$1,075.00 |
| \$900,000.01 | \$950,000.00 | \$2,265.00 | \$2,533.00 | \$1,429.00 | \$1,750.00 | \$1,120.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,365.00 | \$2,645.50 | \$1,489.00 | \$1,825.00 | \$1,165.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,515.00 | \$2,820.50 | \$1,579.00 | \$1,950.00 | \$1,240.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,665.00 | \$2,995.50 | \$1,669.00 | \$2,075.00 | \$1,315.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,815.00 | \$3,170.50 | \$1,759.00 | \$2,200.00 | \$1,390.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,965.00 | \$3,345.50 | \$1,849.00 | \$2,325.00 | \$1,465.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,115.00 | \$3,520.50 | \$1,939.00 | \$2,450.00 | \$1,540.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,265.00 | \$3,695.50 | \$2,029.00 | \$2,575.00 | \$1,615.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,415.00 | \$3,870.50 | \$2,119.00 | \$2,700.00 | \$1,690.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,565.00 | \$4,045.50 | \$2,209.00 | \$2,825.00 | \$1,765.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,715.00 | \$4,220.50 | \$2,299.00 | \$2,950.00 | \$1,840.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,865.00 | \$4,395.50 | \$2,389.00 | \$3,075.00 | \$1,915.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,015.00 | \$4,570.50 | \$2,479.00 | \$3,200.00 | \$1,990.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$4,165.00 | \$4,745.50 | \$2,569.00 | \$3,325.00 | \$2,065.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,315.00 | \$4,920.50 | \$2,659.00 | \$3,450.00 | \$2,140.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,465.00 | \$5,095.50 | \$2,749.00 | \$3,575.00 | \$2,215.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$4,615.00 | \$5,270.50 | \$2,839.00 | \$3,700.00 | \$2,290.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$4,765.00 | \$5,445.50 | \$2,929.00 | \$3,825.00 | \$2,365.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,915.00 | \$5,620.50 | \$3,019.00 | \$3,950.00 | \$2,440.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,065.00 | \$5,795.50 | \$3,109.00 | \$4,075.00 | \$2,515.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,215.00 | \$5,970.50 | \$3,199.00 | \$4,200.00 | \$2,590.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,365.00 | \$6,145.50 | \$3,289.00 | \$4,325.00 | \$2,665.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$5,515.00 | \$6,320.50 | \$3,379.00 | \$4,450.00 | \$2,740.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$3,100,000.01 | \$3,200,000.00 | \$5,665.00 | \$6,495.50 | \$3,469.00 | \$4,575.00 | \$2,815.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$5,815.00 | \$6,670.50 | \$3,559.00 | \$4,700.00 | \$2,890.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$5,965.00 | \$6,845.50 | \$3,649.00 | \$4,825.00 | \$2,965.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,115.00 | \$7,020.50 | \$3,739.00 | \$4,950.00 | \$3,040.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$6,265.00 | \$7,195.50 | \$3,829.00 | \$5,075.00 | \$3,115.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,415.00 | \$7,370.50 | \$3,919.00 | \$5,200.00 | \$3,190.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$6,565.00 | \$7,545.50 | \$4,009.00 | \$5,325.00 | \$3,265.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$6,715.00 | \$7,720.50 | \$4,099.00 | \$5,450.00 | \$3,340.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$6,865.00 | \$7,895.50 | \$4,189.00 | \$5,575.00 | \$3,415.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,015.00 | \$8,070.50 | \$4,279.00 | \$5,700.00 | \$3,490.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,165.00 | \$8,245.50 | \$4,369.00 | \$5,825.00 | \$3,565.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,315.00 | \$8,420.50 | \$4,459.00 | \$5,950.00 | \$3,640.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,465.00 | \$8,595.50 | \$4,549.00 | \$6,075.00 | \$3,715.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$7,615.00 | \$8,770.50 | \$4,639.00 | \$6,200.00 | \$3,790.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$7,765.00 | \$8,945.50 | \$4,729.00 | \$6,325.00 | \$3,865.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$7,915.00 | \$9,120.50 | \$4,819.00 | \$6,450.00 | \$3,940.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,065.00 | \$9,295.50 | \$4,909.00 | \$6,575.00 | \$4,015.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,215.00 | \$9,470.50 | \$4,999.00 | \$6,700.00 | \$4,090.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,365.00 | \$9,645.50 | \$5,089.00 | \$6,825.00 | \$4,165.00 |

SECTION H

CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY

Except as set forth in Section C, the Rates, Charges, and fee set forth in Section H apply to all transactions involving property in Cherokee County, Crawford County, Labette County, and Neosho County.

H.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section H.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section H.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section H.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section H.6 at the tier level of the excess liability.

(c) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section H.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section H.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

H.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

| Residential and Commercial | |
|-----------------------------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

| Amount of Insurance | Rate |
|---------------------------------|------------------------------|
| Up to and including \$5,000,000 | \$175 plus \$.30 per \$1,000 |

Any post-policy increase in the Amount of Insurance shall be \$.30 per \$1,000.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |

| Amount of Insurance | Rate |
|----------------------------|-------------|
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section H.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

H.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$100 per additional tract | \$100 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$225 | \$225 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|-------------------|
| \$0, but see Section H.3(c) above | N/A |

H.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$225 | \$225 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

H.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

3. Loan Only

This section applies except where Section H.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections H.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | N/A | \$100 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|---|
| After-Hours Closing | \$100 | \$100 | Depends on the number of parties requesting after-hours service |

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$100 |

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

7. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A | N/A | \$200 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) & / or Disburse | N/A | N/A | \$350 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$100 |

4. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|--------|-------|-------|
| Escrow For Completion | N/A | N/A | \$100 |

5. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$75/document |

7. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$100 |

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A | N/A | \$50 |

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

12. Construction Disbursing

| Amount | Charge |
|-------------------------------|------------------------------------|
| Up to and including \$100,000 | \$550 |
| \$100,000.01 to \$250,000 | 1/2 of 1% of the Construction Loan |
| More than \$250,000 | 1/4 of 1% of the Construction Loan |

H.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|-----------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$275.00 | \$300.00 | \$275.00 |
| \$20,000.01 | \$25,000.00 | \$300.00 | \$327.50 | \$300.00 |
| \$25,000.01 | \$30,000.00 | \$325.00 | \$355.00 | \$325.00 |
| \$30,000.01 | \$35,000.00 | \$350.00 | \$382.50 | \$350.00 |
| \$35,000.01 | \$40,000.00 | \$375.00 | \$410.00 | \$375.00 |
| \$40,000.01 | \$45,000.00 | \$400.00 | \$437.50 | \$400.00 |
| \$45,000.01 | \$50,000.00 | \$425.00 | \$465.00 | \$425.00 |
| \$50,000.01 | \$55,000.00 | \$445.00 | \$487.00 | \$445.00 |
| \$55,000.01 | \$60,000.00 | \$465.00 | \$509.00 | \$465.00 |
| \$60,000.01 | \$65,000.00 | \$485.00 | \$531.00 | \$485.00 |
| \$65,000.01 | \$70,000.00 | \$505.00 | \$553.00 | \$505.00 |
| \$70,000.01 | \$75,000.00 | \$525.00 | \$575.00 | \$525.00 |
| \$75,000.01 | \$80,000.00 | \$545.00 | \$597.00 | \$545.00 |

| | | | | |
|--------------|--------------|------------|------------|------------|
| \$80,000.01 | \$85,000.00 | \$565.00 | \$619.00 | \$565.00 |
| \$85,000.01 | \$90,000.00 | \$585.00 | \$641.00 | \$585.00 |
| \$90,000.01 | \$95,000.00 | \$605.00 | \$663.00 | \$605.00 |
| \$95,000.01 | \$100,000.00 | \$625.00 | \$685.00 | \$625.00 |
| \$100,000.01 | \$105,000.00 | \$645.00 | \$707.00 | \$645.00 |
| \$105,000.01 | \$110,000.00 | \$665.00 | \$729.00 | \$665.00 |
| \$110,000.01 | \$115,000.00 | \$685.00 | \$751.00 | \$685.00 |
| \$115,000.01 | \$120,000.00 | \$705.00 | \$773.00 | \$705.00 |
| \$120,000.01 | \$125,000.00 | \$725.00 | \$795.00 | \$725.00 |
| \$125,000.01 | \$130,000.00 | \$745.00 | \$817.00 | \$745.00 |
| \$130,000.01 | \$135,000.00 | \$765.00 | \$839.00 | \$765.00 |
| \$135,000.01 | \$140,000.00 | \$785.00 | \$861.00 | \$785.00 |
| \$140,000.01 | \$145,000.00 | \$805.00 | \$883.00 | \$805.00 |
| \$145,000.01 | \$150,000.00 | \$825.00 | \$905.00 | \$825.00 |
| \$150,000.01 | \$155,000.00 | \$845.00 | \$927.00 | \$845.00 |
| \$155,000.01 | \$160,000.00 | \$865.00 | \$949.00 | \$865.00 |
| \$160,000.01 | \$165,000.00 | \$885.00 | \$971.00 | \$885.00 |
| \$165,000.01 | \$170,000.00 | \$905.00 | \$993.00 | \$905.00 |
| \$170,000.01 | \$175,000.00 | \$920.00 | \$1,009.50 | \$920.00 |
| \$175,000.01 | \$180,000.00 | \$935.00 | \$1,026.00 | \$935.00 |
| \$180,000.01 | \$185,000.00 | \$950.00 | \$1,042.50 | \$950.00 |
| \$185,000.01 | \$190,000.00 | \$965.00 | \$1,059.00 | \$965.00 |
| \$190,000.01 | \$195,000.00 | \$980.00 | \$1,075.50 | \$980.00 |
| \$195,000.01 | \$200,000.00 | \$995.00 | \$1,092.00 | \$995.00 |
| \$200,000.01 | \$205,000.00 | \$1,010.00 | \$1,108.50 | \$1,010.00 |
| \$205,000.01 | \$210,000.00 | \$1,025.00 | \$1,125.00 | \$1,025.00 |
| \$210,000.01 | \$215,000.00 | \$1,040.00 | \$1,141.50 | \$1,040.00 |
| \$215,000.01 | \$220,000.00 | \$1,055.00 | \$1,158.00 | \$1,055.00 |
| \$220,000.01 | \$225,000.00 | \$1,070.00 | \$1,174.50 | \$1,070.00 |
| \$225,000.01 | \$230,000.00 | \$1,085.00 | \$1,191.00 | \$1,085.00 |
| \$230,000.01 | \$235,000.00 | \$1,100.00 | \$1,207.50 | \$1,100.00 |
| \$235,000.01 | \$240,000.00 | \$1,115.00 | \$1,224.00 | \$1,115.00 |
| \$240,000.01 | \$245,000.00 | \$1,130.00 | \$1,240.50 | \$1,130.00 |
| \$245,000.01 | \$250,000.00 | \$1,145.00 | \$1,257.00 | \$1,145.00 |
| \$250,000.01 | \$260,000.00 | \$1,170.00 | \$1,284.50 | \$1,170.00 |
| \$260,000.01 | \$270,000.00 | \$1,195.00 | \$1,312.00 | \$1,195.00 |
| \$270,000.01 | \$280,000.00 | \$1,220.00 | \$1,339.50 | \$1,220.00 |
| \$280,000.01 | \$290,000.00 | \$1,245.00 | \$1,367.00 | \$1,245.00 |
| \$290,000.01 | \$300,000.00 | \$1,270.00 | \$1,394.50 | \$1,270.00 |
| \$300,000.01 | \$310,000.00 | \$1,295.00 | \$1,422.00 | \$1,295.00 |
| \$310,000.01 | \$320,000.00 | \$1,320.00 | \$1,449.50 | \$1,320.00 |
| \$320,000.01 | \$330,000.00 | \$1,345.00 | \$1,477.00 | \$1,345.00 |
| \$330,000.01 | \$340,000.00 | \$1,370.00 | \$1,504.50 | \$1,370.00 |

| | | | | |
|----------------|----------------|------------|------------|------------|
| \$340,000.01 | \$350,000.00 | \$1,395.00 | \$1,532.00 | \$1,395.00 |
| \$350,000.01 | \$360,000.00 | \$1,420.00 | \$1,559.50 | \$1,420.00 |
| \$360,000.01 | \$370,000.00 | \$1,445.00 | \$1,587.00 | \$1,445.00 |
| \$370,000.01 | \$380,000.00 | \$1,470.00 | \$1,614.50 | \$1,470.00 |
| \$380,000.01 | \$390,000.00 | \$1,495.00 | \$1,642.00 | \$1,495.00 |
| \$390,000.01 | \$400,000.00 | \$1,520.00 | \$1,669.50 | \$1,520.00 |
| \$400,000.01 | \$410,000.00 | \$1,545.00 | \$1,697.00 | \$1,545.00 |
| \$410,000.01 | \$420,000.00 | \$1,570.00 | \$1,724.50 | \$1,570.00 |
| \$420,000.01 | \$430,000.00 | \$1,595.00 | \$1,752.00 | \$1,595.00 |
| \$430,000.01 | \$440,000.00 | \$1,620.00 | \$1,779.50 | \$1,620.00 |
| \$440,000.01 | \$450,000.00 | \$1,645.00 | \$1,807.00 | \$1,645.00 |
| \$450,000.01 | \$460,000.00 | \$1,670.00 | \$1,834.50 | \$1,670.00 |
| \$460,000.01 | \$470,000.00 | \$1,695.00 | \$1,862.00 | \$1,695.00 |
| \$470,000.01 | \$480,000.00 | \$1,720.00 | \$1,889.50 | \$1,720.00 |
| \$480,000.01 | \$490,000.00 | \$1,745.00 | \$1,917.00 | \$1,745.00 |
| \$490,000.01 | \$500,000.00 | \$1,770.00 | \$1,944.50 | \$1,770.00 |
| \$500,000.01 | \$525,000.00 | \$1,826.25 | \$2,007.00 | \$1,826.25 |
| \$525,000.01 | \$550,000.00 | \$1,882.50 | \$2,069.50 | \$1,882.50 |
| \$550,000.01 | \$575,000.00 | \$1,938.75 | \$2,132.00 | \$1,938.75 |
| \$575,000.01 | \$600,000.00 | \$1,995.00 | \$2,194.50 | \$1,995.00 |
| \$600,000.01 | \$625,000.00 | \$2,051.25 | \$2,257.00 | \$2,051.25 |
| \$625,000.01 | \$650,000.00 | \$2,107.50 | \$2,319.50 | \$2,107.50 |
| \$650,000.01 | \$675,000.00 | \$2,163.75 | \$2,382.00 | \$2,163.75 |
| \$675,000.01 | \$700,000.00 | \$2,220.00 | \$2,444.50 | \$2,220.00 |
| \$700,000.01 | \$725,000.00 | \$2,276.25 | \$2,507.00 | \$2,276.25 |
| \$725,000.01 | \$750,000.00 | \$2,332.50 | \$2,569.50 | \$2,332.50 |
| \$750,000.01 | \$800,000.00 | \$2,445.00 | \$2,694.50 | \$2,445.00 |
| \$800,000.01 | \$850,000.00 | \$2,557.50 | \$2,819.50 | \$2,557.50 |
| \$850,000.01 | \$900,000.00 | \$2,670.00 | \$2,944.50 | \$2,670.00 |
| \$900,000.01 | \$950,000.00 | \$2,782.50 | \$3,069.50 | \$2,782.50 |
| \$950,000.01 | \$1,000,000.00 | \$2,895.00 | \$3,194.50 | \$2,895.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$3,045.00 | \$3,369.50 | \$3,045.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$3,195.00 | \$3,544.50 | \$3,195.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$3,345.00 | \$3,719.50 | \$3,345.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$3,495.00 | \$3,894.50 | \$3,495.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,645.00 | \$4,069.50 | \$3,645.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,795.00 | \$4,244.50 | \$3,795.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,945.00 | \$4,419.50 | \$3,945.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$4,095.00 | \$4,594.50 | \$4,095.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$4,245.00 | \$4,769.50 | \$4,245.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$4,395.00 | \$4,944.50 | \$4,395.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,545.00 | \$5,119.50 | \$4,545.00 |

| | | | | |
|----------------|----------------|------------|-------------|------------|
| \$2,100,000.01 | \$2,200,000.00 | \$4,695.00 | \$5,294.50 | \$4,695.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,845.00 | \$5,469.50 | \$4,845.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,995.00 | \$5,644.50 | \$4,995.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$5,145.00 | \$5,819.50 | \$5,145.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$5,295.00 | \$5,994.50 | \$5,295.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$5,445.00 | \$6,169.50 | \$5,445.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,595.00 | \$6,344.50 | \$5,595.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,745.00 | \$6,519.50 | \$5,745.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,895.00 | \$6,694.50 | \$5,895.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$6,045.00 | \$6,869.50 | \$6,045.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$6,195.00 | \$7,044.50 | \$6,195.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$6,345.00 | \$7,219.50 | \$6,345.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$6,495.00 | \$7,394.50 | \$6,495.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,645.00 | \$7,569.50 | \$6,645.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$6,795.00 | \$7,744.50 | \$6,795.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,945.00 | \$7,919.50 | \$6,945.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$7,095.00 | \$8,094.50 | \$7,095.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$7,245.00 | \$8,269.50 | \$7,245.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$7,395.00 | \$8,444.50 | \$7,395.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,545.00 | \$8,619.50 | \$7,545.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,695.00 | \$8,794.50 | \$7,695.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,845.00 | \$8,969.50 | \$7,845.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,995.00 | \$9,144.50 | \$7,995.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$8,145.00 | \$9,319.50 | \$8,145.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$8,295.00 | \$9,494.50 | \$8,295.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$8,445.00 | \$9,669.50 | \$8,445.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,595.00 | \$9,844.50 | \$8,595.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,745.00 | \$10,019.50 | \$8,745.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,895.00 | \$10,194.50 | \$8,895.00 |

SECTION I REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section I apply to all transactions involving property in the remaining counties in the state of Kansas (not specifically referenced within Sections D, E, F, G, and H of this Schedule) with a population in excess of 10,000 as determined by the United States Census Bureau.

I.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section I.6.

When the amount of Insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section I.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section I.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section I.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section I.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section I.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

I.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

| Residential and Commercial | |
|-----------------------------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section I.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

I.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$225 | \$225 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-------------------------------------|------------|
| \$125, but see Section I.3(c) above | N/A |

I.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$225 | \$225 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

I.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

3. Loan Only

This section applies except where Section I.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections I.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | N/A | \$150 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|---|
| After-Hours Closing | \$100 | \$100 | Depends on the number of parties requesting after-hours service |

4. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$100 |

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------|-----------|-----------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

7. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|--------|-------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Accommodation/Witness Closing | N/A | N/A | \$200 |

2. Prepare Settlement Statement (CD) & / or Disburse

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) & / or Disburse | N/A | N/A | \$350 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$100 |

4. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | N/A | N/A | \$100 |

5. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

6. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A | N/A | \$75/document |

7. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|---------------|--------------|--------------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$100 |

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|---------------|--------------|--------------|
| Language Translator Service | N/A | N/A | \$50 |

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

I.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$275.00 | \$300.00 | \$275.00 |
| \$20,000.01 | \$25,000.00 | \$300.00 | \$327.50 | \$300.00 |
| \$25,000.01 | \$30,000.00 | \$325.00 | \$355.00 | \$325.00 |
| \$30,000.01 | \$35,000.00 | \$350.00 | \$382.50 | \$350.00 |
| \$35,000.01 | \$40,000.00 | \$375.00 | \$410.00 | \$375.00 |
| \$40,000.01 | \$45,000.00 | \$400.00 | \$437.50 | \$400.00 |
| \$45,000.01 | \$50,000.00 | \$425.00 | \$465.00 | \$425.00 |
| \$50,000.01 | \$55,000.00 | \$445.00 | \$487.00 | \$445.00 |
| \$55,000.01 | \$60,000.00 | \$465.00 | \$509.00 | \$465.00 |
| \$60,000.01 | \$65,000.00 | \$485.00 | \$531.00 | \$485.00 |
| \$65,000.01 | \$70,000.00 | \$505.00 | \$553.00 | \$505.00 |
| \$70,000.01 | \$75,000.00 | \$525.00 | \$575.00 | \$525.00 |
| \$75,000.01 | \$80,000.00 | \$545.00 | \$597.00 | \$545.00 |
| \$80,000.01 | \$85,000.00 | \$565.00 | \$619.00 | \$565.00 |
| \$85,000.01 | \$90,000.00 | \$585.00 | \$641.00 | \$585.00 |
| \$90,000.01 | \$95,000.00 | \$605.00 | \$663.00 | \$605.00 |
| \$95,000.01 | \$100,000.00 | \$625.00 | \$685.00 | \$625.00 |
| \$100,000.01 | \$105,000.00 | \$645.00 | \$707.00 | \$645.00 |
| \$105,000.01 | \$110,000.00 | \$665.00 | \$729.00 | \$665.00 |
| \$110,000.01 | \$115,000.00 | \$685.00 | \$751.00 | \$685.00 |
| \$115,000.01 | \$120,000.00 | \$705.00 | \$773.00 | \$705.00 |
| \$120,000.01 | \$125,000.00 | \$725.00 | \$795.00 | \$725.00 |
| \$125,000.01 | \$130,000.00 | \$745.00 | \$817.00 | \$745.00 |
| \$130,000.01 | \$135,000.00 | \$765.00 | \$839.00 | \$765.00 |
| \$135,000.01 | \$140,000.00 | \$785.00 | \$861.00 | \$785.00 |
| \$140,000.01 | \$145,000.00 | \$805.00 | \$883.00 | \$805.00 |
| \$145,000.01 | \$150,000.00 | \$825.00 | \$905.00 | \$825.00 |
| \$150,000.01 | \$155,000.00 | \$845.00 | \$927.00 | \$845.00 |
| \$155,000.01 | \$160,000.00 | \$865.00 | \$949.00 | \$865.00 |
| \$160,000.01 | \$165,000.00 | \$885.00 | \$971.00 | \$885.00 |
| \$165,000.01 | \$170,000.00 | \$905.00 | \$993.00 | \$905.00 |
| \$170,000.01 | \$175,000.00 | \$920.00 | \$1,009.50 | \$920.00 |
| \$175,000.01 | \$180,000.00 | \$935.00 | \$1,026.00 | \$935.00 |
| \$180,000.01 | \$185,000.00 | \$950.00 | \$1,042.50 | \$950.00 |
| \$185,000.01 | \$190,000.00 | \$965.00 | \$1,059.00 | \$965.00 |
| \$190,000.01 | \$195,000.00 | \$980.00 | \$1,075.50 | \$980.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$195,000.01 | \$200,000.00 | \$995.00 | \$1,092.00 | \$995.00 |
| \$200,000.01 | \$205,000.00 | \$1,010.00 | \$1,108.50 | \$1,010.00 |
| \$205,000.01 | \$210,000.00 | \$1,025.00 | \$1,125.00 | \$1,025.00 |
| \$210,000.01 | \$215,000.00 | \$1,040.00 | \$1,141.50 | \$1,040.00 |
| \$215,000.01 | \$220,000.00 | \$1,055.00 | \$1,158.00 | \$1,055.00 |
| \$220,000.01 | \$225,000.00 | \$1,070.00 | \$1,174.50 | \$1,070.00 |
| \$225,000.01 | \$230,000.00 | \$1,085.00 | \$1,191.00 | \$1,085.00 |
| \$230,000.01 | \$235,000.00 | \$1,100.00 | \$1,207.50 | \$1,100.00 |
| \$235,000.01 | \$240,000.00 | \$1,115.00 | \$1,224.00 | \$1,115.00 |
| \$240,000.01 | \$245,000.00 | \$1,130.00 | \$1,240.50 | \$1,130.00 |
| \$245,000.01 | \$250,000.00 | \$1,145.00 | \$1,257.00 | \$1,145.00 |
| \$250,000.01 | \$260,000.00 | \$1,170.00 | \$1,284.50 | \$1,170.00 |
| \$260,000.01 | \$270,000.00 | \$1,195.00 | \$1,312.00 | \$1,195.00 |
| \$270,000.01 | \$280,000.00 | \$1,220.00 | \$1,339.50 | \$1,220.00 |
| \$280,000.01 | \$290,000.00 | \$1,245.00 | \$1,367.00 | \$1,245.00 |
| \$290,000.01 | \$300,000.00 | \$1,270.00 | \$1,394.50 | \$1,270.00 |
| \$300,000.01 | \$310,000.00 | \$1,295.00 | \$1,422.00 | \$1,295.00 |
| \$310,000.01 | \$320,000.00 | \$1,320.00 | \$1,449.50 | \$1,320.00 |
| \$320,000.01 | \$330,000.00 | \$1,345.00 | \$1,477.00 | \$1,345.00 |
| \$330,000.01 | \$340,000.00 | \$1,370.00 | \$1,504.50 | \$1,370.00 |
| \$340,000.01 | \$350,000.00 | \$1,395.00 | \$1,532.00 | \$1,395.00 |
| \$350,000.01 | \$360,000.00 | \$1,420.00 | \$1,559.50 | \$1,420.00 |
| \$360,000.01 | \$370,000.00 | \$1,445.00 | \$1,587.00 | \$1,445.00 |
| \$370,000.01 | \$380,000.00 | \$1,470.00 | \$1,614.50 | \$1,470.00 |
| \$380,000.01 | \$390,000.00 | \$1,495.00 | \$1,642.00 | \$1,495.00 |
| \$390,000.01 | \$400,000.00 | \$1,520.00 | \$1,669.50 | \$1,520.00 |
| \$400,000.01 | \$410,000.00 | \$1,545.00 | \$1,697.00 | \$1,545.00 |
| \$410,000.01 | \$420,000.00 | \$1,570.00 | \$1,724.50 | \$1,570.00 |
| \$420,000.01 | \$430,000.00 | \$1,595.00 | \$1,752.00 | \$1,595.00 |
| \$430,000.01 | \$440,000.00 | \$1,620.00 | \$1,779.50 | \$1,620.00 |
| \$440,000.01 | \$450,000.00 | \$1,645.00 | \$1,807.00 | \$1,645.00 |
| \$450,000.01 | \$460,000.00 | \$1,670.00 | \$1,834.50 | \$1,670.00 |
| \$460,000.01 | \$470,000.00 | \$1,695.00 | \$1,862.00 | \$1,695.00 |
| \$470,000.01 | \$480,000.00 | \$1,720.00 | \$1,889.50 | \$1,720.00 |
| \$480,000.01 | \$490,000.00 | \$1,745.00 | \$1,917.00 | \$1,745.00 |
| \$490,000.01 | \$500,000.00 | \$1,770.00 | \$1,944.50 | \$1,770.00 |
| \$500,000.01 | \$525,000.00 | \$1,826.25 | \$2,007.00 | \$1,826.25 |
| \$525,000.01 | \$550,000.00 | \$1,882.50 | \$2,069.50 | \$1,882.50 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$550,000.01 | \$575,000.00 | \$1,938.75 | \$2,132.00 | \$1,938.75 |
| \$575,000.01 | \$600,000.00 | \$1,995.00 | \$2,194.50 | \$1,995.00 |
| \$600,000.01 | \$625,000.00 | \$2,051.25 | \$2,257.00 | \$2,051.25 |
| \$625,000.01 | \$650,000.00 | \$2,107.50 | \$2,319.50 | \$2,107.50 |
| \$650,000.01 | \$675,000.00 | \$2,163.75 | \$2,382.00 | \$2,163.75 |
| \$675,000.01 | \$700,000.00 | \$2,220.00 | \$2,444.50 | \$2,220.00 |
| \$700,000.01 | \$725,000.00 | \$2,276.25 | \$2,507.00 | \$2,276.25 |
| \$725,000.01 | \$750,000.00 | \$2,332.50 | \$2,569.50 | \$2,332.50 |
| \$750,000.01 | \$800,000.00 | \$2,445.00 | \$2,694.50 | \$2,445.00 |
| \$800,000.01 | \$850,000.00 | \$2,557.50 | \$2,819.50 | \$2,557.50 |
| \$850,000.01 | \$900,000.00 | \$2,670.00 | \$2,944.50 | \$2,670.00 |
| \$900,000.01 | \$950,000.00 | \$2,782.50 | \$3,069.50 | \$2,782.50 |
| \$950,000.01 | \$1,000,000.00 | \$2,895.00 | \$3,194.50 | \$2,895.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$3,045.00 | \$3,369.50 | \$3,045.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$3,195.00 | \$3,544.50 | \$3,195.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$3,345.00 | \$3,719.50 | \$3,345.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$3,495.00 | \$3,894.50 | \$3,495.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,645.00 | \$4,069.50 | \$3,645.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,795.00 | \$4,244.50 | \$3,795.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,945.00 | \$4,419.50 | \$3,945.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$4,095.00 | \$4,594.50 | \$4,095.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$4,245.00 | \$4,769.50 | \$4,245.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$4,395.00 | \$4,944.50 | \$4,395.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,545.00 | \$5,119.50 | \$4,545.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$4,695.00 | \$5,294.50 | \$4,695.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,845.00 | \$5,469.50 | \$4,845.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,995.00 | \$5,644.50 | \$4,995.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$5,145.00 | \$5,819.50 | \$5,145.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$5,295.00 | \$5,994.50 | \$5,295.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$5,445.00 | \$6,169.50 | \$5,445.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,595.00 | \$6,344.50 | \$5,595.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,745.00 | \$6,519.50 | \$5,745.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,895.00 | \$6,694.50 | \$5,895.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$6,045.00 | \$6,869.50 | \$6,045.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$6,195.00 | \$7,044.50 | \$6,195.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$6,345.00 | \$7,219.50 | \$6,345.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$6,495.00 | \$7,394.50 | \$6,495.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,645.00 | \$7,569.50 | \$6,645.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$3,500,000.01 | \$3,600,000.00 | \$6,795.00 | \$7,744.50 | \$6,795.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,945.00 | \$7,919.50 | \$6,945.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$7,095.00 | \$8,094.50 | \$7,095.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$7,245.00 | \$8,269.50 | \$7,245.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$7,395.00 | \$8,444.50 | \$7,395.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,545.00 | \$8,619.50 | \$7,545.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,695.00 | \$8,794.50 | \$7,695.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,845.00 | \$8,969.50 | \$7,845.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,995.00 | \$9,144.50 | \$7,995.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$8,145.00 | \$9,319.50 | \$8,145.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$8,295.00 | \$9,494.50 | \$8,295.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$8,445.00 | \$9,669.50 | \$8,445.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,595.00 | \$9,844.50 | \$8,595.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,745.00 | \$10,019.50 | \$8,745.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,895.00 | \$10,194.50 | \$8,895.00 |

APPENDIX A ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = Not applicable and percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may Charge 10-25% of the applicable Rate set forth in the tables above. Not available for Residential properties.

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|---|---------------------------------|
| | 1-06 | | Street Assessments | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 3-06 | | Zoning | Owner - \$100 or 5% up to \$1000 Loan - \$100 or 5% up to \$1000 | Owner - \$500 Loan - \$500 |
| | 3.1-06 | | Zoning - Completed Structure | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 3.2-06 | | Zoning - Land Under Development | Owner - \$500 or 10% up to \$2500 Loan - \$500 or 10% up to \$2500 | Owner - \$1,000 Loan - \$750 |
| | 3.3-06 | | Zoning - Completed Improvement - Non-Conforming Use | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 3.4-06 | | Zoning - No Zoning Classification | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 4-06 | | Condominium - Assessments Priority | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 4.1-06 | | Condominium - Current Assessments | Owner - \$75 Loan - \$75 | Owner - \$150 Loan - \$150 |
| | 5-06 | | Planned Unit Development - Assessments Priority | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 5.1-06 | | Planned Unit Development - Current Assessments | Owner - \$0 Loan - \$0 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---|---|
| | 6-06 | | Variable Rate Mortgage | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 6.2-06 | | Variable Rate Mortgage - Negative Amortization | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 7-06 | | Manufactured Housing Unit | Owner - \$100 Loan - \$75 | Owner - \$150 Loan - \$150 |
| | 7.1-06 | | Manufactured Housing - Conversion - Loan | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 7.2-06 | | Manufactured Housing - Conversion - Owner's | Owner - \$100 Loan - N/A | Owner - \$150 Loan - N/A |
| | 8.1-06 | | Environmental Protection Lien | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 8.2-06 | | Commercial Environmental Protection Lien | Owner - \$0 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 9-06 | | Restrictions, Encroachments and Minerals - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.1-06 | | Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.2-06 | | Covenants, Conditions and Restrictions - Improved Land - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.3-06 | | Covenants, Conditions and Restrictions - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.6-06 | | Private Rights - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.6.1-06 | | Private Rights - Current Assessments - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.7-06 | | Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy | Owner - N/A Loan - \$1,000 | Owner - N/A Loan - \$1,000 |
| | 9.8-06 | | Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy | Owner - \$1,000 Loan - N/A | Owner - \$1,000 Loan - N/A |
| | 9.9-06 | | Private Rights - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.10-06 | | Restrictions, Encroachments, Minerals - Current Violations - Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 10-06 | | Assignment | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 10.1-06 | | Assignment and Date Down | Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250 | Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------------|--------|--|--|--|
| | 11-06 | | Mortgage Modification | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate |
| | Modified 11-06 | | Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas | Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$500; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|---|---|
| | 11.1-06 | | Mortgage Modification with Subordination - Kansas | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate |
| | 11.2-06 | | Mortgage Modification with Additional Amount of Insurance | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 12-06 | | Aggregation - Loan | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 12.1-06 | | Aggregation - State Limits - Loan - Kansas | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 13-06 | | Leasehold - Owner's Policy | Owner - \$0 Loan - N/A | Owner - \$0 Loan - N/A |
| | 13.1-06 | | Leasehold - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 14-06 | | Future Advance - Priority | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.1-06 | | Future Advance - Knowledge | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.2-06 | | Future Advance - Letter of Credit | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.3-06 | | Future Advance - Reverse Mortgage | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|--|--|
| | 15-06 | | Non-Imputation - Full Equity Transfer | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 15.1-06 | | Non-Imputation - Additional Insured | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 15.2-06 | | Non-Imputation - Partial Equity Transfer | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 16-06 | | Mezzanine Financing | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 17-06 | | Access and Entry | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 17.1-06 | | Indirect Access and Entry | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 17.2-06 | | Utility Access | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18-06 | | Single Tax Parcel | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.1-06 | | Multiple Tax Parcel - Easements - Kansas | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.2-06 | | Multiple Tax Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.3-06 | | Single Tax Parcel and ID | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19-06 | | Contiguity - Multiple Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19.1-06 | | Contiguity - Single Parcel | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19.2-06 | | Contiguity - Specified Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 20-06 | | First Loss - Multiple Parcel Transactions | Owner - N/A Loan - \$250 | Owner - N/A Loan - \$250 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|---|---|
| | 22-06 | | Location | Owner - \$50 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 22.1-06 | | Location and Map | Owner - \$50 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 23-06 | | Co-Insurance - Single Policy | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 23.1-06 | | Co-Insurance - Multiple Policies | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 24-06 | | Doing Business | Owner - N/A Loan - \$25 | Owner - N/A Loan - \$150 |
| | 25-06 | | Same as Survey | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 25.1-06 | | Same as Portion of Survey | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 26-06 | | Subdivision | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 28-06 | | Easement - Damage or Enforced Removal | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.1-06 | | Encroachments - Boundaries and Easements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.2-06 | | Encroachments, Boundaries and Easements - Described Improvements w/o Item 5 | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.3-06 | | Encroachments - Boundaries and Easements - Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 29-06 | | Interest Rate Swap - Direct Obligation - Kansas | Owner - N/A Loan - \$500 | Owner - N/A Loan - \$500 |
| | 29.1-06 | | Interest Rate Swap - Additional Interest - Kansas | Owner - N/A Loan - \$500 | Owner - N/A Loan - \$500 |
| | 29.2-06 | | Interest Rate Swap - Direct Obligation - Defined Amount (Kansas) | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 29.3-06 | | Interest Rate Swap - Additional Interest - Defined Amount (Kansas) | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 30-06 | | Shared Appreciation Mortgage | Owner - N/A Loan - \$250 | Owner - N/A Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---|---|
| | 30.1-06 | | Commercial Participation Interest | Owner - N/A Loan - N/A | Owner - N/A Loan - \$150 |
| | 31-06 | | Severable Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 32-06 | | Construction Loan | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 32.1-06 | | Construction Loan - Direct Payment | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 32.2-06 | | Construction Loan - Insured's Direct Payment | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 33-06 | | Disbursement | Owner - N/A Loan - \$100 | Owner - N/A Loan - \$150 |
| | 34-06 | | Identified Risk Coverage | Owner - \$150 Loan - \$100 | Owner - \$150 Loan - \$150 |
| | 35-06 | | Minerals and Other Subsurface Substances - Buildings | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.1-06 | | Minerals and Other Subsurface Substances - Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.2-06 | | Minerals and Other Subsurface Substances - Described Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.3-06 | | Minerals and Other Subsurface Substances - Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 36-06 | | Energy Project - Leasehold / Easement - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.1-06 | | Energy Project - Leasehold / Easement - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.2-06 | | Energy Project - Leasehold - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.3-06 | | Energy Project - Leasehold - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.4-06 | | Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|--|--|
| | 36.5-06 | | Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.6-06 | | Energy Project - Encroachments | Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements | Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.7-06 | | Energy Project - Fee Estate - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.8-06 | | Energy Project - Fee Estate - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 37-06 | | Assignment of Rents or Leases | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 38-06 | | Mortgage Tax | Owner - N/A Loan - \$25 | Owner - N/A Loan - \$150 |
| | 39-06 | | Policy Authentication | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | 40-06 | | Tax Credit - Owner's Policy | Owner - \$500 Loan - N/A | Owner - \$500 Loan - N/A |
| | 40.1-06 | | Tax Credit - Defined Amount - Owner's Policy | Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A | Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A |
| | 41-06 | | Water – Buildings | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.1-06 | | Water – Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.2-06 | | Water – Described Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.3-06 | | Water – Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|-----------|----------|--------|------------------------------------|--|--|
| | 42-06 | | Commercial Lender Group | Owner - N/A Loan - N/A | Owner - N/A Loan - \$150 |
| | 45-06 | | Pari Passu Mortgage – Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 46-06 | | Option | Owner - \$250 Loan - N/A | Owner - \$250 Loan - N/A |
| | JR1 | | ALTA JR 1 | Owner - N/A Loan - \$0 | Owner - N/A Loan - N/A |
| | JR2 | | JR2 Future Advance | Owner - N/A Loan - \$0 | Owner - N/A Loan - N/A |
| 100.7-06 | | | CC&R's, Violations | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| 100.8-06 | | | CC&R's, Violations | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| 100.23-06 | | | Minerals, Surface Damage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 100.24-06 | | | Minerals, Surface Damage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 102.4-06 | | | Foundation | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 102.5-06 | | | Foundation | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 103.4-06 | | | Easement, Access to Public Street | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| 103.7-06 | | | Land Abuts Street | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| 104.4-06 | | | Collateral Assignment of Mortgage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 105-06 | | | Multiple Mortgage in One Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 107.1-06 | | | Allocation of Liability to Parcels | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 107.2-06 | | | Increase Amount of Insurance | Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|-----------|----------|--------|---|-------------------------------|---|
| 107.9-06 | | | Additional Insured | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 107.11-06 | | | Non-Merger After Lender Acquires Title | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 110.1-06 | | | Deletion of Item From Policy | Owner - \$50 Loan - \$50 | Owner - \$50 Loan - \$50 |
| 111-06 | | | Mortgage Priority, Partial Reconveyance | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 111.1-06 | | | Mortgage Priority, Partial Reconveyance | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 112.1-06 | | | Bondholder | Owner - N/A Loan - \$100 | Owner - N/A Loan - \$150 |
| 119.4 | | | Bondholder - Validity of Sublease, Joint Powers | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 119.4 | | | Bondholder - Validity of Sublease, Joint Powers - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | EP 1 | Energy Project - Definitions | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 2 | Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 3 | Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 5 | Energy Project - Leasehold / Easement - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 6 | Energy Project - Leasehold - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---------------------------|---|
| | | EP 7 | Energy Project - Leasehold / Easement - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 8 | Energy Project - Leasehold - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 9 | Energy Project - Land Treated as "Single" Integrated Whole | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 10 | Energy Project - Special Measure of Loss - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 11 | Energy Project - Special Measure of Loss - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 12 | Energy Project - Severable Improvement | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 13 | Energy Project - Zoning | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|------------|--|-------------------------------|---|
| | | EP 14 | Energy Project - Minerals and Other Subsurface Substance | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 15 | Energy Project - Encroachments (with 2e) | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | FA 1 | Policy Correction | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | | FA 36.1 | Variable Rate, FNMA 7 Year Balloon | Owner - N/A Loan - \$25 | Owner - N/A Loan - N/A |
| | | FA 40 | Commercial Environmental Protection Liens | Owner - N/A Loan - N/A | Owner - \$150 Loan - \$150 |
| | | FA 43 | Easements in Declaration | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | FA 49.1 | Aggregation / Tie-In Owner | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | FA 55 | Fairway | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | FA 61 | Construction Loan Pending Disbursement | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | | FA 61.1 | Construction Loan Disbursement | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | FA 61.2 | Construction Loan - Reinstatement of Covered Risk 11(a) | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | FA 61.3 | Pending Improvements | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | | Assumption | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | Recharacterization Sale-Leaseback Transaction | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | General (Blank) Endorsement | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Commitment Endorsement | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | | FA Special | Subsequent Insurance | Owner - \$250 Loan - \$250 | Owner - \$500 Loan - \$500 |
| | | | Date Down - Record Matters Only - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|--|--|
| | | | As Shown on Survey - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Encroachment | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Loss Payee | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Non-Merger of Subleasehold | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Secondary Insurance - 2006 ALTA Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | Secondary Insurance - 2006 ALTA Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | | Policy Change | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Record Matters Date Down - Guarantee - Kansas | Owner - N/A Loan - N/A Guarantee - \$150 | Owner - N/A Loan - N/A Guarantee - \$150 |
| | | | Native American Lands | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Deletion of Arbitration Condition - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | | | Deletion of Arbitration Condition - Owner's Policy | Owner - \$0 Loan - N/A | Owner - \$0 Loan - N/A |

| *Rates on Energy Project Endorsements | |
|--|---|
| Amount of Insurance | Rate per \$1,000 |
| Up to \$20,000,000 | \$.40, subject to a minimum Charge of \$500 |
| \$20,000,000.01 to \$100,000,000 add | \$0.20 |
| Over \$100,000,000 add | \$0.10 |



**MORTGAGE
CONNECT**

Exhibit B



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

KANSAS RATE MANUAL

1408 North Westshore Boulevard, Suite 900
Tampa, Florida 33607
(800) 328-4441

EFFECTIVE 05.12.2025

TITLE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

The above Rule shall be a part of the Old Republic National Title Insurance Company's rate filing on file with the Commissioner of Insurance in the State of Kansas.

Date filed and Recorded
By Division

KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

| Description of Risk (1) | Original Title Insurance for Leasehold and Owner's Policies (2) | Reissue Rate for Owner's or Leasehold Policies (3) | Reissue Rate for Mortgagee Acquiring Title (4) | Residential Liquidation Programs by Federal Agencies (3) | Simultaneous Issue - Owner's and Loan Policies (6) | Simultaneous Issue - Owner's Policies to Seller and Purchaser (7) |
|-----------------------------------|--|---|---|---|---|--|
| Up to \$50,000 | \$ 3.50 | \$ 2.10 | \$ 2.10 | \$ 1.50 | See Note | \$ |
| Over \$50,000 to \$100,000 | \$ 3.00 | \$ 1.80 | See Note | \$ 1.50 | | \$ |
| Over \$100,000 to \$5,000,000 | \$ 2.00 | \$ 1.20 | See Note | \$ 1.50 | | \$ |
| Over \$5,000,000 to \$10,000,000 | \$ 1.75 | \$ 1.05 | See Note | \$ 1.50 | | \$ |
| Over \$10,000,000 to \$15,000,000 | \$ 1.50 | \$.90 | See Note | \$ 1.50 | | \$ |
| Over \$15,000,000 | \$ 1.25 | \$.75 | See Note | \$ 1.50 | | \$ |
| Minimum Premium | \$10.00 | \$10.00 | \$10.00 | \$20.00 | \$7.50 | \$10.00 |

KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

| Description of Risk (1) | Original Title Insurance for Loan Policies (8) | Reissue Rate for Loan Policies (9) | Rates for Second Mortgages (10) | Substitution Loan Rate (11) | Junior Mortgage Rate (13) |
|-----------------------------------|--|------------------------------------|---------------------------------|-----------------------------|---------------------------|
| Up to \$50,000 | \$2.50 | \$1.50 | See Note | See Note | See Note |
| Over \$50,000 to \$100,000 | \$2.00 | \$1.20 | | | |
| Over \$100,000 to \$500,000 | \$1.75 | \$1.05 | | | |
| Over \$500,000 to \$10,000,000 | \$1.50 | \$.90 | | | |
| Over \$10,000,000 to \$15,000,000 | \$1.25 | \$.75 | | | |
| Over \$15,000,000 | \$1.00 | \$.60 | | | |
| Minimum Premium | \$7.50 | \$7.50 | | | |

- (1) To compute any risk rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100 as a full \$100.

- (2) RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

LEASEHOLD OWNERS

The leasehold owner's policy will not be issued for less than the fair market value of the leasehold estate.

- (3) REISSUE RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

The reissue risk rate, where applicable, (see sections a," "b" and "c" below) is 60% of the published tariff in force for original insurance. Reissue risk rates apply up to the face of the previous policy, provided the outstanding policy is presented. Additional insurance up to the full insurable value of the premises will be computed at original insurance risk rates under the applicable bracket or brackets.

- a. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured within 10 years prior to the application for a new policy shall be entitled to the reissue risk rate for owner's insurance in an amount up to the face of such former policy, provided the outstanding policy is presented. Full risk rate as per published schedule in force will be charged for the excess up to the full insurable value of the property. On ALTA residential owner's policies, the reissue credit (if applicable) will apply only up to the original face amount of the former policy as shown in Schedule A of said policy.
- b. When acreage is platted or divided into smaller subdivisions and covered by one blanket policy, the insured will be entitled to the reissue rate on owner's policies covering 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 equals the face amount of the original blanket policy. Policy will be issued for a \$10.00 premium.

Thereafter, additional blanket insurance should be purchased in the applicable brackets 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 a hereof.

- c. Where a mortgage policy is outstanding and an owner's policy on the same property is issued within 10 years from the date of said mortgage policy, the reissue risk rate will apply up to the amount of the balance due on the mortgage insured under the outstanding mortgage policy.

(4) REISSUE RATE FOR MORTGAGEE ACQUIRING TITLE

When the insured under a mortgage policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, such insured or the designee for the benefit of such insured shall be entitled to the following reissue risk rate on an owner's policy up to an amount equal to the face of such previous mortgage policy upon presenting said mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

| | |
|---|--------------|
| | Per Thousand |
| Up to \$50,000 of liability written | \$2.10 |

Excess over \$50,000 shall be computed by reference to the date of the mortgage policy, as follows:

| | |
|--|----------------------|
| Date of Previous Mortgage Policy | Rates |
| 1 year or less | 20% of regular rates |
| 1 year to 2 years..... | 25% of regular rates |
| 2 years to 3 years..... | 30% of regular rates |
| 3 years to 4 years..... | 35% of regular rates |
| 4 years or over | 40% of regular rates |
| Minimum risk premium | 10.00 |

(5) RESIDENTIAL LIQUIDATION PROGRAMS BY FEDERAL AGENCIES

When an insured under a mortgage policy acquires title to a one-to-four family residence by foreclosure or by voluntary conveyance in lieu of foreclosure in extinguishment of debt and transfers the title to the residence to a governmental agency in connection with that agency's business of guaranteeing the repayment of said mortgage and said agency.

has acquired the residence for immediate resale, the agency may request and be entitled to the following:

- a. An interim commitment to insure, issued for a term of 24 months, committing the Company to issue an owner's policy to the agency or to its purchaser.

The risk rate for the issuance of the above commitment shall be \$1.50 per thousand dollars liability or fraction thereof, subject to a \$20.00 minimum.

- b. An owner's policy issued as committed for shall be issued to:

1. The purchaser from the agency.

The risk rate charge shall be the applicable reissue rate for owner's title insurance up to the amount of the commitment, plus the regular rate for any amount in excess of the commitment.

2. The agency after the expiration of 24 months, if no transfer has been made. The risk rate charge shall be the applicable reissue rate for owner's title insurance, up to the amount of the commitment.

(6) SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an owner's and a mortgagees' policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owners risk rate. The risk rate for the mortgage policy or policies so simultaneously issued will be \$7.50 for up to an amount of insurance not in excess of the owner's policy. The risk rate on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the regular original title insurance risk rates for mortgagees' 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 mortgagee's policy or policies.

(7) SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES

When an owner's and leasehold 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 leasehold policy will be 30% of the risk rate for the owner's policy with which it is being issued simultaneously up to the amount of said owner's policy. The risk rate on the amount of a leasehold policy in excess of the owner's policy will be figured at the regular title insurance rate for owner's policies in the applicable bracket. Minimum premium is \$10.00.

(8) ORIGINAL TITLE INSURANCE RISK RATES FOR MORTGAGES

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure cost, etc. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and if insured carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Risk Rates for Mortgages or Title Insurance Risk Rates for Substitution Loans.

(9) REISSUE TITLE INSURANCE RISK RATES FOR MORTGAGES

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the reissue risk rate on such mortgage insurance of 60% of the published tariff in force for original insurance, up to the face amount of such owner's policy.

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 in the applicable bracket.

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure costs, etc.

(10) TITLE INSURANCE RATES FOR “SECOND MORTGAGES”

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

(11) TITLE INSURANCE RISK RATES FOR SUBSTITUTION LOANS

When a substitution loan is made to the same borrower on the same property, the title to which was insured in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan, provided the outstanding policy is presented and the Company is informed of the unpaid balance of the loan.

| <u>Age of Original Loan</u> | <u>Rates</u> |
|--------------------------------|----------------------------|
| 2 years or under | 20% of regular risk rates |
| From 2 years to 3 years | 30% of regular risk rates |
| From 3 years to 4 years | 40% of regular risk rates |
| From 4 years to 5 years | 50% of regular risk rates |
| From 5 years to 10 years | 60% of regular risk rates |
| Over 10 years..... | 100% of regular risk rates |
| Minimum | \$7.50 |

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 risk rates shall be added the regular risk 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.

(12) JUNIOR LOAN POLICY

The Residential Limited Coverage Junior Loan Policy is intended to provide home equity and other second mortgage residential lenders with limited title insurance protection needed on such loans. This policy can only be issued in connection with second mortgages on one-to-four family residential property or an individual condominium unit. The Original Rate for this policy is \$1.75 per thousand, or any fraction thereof, of the policy amount with a minimum premium of \$75. This rate applies for either the conventional or short form Junior Loan Policy.

Two endorsements specific to this policy are available upon request as follows:

Endorsement JR-1, issued without additional premium, insures against loss or damage, as provided in the endorsement, arising out of the gap period and the period between the recording of the mortgage and date of endorsement.

Endorsement JR-2, issued for an additional premium of \$25, provides coverage, as stated in the endorsement, for the priority of future advances of loan proceeds on home equity type loans.

(13) FANNIE MAE BALLOON MORTGAGE POLICY (ORT Form 3950 KS)

This policy is available only for insurance after refinancing by Fannie Mae of a previously insured five-to-seven-year balloon mortgage on the balloon payment date. It is issued after the refinance note and modification of the previously insured mortgage have been executed. It is available only with regard to one to four family residential properties. The charge will be \$150.00.

(14) MORTGAGE PRIORITY GUARANTEE (ORT Form Nos. 3610 & 3611)

This policy is issued only for refinances under the Federal Home Loan Mortgage Corporation Loss Mitigation Program or similar programs, and certain balloon mortgage refinances. It is limited to assurance of continued priority notwithstanding modification of the mortgage. The charge will be \$75.00.

(15) MASTER MORTGAGEE'S ABBREVIATED GUARANTEE
AND CERTIFICATE (ORT Forms Nos. 4098 & 4099)

For guarantee amounts up to \$100,000.00 \$100.00
For guarantee amounts over \$100,000.00 \$125.00
Maximum policy amount \$200,000.00

(16) ALTA HOMEOWNER'S POLICY

This ALTA owner's policy gives additional coverages to owners in residential transactions. A charge of 10% above the applicable owner's policy rates is added.

(17) ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY OR ALTA
FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

This ALTA loan policy gives expanded coverage to lenders in residential loan transactions. A charge of 10% above the applicable loan policy rates is added due to the expanded coverages contained in the policy.

(18) MORTGAGE IMPAIRMENT PROTECTION INSURANCE POLICY (ORT 4113)

When this policy is issued to a lender, the premium that will apply as to each mortgage loan closed, reported, and to be insured by the policy is as follows:

Loan amounts up to \$100,000.00 \$50.00
\$100,000.01 up to and including \$250,000..... \$65.00
\$250,000.01 up to and including \$500,000.00..... \$125.00
Maximum loan amount \$500,000.00

(19) CONSTRUCTION LOAN PREMIUM (ORT FORM 405)

A Construction Loan Policy is issued to insure a construction mortgage. The policy will be available only for residential 1-4 family construction, and the premium for issuance will be \$25.00.

ENDORSEMENTS

The following endorsements are available for the purposes and charges stated:

| ORT FORM NO. | DESCRIPTION OF USE | CHARGE |
|--------------|--|-----------|
| ORT 3919 | Balloon Loan Modification Endorsement for use with certain Federal Home Loan Mortgage Corporation mortgages which contain a provision for modification and refinance on balloon due date. | No Charge |
| ORT 3746 | Reverse Annuity Mortgage Endorsement. This endorsement is similar to the HECM Reverse Annuity Mortgage Endorsement in coverage and use. It contains slightly varied language and is used where the reverse annuity mortgage does not involve and FHA-insured-loan. Coverage of both endorsements is essentially the same. | No Charge |
| ORT 3981 | HECM Reverse Annuity Mortgage Endorsement. This endorsement provides certain special coverages in cases where a mortgage policy is issued insuring a reverse annuity mortgage and the mortgage is an FHA insured loan. | No Charge |
| ORT 4111 | Shared Appreciation Endorsement. This endorsement is issued with mortgages which contain shared appreciation provisions. It provides certain coverage against loss by reason of the loss of priority or validity of the mortgage because of conclusion of the mortgage or because of the operation of the shared interest provisions. | No Charge |
| ORT 2385 | Inflation Shield Endorsement. This endorsement is an inflation shield endorsement. | No Charge |
| ORT 2552 | Easement Exercise Endorsement CLTA 103.1 This endorsement is used for damages, use of maintenance easements. | No Charge |
| ORT 2673 | Usury Endorsement. This endorsement gives certain limited coverage against insured loan having a rate which is usurious. | \$150.00 |
| ORT 2695 | HUD Liquidation Endorsement. This is a HUD Liquidation Endorsement. | No Charge |
| ORT 2761 | Easement Existing Encroachment CLTA 103.3. This endorsement is used for removal of improvements. | No Charge |
| ORT 3423 | ALTA Construction Loan Policy Endorsement A. This endorsement is used after construction is complete to provide full coverage for loss of priority. | No Charge |
| ORT 3712 | Collateral Mortgage Endorsement. This endorsement is used for collateral mortgages. | No Charge |
| ORT 3716 | Location Endorsement. CLTA 116.1. This endorsement is used when property described in policy is same as on survey. | No Charge |
| ORT 3720 | Multiple Indebtedness Endorsement. This endorsement assures an insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located. | No Charge |
| ORT 3854 | Subdivision Endorsement. This endorsement assures and insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located. | No Charge |

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| ORT 3861 | Non-Imputation-New Stockholders of Owner. This endorsement is similar to ORT 3860 but refers to knowledge of employees, officers, directors and shareholders. | \$150.00 |
| ORT 3863 | Doing Business Endorsement. This endorsement insures a lender from loss due to a final court decree prohibiting enforcement on the grounds that the loan violates the “doing business” laws of the state in which the property is located. | No Charge |
| ORT 3864 | Last Dollar Endorsement. This endorsement insures that where insured amount is less than total debt the amount of insurance will not be reduced by any reduction in the amount of the total secured indebtedness (assumes on large debt secured by multiple mortgages of land at different locations. | No Charge |
| ORT 3868 | Additional Named Insured. This endorsement is used for additional named insureds. (No charge if issued concurrently with the policy. | No Charge |
| ORT 4100 | Leasehold Valuation Endorsement. This endorsement provides a formula for determining loss under certain leasehold policies. It has limited use for one or two customers but is available statewide to any leasehold policy. | No Charge |
| ORT 4102 | First Loss Endorsement. This is a first loss endorsement. | No Charge |
| ORT 4118 | TIRBOP-PA Fairway Endorsement Partnership-Owner/Lessee Policy Only. This endorsement is used for a fairway partnership on an owner’s/lessee policy only. | No Charge |
| ORT 4205 | Commercial 8.1 Endorsement. This endorsement is similar to ALTA 8.1 environmental lien endorsement but is modified to be used in commercial transactions. | No Charge |
| ORT 4206 | Access Endorsement. This endorsement insures access to a named public street. | No Charge |
| ORT 4207 | Anti-Taint Endorsement. This endorsement insures that lien priority will not be affected due to reductions or increases of the outstanding balance of the lien due to revolving credit provisions in the note. | No Charge |
| ORT 4208 | Option Endorsement. This endorsement is issued when the interest insured is on a option to purchase. | No Charge |
| ORT 4209 | Pending Disbursement Endorsement This endorsement is issued in construction situations where all the mortgage funds have not yet been disbursed. | No Charge |
| ORT 4210 | Recharacterization Endorsement. This endorsement insures against loss or damage sustained by a court ruling that the relationship between the insured and the borrower is that of partner of joint ventures rather than lender and borrower. | \$25.00 |
| ORT 4211 | Clogging Endorsement. This endorsement insures that the mortgage is not unenforceable due to clogging of the equity of redemption. | \$100.00 |
| ORT 4212 | Allocation of Liability Endorsement. This endorsement allocates the liability of the company to different parcels of land. | No Charge |
| ORT 4213 | Access By Easement Endorsement. This endorsement insures against loss or damage due to easement described as a parcel to not providing the owner with ingress and egress to a named public street. | No Charge |
| ORT 4214 | Tie-In Endorsement. This endorsement lists other policies issued in conjunction with the attached policy. | No Charge |

| | | |
|----------|--|-----------|
| ORT 4215 | Seattle Endorsement. This endorsement insures that, in construing the exclusions from coverage in the policy, the Insured will not be deemed to have created or agreed to a defect, lien, or encumbrance due to its failure permitted under the loan documents) to disburse the full amount of the loan or because the loan proceeds are insufficient to complete construction. | \$50.00 |
| ORT 4216 | Tax Parcel-Identity Endorsement. This endorsement insures that no portion of the land lies with a tax parcel which includes any other land. | No Charge |
| ORT 4217 | Successor Insured Endorsement. This endorsement insures that the term “insured “includes certain successors who succeed in the interest of insured. | No Charge |
| ORT 4218 | Same Land Mortgage Endorsement. This endorsement insures that the land described in the mortgage is legally identical with the land described in Schedule A of the policy despite differences in the language in the two descriptions. | No Charge |
| ORT 4219 | Reciprocal Easement-Loan Policy Only. This endorsement insures that the insured easement will not be affected by events affecting the underlying land out of which the easement was carved or severed. | No Charge |
| ORT 4220 | Pending Improvements Endorsement. This endorsement provides that liability under the policy shall increase as contemplated improvements are made. | No Charge |
| ORT 4221 | Maximum Actual Loss Endorsement. This endorsement provides that the maximum actual loss under the policy shall include all funds paid by the insured for the development of the land. | No Charge |
| ORT 4222 | Encroachment Forced Removal-Easements. This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto easements located on the land | No Charge |
| ORT 4223 | Encroachment (Onto Land) Endorsement. This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto adjoining land. | No Charge |
| ORT 4224 | Collateral Assignment of Mortgage. This endorsement contains several assurances related to the assignment of the beneficial interest under a deed of trust. | No Charge |
| ORT 4229 | Tax Benefit Endorsement. This endorsement provides certain coverage to the named limited partner in the Insured partnership in the event that the limited partner sustains a tax benefit loss (regarding the low-income housing tax credit) as defined in the endorsement. | No Charge |
| ORT 4245 | Contiguity-Single Parcel Endorsement. This ALTA 19.1 endorsement insures that the parcel of land described in Schedule A is contiguous to another parcel that is not insured under the policy (but that is contiguous to the insured property described in a document recorded in the public land records). | No Charge |

| | | |
|----------|--|-----------|
| ORT 4256 | Foundation, Portion of Premises Endorsement. This CLTA 102.6 endorsement is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) The failure of the foundation of the structure under construction on the land as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof. | No Charge |
| ORT 4261 | Foundation Endorsement. This CLTA 102.5 endorsement form is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date thereof; or (2) The location of the foundation as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof; or (3) The foundation encroaching as of the date hereof, onto any of the easements referred to in Schedule B. | No Charge |
| ORT 4272 | First Loss-Multiple Parcel Transactions Endorsement. The ALTA 20 endorsement would be used where a lender is making a loan secured by multiple parcels of land, and where Old Republic is insuring title to each parcel and the lien of the mortgage or deed of trust which secures the payment of the loan. The endorsement provides that, in the event of a claim arising which involves one of the parcels, Old Republic will not require the lender to accelerate the indebtedness before being entitled to pursue a claim under the policy. In the event of a claim, Old Republic will pay the amount by which any matter covered by the policy for which a claim is made diminishes the value of the collateral below the indebtedness. | No Charge |
| ORT 4286 | Multiple Mortgages on One Policy Endorsement. This CLTA 105 endorsement is to be used with an ALTA loan policy. It modifies the policy to insure two mortgages (running in favor of the same lender) on a single policy. | No Charge |
| ORT 4455 | Commercial Environmental Protection Lien. Substantively ALTA 8.2-06 identical to ORT Form 4205, either endorsement may be issued if a proper search reveals there is not an issue with providing the coverage. | No Charge |
| ORT 4456 | Utility Access. Similar to ORT Form No. 4293, Utilities Facilities Endorsement, but the LATA 17.2-06 is more flexible in the number of utilities which can be covered and the ability to limit the utilities covered. | No Charge |
| ORT 4457 | Doing Business. This endorsement is similar in coverage to ORT Form No. 3863, Doing Business Endorsement. | No Charge |
| ORT 4458 | Same As Survey. Insures against loss or damage in the event that the Land insured in the policy is not the same as that delineated on a designated survey bearing a specific date. | No Charge |
| ORT 4459 | Same As Portion of Survey. Indemnifies against loss or damage in the event that the Land insured in the policy is not the same as a designated portion of the land delineated on a designated survey bearing a specific date. | No Charge |

| | | |
|----------|---|-----------|
| ORT 4460 | Subdivision. Indemnifies in the event that the Land insured under the policy was not lawfully created under state statutes and local ordinances relating to the subdivision of land. | No Charge |
| ORT 4461 | Usury. Indemnifies in the event that the lien is invalid or unenforceable because the interest rate provided for in the loan secured by the Insured Mortgage violates usury laws. | \$150.00 |
| ORT 4462 | Easement-Damage or Enforced Removal. Indemnifies against loss resulting from damage to a Building located on the land or any court order directing the removal or alteration of a building located on the land as a result of the rights granted in a specifically described easement. | No Charge |
| ORT 4463 | Co-Insurance Single Policy Endorsement. This endorsement deals with title policies which are co-insured by multiple underwriters. | No Charge |
| ORT 5105 | Mortgage Priority, Partial Reconveyance. The CLTA 111.1-06 endorsement ensures mortgage priority in a partial reconveyance situation. | No Charge |

| DESCRIPTION OF USE | CHARGE |
|--|---------------|
| ALTA 1-06 Street Assessment | No Charge |
| ALTA 2-06 Truth-In-Lending | No Charge |
| ALTA 3 Zoning Unimproved Land | \$100.00 |
| ALTA 3.1 Zoning-Completed Structure | \$150.00 |
| ALTA 3.2 Zoning-Land Under Development | No Charge |
| ALTA 3.3 Zoning-Completed Improvement-Non-Conforming Use | \$150.00 |
| ALTA 3.4 Zoning-No Zoning Classification | \$150.00 |
| ALTA 4 Condominium Assessments Priority | No Charge |
| ALTA 4.1 Condominium Current Assessments | No Charge |
| ALTA 5-06 Planned Unit Development | No Charge |
| ALTA 5.1-06 Planned Unit Development | No Charge |
| ALTA 6 Variable Rate Mortgage | No Charge |
| ALTA 6.2 Variable Rate-Negative Amortization | No Charge |
| ALTA 7-06 Nonimputation Manufactured Housing Unit | No Charge |
| ALTA 7.1 Manufactured Housing- Conversion: Loan | No Charge |
| ALTA 7.2 Manufactured Housing-Conversion: Owners | No Charge |
| ALTA 8.1 Environmental Protection Lien | No Charge |
| ALTA 8.2-06 Commercial Environmental Protection Lien | No Charge |
| ALTA 9-06 Restrictions, Encroachments, Minerals | No Charge |
| ALTA 9.1 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands | No Charge |
| ALTA 9.1-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands | No Charge |
| ALTA 9.2-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands | No Charge |
| ALTA 9.3-06 Restrictions, Encroachments, Minerals | No Charge |
| ALTA 9.4-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands | No Charge |
| ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands | No Charge |
| ALTA 9.6-06 Private Rights-Loan Policy | No Charge |
| ALTA 9.7-06 Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy | No Charge |
| ALTA 9.8-06 Covenants, Conditions and Restrictions-Land under Development-Owner's Policy | No Charge |
| ALTA 9.9-06 Private Rights Owner's Policy | No Charge |
| ALTA 9.10-06 Restrictions, Encroachments, Minerals-Current Violations-Loan Policy | No Charge |

| | |
|---|-----------|
| ALTA 10 Assignment | No Charge |
| ALTA 10.1 Assignment & Date Down | \$100.00 |
| ALTA 10.2 Collateral Assignment | \$100.00 |
| ALTA 10.3 Collateral Assignment and Date Down | \$100.00 |
| Utility Facilities Endorsement | \$100.00 |
| ALTA 11 Mortgage Modification | No Charge |
| ALTA 11.1 Mortgage Modification with Subordination | No Charge |
| ALTA 11.2 Mortgage Modification with Additional Insurance | No Charge |
| ALTA 12 Aggregation | No Charge |
| ALTA 12.1 Aggregation-State Limits | No Charge |
| ALTA 13-06 Leasehold-Owner's | No Charge |
| ALTA 13.1-06 Leasehold-Loan | No Charge |
| ALTA 14 Future Advance Priority | No Charge |
| ALTA 14.1 Future Advance Knowledge | No Charge |
| ALTA 14.2 Future Advance Letter of Credit | No Charge |
| ALTA 14.3 Future Advance-Reverse Mortgage | No Charge |
| ALTA 15-06 Non-Imputation-Full Equity Transfer | No Charge |
| ALTA 15.1-06 Non-Imputation-Additional Insured | No Charge |
| ALTA 15.1-06 Non-Imputation-Partial Equity Transfer | No Charge |
| ALTA 16-06 Mezzanine Financing | \$100.00 |
| ALTA 17-06 Access and Entry | No Charge |
| ALTA 17.1-06 Indirect Access and Entry | No Charge |
| ALTA 17.2-06 Utility Access | No Charge |
| ALTA 18-06 Single Tax Parcel | No Charge |
| ALTA 18.1-06 Multiple Tax Parcel | No Charge |
| ALTA 18.3-06 Single Tax Parcel and ID | No Charge |
| ALTA 19-06 Contiguity-Multiple Parcels | No Charge |
| ALTA 19.1-06 Contiguity-Single Parcels | No Charge |
| ALTA 20-06 First Loss Multiple Parcel Transactions | No Charge |
| ALTA 21-06 Creditor's Rights | \$25.00 |
| ALTA 22-06 Location | No Charge |
| ALTA 22.1 Location and Map | No Charge |
| ALTA 22.1-06 Location and Map | No Charge |
| ALTA 22.2 Land Address | No Charge |
| ALTA 23-06 Co-Insurance Single Policy Endorsement | No Charge |

| | |
|--|-----------|
| ALTA 24-06 Doing Business | No Charge |
| ALTA 25-06 Same As Survey | No Charge |
| ALTA 25.1-06 Same As Portion of Survey | No Charge |
| ALTA 26 Subdivision | No Charge |
| ALTA 27 Usury | \$150.00 |
| ALTA 28-06 Easement-Damage or Enforced Removal | No Charge |
| ALTA 28.1 Encroachments-Boundaries and Easements | No Charge |
| ALTA 28.2-06 Encroachments-Boundaries and Easements-Described Improvements | No Charge |
| ALTA 28.3-06 Encroachments Boundaries and Easements Described Improvements and Land | No Charge |
| ALTA 29-06 Interest Rate Swap-Direct Obligation | \$200.00 |
| ALTA 29.1-06 Interest Rate Swap-Additional Interest | \$200.00 |
| ALTA 29.2-06 Interest Rate Swap Endorsement- Direct Obligation- Defined Amount | \$200.00 |
| ALTA 29.3-06 Interest Rate Swap Endorsement- Additional Interest-Defined Amount | \$200.00 |
| ALTA 30 One to Four Family Shared Appreciation | No Charge |
| ALTA 30.1 Commercial Participation Interest | No Charge |
| ALTA 31-06 Severable Improvements | No Charge |
| ALTA 32 Construction Loan-Loss of Priority | No Charge |
| ALTA 32.1 Construction Loan-Loss of Priority- Direct Payment | No Charge |
| ALTA 32.2 Construction Loan-Loss of Priority-Insured's Direct Payment | No Charge |
| ALTA 33-06 Disbursement | No Charge |
| ALTA 34-06 Identified Risk Coverage | No Charge |
| ALTA 34.1 Identified Exception and Identified Risk | No Charge |
| ALTA 35-06 Minerals and Other Subsurface Substances-Buildings | No Charge |
| ALTA 35.1-06 Minerals and Other Subsurface Substances-Improvements | No Charge |
| ALTA 35.2-06 Minerals and Other Subsurface Substances-Described Improvements | No Charge |
| ALTA 35.3-06 Minerals and Other Subsurface Substances-Land Under Development | No Charge |
| ALTA 36-06 Energy Project-Leasehold Easement-Owner's | No Charge |
| ALTA 36.1-06 Energy Project-Leasehold/Easement-Owner's | No Charge |
| ALTA 36.2-06 Energy Project-Leasehold Owner's | No Charge |
| ALTA 36.3-06 Energy Project-Leasehold-Loan | No Charge |
| ALTA 36.4-06 Energy Project-Covenants, Conditions and Restrictions-Land under Development-Loan | No Charge |

| | |
|--|-----------|
| ALTA 36.5-06 Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan | No Charge |
| ALTA 36.6-06 Energy Project-Encroachments | No Charge |
| ALTA 36.7-06 Energy Project-Fee Estate-Owner's Policy | No Charge |
| ALTA 36.8-06 Energy Project-Fee Estate-Loan Policy | No Charge |
| ALTA 36.9 Energy Project – Minerals and other Subsurface Substances – Land Under Development Endorsement | No Charge |
| ALTA 37-06 Assignment of Rents or Leases | No Charge |
| ALTA 38-06 Mortgage Tax | No Charge |
| ALTA 39-06 Policy Authentication | No Charge |
| ALTA 40-06 Tax Credit-Owner's Policy | No Charge |
| ALTA 40.1-06 Tax Credit-Defined Amount-Owner's Policy | No Charge |
| ALTA 48 Tribal Limited Waiver and Consent | No Charge |
| ALTA 48.1 Tribal Limited Waiver and Consent Agreement | No Charge |



**MORTGAGE
CONNECT**

Exhibit C



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

TABLE OF CONTENTS

| | |
|--|----------|
| AREA COVERED | 3 |
| LOAN POLICIES OF TITLE INSURANCE..... | 4 |
| OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE | 6 |
| ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE | 7 |
| MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE | |
| MORTGAGE MODIFICATION POLICY | 7 |
| CENTRALIZED RESIDENTIAL REFINANCE RATES | 7 |
| OTHER | 9 |
| SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS | 9 |

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 |

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.

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.



**MORTGAGE
CONNECT**

Exhibit D



WFG National Title Insurance Company
a Williston Financial Group company

The State of KANSAS

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of December 1, 2022

WFG National Title Insurance Company
12909 SW 68th Parkway, Suite 350
Portland, OR 97223
Ph: (503) 387-3636
Fax: (503) 974-9596

WFG NATIONAL TITLE INSURANCE COMPANY

CONTENTS

| | | |
|-------|--|---|
| 1 | INTRODUCTION | 1 |
| 2 | GENERAL RULES FOR USE OF RATES | 2 |
| 2.1 | DEFINITIONS | 2 |
| 2.1.1 | Company | 2 |
| 2.1.2 | Expanded Coverage (Enhanced) | 2 |
| 2.1.3 | Offering Provider | 2 |
| 2.1.4 | Purchase Transaction | 2 |
| 2.1.5 | Short Form Policy | 2 |
| 2.1.6 | Standard Coverage | 2 |
| 2.1.7 | State | 2 |
| 2.1.8 | TRID Transaction | 2 |
| 2.2 | AMOUNT OF INSURANCE | 3 |
| 2.2.1 | Owner's Policies | 3 |
| 2.2.2 | Loan Policies | 3 |
| 2.2.3 | Other Interests | 3 |
| 2.2.4 | Co-Insurance | 3 |
| 2.3 | CONFLICTING RATE PROVISION | 4 |
| 2.4 | COMPUTATION OF RATES | 4 |
| 2.5 | ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING | 4 |
| 2.6 | INCREASE IN POLICY LIABILITY | 4 |
| 2.7 | FEDERAL RULE COMPLIANCE | 4 |
| 3 | BASIC RATE TABLE | 5 |
| 3.1 | RATE TABLE | 5 |
| 3.2 | EXPANDED (ENHANCED) OWNER'S OR LEASHOLD POLICIES | 5 |
| 4 | OWNER'S INSURANCE | 6 |
| 4.1 | OWNER'S INSURANCE | 6 |
| 4.2 | LEASEHOLD OWNER'S INSURANCE | 6 |
| 4.3 | ALTA U.S. POLICY FORM | 6 |
| 5 | BASIC LENDER INSURANCE RATES | 7 |
| 5.1 | LOAN POLICY | 7 |
| 5.2 | SHORT FORM LOAN POLICIES | 7 |
| 5.3 | LEASEHOLD LENDER'S INSURANCE | 7 |

WFG NATIONAL TITLE INSURANCE COMPANY

| | | |
|-------|---|----|
| 5.4 | CONSTRUCTION LOAN POLICIES | 7 |
| 6 | SIMULTANEOUS ISSUE RATES | 7 |
| 6.1 | OWNER’S AND LOAN POLICIES | 7 |
| 6.2 | MULTIPLE LOAN POLICIES..... | 8 |
| 6.3 | OWNERS & LEASEHOLD POLICIES | 8 |
| 6.4 | COMBINATIONS OF OWNER’S, LEASEHOLD & LOAN POLICIES. | 8 |
| 6.5 | OWNER’S POLICY & CONSTRUCTION LOAN POLICY..... | 8 |
| 7 | REISSUE RATES | 9 |
| 7.1 | OWNER’S REISSUE..... | 9 |
| 7.2 | LENDER’S REISSUE..... | 9 |
| 8 | LENDER’S SPECIAL RATES..... | 10 |
| 8.1 | APPLICABLE PROVISIONS AND RESTRICTIONS..... | 10 |
| 8.2 | AGGREGATION OF ORDERS FOR RATE CATEGORIES..... | 10 |
| 8.3 | LENDER’S SPECIAL RATE CATEGORIES..... | 11 |
| 8.3.1 | Lender’s Special Rate 1 – Minimum 100 Orders..... | 11 |
| 8.3.2 | Lender’s Special Rate 2 – Minimum 200 Orders..... | 11 |
| 8.4 | HE ² - HOME EQUITY 2 nd GENERATION TITLE INSURANCE POLICY | 12 |
| 9 | SPECIALTY LENDER’S POLICIES | 13 |
| 9.1 | ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY | 13 |
| 9.2 | MORTGAGE PROTECTION GUARANTEE (“MPG”)..... | 13 |
| 9.3 | RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”)..... | 13 |
| 10 | ENDORSEMENTS..... | 14 |
| 10.1 | General Rules | 14 |



1 INTRODUCTION

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by WFG National Title Insurance Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

The rates for title insurance policies and endorsements issued by agents and/or employees of WFG National Title Insurance Company are set forth in this manual. The rates shown are the title insurance fees and charges, but does not include charges for title search, abstracts, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2 GENERAL RULES FOR USE OF RATES

2.1 DEFINITIONS

2.1.1 Company

The “Company” shall mean WFG National Title Insurance Company, a South Carolina corporation, which is the insurer filing this rate manual.

2.1.2 Expanded Coverage (Enhanced)

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowner’s Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State.

2.1.3 Offering Provider

“Offering Provider” refers to the Company, WFG National Lender Services, LLC, or an agent appropriately licensed and authorized to issue title insurance policies on behalf of the Company.

2.1.4 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section **Error! Reference source not found..**

2.1.5 Short Form Policy

“Short Form Policy” is an abbreviated Policy that insures the insured in accordance with and subject to the terms, exclusions and conditions as set forth in the corresponding long form ALTA Loan Policy, all of which are incorporated by reference in the Short Form policies.

Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy.

2.1.6 Standard Coverage

“Standard Coverage” refers to title insurance coverage provided under the ALTA standard owner’s or loan policy or variant approved for use in the State.

2.1.7 State

“State” shall mean the State of Kansas.

2.1.8 TRID Transaction

“TRID Transaction” refers to a transaction in which the transaction involves a single one to four family residential structure or transaction for which the rules of the Bureau of Consumer Finance Protection, (the “BCFP”) 12 C.F.R. part 1026 require the issuance of a Loan Estimate and Closing Disclosure form. A TRID Transaction does not include bulk purchases or financing of multiple single family residences or multiple condominium or apartment units

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

unless the rules of the BCFP otherwise require the issuance of a Loan Estimate and Closing Disclosure form.

2.2 AMOUNT OF INSURANCE

2.2.1 Owner's Policies

Owner's title insurance policies including Owner's policies insuring a leasehold interest will not be issued for less than the full value of the land, including any improvements or appurtenances, if applicable, as determined by:

- the contract purchase price for sale of the land including the value of any assumed liens or obligations;
- the appraised value of the land; or
- a good faith estimate of the value of the land;

2.2.2 Loan Policies

Loan title insurance policies (including Loan policies insuring a leasehold interest will be issued in the amount equal to the face value of the insured mortgage, except:

- If the value of the insured land or the equity of the trustor/mortgagor is less than the face amount of the deed of trust/mortgage, then the amount of insurance may be equal to the value of the land or the equity of the mortgagor in the land.
- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the deed of trust/mortgage, the policy may be written in an amount greater than the face amount of the deed of trust/mortgage, but no more than 125% of the face amount of the deed of trust/mortgage.
- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the land provided the values of the other property or properties is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

2.2.3 Other Interests

Policies insuring any interest other than a fee ownership, loan or leasehold will not be issued for less than the value of the insured's interest in the land.

2.2.4 Co-Insurance

If Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.3, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2.3 CONFLICTING RATE PROVISION

Although this manual has been assembled in order to minimize conflict, confusion and disparity, whenever two or more rate provisions contained herein may apply, the provision resulting in the lowest charge to the insured shall govern and apply.

2.4 COMPUTATION OF RATES

The amount of coverage for premium calculation purposes shall be rounded to the next highest \$1,000 of liability.

2.5 ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar shall be rounded up to the next higher dollar.

2.6 INCREASE IN POLICY LIABILITY

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The incremental liability shall be charged at the Basic Rate applicable to the policy type originally issued, giving consideration in the current Basic Rate Table to amounts previously insured.

2.7 FEDERAL RULE COMPLIANCE

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R.-part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the agent's or closing office's share of such premium.

WFG NATIONAL TITLE INSURANCE COMPANY

3 BASIC RATE TABLE

3.1 RATE TABLE

| Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability | Owner's Policies | Loan Policies |
|---|-------------------------|----------------------|
| Up to \$50,000 of liability – flat fee* | \$175.00 | \$125.00 |
| \$50,001 - \$100,000, per additional \$1,000 | \$3.00 | \$2.00 |
| \$100,001 - \$500,000, per additional \$1,000 | \$2.00 | \$1.75 |
| \$500,001 - \$10,000,000 per additional \$1,000 | \$1.75 | \$1.50 |
| \$10,000,001 - \$15,000,000, per additional \$1,000 | \$1.50 | \$1.25 |
| Over \$15,000,000, per additional \$1,000 | \$1.25 | \$1.00 |

Minimum Rate **\$175.00** **\$125.00**

3.2 EXPANDED OWNER'S OR LOAN POLICIES

| Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability | Expanded Coverage Residential Loan and Homeowner's Policies |
|---|--|
| Up to \$50,000 of liability – flat fee* | \$200.00* |
| Up to \$50,001 - \$1,000,000 of liability – rate per \$1,000 | \$4.00 |
| \$1,000,001 - above, per additional \$1,000 | \$2.75 |

Minimum Rate \$200.00

4 OWNER'S INSURANCE

4.1 OWNER'S INSURANCE

- A Standard Coverage Owner's policy will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.1 Rate Table.
- An Expanded (Enhanced) Coverage Owner's Policy (aka Homeowner's Policy) will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.2.

4.2 LEASEHOLD OWNER'S INSURANCE

The ALTA Form Leasehold Owner's Policy has been withdrawn and replaced with the ALTA Form 13 (Owner's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) leasehold endorsement will be added to the appropriate Owner's Title Insurance policy at no additional cost.

4.3 ALTA U.S. POLICY FORM

The ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owner's Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owner's Policy in section 3.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity

WFG NATIONAL TITLE INSURANCE COMPANY

5 BASIC LENDER INSURANCE RATES

5.1 LOAN POLICY

- A Standard Coverage loan policy will be issued insuring a loan at the premium for the respective liability amounts as set forth for loan policies in Section 3.1 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring a loan for the respective liability amounts as set forth for loan policies in Section 3.2 Rate Table.

5.2 SHORT FORM LOAN POLICIES.

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in subsection 5.1 and **Error! Reference source not found.** above.

5.3 LEASEHOLD LENDER'S INSURANCE

The ALTA Form Leasehold Lender's Policy has been withdrawn and replaced with the ALTA Form 13.1 (Lender's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13.1 (Lender's) leasehold endorsement will be added to the appropriate Loan Title Insurance policy at no additional cost.

5.4 CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years (2) the purpose of the loan is to finance improvements to the real property. 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 \$150.00.

If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

6 SIMULTANEOUS ISSUE RATES

6.1 OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Section 4 and each loan policy(ies) will be charged the lesser of the Rate for said loan policy(ies) set forth in Section 5 or a flat fee of \$175.00 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of loan policy set out in Section 5 of the Basic Lender Insurance Rates.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

WFG NATIONAL TITLE INSURANCE COMPANY

6.2 MULTIPLE LOAN POLICIES

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated and that aggregate liability amount will be used to calculate the title premium applicable to the type of loan policy being issued as set forth in Section 5.

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, title premium will be computed on the mortgage or deed of trust intended to be recorded first based on the type of loan policy to be issued on the senior mortgage. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy(ies) was of the same type.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.3 OWNERS & LEASEHOLD POLICIES

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Section 4. The policy insuring the leasehold interest will be charged at 60% of the applicable rate for the type of policy(ies) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$175.00.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.4 COMBINATIONS OF OWNER'S, LEASEHOLD & LOAN POLICIES.

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Section 4, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 6.1, 6.2 or 6.3, as applicable.

6.5 OWNER'S POLICY & CONSTRUCTION LOAN POLICY

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

- Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the owner's policy amount in this case.
- Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan, or the expected appraised value upon completion, if the appraised value is higher.

If option described in second bullet point is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

WFG NATIONAL TITLE INSURANCE COMPANY

7 REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

7.1 OWNER'S REISSUE

A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in an amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.

7.2 LENDER'S REISSUE

An insured under an owner's or leasehold owner's policy grants a mortgage on the property insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's Policy is calculated as stated in Section 7.1 above.

NOTE: No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

WFG NATIONAL TITLE INSURANCE COMPANY

8 LENDER'S SPECIAL RATES

8.1 APPLICABLE PROVISIONS AND RESTRICTIONS

Lender's Special Rates are only made available to selected lenders who not only provide a high volume of business to the Offering Provider but work with the Offering Provider to develop systems, processes and computer integrations, centralized order processing and tracking, and other controls and economies of scale that enable a more highly efficient, lower cost provision of title services and insurance. The Lender's Special Rates are only available when ALL of the following conditions are met.

- Lender's Special Rates are available only for a Finance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed the maximum liability in the appropriate rate tables as set forth in Section 8.3.
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.
- The order must be opened electronically and escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Loan Policy or other loan policy that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

8.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

The Lender's Special Rates are to recognize and encourage the greater efficiencies and economies of scale that can result from the development of highly integrated and automated systems and work-flows both within the Offering Provider and between the Offering Provider and lender.

In order to qualify for Lender's Special Rates, the lender and Offering Provider will discuss their respective needs; develop plans for workflows and systems to efficiently transmit, receive and process the title orders and as to any changes in processes required and systems to be integrated. At that point, they will reach agreement as to the Lender's Special rate category to be provided the lender, and an understanding that, consistent with the vagaries of the ever-changing refinance lending market, the lender will endeavor in good faith to provide the Offering Provider title orders meeting the minimum number required to qualify for the agreed rate category, subject to any agreed ramp-up periods.

WFG NATIONAL TITLE INSURANCE COMPANY

7. LENDER'S SPECIAL RATES

As the economies of scale are best achieved on a nationally integrated basis, for purposes of meeting agreed minimums, all orders placed by the lender and any of its affiliates to Offering Provider and Offering Provider's affiliates in any jurisdiction may be aggregated.

As rules and regulations of the Consumer Finance Protection Bureau (CFPB), 12 C.F.R. part 1026 require lenders to provide accurate estimates of title and closing costs well in advance of closing and to abide by those estimates, the failure of a lender to strictly meet estimated minimum volumes for a given rate category in any given month or months, shall not disqualify the lender from being accorded the benefit of the agreed upon rate category until such time as the lender and Offering Provider have amended their agreement.

8.3 LENDER'S SPECIAL RATE CATEGORIES

8.3.1 Lender's Special Rate 1 – Minimum 100 Orders

| Liability | Premium |
|----------------------------|------------|
| \$0 to \$100,000 | \$325.00 |
| \$100,001 to \$200,000 | \$400.00 |
| \$200,001 to \$250,000 | \$405.00 |
| \$250,001 to \$500,000 | \$635.00 |
| \$500,001 to \$700,000 | \$780.00 |
| \$700,001 to \$1,000,000 | \$920.00 |
| \$1,000,001 to \$1,200,000 | \$1,045.00 |
| \$1,200,001 to \$1,500,000 | \$1,120.00 |
| \$1,500,001 to \$1,800,000 | \$3,100.00 |
| \$1,800,001 to \$2,000,000 | \$3,600.00 |

8.3.2 Lender's Special Rate 2 – Minimum 200 Orders

| Liability | Premium |
|----------------------------|------------|
| \$0 to \$100,000 | \$325.00 |
| \$100,001 to \$200,000 | \$380.00 |
| \$200,001 to \$250,000 | \$380.00 |
| \$250,001 to \$500,000 | \$560.00 |
| \$500,001 to \$700,000 | \$680.00 |
| \$700,001 to \$1,000,000 | \$820.00 |
| \$1,000,001 to \$1,200,000 | \$945.00 |
| \$1,200,001 to \$1,500,000 | \$1,020.00 |
| \$1,500,001 to \$1,800,000 | \$3,000.00 |
| \$1,800,001 to \$2,000,000 | \$3,500.00 |

WFG NATIONAL TITLE INSURANCE COMPANY

7. LENDER'S SPECIAL RATES

8.4 HE² - HOME EQUITY 2nd GENERATION TITLE INSURANCE POLICY

The Home Equity 2nd Generation Title Insurance policy is a master policy with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for this policy shall be:

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, legal fees, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

WFG NATIONAL TITLE INSURANCE COMPANY

9 SPECIALTY LENDER'S POLICIES

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

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

- The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at no charge. (work charge may apply)
- The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge.

9.2 MORTGAGE PROTECTION GUARANTEE (“MPG”)

The Mortgage Protection Guarantee provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MPG” shall be:

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

9.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”)

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MMP” shall be:

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

WFG NATIONAL TITLE INSURANCE COMPANY

10 ENDORSEMENTS

10.1 General Rules

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the endorsement was designated to be attached to a specific policy form but can be modified for other types of policy. If any of these coverages are desired, such requests shall be considered a “unique requirement”. Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

Situations may arise, where in the opinion of the Company; a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. In such cases, the endorsement charge may be adjusted.

Endorsements may be issued ONLY (a) if applicable to the specific facts of the transaction and the property to be insured; (b) if not duplicative with the coverage of another endorsement being issued on a given policy; and (c) as to each endorsement, upon meeting all applicable underwriting guidelines for the endorsement.

Endorsements issued with a Leasehold Owners and Leasehold Loan policy will be issued at No Charge.

| Endorsement No. | Owner | Lender |
|---|--------------|---------------|
| ALTA 3 (CLTA 123.1-06) ¹ Zoning – Unimproved Land | \$200 | \$200 |
| ALTA 3.1 (CLTA 123.2-06) ¹ Zoning – Completed Structure | \$200 | \$200 |
| ALTA 3.2 (CLTA 123.3-06) ¹ Zoning – Land Under Development | \$200 | \$200 |
| ALTA 3.3 (CLTA 123.4) Zoning-Completed Improvement-Non-Conforming Use | \$200 | \$200 |
| ALTA 3.4 (CLTA 123.5) Zoning-No Zoning Classification | \$200 | \$200 |
| ALTA 4 (CLTA 115.1) Condominium-Assessments Priority | N/A | \$100 |

WFG NATIONAL TITLE INSURANCE COMPANY

| Endorsement No. | Owner | Lender |
|---|--|--|
| ALTA 5-06 (CLTA 115.2) Planned Unit Development- Assessments Priority | N/A | \$100 |
| ALTA 6 (CLTA 111.5-06) Variable Rate Mortgage | N/A | \$100 |
| ALTA 6.2 (CLTA 111.8-06) Variable Rate Mortgage – Negative Amortization | N/A | \$100 |
| ALTA 7 (CLTA 116.5-06) Manufactured Housing Unit | \$100 per Manufactured Housing Unit. | \$100 per Manufactured Housing Unit. |
| ALTA 7.1 (CLTA 116.5.1-06) Manufacture Housing – Conversion – Loan Policy | N/A | \$100 per Manufactured Housing Unit. |
| ALTA 7.2 (CLTA 116.5.2-06) Manufacture Housing – Conversion – Owner’s Policy | \$100 per Manufactured Housing Unit | N/A |
| ALTA 8.1 (CLTA 110.9-06) Environmental Protection Lien | N/A | \$50 |
| ALTA 8.2 (CLTA 110.9.1-06) Commercial Environmental Protection Lien | \$100 | \$100 |
| ALTA 9 (CLTA 100.2-06) Restrictions, Encroachments & Minerals - Loan Policy | N/A | \$100 |
| ALTA 9.1 (CLTA 100.9-06) Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy | \$100 | N/A |
| ALTA 9.2 (CLTA 100.10-06) Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy | \$100 | N/A |
| ALTA 9.3- (CLTA 100.2.1-06) Covenants, Conditions & Restrictions - Loan Policy | N/A | \$100 |
| ALTA 9.6 (CLTA 100.2.6-06) Private Rights – Loan Policy | N/A | \$100 |
| ALTA 9.7- (CLTA 100.2.7-06) Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy | N/A | \$100 |

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| Endorsement No. | Owner | Lender |
|---|--------------|---------------|
| ALTA 9.8 (CLTA 100.2.8-06) Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy | \$100 | N/A |
| ALTA 9.9 (CLTA 100.2.9-06) Private Rights - Owner's Policy | \$100 | N/A |
| ALTA 9.10 (CLTA 100.2.10-06) Restrictions, Encroachments, Minerals - Current Violations –Loan Policy | N/A | \$100 |
| ALTA 10 (CLTA 104.12-06) Assignment | N/A | \$100 |
| ALTA 10.1 (CLTA 104.13-06) Assignment and Date Down | N/A | \$100 |
| ALTA 11 (CLTA 110.11-06) Mortgage Modification | N/A | \$100 |
| ALTA 11.1 (CLTA 110.11.1-06) Mortgage Modification with Subordination | N/A | \$100 |
| ALTA 11.2 (CLTA 110.11.2-06) Mortgage Modification with Additional Amount of Insurance | N/A | \$100 |
| ALTA 12 (CLTA 117-06) Aggregation – Loan Policy | N/A | \$100 |
| ALTA 12.1 (CLTA 117.1-06) Aggregation – State Limits – Loan Policy | N/A | \$100 |
| ALTA 13 (CLTA 119.5-06) Leasehold - Owner's Policy | \$100 | N/A |
| ALTA 13.1 (CLTA 119.6-06) Leasehold - Loan | N/A | \$100 |
| ALTA 14 (CLTA 111.14-06) Future Advance – Priority | N/A | \$100 |

WFG NATIONAL TITLE INSURANCE COMPANY

| Endorsement No. | Owner | Lender |
|---|--------------|---------------|
| ALTA 14.1 (CLTA 111.14.1-06) Future Advance – Knowledge | N/A | \$100 |
| ALTA 14.2 (CLTA 111.14.2-06) Future Advance – Letter of Credit | N/A | \$100 |
| ALTA 14.3 (CLTA 111.14.3-06) Future Advance - Reverse Mortgage | N/A | \$100 |
| ALTA 15 (CLTA 127-06) ¹ Non-Imputation – Full Equity Transfer | \$100 | N/A |
| ALTA 15.1 (CLTA 127.1-06) ¹ Non-Imputation – Additional Insured | \$100 | N/A |
| ALTA 15.2 (CLTA 127.2-06) ¹ Non-Imputation – Partial Equity Transfer | \$100 | N/A |
| ALTA 16 (CLTA 128-06) Mezzanine Financing | \$100 | N/A |
| ALTA 17 (CLTA 103.11-06) Access and Entry | \$100 | \$100 |
| ALTA 17.1 (CLTA 103.12-06) Indirect Access and Entry | \$100 | \$100 |
| ALTA 17.2 (CLTA 103.13-06) Utility Access | \$100 | \$100 |
| ALTA 18 (CLTA 129-06) Single Tax Parcel | \$100 | \$100 |
| ALTA 18.1 (CLTA 129.1-06) Multiple Tax Parcel - Easements | \$100 | \$100 |
| ALTA 18.2 (CLTA 129.2-06) Multiple Tax Parcel | \$100 | \$100 |
| ALTA 18.3 (CLTA 129.3-06) Single Tax Parcel and ID | \$100 | \$100 |

WFG NATIONAL TITLE INSURANCE COMPANY

| Endorsement No. | Owner | Lender |
|--|--------------|---------------|
| ALTA 19 (CLTA 116.4.1-06) Contiguity – Multiple Parcels | \$100 | \$100 |
| ALTA 19.1 (CLTA 116.4-06) Contiguity – Single Parcel | \$100 | \$100 |
| ALTA 19.2 (CLTA 116.9-06) Contiguity – Specified Parcels | \$100 | \$100 |
| ALTA 20 (CLTA 130-06) ¹ First Loss – Multiple Parcel Transactions | N/A | \$100 |
| ALTA 22 (CLTA 116.01-06) Location | \$100 | \$100 |
| ALTA 22.1 (CLTA 116.02-06) Location and Map | \$100 | \$100 |
| ALTA 23 (CLTA 114.3-06) Coinsurance – Single Policy | \$100 | \$100 |
| ALTA 23.1 (CLTA 114.4-06) Co-Insurance – Multiple Policies | \$100 | \$100 |
| ALTA 24 (CLTA 133-06) Doing Business | N/A | \$100 |
| ALTA 25 (CLTA 116.1-06) Same as Survey | \$100 | \$100 |
| ALTA 25.1 (CLTA 116.1.2-06) Same as Portion of Survey | \$100 | \$100 |
| ALTA 26 (CLTA 116.8-06) Subdivision | N/C | \$100 |
| ALTA 27 (CLTA 132-06) ¹ Usury | N/A | \$100 |
| ALTA 28 (CLTA 103.1-06) Easement – Damage or Enforced Removal | \$100 | \$100 |

WFG NATIONAL TITLE INSURANCE COMPANY

| Endorsement No. | Owner | Lender |
|---|--------------|---------------|
| ALTA 28.1 (CLTA 103.14-06) Encroachments – Boundaries and Easements | \$100 | \$100 |
| ALTA 28.2 (CLTA 103.15-06) Encroachments – Boundaries and Easements – Described Improvements | \$100 | \$100 |
| ALTA 28.3 (CLTA 103.16-06) Encroachments-Boundaries and Easements-Described Improvements and Land Under Development | \$100 | \$100 |
| ALTA 29 (CLTA 134-06) ¹ Interest Rate Swap Endorsement– Direct Obligation | N/A | \$100 |
| ALTA 29.1 (CLTA 134.1-06) ¹ Interest Rate Swap Endorsement – Additional Interest | N/A | \$100 |
| ALTA 29.2 (CLTA 134.2-06) ¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount | N/A | \$100 |
| ALTA 29.3 (CLTA 134.3-06) ¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount | N/A | \$100 |
| ALTA 30 (CLTA 135-06) Shared Appreciation Mortgage | N/A | \$100 |
| ALTA 30.1 (CLTA 135.1-06) Commercial Participation Interest | N/A | \$100 |
| ALTA 31 (CLTA 136-06) Severable Improvements Endorsement | N/A | \$100 |
| ALTA 32 (CLTA 137-06) Construction Loan | N/A | \$100 |
| ALTA 32.1 (CLTA 137.1-06) Construction Loan –Direct Payment | N/A | \$100 |

WFG NATIONAL TITLE INSURANCE COMPANY

| Endorsement No. | Owner | Lender |
|--|--------------|---------------|
| ALTA 32.2 (CLTA 137.2-06) Construction Loan –Insured’s Direct Payment | N/A | \$100 |
| ALTA 33 (CLTA 138-06) Disbursement Endorsement | N/A | \$100 |
| ALTA 34 (CLTA 139-06) Identified Risk Coverage | \$100 | \$100 |
| ALTA 34.1 (CLTA 139.1) Identified Exception – Identified Risk Exception | \$100 | \$100 |
| ALTA 35 (CLTA 140-06) Minerals and Other Subsurface Substances – Buildings | \$100 | \$100 |
| ALTA 35.1 (CLTA 140.1-06) Minerals and Other Subsurface Substances – Improvements | \$100 | \$100 |
| ALTA 35.2 (CLTA 140.2-06) Minerals and Other Subsurface Substances – Described Improvements | \$100 | \$100 |
| ALTA 35.3 (CLTA 140.3-06) Minerals and Other Subsurface Substances – Land Under Development | \$100 | \$100 |
| ALTA 36 (CLTA 141-06) Energy Project – Leasehold/Easement - Owner’s | \$100 | N/A |
| ALTA 36.1 (CLTA 141.1-06) Energy Project – Leasehold/Easement – Loan | N/A | \$100 |
| ALTA 36.2 (CLTA 141.2-06) Energy Project – Leasehold Owner’s Policy | \$100 | N/A |
| ALTA 36.3 (CLTA 141.3-06) Energy Project – Leasehold Loan | N/A | \$100 |
| ALTA 36.4 (CLTA 141.4-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s | \$100 | N/A |

WFG NATIONAL TITLE INSURANCE COMPANY

| Endorsement No. | Owner | Lender |
|---|--------------|---------------|
| ALTA 36.5 (CLTA 141.5-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan | N/A | \$100 |
| ALTA 36.6 (CLTA 141.6-06) Energy Project – Encroachments | N/A | \$100 |
| ALTA 36.7 (CLTA 141.7-06) Energy Project – Fee Estate Owner’s Policy | \$100 | N/A |
| ALTA 36.8 (CLTA 141.8-06) Energy Project – Fee Estate Loan Policy | N/A | \$100 |
| ALTA 37 (CLTA 104.6-06) Assignment of Rents or Leases | N/A | \$100 |
| ALTA 38 Mortgage Tax | N/A | \$100 |
| ALTA 39 (CLTA 142-06) Policy Authentication | \$100 | \$100 |
| ALTA 40 (CLTA 147-06) Tax Credit - Owner’s Policy | \$100 | N/A |
| ALTA 40.1 (CLTA 147.1-06) Tax Credit – Defined Amount - Owner’s Policy | \$100 | N/A |
| ALTA 41 (CLTA 143-06) Water – Buildings | \$100 | \$100 |
| ALTA 41.1 (CLTA 143.1-06) Water – Improvements | \$100 | \$100 |
| ALTA 41.2 (CLTA 143.2-06) Water – Described Improvements | \$100 | \$100 |
| ALTA 41.3 (CLTA 143.3-06) Water – Land Under Development | \$100 | \$100 |
| ALTA 42-06 (CLTA 144-06) Commercial Lender Group | N/A | \$100 |

WFG NATIONAL TITLE INSURANCE COMPANY

| Endorsement No. | Owner | Lender |
|---|--------------|---------------|
| ALTA 43- (CLTA 145-06) Anti-Taint | N/A | \$100 |
| ALTA 44 (CLTA 146-06) Insured Mortgage Recording | N/A | \$100 |
| ALTA 45 (CLTA 148-06) Pari Passu Mortgage - Loan Policy | N/A | \$100 |
| ALTA 46 (CLTA 149-06) Option | \$100 | N/A |
| ALTA 47 [(CLTA 151)] Operative Law 2006 Owner's Policy | No Charge | N/A |
| ALTA 47.1 [(CLTA 151.1)] Operative Law 2006 Loan Policy | N/A | No Charge |
| ALTA JR1 Supplemental Coverage (See Short Form Junior Loan Policy in Section 9.19.1) | N/A | \$100 |
| ALTA JR2 Variable Rate/Revolving Credit (See Short Form Junior Loan Policy in Section 9.1) | N/A | \$100 |
| WFG General Endorsement Owner's or Loan Policy | \$100 | \$100 |
| WFG Arbitration Endorsement Owner's or Loan Policy | \$100 | \$100 |
| WFG Solar Endorsement | \$100 | \$100 |

NOTE 1: As footnoted ¹, these endorsements may not be issued without express approval of the Company's Underwriting Department.

NOTE 2: When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Company's Underwriting Department.



**MORTGAGE
CONNECT**

**Mortgage Connect, LP
600 Clubhouse Drive
Moon Township, PA 15108**

**Kansas Title Insurance Rates
Effective Upon Approval**



Title Insurance Rates

- **Owner's Policy Rates:**
 - The rates for owner's title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.
- **Loan Policy Rates:**
 - The rates for loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.
- **Simultaneous-Issued Loan Policy Rates:**
 - The rates for simultaneously issued loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.
- **Refinance Policy Rates:**
 - The rates for refinance loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

*First American Title Insurance rates attached as Exhibit A.

*Old Republic National Title Insurance Company rates attached as Exhibit B.

*Westcor Land Title Insurance Company rates attached as Exhibit C.

*WFG National Title Insurance Company rates attached as Exhibit D.



**MORTGAGE
CONNECT**

Exhibit A



***First American
Title Insurance Company***

Kansas Schedule of Title Insurance Rates

_____, 2020

TABLE OF CONTENTS

| | Page |
|--|-----------|
| SECTION A DEFINITIONS..... | 1 |
| SECTION B GENERAL PROVISIONS | 2 |
| B.1 COMPUTATION OF RATES AND CHARGES | 2 |
| B.2 SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS | 2 |
| SECTION C ENTIRE STATE | 2 |
| C.1 CENTRALIZED LOAN RATE | 2 |
| C.2 equiSMART MASTER LOAN PROGRAM | 3 |
| C.3 COMMERCIAL TRANSACTIONS..... | 3 |
| SECTION D JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND MIAMI COUNTY | 4 |
| D.1 OWNER'S INSURANCE | 4 |
| D.2 LENDER'S INSURANCE | 5 |
| D.3 ADDITIONAL TITLE CHARGES | 8 |
| D.4 GUARANTEES..... | 9 |
| D.5 ESCROW | 10 |
| D.6 RATES | 17 |
| SECTION E FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY | 19 |
| E.1 OWNER'S INSURANCE | 19 |
| E.2 LENDER'S INSURANCE | 20 |
| E.3 ADDITIONAL TITLE CHARGES | 23 |
| E.4 GUARANTEES..... | 24 |
| E.5 ESCROW | 24 |
| E.6 RATES | 29 |
| SECTION F BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY | 32 |
| F.1 OWNER'S INSURANCE | 32 |
| F.2 LENDER'S INSURANCE | 33 |
| F.3 ADDITIONAL TITLE CHARGES | 35 |
| F.4 GUARANTEES..... | 36 |
| F.5 ESCROW | 37 |
| F.6 RATES | 41 |
| SECTION G DICKINSON COUNTY AND GEARY COUNTY | 44 |

| | | |
|-------------------|--|------------|
| G.1 | OWNER'S INSURANCE | 44 |
| G.2 | LENDER'S INSURANCE | 45 |
| G.3 | ADDITIONAL TITLE CHARGES | 48 |
| G.4 | GUARANTEES..... | 49 |
| G.5 | ESCROW | 49 |
| G.6 | RATES | 53 |
| SECTION H | CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY | 56 |
| H.1 | OWNER'S INSURANCE | 56 |
| H.2 | LENDER'S INSURANCE | 57 |
| H.3 | ADDITIONAL TITLE CHARGES | 60 |
| H.4 | GUARANTEES..... | 61 |
| H.5 | ESCROW | 61 |
| H.6 | RATES | 66 |
| SECTION I | REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000 | 69 |
| I.1 | OWNER'S INSURANCE | 69 |
| I.2 | LENDER'S INSURANCE | 70 |
| I.3 | ADDITIONAL TITLE CHARGES | 73 |
| I.4 | GUARANTEES..... | 74 |
| I.5 | ESCROW | 74 |
| I.6 | RATES | 79 |
| APPENDIX A | ENDORSEMENT RATES | A-1 |

KANSAS

Schedule of Title Insurance Rates

Effective _____, 2020

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates, Charges, and fees contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential and any property that is part Residential and part Commercial.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- EAGLE® Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Non-EAGLE® Owner's Policy: Any Owner's Policy other than an EAGLE® Owner's Policy.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to “per \$1,000 of liability” shall mean and include “per \$1,000 of liability and any portion thereof.”

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates and Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 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 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.

SECTION C ENTIRE STATE

C.1 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4.0/4.1-06, 5.0/5.1-06, 6-06, 8.1-06, and 9.0/9.3/9.10-06. Additional fees may apply for additional endorsements (see endorsement appendix). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company’s centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;

3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

| Amount of Insurance | Rate |
|-------------------------------|-------------|
| Up to and including \$250,000 | \$455 |
| \$250,001 to \$500,000 | \$585 |
| \$500,001 to \$750,000 | \$715 |
| \$750,001 to \$1,000,000 | \$845 |
| \$1,000,001 to \$1,500,000 | \$975 |
| \$1,500,001 to \$2,000,000 | \$1,040 |

For each \$10,000 of liability above \$2,000,000, add \$4.

C.2 equiSMART MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rates specified in this section.

| Loan Amount | Rate |
|-------------------------------|-------------|
| Up to and including \$100,000 | \$120 |
| \$100,001 to \$250,000 | \$145 |
| \$250,001 to \$500,000 | \$210 |

C.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate and escrow fee consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

This section may only be applied to escrow fees when the amount of insurance in the policy is \$250,000 or greater and to title policy and endorsement Rates when the amount of insurance in the policy is \$500,000 or greater.

SECTION D
JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND
MIAMI COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section D apply to all transactions involving property in Johnson County, Leavenworth County, Wyandotte County, Douglas County, and Miami County.

D.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section D.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section D.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section D.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section D.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate •Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section D.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section D.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order

for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

(d) Builder/Developer Rate - Residential Only

The Rates for Non-EAGLE® Owner's Policies issued to builders and developers for Residential properties are as follows:

| Amount of Insurance | Rate |
|-------------------------------|---|
| Up to and including \$250,000 | \$1.50 per \$1,000, subject to a minimum of \$150 |
| \$250,000.01 to \$750,000 | Add \$1 per \$1,000 |
| \$750,000.01 to \$2,000,000 | Add \$0.65 per \$1,000 |
| Over \$2,000,000 | Add \$0.80 per \$1,000 |

D.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

| Residential | Commercial |
|---|---|
| 1. \$300 | 1. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 2. \$300 | 2. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 3. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy | 3. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy | 4. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. \$100 per additional Loan Policy | 5. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 6. \$100 per additional Loan Policy | 6. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 7. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | 7. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | 8. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000 and \$1,000 if it is \$5,000,000 and over. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

| Amount of Insurance | Rate |
|-------------------------------|---|
| Up to and including \$300,000 | \$200 |
| \$300,000.01 to \$500,000 | Add \$100 |
| \$500,000.01 to \$1,000,000 | Add \$1.00 per \$1,000 on the amount over \$500,000 |

| Amount of Insurance | Rate |
|----------------------------|---|
| Over \$1,000,000 | Add \$0.50 per \$1,000 on the amount over \$1,000,000 |

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section D.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

D.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$250 per additional tract | \$250 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$250 | N/A |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$100 | N/A |

(e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|-------------------|
| \$0, but see Section D.3(c) above | N/A |

(f) Pro Forma Preparation Charge

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | N/A |

D.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$250 | \$250 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$175 | \$175 |

D.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

This section applies except where Section D.5(a)(4) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| \$225 | \$355 | \$580 |

2. Cash Sale

This section applies except where Section D.5(a)(4) below applies.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| \$225 | \$225 | \$450 |

3. Loan Only

This section applies except where Section D.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | \$355 | \$355 |

4. New Construction

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|--------------|
| Vacant Lot Closing: Lot sold by subdivision developer to builder for new home construction | \$0 | \$75 | \$75 |
| New Home Sale: Builder to consumer - loan closing | \$0 | \$355 | \$355 |

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|--------------|
| New Home Sale: Builder to consumer - cash closing | \$0 | \$225 | \$225 |

5. REO Fee

This section applies to sale of REOs.

| Transaction | Seller | Buyer | Total |
|---|---------------|------------------------------------|-------------------------|
| Closing fee to selling bank utilizing asset managers or electronic platform | \$400 | See Section D.5(a)(1) or (2) above | Depends on buyer column |
| Closing fee to selling bank when the fee above does not apply | \$300 | See Section D.5(a)(1) or (2) above | Depends on buyer column |

6. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|------------------------------------|-------------------------|
| Short Sale | \$400 | See Section D.5(a)(1) or (2) above | Depends on buyer column |

7. Exchange Closing or Funding

This section applies where buyer and seller exchange land, including all 1031 exchanges.

| Transaction | Seller | Buyer | Total |
|-----------------------------|---------------|--------------|--------------|
| Exchange Closing or Funding | \$225 | \$355 | \$580 |

8. Assumption

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--------------|
| Assumption | \$225 | \$355 | \$580 |

9. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--------------|
| Owner Finance | \$300 | \$300 | \$600 |

10. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Contract For Deed/ Installment Sales Contracts | \$350 | \$350 | \$700 |

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section D.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A | \$200 | \$200 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|---------------|--------------|--------------|
| For Sale By Owner Facilitation Fee | \$350 | N/A | \$350 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|---------------|--------------|---|
| After-Hours Closing | \$200 | \$200 | Depends on the number of parties requesting after-hours service |

4. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

5. Grant Funds Processing Fee

The fees below are subject to program restrictions.

| Transaction | Seller | Buyer | Total |
|----------------------------|---------|-------|---------|
| Grant Funds Processing Fee | \$1,000 | N/A | \$1,000 |

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | \$150 | N/A | \$150 |

7. Builder/Developer Surcharges

When the closing fees in Section D.5(a)(4) apply.

| Transaction | Seller | Buyer | Total |
|------------------------------|--|--|---|
| Builder/Developer Surcharges | E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each | E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each (Vacant Lot Closing Only) | Depends on the number of E- recordings, deliveries, and wires |

8. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|--|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

9. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$50/each | \$50/each | Depends on the number of physical addresses or e-mail addresses employed |

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) preparation or disbursement of funds.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | \$125 | \$200 | \$325 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | \$275 | \$275 |

3. Prepare Settlement Statement (CD) without Disbursement

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) without Disbursement | N/A | \$250 | \$250 |

4. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | \$0 | \$50 | \$50 |

5. Escrow For Completion

This section applies to new construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | \$0 | \$0 | \$0 |

6. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | \$100 | N/A | \$100 |

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|----------------|
| Document Preparation Fees | N/A | N/A | \$100/document |

8. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

9. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

10. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | \$50 | \$50 | \$100 |

11. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | \$0 | \$0 | \$0 |

12. Document Redraw Fee

Additional Fee made in conjunction with any lender redraw fee.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|-------|
| Document Redraw Fee | N/A | \$0 | \$0 |

13. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

14. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|---------------------------------|---------------|--------------|--------------|
| Up to and including \$1,000,000 | \$400 | \$400 | \$800 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | \$400 | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | \$500 | \$500 |

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. The face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

D.6 RATES

(a) Basic Residential Rate

| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|---------------------------|--------------------------------------|----------------------------------|--------------------|
| \$50,000 or less | \$385.00 | \$425.00 | \$309.00 |
| \$50,000.01 to \$60,000 | \$400.00 | \$442.50 | \$309.00 |
| \$60,000.01 to \$70,000 | \$415.00 | \$460.00 | \$326.50 |
| \$70,000.01 to \$80,000 | \$430.00 | \$477.50 | \$344.00 |
| \$80,000.01 to \$90,000 | \$445.00 | \$495.00 | \$361.50 |
| \$90,000.01 to \$100,000 | \$460.00 | \$512.50 | \$379.00 |
| \$100,000.01 to \$110,000 | \$475.00 | \$530.00 | \$392.00 |
| \$110,000.01 to \$120,000 | \$490.00 | \$547.50 | \$405.00 |
| \$120,000.01 to \$130,000 | \$505.00 | \$565.00 | \$418.00 |
| \$130,000.01 to \$140,000 | \$518.00 | \$582.00 | \$430.50 |
| \$140,000.01 to \$150,000 | \$531.00 | \$599.00 | \$443.00 |
| \$150,000.01 to \$160,000 | \$544.00 | \$616.00 | \$455.50 |
| \$160,000.01 to \$170,000 | \$557.00 | \$633.00 | \$468.00 |
| \$170,000.01 to \$180,000 | \$570.00 | \$650.00 | \$480.50 |
| \$180,000.01 to \$190,000 | \$583.00 | \$667.00 | \$493.00 |
| \$190,000.01 to \$200,000 | \$596.00 | \$684.00 | \$505.50 |
| \$200,000.01 to \$210,000 | \$609.00 | \$701.00 | \$518.00 |
| \$210,000.01 to \$220,000 | \$622.00 | \$718.00 | \$530.50 |
| \$220,000.01 to \$230,000 | \$635.00 | \$735.00 | \$543.00 |
| \$230,000.01 to \$240,000 | \$648.00 | \$752.00 | \$555.50 |
| \$240,000.01 to \$250,000 | \$661.00 | \$769.00 | \$568.00 |
| \$250,000.01 to \$275,000 | \$688.50 | \$804.00 | \$599.25 |
| \$275,000.01 to \$300,000 | \$716.00 | \$839.00 | \$630.50 |
| \$300,000.01 to \$325,000 | \$743.50 | \$874.00 | \$661.75 |
| \$325,000.01 to \$350,000 | \$771.00 | \$909.00 | \$693.00 |
| \$350,000.01 to \$375,000 | \$798.50 | \$944.00 | \$724.25 |
| \$375,000.01 to \$400,000 | \$826.00 | \$979.00 | \$755.50 |
| \$400,000.01 to \$425,000 | \$853.50 | \$1,014.00 | \$786.75 |
| \$425,000.01 to \$450,000 | \$881.00 | \$1,049.00 | \$818.00 |
| \$450,000.01 to \$475,000 | \$908.50 | \$1,084.00 | \$849.25 |
| \$475,000.01 to \$500,000 | \$936.00 | \$1,119.00 | \$880.50 |
| \$500,000.01 to \$525,000 | \$963.50 | \$1,154.00 | \$895.50 |
| \$525,000.01 to \$550,000 | \$991.00 | \$1,189.00 | \$910.50 |
| \$550,000.01 to \$575,000 | \$1,018.50 | \$1,224.00 | \$925.50 |
| \$575,000.01 to \$600,000 | \$1,034.75 | \$1,249.00 | \$940.50 |
| \$600,000.01 to \$625,000 | \$1,051.00 | \$1,274.00 | \$955.50 |

| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|-------------------------------|--------------------------------------|----------------------------------|--------------------|
| \$625,000.01 to \$650,000 | \$1,067.25 | \$1,299.00 | \$970.50 |
| \$650,000.01 to \$675,000 | \$1,083.50 | \$1,324.00 | \$985.50 |
| \$675,000.01 to \$700,000 | \$1,099.75 | \$1,349.00 | \$1,000.50 |
| \$700,000.01 to \$725,000 | \$1,116.00 | \$1,374.00 | \$1,015.50 |
| \$725,000.01 to \$750,000 | \$1,132.25 | \$1,399.00 | \$1,030.50 |
| \$750,000.01 to \$800,000 | \$1,164.75 | \$1,449.00 | \$1,055.50 |
| \$800,000.01 to \$850,000 | \$1,197.25 | \$1,499.00 | \$1,080.50 |
| \$850,000.01 to \$900,000 | \$1,229.75 | \$1,549.00 | \$1,105.50 |
| \$900,000.01 to \$950,000 | \$1,262.25 | \$1,599.00 | \$1,130.50 |
| \$950,000.01 to \$1,000,000 | \$1,294.75 | \$1,649.00 | \$1,155.50 |
| \$1,000,000.01 to \$1,100,000 | \$1,354.75 | \$1,739.00 | \$1,205.50 |
| \$1,100,000.01 to \$1,200,000 | \$1,414.75 | \$1,829.00 | \$1,255.50 |
| \$1,200,000.01 to \$1,300,000 | \$1,474.75 | \$1,919.00 | \$1,305.50 |
| \$1,300,000.01 to \$1,400,000 | \$1,534.75 | \$2,009.00 | \$1,355.50 |
| \$1,400,000.01 to \$1,500,000 | \$1,594.75 | \$2,099.00 | \$1,405.50 |
| \$1,500,000.01 to \$1,600,000 | \$1,654.75 | \$2,189.00 | \$1,455.50 |
| \$1,600,000.01 to \$1,700,000 | \$1,714.75 | \$2,279.00 | \$1,505.50 |
| \$1,700,000.01 to \$1,800,000 | \$1,774.75 | \$2,369.00 | \$1,555.50 |
| \$1,800,000.01 to \$1,900,000 | \$1,834.75 | \$2,459.00 | \$1,605.50 |
| \$1,900,000.01 to \$2,000,000 | \$1,894.75 | \$2,549.00 | \$1,655.50 |
| \$2,000,000.01 to \$2,100,000 | \$1,954.75 | \$2,639.00 | \$1,697.50 |
| \$2,100,000.01 to \$2,200,000 | \$2,014.75 | \$2,729.00 | \$1,739.50 |
| \$2,200,000.01 to \$2,300,000 | \$2,074.75 | \$2,819.00 | \$1,781.50 |
| \$2,300,000.01 to \$2,400,000 | \$2,134.75 | \$2,909.00 | \$1,823.50 |
| \$2,400,000.01 to \$2,500,000 | \$2,194.75 | \$2,999.00 | \$1,865.50 |
| \$2,500,000.01 to \$2,600,000 | \$2,254.75 | \$3,089.00 | \$1,907.50 |
| \$2,600,000.01 to \$2,700,000 | \$2,314.75 | \$3,179.00 | \$1,949.50 |
| \$2,700,000.01 to \$2,800,000 | \$2,374.75 | \$3,269.00 | \$1,991.50 |
| \$2,800,000.01 to \$2,900,000 | \$2,434.75 | \$3,359.00 | \$2,033.50 |
| \$2,900,000.01 to \$3,000,000 | \$2,494.75 | \$3,449.00 | \$2,075.50 |
| \$3,000,000.01 to \$3,100,000 | \$2,574.75 | \$3,559.00 | \$2,117.50 |
| \$3,100,000.01 to \$3,200,000 | \$2,654.75 | \$3,669.00 | \$2,159.50 |
| \$3,200,000.01 to \$3,300,000 | \$2,734.75 | \$3,779.00 | \$2,201.50 |
| \$3,300,000.01 to \$3,400,000 | \$2,814.75 | \$3,889.00 | \$2,243.50 |
| \$3,400,000.01 to \$3,500,000 | \$2,894.75 | \$3,999.00 | \$2,285.50 |
| \$3,500,000.01 to \$3,600,000 | \$2,974.75 | \$4,109.00 | \$2,327.50 |
| \$3,600,000.01 to \$3,700,000 | \$3,054.75 | \$4,219.00 | \$2,369.50 |
| \$3,700,000.01 to \$3,800,000 | \$3,134.75 | \$4,329.00 | \$2,411.50 |
| \$3,800,000.01 to \$3,900,000 | \$3,214.75 | \$4,439.00 | \$2,453.50 |
| \$3,900,000.01 to \$4,000,000 | \$3,294.75 | \$4,549.00 | \$2,495.50 |
| \$4,000,000.01 to \$4,100,000 | \$3,374.75 | \$4,659.00 | \$2,537.50 |

| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|-------------------------------|----------------------------------|------------------------------|--------------------|
| \$4,100,000.01 to \$4,200,000 | \$3,454.75 | \$4,769.00 | \$2,579.50 |
| \$4,200,000.01 to \$4,300,000 | \$3,534.75 | \$4,879.00 | \$2,621.50 |
| \$4,300,000.01 to \$4,400,000 | \$3,614.75 | \$4,989.00 | \$2,663.50 |
| \$4,400,000.01 to \$4,500,000 | \$3,694.75 | \$5,099.00 | \$2,705.50 |
| \$4,500,000.01 to \$4,600,000 | \$3,774.75 | \$5,209.00 | \$2,747.50 |
| \$4,600,000.01 to \$4,700,000 | \$3,854.75 | \$5,319.00 | \$2,789.50 |
| \$4,700,000.01 to \$4,800,000 | \$3,934.75 | \$5,429.00 | \$2,831.50 |
| \$4,800,000.01 to \$4,900,000 | \$4,014.75 | \$5,539.00 | \$2,873.50 |
| \$4,900,000.01 to \$5,000,000 | \$4,094.75 | \$5,649.00 | \$2,915.50 |

(b) Basic Commercial Rate

| Amount | Owner's Policy | Loan Policy |
|-------------------------------|------------------------|------------------------|
| \$100,000 or less | \$710 | \$710 |
| \$100,000.01 to \$500,000 | Add \$2 per \$1,000 | Add \$2 per \$1,000 |
| \$500,000.01 to \$1,000,000 | Add \$1.60 per \$1,000 | Add \$1.60 per \$1,000 |
| \$1,000,000.01 to \$5,000,000 | Add \$0.90 per \$1,000 | Add \$0.90 per \$1,000 |
| Over \$5,000,000 | Add \$0.75 per \$1,000 | Add \$0.75 per \$1,000 |

SECTION E
FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section E apply to all transactions involving property in Finney, Ford, and Seward counties.

E.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section E.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy Section E.6 (column 1) or EAGLE® Owner's Policy Section E.6 (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section E.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section E.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section E.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section E.6 at the tier level of the excess liability.

(d) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section E.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

E.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

| Residential and Commercial | |
|-----------------------------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section E.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section E.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section E.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

E.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charges

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$210 | \$350 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|------------|
| \$0, but see Section E.3(c) above | N/A |

E.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|-------------|------------|
| \$210 | \$350 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|-------------|------------|
| \$150 | \$290 |

E.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$315 |

2. Cash Sale

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$225 |

3. Loan Only

This section applies except where Section E.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$250 |

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Contract For Deed/ Installment Sales Contracts | N/A | N/A | \$225 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$275 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$550 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$275 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$550 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections E.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A | N/A | \$125 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|---------------|--------------|--------------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--------------|
| Short Sale | \$50 | N/A | \$50 |

4. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|---------------|--------------|---|
| After-Hours Closing | \$50 | \$50 | Depends on the number of parties requesting after-hours service |

5. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

| Transaction | Seller | Buyer | Total |
|-------------------------|---------------|--------------|--------------|
| Direct Exchange Closing | N/A | N/A | \$100 |

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$50 |

7. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

8. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A | N/A | \$225 |

2. Prepare Settlement Statement (HUD-1/CD)

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (HUD-1/CD) | N/A | N/A | \$225 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A | N/A | \$150 |

4. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

5. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$30/document |

6. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

7. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$125 |

8. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A | N/A | \$50 |

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

10. Construction Disbursing

\$100 per draw assuming the follow criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

E.6 RATES

| | | Column 1 | Column 2 | Column 3 | Column 4 | Column 5 |
|----------------|----------------|---------------------------------------|-----------------------------------|------------------------------|----------------------|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | REISSUE OWNER'S POLICY | LOAN POLICY Rates | REISSUE LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$220.00 | \$245.00 | \$132.00 | \$220.00 | \$132.00 |
| \$20,000.01 | \$25,000.00 | \$235.00 | \$261.50 | \$141.00 | \$235.00 | \$141.00 |
| \$25,000.01 | \$30,000.00 | \$250.00 | \$278.00 | \$150.00 | \$250.00 | \$150.00 |
| \$30,000.01 | \$35,000.00 | \$265.00 | \$294.50 | \$159.00 | \$265.00 | \$159.00 |
| \$35,000.01 | \$40,000.00 | \$280.00 | \$311.00 | \$168.00 | \$280.00 | \$168.00 |
| \$40,000.01 | \$45,000.00 | \$295.00 | \$327.50 | \$177.00 | \$295.00 | \$177.00 |
| \$45,000.01 | \$50,000.00 | \$310.00 | \$344.00 | \$186.00 | \$310.00 | \$186.00 |
| \$50,000.01 | \$55,000.00 | \$325.00 | \$360.50 | \$195.00 | \$325.00 | \$195.00 |
| \$55,000.01 | \$60,000.00 | \$340.00 | \$377.00 | \$204.00 | \$340.00 | \$204.00 |
| \$60,000.01 | \$65,000.00 | \$355.00 | \$393.50 | \$213.00 | \$355.00 | \$213.00 |
| \$65,000.01 | \$70,000.00 | \$370.00 | \$410.00 | \$222.00 | \$370.00 | \$222.00 |
| \$70,000.01 | \$75,000.00 | \$385.00 | \$426.50 | \$231.00 | \$385.00 | \$231.00 |
| \$75,000.01 | \$80,000.00 | \$400.00 | \$443.00 | \$240.00 | \$400.00 | \$240.00 |
| \$80,000.01 | \$85,000.00 | \$415.00 | \$459.50 | \$249.00 | \$415.00 | \$249.00 |
| \$85,000.01 | \$90,000.00 | \$430.00 | \$476.00 | \$258.00 | \$430.00 | \$258.00 |
| \$90,000.01 | \$95,000.00 | \$445.00 | \$492.50 | \$267.00 | \$445.00 | \$267.00 |
| \$95,000.01 | \$100,000.00 | \$460.00 | \$509.00 | \$276.00 | \$460.00 | \$276.00 |
| \$100,000.01 | \$105,000.00 | \$471.25 | \$521.50 | \$282.75 | \$471.25 | \$282.75 |
| \$105,000.01 | \$110,000.00 | \$482.50 | \$534.00 | \$289.50 | \$482.50 | \$289.50 |
| \$110,000.01 | \$115,000.00 | \$493.75 | \$546.50 | \$296.25 | \$493.75 | \$296.25 |
| \$115,000.01 | \$120,000.00 | \$505.00 | \$559.00 | \$303.00 | \$505.00 | \$303.00 |
| \$120,000.01 | \$125,000.00 | \$516.25 | \$571.50 | \$309.75 | \$516.25 | \$309.75 |
| \$125,000.01 | \$130,000.00 | \$527.50 | \$584.00 | \$316.50 | \$527.50 | \$316.50 |
| \$130,000.01 | \$135,000.00 | \$538.75 | \$596.50 | \$323.25 | \$538.75 | \$323.25 |
| \$135,000.01 | \$140,000.00 | \$550.00 | \$609.00 | \$330.00 | \$550.00 | \$330.00 |
| \$140,000.01 | \$145,000.00 | \$561.25 | \$621.50 | \$336.75 | \$561.25 | \$336.75 |
| \$145,000.01 | \$150,000.00 | \$572.50 | \$634.00 | \$343.50 | \$572.50 | \$343.50 |
| \$150,000.01 | \$155,000.00 | \$583.75 | \$646.50 | \$350.25 | \$583.75 | \$350.25 |
| \$155,000.01 | \$160,000.00 | \$595.00 | \$659.00 | \$357.00 | \$595.00 | \$357.00 |
| \$160,000.01 | \$165,000.00 | \$606.25 | \$671.50 | \$363.75 | \$606.25 | \$363.75 |
| \$165,000.01 | \$170,000.00 | \$617.50 | \$684.00 | \$370.50 | \$617.50 | \$370.50 |
| \$170,000.01 | \$175,000.00 | \$628.75 | \$696.50 | \$377.25 | \$628.75 | \$377.25 |
| \$175,000.01 | \$180,000.00 | \$640.00 | \$709.00 | \$384.00 | \$640.00 | \$384.00 |
| \$180,000.01 | \$185,000.00 | \$651.25 | \$721.50 | \$390.75 | \$651.25 | \$390.75 |
| \$185,000.01 | \$190,000.00 | \$662.50 | \$734.00 | \$397.50 | \$662.50 | \$397.50 |
| \$190,000.01 | \$195,000.00 | \$673.75 | \$746.50 | \$404.25 | \$673.75 | \$404.25 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|---------------------------|---------------------------|--|--|---|--|--|
| \$195,000.01 | \$200,000.00 | \$685.00 | \$759.00 | \$411.00 | \$685.00 | \$411.00 |
| \$200,000.01 | \$205,000.00 | \$696.25 | \$771.50 | \$417.75 | \$696.25 | \$417.75 |
| \$205,000.01 | \$210,000.00 | \$707.50 | \$784.00 | \$424.50 | \$707.50 | \$424.50 |
| \$210,000.01 | \$215,000.00 | \$718.75 | \$796.50 | \$431.25 | \$718.75 | \$431.25 |
| \$215,000.01 | \$220,000.00 | \$730.00 | \$809.00 | \$438.00 | \$730.00 | \$438.00 |
| \$220,000.01 | \$225,000.00 | \$741.25 | \$821.50 | \$444.75 | \$741.25 | \$444.75 |
| \$225,000.01 | \$230,000.00 | \$752.50 | \$834.00 | \$451.50 | \$752.50 | \$451.50 |
| \$230,000.01 | \$235,000.00 | \$763.75 | \$846.50 | \$458.25 | \$763.75 | \$458.25 |
| \$235,000.01 | \$240,000.00 | \$775.00 | \$859.00 | \$465.00 | \$775.00 | \$465.00 |
| \$240,000.01 | \$245,000.00 | \$786.25 | \$871.50 | \$471.75 | \$786.25 | \$471.75 |
| \$245,000.01 | \$250,000.00 | \$797.50 | \$884.00 | \$478.50 | \$797.50 | \$478.50 |
| \$250,000.01 | \$260,000.00 | \$820.00 | \$909.00 | \$492.00 | \$820.00 | \$492.00 |
| \$260,000.01 | \$270,000.00 | \$842.50 | \$934.00 | \$505.50 | \$842.50 | \$505.50 |
| \$270,000.01 | \$280,000.00 | \$865.00 | \$959.00 | \$519.00 | \$865.00 | \$519.00 |
| \$280,000.01 | \$290,000.00 | \$887.50 | \$984.00 | \$532.50 | \$887.50 | \$532.50 |
| \$290,000.01 | \$300,000.00 | \$910.00 | \$1,009.00 | \$546.00 | \$910.00 | \$546.00 |
| \$300,000.01 | \$310,000.00 | \$932.50 | \$1,034.00 | \$559.50 | \$932.50 | \$559.50 |
| \$310,000.01 | \$320,000.00 | \$955.00 | \$1,059.00 | \$573.00 | \$955.00 | \$573.00 |
| \$320,000.01 | \$330,000.00 | \$977.50 | \$1,084.00 | \$586.50 | \$977.50 | \$586.50 |
| \$330,000.01 | \$340,000.00 | \$1,000.00 | \$1,109.00 | \$600.00 | \$1,000.00 | \$600.00 |
| \$340,000.01 | \$350,000.00 | \$1,022.50 | \$1,134.00 | \$613.50 | \$1,022.50 | \$613.50 |
| \$350,000.01 | \$360,000.00 | \$1,045.00 | \$1,159.00 | \$627.00 | \$1,045.00 | \$627.00 |
| \$360,000.01 | \$370,000.00 | \$1,067.50 | \$1,184.00 | \$640.50 | \$1,067.50 | \$640.50 |
| \$370,000.01 | \$380,000.00 | \$1,090.00 | \$1,209.00 | \$654.00 | \$1,090.00 | \$654.00 |
| \$380,000.01 | \$390,000.00 | \$1,112.50 | \$1,234.00 | \$667.50 | \$1,112.50 | \$667.50 |
| \$390,000.01 | \$400,000.00 | \$1,135.00 | \$1,259.00 | \$681.00 | \$1,135.00 | \$681.00 |
| \$400,000.01 | \$410,000.00 | \$1,157.50 | \$1,284.00 | \$694.50 | \$1,157.50 | \$694.50 |
| \$410,000.01 | \$420,000.00 | \$1,180.00 | \$1,309.00 | \$708.00 | \$1,180.00 | \$708.00 |
| \$420,000.01 | \$430,000.00 | \$1,202.50 | \$1,334.00 | \$721.50 | \$1,202.50 | \$721.50 |
| \$430,000.01 | \$440,000.00 | \$1,225.00 | \$1,359.00 | \$735.00 | \$1,225.00 | \$735.00 |
| \$440,000.01 | \$450,000.00 | \$1,247.50 | \$1,384.00 | \$748.50 | \$1,247.50 | \$748.50 |
| \$450,000.01 | \$460,000.00 | \$1,270.00 | \$1,409.00 | \$762.00 | \$1,270.00 | \$762.00 |
| \$460,000.01 | \$470,000.00 | \$1,292.50 | \$1,434.00 | \$775.50 | \$1,292.50 | \$775.50 |
| \$470,000.01 | \$480,000.00 | \$1,315.00 | \$1,459.00 | \$789.00 | \$1,315.00 | \$789.00 |
| \$480,000.01 | \$490,000.00 | \$1,337.50 | \$1,484.00 | \$802.50 | \$1,337.50 | \$802.50 |
| \$490,000.01 | \$500,000.00 | \$1,360.00 | \$1,509.00 | \$816.00 | \$1,360.00 | \$816.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|---------------------------|---------------------------|--|--|---|--|--|
| \$500,000.01 | \$525,000.00 | \$1,410.00 | \$1,565.25 | \$846.00 | \$1,410.00 | \$846.00 |
| \$525,000.01 | \$550,000.00 | \$1,460.00 | \$1,621.50 | \$876.00 | \$1,460.00 | \$876.00 |
| \$550,000.01 | \$575,000.00 | \$1,510.00 | \$1,677.75 | \$906.00 | \$1,510.00 | \$906.00 |
| \$575,000.01 | \$600,000.00 | \$1,560.00 | \$1,734.00 | \$936.00 | \$1,560.00 | \$936.00 |
| \$600,000.01 | \$625,000.00 | \$1,610.00 | \$1,790.25 | \$966.00 | \$1,610.00 | \$966.00 |
| \$625,000.01 | \$650,000.00 | \$1,660.00 | \$1,846.50 | \$996.00 | \$1,660.00 | \$996.00 |
| \$650,000.01 | \$675,000.00 | \$1,710.00 | \$1,902.75 | \$1,026.00 | \$1,710.00 | \$1,026.00 |
| \$675,000.01 | \$700,000.00 | \$1,760.00 | \$1,959.00 | \$1,056.00 | \$1,760.00 | \$1,056.00 |
| \$700,000.01 | \$725,000.00 | \$1,810.00 | \$2,015.25 | \$1,086.00 | \$1,810.00 | \$1,086.00 |
| \$725,000.01 | \$750,000.00 | \$1,860.00 | \$2,071.50 | \$1,116.00 | \$1,860.00 | \$1,116.00 |
| \$750,000.01 | \$800,000.00 | \$1,960.00 | \$2,184.00 | \$1,176.00 | \$1,960.00 | \$1,176.00 |
| \$800,000.01 | \$850,000.00 | \$2,060.00 | \$2,296.50 | \$1,236.00 | \$2,060.00 | \$1,236.00 |
| \$850,000.01 | \$900,000.00 | \$2,160.00 | \$2,409.00 | \$1,296.00 | \$2,160.00 | \$1,296.00 |
| \$900,000.01 | \$950,000.00 | \$2,260.00 | \$2,521.50 | \$1,356.00 | \$2,260.00 | \$1,356.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,360.00 | \$2,634.00 | \$1,416.00 | \$2,360.00 | \$1,416.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,460.00 | \$2,744.00 | \$1,476.00 | \$2,460.00 | \$1,476.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,560.00 | \$2,854.00 | \$1,536.00 | \$2,560.00 | \$1,536.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,660.00 | \$2,964.00 | \$1,596.00 | \$2,660.00 | \$1,596.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,760.00 | \$3,074.00 | \$1,656.00 | \$2,760.00 | \$1,656.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$2,860.00 | \$3,184.00 | \$1,716.00 | \$2,860.00 | \$1,716.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$2,960.00 | \$3,294.00 | \$1,776.00 | \$2,960.00 | \$1,776.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,060.00 | \$3,404.00 | \$1,836.00 | \$3,060.00 | \$1,836.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,160.00 | \$3,514.00 | \$1,896.00 | \$3,160.00 | \$1,896.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,260.00 | \$3,624.00 | \$1,956.00 | \$3,260.00 | \$1,956.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,360.00 | \$3,734.00 | \$2,016.00 | \$3,360.00 | \$2,016.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$3,460.00 | \$3,844.00 | \$2,076.00 | \$3,460.00 | \$2,076.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$3,560.00 | \$3,954.00 | \$2,136.00 | \$3,560.00 | \$2,136.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$3,660.00 | \$4,064.00 | \$2,196.00 | \$3,660.00 | \$2,196.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$3,760.00 | \$4,174.00 | \$2,256.00 | \$3,760.00 | \$2,256.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$3,860.00 | \$4,284.00 | \$2,316.00 | \$3,860.00 | \$2,316.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$3,960.00 | \$4,394.00 | \$2,376.00 | \$3,960.00 | \$2,376.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,060.00 | \$4,504.00 | \$2,436.00 | \$4,060.00 | \$2,436.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$4,160.00 | \$4,614.00 | \$2,496.00 | \$4,160.00 | \$2,496.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$4,260.00 | \$4,724.00 | \$2,556.00 | \$4,260.00 | \$2,556.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$4,360.00 | \$4,834.00 | \$2,616.00 | \$4,360.00 | \$2,616.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$4,460.00 | \$4,944.00 | \$2,676.00 | \$4,460.00 | \$2,676.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$3,100,000.01 | \$3,200,000.00 | \$4,560.00 | \$5,054.00 | \$2,736.00 | \$4,560.00 | \$2,736.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$4,660.00 | \$5,164.00 | \$2,796.00 | \$4,660.00 | \$2,796.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$4,760.00 | \$5,274.00 | \$2,856.00 | \$4,760.00 | \$2,856.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$4,860.00 | \$5,384.00 | \$2,916.00 | \$4,860.00 | \$2,916.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$4,960.00 | \$5,494.00 | \$2,976.00 | \$4,960.00 | \$2,976.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$5,060.00 | \$5,604.00 | \$3,036.00 | \$5,060.00 | \$3,036.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$5,160.00 | \$5,714.00 | \$3,096.00 | \$5,160.00 | \$3,096.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$5,260.00 | \$5,824.00 | \$3,156.00 | \$5,260.00 | \$3,156.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$5,360.00 | \$5,934.00 | \$3,216.00 | \$5,360.00 | \$3,216.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$5,460.00 | \$6,044.00 | \$3,276.00 | \$5,460.00 | \$3,276.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$5,560.00 | \$6,154.00 | \$3,336.00 | \$5,560.00 | \$3,336.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$5,660.00 | \$6,264.00 | \$3,396.00 | \$5,660.00 | \$3,396.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$5,760.00 | \$6,374.00 | \$3,456.00 | \$5,760.00 | \$3,456.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$5,860.00 | \$6,484.00 | \$3,516.00 | \$5,860.00 | \$3,516.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$5,960.00 | \$6,594.00 | \$3,576.00 | \$5,960.00 | \$3,576.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$6,060.00 | \$6,704.00 | \$3,636.00 | \$6,060.00 | \$3,636.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$6,160.00 | \$6,814.00 | \$3,696.00 | \$6,160.00 | \$3,696.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$6,260.00 | \$6,924.00 | \$3,756.00 | \$6,260.00 | \$3,756.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$6,360.00 | \$7,034.00 | \$3,816.00 | \$6,360.00 | \$3,816.00 |

SECTION F BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section F apply to all transactions involving property in Barton County, Ellis County, and Rice County.

F.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in this Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section F.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section F.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate

set forth in Section F.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section F.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section F.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

F.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.

2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

| Residential | |
|-------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section F.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

F.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$100 per additional tract | \$100 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$250 | \$300 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|------------------------------------|-------------------|
| \$75, but see Section F.3(c) above | N/A |

F.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$250 | \$300 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$100 | \$200 |

F.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | \$300 | \$300 |

3. Loan Only

This section applies except where Section F.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | \$400 | \$400 |

4. Owner Finance

This section applies to owner finance, including contract for deed/installment sale contracts.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--------------|
| Owner Finance | N/A | \$300 | \$300 |

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section F.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A | \$175 | \$175 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$100 |

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|-------------|--------|-------|-------|
| Short Sale | \$100 | N/A | \$100 |

4. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

| Transaction | Seller | Buyer | Total |
|-------------------------|--------|-------|-------|
| Direct Exchange Closing | N/A | N/A | \$125 |

5. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$50 |

6. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

7. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | \$150 | \$200 | \$350 |

2. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A | N/A | \$50 |

3. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$50 |

4. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A | N/A | \$25/document |

5. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

6. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$600 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

F.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$240.00 | \$265.00 | \$220.00 |
| \$20,000.01 | \$25,000.00 | \$257.50 | \$284.25 | \$232.50 |
| \$25,000.01 | \$30,000.00 | \$275.00 | \$303.50 | \$245.00 |
| \$30,000.01 | \$35,000.00 | \$292.50 | \$322.75 | \$257.50 |
| \$35,000.01 | \$40,000.00 | \$310.00 | \$342.00 | \$270.00 |
| \$40,000.01 | \$45,000.00 | \$325.00 | \$358.50 | \$280.00 |
| \$45,000.01 | \$50,000.00 | \$340.00 | \$375.00 | \$290.00 |
| \$50,000.01 | \$55,000.00 | \$355.00 | \$391.50 | \$300.00 |
| \$55,000.01 | \$60,000.00 | \$370.00 | \$408.00 | \$310.00 |
| \$60,000.01 | \$65,000.00 | \$385.00 | \$424.50 | \$320.00 |
| \$65,000.01 | \$70,000.00 | \$400.00 | \$441.00 | \$330.00 |
| \$70,000.01 | \$75,000.00 | \$415.00 | \$457.50 | \$340.00 |
| \$75,000.01 | \$80,000.00 | \$430.00 | \$474.00 | \$350.00 |
| \$80,000.01 | \$85,000.00 | \$445.00 | \$490.50 | \$360.00 |
| \$85,000.01 | \$90,000.00 | \$460.00 | \$507.00 | \$370.00 |
| \$90,000.01 | \$95,000.00 | \$472.50 | \$520.75 | \$380.00 |
| \$95,000.01 | \$100,000.00 | \$485.00 | \$534.50 | \$390.00 |
| \$100,000.01 | \$105,000.00 | \$497.50 | \$548.25 | \$400.00 |
| \$105,000.01 | \$110,000.00 | \$510.00 | \$562.00 | \$410.00 |
| \$110,000.01 | \$115,000.00 | \$522.50 | \$575.75 | \$420.00 |
| \$115,000.01 | \$120,000.00 | \$535.00 | \$589.50 | \$430.00 |
| \$120,000.01 | \$125,000.00 | \$545.00 | \$600.75 | \$440.00 |
| \$125,000.01 | \$130,000.00 | \$555.00 | \$612.00 | \$450.00 |
| \$130,000.01 | \$135,000.00 | \$565.00 | \$623.25 | \$460.00 |
| \$135,000.01 | \$140,000.00 | \$575.00 | \$634.50 | \$470.00 |
| \$140,000.01 | \$145,000.00 | \$585.00 | \$645.75 | \$480.00 |
| \$145,000.01 | \$150,000.00 | \$595.00 | \$657.00 | \$490.00 |
| \$150,000.01 | \$155,000.00 | \$605.00 | \$668.25 | \$500.00 |
| \$155,000.01 | \$160,000.00 | \$615.00 | \$679.50 | \$510.00 |
| \$160,000.01 | \$165,000.00 | \$625.00 | \$690.75 | \$520.00 |
| \$165,000.01 | \$170,000.00 | \$635.00 | \$702.00 | \$530.00 |
| \$170,000.01 | \$175,000.00 | \$645.00 | \$713.25 | \$540.00 |
| \$175,000.01 | \$180,000.00 | \$655.00 | \$724.50 | \$550.00 |
| \$180,000.01 | \$185,000.00 | \$665.00 | \$735.75 | \$557.50 |
| \$185,000.01 | \$190,000.00 | \$675.00 | \$747.00 | \$565.00 |
| \$190,000.01 | \$195,000.00 | \$685.00 | \$758.25 | \$572.50 |
| \$195,000.01 | \$200,000.00 | \$695.00 | \$769.50 | \$580.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$200,000.01 | \$205,000.00 | \$705.00 | \$780.75 | \$587.50 |
| \$205,000.01 | \$210,000.00 | \$715.00 | \$792.00 | \$595.00 |
| \$210,000.01 | \$215,000.00 | \$725.00 | \$803.25 | \$602.50 |
| \$215,000.01 | \$220,000.00 | \$735.00 | \$814.50 | \$610.00 |
| \$220,000.01 | \$225,000.00 | \$745.00 | \$825.75 | \$617.50 |
| \$225,000.01 | \$230,000.00 | \$755.00 | \$837.00 | \$625.00 |
| \$230,000.01 | \$235,000.00 | \$765.00 | \$848.25 | \$632.50 |
| \$235,000.01 | \$240,000.00 | \$775.00 | \$859.50 | \$640.00 |
| \$240,000.01 | \$245,000.00 | \$785.00 | \$870.75 | \$647.50 |
| \$245,000.01 | \$250,000.00 | \$795.00 | \$882.00 | \$655.00 |
| \$250,000.01 | \$260,000.00 | \$815.00 | \$904.50 | \$670.00 |
| \$260,000.01 | \$270,000.00 | \$835.00 | \$927.00 | \$685.00 |
| \$270,000.01 | \$280,000.00 | \$855.00 | \$949.50 | \$700.00 |
| \$280,000.01 | \$290,000.00 | \$875.00 | \$972.00 | \$715.00 |
| \$290,000.01 | \$300,000.00 | \$895.00 | \$994.50 | \$730.00 |
| \$300,000.01 | \$310,000.00 | \$915.00 | \$1,017.00 | \$745.00 |
| \$310,000.01 | \$320,000.00 | \$935.00 | \$1,039.50 | \$760.00 |
| \$320,000.01 | \$330,000.00 | \$955.00 | \$1,062.00 | \$775.00 |
| \$330,000.01 | \$340,000.00 | \$975.00 | \$1,084.50 | \$790.00 |
| \$340,000.01 | \$350,000.00 | \$995.00 | \$1,107.00 | \$805.00 |
| \$350,000.01 | \$360,000.00 | \$1,015.00 | \$1,129.50 | \$820.00 |
| \$360,000.01 | \$370,000.00 | \$1,035.00 | \$1,152.00 | \$835.00 |
| \$370,000.01 | \$380,000.00 | \$1,055.00 | \$1,174.50 | \$850.00 |
| \$380,000.01 | \$390,000.00 | \$1,075.00 | \$1,197.00 | \$865.00 |
| \$390,000.01 | \$400,000.00 | \$1,095.00 | \$1,219.50 | \$880.00 |
| \$400,000.01 | \$410,000.00 | \$1,115.00 | \$1,242.00 | \$895.00 |
| \$410,000.01 | \$420,000.00 | \$1,135.00 | \$1,264.50 | \$910.00 |
| \$420,000.01 | \$430,000.00 | \$1,155.00 | \$1,287.00 | \$925.00 |
| \$430,000.01 | \$440,000.00 | \$1,175.00 | \$1,309.50 | \$940.00 |
| \$440,000.01 | \$450,000.00 | \$1,195.00 | \$1,332.00 | \$955.00 |
| \$450,000.01 | \$460,000.00 | \$1,215.00 | \$1,354.50 | \$970.00 |
| \$460,000.01 | \$470,000.00 | \$1,235.00 | \$1,377.00 | \$985.00 |
| \$470,000.01 | \$480,000.00 | \$1,255.00 | \$1,399.50 | \$1,000.00 |
| \$480,000.01 | \$490,000.00 | \$1,275.00 | \$1,422.00 | \$1,015.00 |
| \$490,000.01 | \$500,000.00 | \$1,295.00 | \$1,444.50 | \$1,030.00 |
| \$500,000.01 | \$525,000.00 | \$1,345.00 | \$1,500.75 | \$1,067.50 |
| \$525,000.01 | \$550,000.00 | \$1,395.00 | \$1,557.00 | \$1,105.00 |
| \$550,000.01 | \$575,000.00 | \$1,445.00 | \$1,613.25 | \$1,142.50 |
| \$575,000.01 | \$600,000.00 | \$1,495.00 | \$1,669.50 | \$1,180.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$600,000.01 | \$625,000.00 | \$1,545.00 | \$1,725.75 | \$1,217.50 |
| \$625,000.01 | \$650,000.00 | \$1,595.00 | \$1,782.00 | \$1,255.00 |
| \$650,000.01 | \$675,000.00 | \$1,645.00 | \$1,838.25 | \$1,292.50 |
| \$675,000.01 | \$700,000.00 | \$1,695.00 | \$1,894.50 | \$1,330.00 |
| \$700,000.01 | \$725,000.00 | \$1,745.00 | \$1,950.75 | \$1,367.50 |
| \$725,000.01 | \$750,000.00 | \$1,795.00 | \$2,007.00 | \$1,405.00 |
| \$750,000.01 | \$800,000.00 | \$1,895.00 | \$2,119.50 | \$1,480.00 |
| \$800,000.01 | \$850,000.00 | \$1,995.00 | \$2,232.00 | \$1,555.00 |
| \$850,000.01 | \$900,000.00 | \$2,095.00 | \$2,344.50 | \$1,630.00 |
| \$900,000.01 | \$950,000.00 | \$2,195.00 | \$2,457.00 | \$1,705.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,295.00 | \$2,569.50 | \$1,780.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,420.00 | \$2,709.50 | \$1,905.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,545.00 | \$2,849.50 | \$2,030.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,670.00 | \$2,989.50 | \$2,155.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,795.00 | \$3,129.50 | \$2,280.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$2,920.00 | \$3,269.50 | \$2,405.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,045.00 | \$3,409.50 | \$2,530.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,170.00 | \$3,549.50 | \$2,655.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,295.00 | \$3,689.50 | \$2,780.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,420.00 | \$3,829.50 | \$2,905.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,545.00 | \$3,969.50 | \$3,030.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$3,670.00 | \$4,109.50 | \$3,155.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$3,795.00 | \$4,249.50 | \$3,280.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$3,920.00 | \$4,389.50 | \$3,405.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,045.00 | \$4,529.50 | \$3,530.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$4,170.00 | \$4,669.50 | \$3,655.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$4,295.00 | \$4,809.50 | \$3,780.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,420.00 | \$4,949.50 | \$3,905.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$4,545.00 | \$5,089.50 | \$4,030.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$4,670.00 | \$5,229.50 | \$4,155.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$4,795.00 | \$5,369.50 | \$4,280.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$4,920.00 | \$5,509.50 | \$4,405.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$5,045.00 | \$5,649.50 | \$4,530.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$5,170.00 | \$5,789.50 | \$4,655.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$5,295.00 | \$5,929.50 | \$4,780.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$5,420.00 | \$6,069.50 | \$4,905.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$5,545.00 | \$6,209.50 | \$5,030.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$5,670.00 | \$6,349.50 | \$5,155.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$3,700,000.01 | \$3,800,000.00 | \$5,795.00 | \$6,489.50 | \$5,280.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$5,920.00 | \$6,629.50 | \$5,405.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$6,045.00 | \$6,769.50 | \$5,530.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$6,170.00 | \$6,909.50 | \$5,655.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$6,295.00 | \$7,049.50 | \$5,780.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$6,420.00 | \$7,189.50 | \$5,905.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$6,545.00 | \$7,329.50 | \$6,030.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$6,670.00 | \$7,469.50 | \$6,155.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$6,795.00 | \$7,609.50 | \$6,280.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$6,920.00 | \$7,749.50 | \$6,405.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$7,045.00 | \$7,889.50 | \$6,530.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$7,170.00 | \$8,029.50 | \$6,655.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$7,295.00 | \$8,169.50 | \$6,780.00 |

SECTION G

DICKINSON COUNTY AND GEARY COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section G apply to all transactions involving property in Dickinson County and Geary County.

G.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued ten years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section G.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy (column 1) or EAGLE® Owner's Policy (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section G.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section G.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section G.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section G.6 at the tier level of the excess liability.

(d) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section G.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section G.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

G.2 LENDER'S INSURANCE

(a) Loan Policy Other Than A Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

| Residential and Commercial | |
|-----------------------------------|--|
| 1. | \$85 |
| 2. | \$85 |
| 3. | \$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$85 per additional Loan Policy |
| 6. | \$85 per additional Loan Policy |
| 7. | \$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$85 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued 10 years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section G.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section G.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section G.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

G.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-------------------------------------|-------------------|
| \$125, but see Section G.3(c) above | N/A |

G.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$150 | \$150 |

G.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| \$75 | \$325 | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| \$75 | \$75 | \$150 |

3. Loan Only

This section applies except where Section G.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | \$300 | \$300 |

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Contract For Deed/ Installment Sales Contracts | \$75 | \$75 | \$150 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|---------------------------------|---------------|--------------|--------------|
| Up to and including \$1,000,000 | \$150 | \$150 | \$300 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | \$300 | \$300 |
| \$500,000.01 to \$1,000,000 | N/A | \$400 | \$400 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections G.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A | \$150 | \$150 |

2. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | \$50 | N/A | \$50 |

3. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

4. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A | N/A | \$150 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | N/A | \$200 |

3. Prepare Settlement Statement (CD) without Disbursement

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | N/A | \$175 |

4. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A | N/A | \$50 |

5. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | N/A | N/A | \$50 |

6. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | \$50 | N/A | \$50 |

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e. POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A | N/A | \$50/document |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

10. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

G.6 RATES

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$0.00 | \$20,000.00 | \$210.00 | \$240.00 | \$196.00 | \$200.00 | \$190.00 |
| \$20,000.01 | \$25,000.00 | \$227.50 | \$259.25 | \$206.50 | \$212.50 | \$197.50 |
| \$25,000.01 | \$30,000.00 | \$245.00 | \$278.50 | \$217.00 | \$225.00 | \$205.00 |
| \$30,000.01 | \$35,000.00 | \$262.50 | \$297.75 | \$227.50 | \$237.50 | \$212.50 |
| \$35,000.01 | \$40,000.00 | \$280.00 | \$317.00 | \$238.00 | \$250.00 | \$220.00 |
| \$40,000.01 | \$45,000.00 | \$297.50 | \$336.25 | \$248.50 | \$262.50 | \$227.50 |
| \$45,000.01 | \$50,000.00 | \$315.00 | \$355.50 | \$259.00 | \$275.00 | \$235.00 |
| \$50,000.01 | \$55,000.00 | \$330.00 | \$372.00 | \$268.00 | \$285.00 | \$241.00 |
| \$55,000.01 | \$60,000.00 | \$345.00 | \$388.50 | \$277.00 | \$295.00 | \$247.00 |
| \$60,000.01 | \$65,000.00 | \$360.00 | \$405.00 | \$286.00 | \$305.00 | \$253.00 |
| \$65,000.01 | \$70,000.00 | \$375.00 | \$421.50 | \$295.00 | \$315.00 | \$259.00 |
| \$70,000.01 | \$75,000.00 | \$390.00 | \$438.00 | \$304.00 | \$325.00 | \$265.00 |
| \$75,000.01 | \$80,000.00 | \$405.00 | \$454.50 | \$313.00 | \$335.00 | \$271.00 |
| \$80,000.01 | \$85,000.00 | \$420.00 | \$471.00 | \$322.00 | \$345.00 | \$277.00 |
| \$85,000.01 | \$90,000.00 | \$435.00 | \$487.50 | \$331.00 | \$355.00 | \$283.00 |
| \$90,000.01 | \$95,000.00 | \$450.00 | \$504.00 | \$340.00 | \$365.00 | \$289.00 |
| \$95,000.01 | \$100,000.00 | \$465.00 | \$520.50 | \$349.00 | \$375.00 | \$295.00 |
| \$100,000.01 | \$105,000.00 | \$476.25 | \$533.00 | \$355.75 | \$383.75 | \$300.25 |
| \$105,000.01 | \$110,000.00 | \$487.50 | \$545.50 | \$362.50 | \$392.50 | \$305.50 |
| \$110,000.01 | \$115,000.00 | \$498.75 | \$558.00 | \$369.25 | \$401.25 | \$310.75 |
| \$115,000.01 | \$120,000.00 | \$510.00 | \$570.50 | \$376.00 | \$410.00 | \$316.00 |
| \$120,000.01 | \$125,000.00 | \$521.25 | \$583.00 | \$382.75 | \$418.75 | \$321.25 |
| \$125,000.01 | \$130,000.00 | \$532.50 | \$595.50 | \$389.50 | \$427.50 | \$326.50 |
| \$130,000.01 | \$135,000.00 | \$543.75 | \$608.00 | \$396.25 | \$436.25 | \$331.75 |
| \$135,000.01 | \$140,000.00 | \$555.00 | \$620.50 | \$403.00 | \$445.00 | \$337.00 |
| \$140,000.01 | \$145,000.00 | \$566.25 | \$633.00 | \$409.75 | \$453.75 | \$342.25 |
| \$145,000.01 | \$150,000.00 | \$577.50 | \$645.50 | \$416.50 | \$462.50 | \$347.50 |
| \$150,000.01 | \$155,000.00 | \$588.75 | \$658.00 | \$423.25 | \$471.25 | \$352.75 |
| \$155,000.01 | \$160,000.00 | \$600.00 | \$670.50 | \$430.00 | \$480.00 | \$358.00 |
| \$160,000.01 | \$165,000.00 | \$611.25 | \$683.00 | \$436.75 | \$488.75 | \$363.25 |
| \$165,000.01 | \$170,000.00 | \$622.50 | \$695.50 | \$443.50 | \$497.50 | \$368.50 |
| \$170,000.01 | \$175,000.00 | \$633.75 | \$708.00 | \$450.25 | \$506.25 | \$373.75 |

| | | Column 1 | Column 2 | Column 3 | Column 4 | Column 5 |
|----------------|----------------|---------------------------------------|-----------------------------------|------------------------------------|----------------------|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | REISSUE OWNER'S POLICY Rates | LOAN POLICY Rates | REISSUE LOAN POLICY Rates |
| \$175,000.01 | \$180,000.00 | \$645.00 | \$720.50 | \$457.00 | \$515.00 | \$379.00 |
| \$180,000.01 | \$185,000.00 | \$656.25 | \$733.00 | \$463.75 | \$523.75 | \$384.25 |
| \$185,000.01 | \$190,000.00 | \$667.50 | \$745.50 | \$470.50 | \$532.50 | \$389.50 |
| \$190,000.01 | \$195,000.00 | \$678.75 | \$758.00 | \$477.25 | \$541.25 | \$394.75 |
| \$195,000.01 | \$200,000.00 | \$690.00 | \$770.50 | \$484.00 | \$550.00 | \$400.00 |
| \$200,000.01 | \$205,000.00 | \$701.25 | \$783.00 | \$490.75 | \$558.75 | \$405.25 |
| \$205,000.01 | \$210,000.00 | \$712.50 | \$795.50 | \$497.50 | \$567.50 | \$410.50 |
| \$210,000.01 | \$215,000.00 | \$723.75 | \$808.00 | \$504.25 | \$576.25 | \$415.75 |
| \$215,000.01 | \$220,000.00 | \$735.00 | \$820.50 | \$511.00 | \$585.00 | \$421.00 |
| \$220,000.01 | \$225,000.00 | \$746.25 | \$833.00 | \$517.75 | \$593.75 | \$426.25 |
| \$225,000.01 | \$230,000.00 | \$757.50 | \$845.50 | \$524.50 | \$602.50 | \$431.50 |
| \$230,000.01 | \$235,000.00 | \$768.75 | \$858.00 | \$531.25 | \$611.25 | \$436.75 |
| \$235,000.01 | \$240,000.00 | \$780.00 | \$870.50 | \$538.00 | \$620.00 | \$442.00 |
| \$240,000.01 | \$245,000.00 | \$791.25 | \$883.00 | \$544.75 | \$628.75 | \$447.25 |
| \$245,000.01 | \$250,000.00 | \$802.50 | \$895.50 | \$551.50 | \$637.50 | \$452.50 |
| \$250,000.01 | \$260,000.00 | \$825.00 | \$920.50 | \$565.00 | \$655.00 | \$463.00 |
| \$260,000.01 | \$270,000.00 | \$847.50 | \$945.50 | \$578.50 | \$672.50 | \$473.50 |
| \$270,000.01 | \$280,000.00 | \$870.00 | \$970.50 | \$592.00 | \$690.00 | \$484.00 |
| \$280,000.01 | \$290,000.00 | \$892.50 | \$995.50 | \$605.50 | \$707.50 | \$494.50 |
| \$290,000.01 | \$300,000.00 | \$915.00 | \$1,020.50 | \$619.00 | \$725.00 | \$505.00 |
| \$300,000.01 | \$310,000.00 | \$937.50 | \$1,045.50 | \$632.50 | \$742.50 | \$515.50 |
| \$310,000.01 | \$320,000.00 | \$960.00 | \$1,070.50 | \$646.00 | \$760.00 | \$526.00 |
| \$320,000.01 | \$330,000.00 | \$982.50 | \$1,095.50 | \$659.50 | \$777.50 | \$536.50 |
| \$330,000.01 | \$340,000.00 | \$1,005.00 | \$1,120.50 | \$673.00 | \$795.00 | \$547.00 |
| \$340,000.01 | \$350,000.00 | \$1,027.50 | \$1,145.50 | \$686.50 | \$812.50 | \$557.50 |
| \$350,000.01 | \$360,000.00 | \$1,050.00 | \$1,170.50 | \$700.00 | \$830.00 | \$568.00 |
| \$360,000.01 | \$370,000.00 | \$1,072.50 | \$1,195.50 | \$713.50 | \$847.50 | \$578.50 |
| \$370,000.01 | \$380,000.00 | \$1,095.00 | \$1,220.50 | \$727.00 | \$865.00 | \$589.00 |
| \$380,000.01 | \$390,000.00 | \$1,117.50 | \$1,245.50 | \$740.50 | \$882.50 | \$599.50 |
| \$390,000.01 | \$400,000.00 | \$1,140.00 | \$1,270.50 | \$754.00 | \$900.00 | \$610.00 |
| \$400,000.01 | \$410,000.00 | \$1,162.50 | \$1,295.50 | \$767.50 | \$917.50 | \$620.50 |
| \$410,000.01 | \$420,000.00 | \$1,185.00 | \$1,320.50 | \$781.00 | \$935.00 | \$631.00 |
| \$420,000.01 | \$430,000.00 | \$1,207.50 | \$1,345.50 | \$794.50 | \$952.50 | \$641.50 |
| \$430,000.01 | \$440,000.00 | \$1,230.00 | \$1,370.50 | \$808.00 | \$970.00 | \$652.00 |
| \$440,000.01 | \$450,000.00 | \$1,252.50 | \$1,395.50 | \$821.50 | \$987.50 | \$662.50 |
| \$450,000.01 | \$460,000.00 | \$1,275.00 | \$1,420.50 | \$835.00 | \$1,005.00 | \$673.00 |
| \$460,000.01 | \$470,000.00 | \$1,297.50 | \$1,445.50 | \$848.50 | \$1,022.50 | \$683.50 |
| \$470,000.01 | \$480,000.00 | \$1,320.00 | \$1,470.50 | \$862.00 | \$1,040.00 | \$694.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|-----------------------|-----------------------|---|---|--|---|---|
| \$480,000.01 | \$490,000.00 | \$1,342.50 | \$1,495.50 | \$875.50 | \$1,057.50 | \$704.50 |
| \$490,000.01 | \$500,000.00 | \$1,365.00 | \$1,520.50 | \$889.00 | \$1,075.00 | \$715.00 |
| \$500,000.01 | \$525,000.00 | \$1,415.00 | \$1,576.75 | \$919.00 | \$1,112.50 | \$737.50 |
| \$525,000.01 | \$550,000.00 | \$1,465.00 | \$1,633.00 | \$949.00 | \$1,150.00 | \$760.00 |
| \$550,000.01 | \$575,000.00 | \$1,515.00 | \$1,689.25 | \$979.00 | \$1,187.50 | \$782.50 |
| \$575,000.01 | \$600,000.00 | \$1,565.00 | \$1,745.50 | \$1,009.00 | \$1,225.00 | \$805.00 |
| \$600,000.01 | \$625,000.00 | \$1,615.00 | \$1,801.75 | \$1,039.00 | \$1,262.50 | \$827.50 |
| \$625,000.01 | \$650,000.00 | \$1,665.00 | \$1,858.00 | \$1,069.00 | \$1,300.00 | \$850.00 |
| \$650,000.01 | \$675,000.00 | \$1,715.00 | \$1,914.25 | \$1,099.00 | \$1,337.50 | \$872.50 |
| \$675,000.01 | \$700,000.00 | \$1,765.00 | \$1,970.50 | \$1,129.00 | \$1,375.00 | \$895.00 |
| \$700,000.01 | \$725,000.00 | \$1,815.00 | \$2,026.75 | \$1,159.00 | \$1,412.50 | \$917.50 |
| \$725,000.01 | \$750,000.00 | \$1,865.00 | \$2,083.00 | \$1,189.00 | \$1,450.00 | \$940.00 |
| \$750,000.01 | \$800,000.00 | \$1,965.00 | \$2,195.50 | \$1,249.00 | \$1,525.00 | \$985.00 |
| \$800,000.01 | \$850,000.00 | \$2,065.00 | \$2,308.00 | \$1,309.00 | \$1,600.00 | \$1,030.00 |
| \$850,000.01 | \$900,000.00 | \$2,165.00 | \$2,420.50 | \$1,369.00 | \$1,675.00 | \$1,075.00 |
| \$900,000.01 | \$950,000.00 | \$2,265.00 | \$2,533.00 | \$1,429.00 | \$1,750.00 | \$1,120.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,365.00 | \$2,645.50 | \$1,489.00 | \$1,825.00 | \$1,165.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,515.00 | \$2,820.50 | \$1,579.00 | \$1,950.00 | \$1,240.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,665.00 | \$2,995.50 | \$1,669.00 | \$2,075.00 | \$1,315.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,815.00 | \$3,170.50 | \$1,759.00 | \$2,200.00 | \$1,390.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,965.00 | \$3,345.50 | \$1,849.00 | \$2,325.00 | \$1,465.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,115.00 | \$3,520.50 | \$1,939.00 | \$2,450.00 | \$1,540.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,265.00 | \$3,695.50 | \$2,029.00 | \$2,575.00 | \$1,615.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,415.00 | \$3,870.50 | \$2,119.00 | \$2,700.00 | \$1,690.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,565.00 | \$4,045.50 | \$2,209.00 | \$2,825.00 | \$1,765.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,715.00 | \$4,220.50 | \$2,299.00 | \$2,950.00 | \$1,840.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,865.00 | \$4,395.50 | \$2,389.00 | \$3,075.00 | \$1,915.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,015.00 | \$4,570.50 | \$2,479.00 | \$3,200.00 | \$1,990.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$4,165.00 | \$4,745.50 | \$2,569.00 | \$3,325.00 | \$2,065.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,315.00 | \$4,920.50 | \$2,659.00 | \$3,450.00 | \$2,140.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,465.00 | \$5,095.50 | \$2,749.00 | \$3,575.00 | \$2,215.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$4,615.00 | \$5,270.50 | \$2,839.00 | \$3,700.00 | \$2,290.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$4,765.00 | \$5,445.50 | \$2,929.00 | \$3,825.00 | \$2,365.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,915.00 | \$5,620.50 | \$3,019.00 | \$3,950.00 | \$2,440.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,065.00 | \$5,795.50 | \$3,109.00 | \$4,075.00 | \$2,515.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,215.00 | \$5,970.50 | \$3,199.00 | \$4,200.00 | \$2,590.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,365.00 | \$6,145.50 | \$3,289.00 | \$4,325.00 | \$2,665.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$5,515.00 | \$6,320.50 | \$3,379.00 | \$4,450.00 | \$2,740.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$3,100,000.01 | \$3,200,000.00 | \$5,665.00 | \$6,495.50 | \$3,469.00 | \$4,575.00 | \$2,815.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$5,815.00 | \$6,670.50 | \$3,559.00 | \$4,700.00 | \$2,890.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$5,965.00 | \$6,845.50 | \$3,649.00 | \$4,825.00 | \$2,965.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,115.00 | \$7,020.50 | \$3,739.00 | \$4,950.00 | \$3,040.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$6,265.00 | \$7,195.50 | \$3,829.00 | \$5,075.00 | \$3,115.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,415.00 | \$7,370.50 | \$3,919.00 | \$5,200.00 | \$3,190.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$6,565.00 | \$7,545.50 | \$4,009.00 | \$5,325.00 | \$3,265.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$6,715.00 | \$7,720.50 | \$4,099.00 | \$5,450.00 | \$3,340.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$6,865.00 | \$7,895.50 | \$4,189.00 | \$5,575.00 | \$3,415.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,015.00 | \$8,070.50 | \$4,279.00 | \$5,700.00 | \$3,490.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,165.00 | \$8,245.50 | \$4,369.00 | \$5,825.00 | \$3,565.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,315.00 | \$8,420.50 | \$4,459.00 | \$5,950.00 | \$3,640.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,465.00 | \$8,595.50 | \$4,549.00 | \$6,075.00 | \$3,715.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$7,615.00 | \$8,770.50 | \$4,639.00 | \$6,200.00 | \$3,790.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$7,765.00 | \$8,945.50 | \$4,729.00 | \$6,325.00 | \$3,865.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$7,915.00 | \$9,120.50 | \$4,819.00 | \$6,450.00 | \$3,940.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,065.00 | \$9,295.50 | \$4,909.00 | \$6,575.00 | \$4,015.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,215.00 | \$9,470.50 | \$4,999.00 | \$6,700.00 | \$4,090.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,365.00 | \$9,645.50 | \$5,089.00 | \$6,825.00 | \$4,165.00 |

SECTION H
CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY

Except as set forth in Section C, the Rates, Charges, and fee set forth in Section H apply to all transactions involving property in Cherokee County, Crawford County, Labette County, and Neosho County.

H.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section H.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section H.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section H.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section H.6 at the tier level of the excess liability.

(c) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section H.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section H.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

H.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

| Residential and Commercial | |
|-----------------------------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

| Amount of Insurance | Rate |
|---------------------------------|------------------------------|
| Up to and including \$5,000,000 | \$175 plus \$.30 per \$1,000 |

Any post-policy increase in the Amount of Insurance shall be \$.30 per \$1,000.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |

| Amount of Insurance | Rate |
|----------------------------|-------------|
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section H.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

H.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$100 per additional tract | \$100 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|--------------------|-------------------|
| \$225 | \$225 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|--------------------|-------------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|-------------------|
| \$0, but see Section H.3(c) above | N/A |

H.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$225 | \$225 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

H.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

3. Loan Only

This section applies except where Section H.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections H.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | N/A | \$100 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|---|
| After-Hours Closing | \$100 | \$100 | Depends on the number of parties requesting after-hours service |

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$100 |

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

7. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|---------------|--------------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A | N/A | \$200 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) & / or Disburse | N/A | N/A | \$350 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$100 |

4. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|--------|-------|-------|
| Escrow For Completion | N/A | N/A | \$100 |

5. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$75/document |

7. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$100 |

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A | N/A | \$50 |

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

12. Construction Disbursing

| Amount | Charge |
|-------------------------------|------------------------------------|
| Up to and including \$100,000 | \$550 |
| \$100,000.01 to \$250,000 | 1/2 of 1% of the Construction Loan |
| More than \$250,000 | 1/4 of 1% of the Construction Loan |

H.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|-----------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$275.00 | \$300.00 | \$275.00 |
| \$20,000.01 | \$25,000.00 | \$300.00 | \$327.50 | \$300.00 |
| \$25,000.01 | \$30,000.00 | \$325.00 | \$355.00 | \$325.00 |
| \$30,000.01 | \$35,000.00 | \$350.00 | \$382.50 | \$350.00 |
| \$35,000.01 | \$40,000.00 | \$375.00 | \$410.00 | \$375.00 |
| \$40,000.01 | \$45,000.00 | \$400.00 | \$437.50 | \$400.00 |
| \$45,000.01 | \$50,000.00 | \$425.00 | \$465.00 | \$425.00 |
| \$50,000.01 | \$55,000.00 | \$445.00 | \$487.00 | \$445.00 |
| \$55,000.01 | \$60,000.00 | \$465.00 | \$509.00 | \$465.00 |
| \$60,000.01 | \$65,000.00 | \$485.00 | \$531.00 | \$485.00 |
| \$65,000.01 | \$70,000.00 | \$505.00 | \$553.00 | \$505.00 |
| \$70,000.01 | \$75,000.00 | \$525.00 | \$575.00 | \$525.00 |
| \$75,000.01 | \$80,000.00 | \$545.00 | \$597.00 | \$545.00 |

| | | | | |
|--------------|--------------|------------|------------|------------|
| \$80,000.01 | \$85,000.00 | \$565.00 | \$619.00 | \$565.00 |
| \$85,000.01 | \$90,000.00 | \$585.00 | \$641.00 | \$585.00 |
| \$90,000.01 | \$95,000.00 | \$605.00 | \$663.00 | \$605.00 |
| \$95,000.01 | \$100,000.00 | \$625.00 | \$685.00 | \$625.00 |
| \$100,000.01 | \$105,000.00 | \$645.00 | \$707.00 | \$645.00 |
| \$105,000.01 | \$110,000.00 | \$665.00 | \$729.00 | \$665.00 |
| \$110,000.01 | \$115,000.00 | \$685.00 | \$751.00 | \$685.00 |
| \$115,000.01 | \$120,000.00 | \$705.00 | \$773.00 | \$705.00 |
| \$120,000.01 | \$125,000.00 | \$725.00 | \$795.00 | \$725.00 |
| \$125,000.01 | \$130,000.00 | \$745.00 | \$817.00 | \$745.00 |
| \$130,000.01 | \$135,000.00 | \$765.00 | \$839.00 | \$765.00 |
| \$135,000.01 | \$140,000.00 | \$785.00 | \$861.00 | \$785.00 |
| \$140,000.01 | \$145,000.00 | \$805.00 | \$883.00 | \$805.00 |
| \$145,000.01 | \$150,000.00 | \$825.00 | \$905.00 | \$825.00 |
| \$150,000.01 | \$155,000.00 | \$845.00 | \$927.00 | \$845.00 |
| \$155,000.01 | \$160,000.00 | \$865.00 | \$949.00 | \$865.00 |
| \$160,000.01 | \$165,000.00 | \$885.00 | \$971.00 | \$885.00 |
| \$165,000.01 | \$170,000.00 | \$905.00 | \$993.00 | \$905.00 |
| \$170,000.01 | \$175,000.00 | \$920.00 | \$1,009.50 | \$920.00 |
| \$175,000.01 | \$180,000.00 | \$935.00 | \$1,026.00 | \$935.00 |
| \$180,000.01 | \$185,000.00 | \$950.00 | \$1,042.50 | \$950.00 |
| \$185,000.01 | \$190,000.00 | \$965.00 | \$1,059.00 | \$965.00 |
| \$190,000.01 | \$195,000.00 | \$980.00 | \$1,075.50 | \$980.00 |
| \$195,000.01 | \$200,000.00 | \$995.00 | \$1,092.00 | \$995.00 |
| \$200,000.01 | \$205,000.00 | \$1,010.00 | \$1,108.50 | \$1,010.00 |
| \$205,000.01 | \$210,000.00 | \$1,025.00 | \$1,125.00 | \$1,025.00 |
| \$210,000.01 | \$215,000.00 | \$1,040.00 | \$1,141.50 | \$1,040.00 |
| \$215,000.01 | \$220,000.00 | \$1,055.00 | \$1,158.00 | \$1,055.00 |
| \$220,000.01 | \$225,000.00 | \$1,070.00 | \$1,174.50 | \$1,070.00 |
| \$225,000.01 | \$230,000.00 | \$1,085.00 | \$1,191.00 | \$1,085.00 |
| \$230,000.01 | \$235,000.00 | \$1,100.00 | \$1,207.50 | \$1,100.00 |
| \$235,000.01 | \$240,000.00 | \$1,115.00 | \$1,224.00 | \$1,115.00 |
| \$240,000.01 | \$245,000.00 | \$1,130.00 | \$1,240.50 | \$1,130.00 |
| \$245,000.01 | \$250,000.00 | \$1,145.00 | \$1,257.00 | \$1,145.00 |
| \$250,000.01 | \$260,000.00 | \$1,170.00 | \$1,284.50 | \$1,170.00 |
| \$260,000.01 | \$270,000.00 | \$1,195.00 | \$1,312.00 | \$1,195.00 |
| \$270,000.01 | \$280,000.00 | \$1,220.00 | \$1,339.50 | \$1,220.00 |
| \$280,000.01 | \$290,000.00 | \$1,245.00 | \$1,367.00 | \$1,245.00 |
| \$290,000.01 | \$300,000.00 | \$1,270.00 | \$1,394.50 | \$1,270.00 |
| \$300,000.01 | \$310,000.00 | \$1,295.00 | \$1,422.00 | \$1,295.00 |
| \$310,000.01 | \$320,000.00 | \$1,320.00 | \$1,449.50 | \$1,320.00 |
| \$320,000.01 | \$330,000.00 | \$1,345.00 | \$1,477.00 | \$1,345.00 |
| \$330,000.01 | \$340,000.00 | \$1,370.00 | \$1,504.50 | \$1,370.00 |

| | | | | |
|----------------|----------------|------------|------------|------------|
| \$340,000.01 | \$350,000.00 | \$1,395.00 | \$1,532.00 | \$1,395.00 |
| \$350,000.01 | \$360,000.00 | \$1,420.00 | \$1,559.50 | \$1,420.00 |
| \$360,000.01 | \$370,000.00 | \$1,445.00 | \$1,587.00 | \$1,445.00 |
| \$370,000.01 | \$380,000.00 | \$1,470.00 | \$1,614.50 | \$1,470.00 |
| \$380,000.01 | \$390,000.00 | \$1,495.00 | \$1,642.00 | \$1,495.00 |
| \$390,000.01 | \$400,000.00 | \$1,520.00 | \$1,669.50 | \$1,520.00 |
| \$400,000.01 | \$410,000.00 | \$1,545.00 | \$1,697.00 | \$1,545.00 |
| \$410,000.01 | \$420,000.00 | \$1,570.00 | \$1,724.50 | \$1,570.00 |
| \$420,000.01 | \$430,000.00 | \$1,595.00 | \$1,752.00 | \$1,595.00 |
| \$430,000.01 | \$440,000.00 | \$1,620.00 | \$1,779.50 | \$1,620.00 |
| \$440,000.01 | \$450,000.00 | \$1,645.00 | \$1,807.00 | \$1,645.00 |
| \$450,000.01 | \$460,000.00 | \$1,670.00 | \$1,834.50 | \$1,670.00 |
| \$460,000.01 | \$470,000.00 | \$1,695.00 | \$1,862.00 | \$1,695.00 |
| \$470,000.01 | \$480,000.00 | \$1,720.00 | \$1,889.50 | \$1,720.00 |
| \$480,000.01 | \$490,000.00 | \$1,745.00 | \$1,917.00 | \$1,745.00 |
| \$490,000.01 | \$500,000.00 | \$1,770.00 | \$1,944.50 | \$1,770.00 |
| \$500,000.01 | \$525,000.00 | \$1,826.25 | \$2,007.00 | \$1,826.25 |
| \$525,000.01 | \$550,000.00 | \$1,882.50 | \$2,069.50 | \$1,882.50 |
| \$550,000.01 | \$575,000.00 | \$1,938.75 | \$2,132.00 | \$1,938.75 |
| \$575,000.01 | \$600,000.00 | \$1,995.00 | \$2,194.50 | \$1,995.00 |
| \$600,000.01 | \$625,000.00 | \$2,051.25 | \$2,257.00 | \$2,051.25 |
| \$625,000.01 | \$650,000.00 | \$2,107.50 | \$2,319.50 | \$2,107.50 |
| \$650,000.01 | \$675,000.00 | \$2,163.75 | \$2,382.00 | \$2,163.75 |
| \$675,000.01 | \$700,000.00 | \$2,220.00 | \$2,444.50 | \$2,220.00 |
| \$700,000.01 | \$725,000.00 | \$2,276.25 | \$2,507.00 | \$2,276.25 |
| \$725,000.01 | \$750,000.00 | \$2,332.50 | \$2,569.50 | \$2,332.50 |
| \$750,000.01 | \$800,000.00 | \$2,445.00 | \$2,694.50 | \$2,445.00 |
| \$800,000.01 | \$850,000.00 | \$2,557.50 | \$2,819.50 | \$2,557.50 |
| \$850,000.01 | \$900,000.00 | \$2,670.00 | \$2,944.50 | \$2,670.00 |
| \$900,000.01 | \$950,000.00 | \$2,782.50 | \$3,069.50 | \$2,782.50 |
| \$950,000.01 | \$1,000,000.00 | \$2,895.00 | \$3,194.50 | \$2,895.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$3,045.00 | \$3,369.50 | \$3,045.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$3,195.00 | \$3,544.50 | \$3,195.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$3,345.00 | \$3,719.50 | \$3,345.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$3,495.00 | \$3,894.50 | \$3,495.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,645.00 | \$4,069.50 | \$3,645.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,795.00 | \$4,244.50 | \$3,795.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,945.00 | \$4,419.50 | \$3,945.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$4,095.00 | \$4,594.50 | \$4,095.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$4,245.00 | \$4,769.50 | \$4,245.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$4,395.00 | \$4,944.50 | \$4,395.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,545.00 | \$5,119.50 | \$4,545.00 |

| | | | | |
|----------------|----------------|------------|-------------|------------|
| \$2,100,000.01 | \$2,200,000.00 | \$4,695.00 | \$5,294.50 | \$4,695.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,845.00 | \$5,469.50 | \$4,845.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,995.00 | \$5,644.50 | \$4,995.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$5,145.00 | \$5,819.50 | \$5,145.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$5,295.00 | \$5,994.50 | \$5,295.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$5,445.00 | \$6,169.50 | \$5,445.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,595.00 | \$6,344.50 | \$5,595.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,745.00 | \$6,519.50 | \$5,745.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,895.00 | \$6,694.50 | \$5,895.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$6,045.00 | \$6,869.50 | \$6,045.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$6,195.00 | \$7,044.50 | \$6,195.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$6,345.00 | \$7,219.50 | \$6,345.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$6,495.00 | \$7,394.50 | \$6,495.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,645.00 | \$7,569.50 | \$6,645.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$6,795.00 | \$7,744.50 | \$6,795.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,945.00 | \$7,919.50 | \$6,945.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$7,095.00 | \$8,094.50 | \$7,095.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$7,245.00 | \$8,269.50 | \$7,245.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$7,395.00 | \$8,444.50 | \$7,395.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,545.00 | \$8,619.50 | \$7,545.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,695.00 | \$8,794.50 | \$7,695.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,845.00 | \$8,969.50 | \$7,845.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,995.00 | \$9,144.50 | \$7,995.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$8,145.00 | \$9,319.50 | \$8,145.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$8,295.00 | \$9,494.50 | \$8,295.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$8,445.00 | \$9,669.50 | \$8,445.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,595.00 | \$9,844.50 | \$8,595.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,745.00 | \$10,019.50 | \$8,745.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,895.00 | \$10,194.50 | \$8,895.00 |

SECTION I

REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section I apply to all transactions involving property in the remaining counties in the state of Kansas (not specifically referenced within Sections D, E, F, G, and H of this Schedule) with a population in excess of 10,000 as determined by the United States Census Bureau.

I.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section I.6.

When the amount of Insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section I.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section I.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section I.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|--|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section I.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section I.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

I.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

| Residential and Commercial | |
|-----------------------------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section I.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

I.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$225 | \$225 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-------------------------------------|------------|
| \$125, but see Section I.3(c) above | N/A |

I.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$225 | \$225 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|--------------------|-------------------|
| \$200 | \$200 |

I.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

3. Loan Only

This section applies except where Section I.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$350 |

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Seller | Buyer | Total |
|---------------|--------------|--------------|
| N/A | N/A | \$400 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections I.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | N/A | \$150 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|---|
| After-Hours Closing | \$100 | \$100 | Depends on the number of parties requesting after-hours service |

4. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$100 |

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------|-----------|-----------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

7. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|--------|-------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Accommodation/Witness Closing | N/A | N/A | \$200 |

2. Prepare Settlement Statement (CD) & / or Disburse

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) & / or Disburse | N/A | N/A | \$350 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$100 |

4. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | N/A | N/A | \$100 |

5. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

6. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A | N/A | \$75/document |

7. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|---------------|--------------|--------------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$100 |

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|---------------|--------------|--------------|
| Language Translator Service | N/A | N/A | \$50 |

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

I.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$275.00 | \$300.00 | \$275.00 |
| \$20,000.01 | \$25,000.00 | \$300.00 | \$327.50 | \$300.00 |
| \$25,000.01 | \$30,000.00 | \$325.00 | \$355.00 | \$325.00 |
| \$30,000.01 | \$35,000.00 | \$350.00 | \$382.50 | \$350.00 |
| \$35,000.01 | \$40,000.00 | \$375.00 | \$410.00 | \$375.00 |
| \$40,000.01 | \$45,000.00 | \$400.00 | \$437.50 | \$400.00 |
| \$45,000.01 | \$50,000.00 | \$425.00 | \$465.00 | \$425.00 |
| \$50,000.01 | \$55,000.00 | \$445.00 | \$487.00 | \$445.00 |
| \$55,000.01 | \$60,000.00 | \$465.00 | \$509.00 | \$465.00 |
| \$60,000.01 | \$65,000.00 | \$485.00 | \$531.00 | \$485.00 |
| \$65,000.01 | \$70,000.00 | \$505.00 | \$553.00 | \$505.00 |
| \$70,000.01 | \$75,000.00 | \$525.00 | \$575.00 | \$525.00 |
| \$75,000.01 | \$80,000.00 | \$545.00 | \$597.00 | \$545.00 |
| \$80,000.01 | \$85,000.00 | \$565.00 | \$619.00 | \$565.00 |
| \$85,000.01 | \$90,000.00 | \$585.00 | \$641.00 | \$585.00 |
| \$90,000.01 | \$95,000.00 | \$605.00 | \$663.00 | \$605.00 |
| \$95,000.01 | \$100,000.00 | \$625.00 | \$685.00 | \$625.00 |
| \$100,000.01 | \$105,000.00 | \$645.00 | \$707.00 | \$645.00 |
| \$105,000.01 | \$110,000.00 | \$665.00 | \$729.00 | \$665.00 |
| \$110,000.01 | \$115,000.00 | \$685.00 | \$751.00 | \$685.00 |
| \$115,000.01 | \$120,000.00 | \$705.00 | \$773.00 | \$705.00 |
| \$120,000.01 | \$125,000.00 | \$725.00 | \$795.00 | \$725.00 |
| \$125,000.01 | \$130,000.00 | \$745.00 | \$817.00 | \$745.00 |
| \$130,000.01 | \$135,000.00 | \$765.00 | \$839.00 | \$765.00 |
| \$135,000.01 | \$140,000.00 | \$785.00 | \$861.00 | \$785.00 |
| \$140,000.01 | \$145,000.00 | \$805.00 | \$883.00 | \$805.00 |
| \$145,000.01 | \$150,000.00 | \$825.00 | \$905.00 | \$825.00 |
| \$150,000.01 | \$155,000.00 | \$845.00 | \$927.00 | \$845.00 |
| \$155,000.01 | \$160,000.00 | \$865.00 | \$949.00 | \$865.00 |
| \$160,000.01 | \$165,000.00 | \$885.00 | \$971.00 | \$885.00 |
| \$165,000.01 | \$170,000.00 | \$905.00 | \$993.00 | \$905.00 |
| \$170,000.01 | \$175,000.00 | \$920.00 | \$1,009.50 | \$920.00 |
| \$175,000.01 | \$180,000.00 | \$935.00 | \$1,026.00 | \$935.00 |
| \$180,000.01 | \$185,000.00 | \$950.00 | \$1,042.50 | \$950.00 |
| \$185,000.01 | \$190,000.00 | \$965.00 | \$1,059.00 | \$965.00 |
| \$190,000.01 | \$195,000.00 | \$980.00 | \$1,075.50 | \$980.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$195,000.01 | \$200,000.00 | \$995.00 | \$1,092.00 | \$995.00 |
| \$200,000.01 | \$205,000.00 | \$1,010.00 | \$1,108.50 | \$1,010.00 |
| \$205,000.01 | \$210,000.00 | \$1,025.00 | \$1,125.00 | \$1,025.00 |
| \$210,000.01 | \$215,000.00 | \$1,040.00 | \$1,141.50 | \$1,040.00 |
| \$215,000.01 | \$220,000.00 | \$1,055.00 | \$1,158.00 | \$1,055.00 |
| \$220,000.01 | \$225,000.00 | \$1,070.00 | \$1,174.50 | \$1,070.00 |
| \$225,000.01 | \$230,000.00 | \$1,085.00 | \$1,191.00 | \$1,085.00 |
| \$230,000.01 | \$235,000.00 | \$1,100.00 | \$1,207.50 | \$1,100.00 |
| \$235,000.01 | \$240,000.00 | \$1,115.00 | \$1,224.00 | \$1,115.00 |
| \$240,000.01 | \$245,000.00 | \$1,130.00 | \$1,240.50 | \$1,130.00 |
| \$245,000.01 | \$250,000.00 | \$1,145.00 | \$1,257.00 | \$1,145.00 |
| \$250,000.01 | \$260,000.00 | \$1,170.00 | \$1,284.50 | \$1,170.00 |
| \$260,000.01 | \$270,000.00 | \$1,195.00 | \$1,312.00 | \$1,195.00 |
| \$270,000.01 | \$280,000.00 | \$1,220.00 | \$1,339.50 | \$1,220.00 |
| \$280,000.01 | \$290,000.00 | \$1,245.00 | \$1,367.00 | \$1,245.00 |
| \$290,000.01 | \$300,000.00 | \$1,270.00 | \$1,394.50 | \$1,270.00 |
| \$300,000.01 | \$310,000.00 | \$1,295.00 | \$1,422.00 | \$1,295.00 |
| \$310,000.01 | \$320,000.00 | \$1,320.00 | \$1,449.50 | \$1,320.00 |
| \$320,000.01 | \$330,000.00 | \$1,345.00 | \$1,477.00 | \$1,345.00 |
| \$330,000.01 | \$340,000.00 | \$1,370.00 | \$1,504.50 | \$1,370.00 |
| \$340,000.01 | \$350,000.00 | \$1,395.00 | \$1,532.00 | \$1,395.00 |
| \$350,000.01 | \$360,000.00 | \$1,420.00 | \$1,559.50 | \$1,420.00 |
| \$360,000.01 | \$370,000.00 | \$1,445.00 | \$1,587.00 | \$1,445.00 |
| \$370,000.01 | \$380,000.00 | \$1,470.00 | \$1,614.50 | \$1,470.00 |
| \$380,000.01 | \$390,000.00 | \$1,495.00 | \$1,642.00 | \$1,495.00 |
| \$390,000.01 | \$400,000.00 | \$1,520.00 | \$1,669.50 | \$1,520.00 |
| \$400,000.01 | \$410,000.00 | \$1,545.00 | \$1,697.00 | \$1,545.00 |
| \$410,000.01 | \$420,000.00 | \$1,570.00 | \$1,724.50 | \$1,570.00 |
| \$420,000.01 | \$430,000.00 | \$1,595.00 | \$1,752.00 | \$1,595.00 |
| \$430,000.01 | \$440,000.00 | \$1,620.00 | \$1,779.50 | \$1,620.00 |
| \$440,000.01 | \$450,000.00 | \$1,645.00 | \$1,807.00 | \$1,645.00 |
| \$450,000.01 | \$460,000.00 | \$1,670.00 | \$1,834.50 | \$1,670.00 |
| \$460,000.01 | \$470,000.00 | \$1,695.00 | \$1,862.00 | \$1,695.00 |
| \$470,000.01 | \$480,000.00 | \$1,720.00 | \$1,889.50 | \$1,720.00 |
| \$480,000.01 | \$490,000.00 | \$1,745.00 | \$1,917.00 | \$1,745.00 |
| \$490,000.01 | \$500,000.00 | \$1,770.00 | \$1,944.50 | \$1,770.00 |
| \$500,000.01 | \$525,000.00 | \$1,826.25 | \$2,007.00 | \$1,826.25 |
| \$525,000.01 | \$550,000.00 | \$1,882.50 | \$2,069.50 | \$1,882.50 |

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$550,000.01 | \$575,000.00 | \$1,938.75 | \$2,132.00 | \$1,938.75 |
| \$575,000.01 | \$600,000.00 | \$1,995.00 | \$2,194.50 | \$1,995.00 |
| \$600,000.01 | \$625,000.00 | \$2,051.25 | \$2,257.00 | \$2,051.25 |
| \$625,000.01 | \$650,000.00 | \$2,107.50 | \$2,319.50 | \$2,107.50 |
| \$650,000.01 | \$675,000.00 | \$2,163.75 | \$2,382.00 | \$2,163.75 |
| \$675,000.01 | \$700,000.00 | \$2,220.00 | \$2,444.50 | \$2,220.00 |
| \$700,000.01 | \$725,000.00 | \$2,276.25 | \$2,507.00 | \$2,276.25 |
| \$725,000.01 | \$750,000.00 | \$2,332.50 | \$2,569.50 | \$2,332.50 |
| \$750,000.01 | \$800,000.00 | \$2,445.00 | \$2,694.50 | \$2,445.00 |
| \$800,000.01 | \$850,000.00 | \$2,557.50 | \$2,819.50 | \$2,557.50 |
| \$850,000.01 | \$900,000.00 | \$2,670.00 | \$2,944.50 | \$2,670.00 |
| \$900,000.01 | \$950,000.00 | \$2,782.50 | \$3,069.50 | \$2,782.50 |
| \$950,000.01 | \$1,000,000.00 | \$2,895.00 | \$3,194.50 | \$2,895.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$3,045.00 | \$3,369.50 | \$3,045.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$3,195.00 | \$3,544.50 | \$3,195.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$3,345.00 | \$3,719.50 | \$3,345.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$3,495.00 | \$3,894.50 | \$3,495.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,645.00 | \$4,069.50 | \$3,645.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,795.00 | \$4,244.50 | \$3,795.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,945.00 | \$4,419.50 | \$3,945.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$4,095.00 | \$4,594.50 | \$4,095.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$4,245.00 | \$4,769.50 | \$4,245.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$4,395.00 | \$4,944.50 | \$4,395.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,545.00 | \$5,119.50 | \$4,545.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$4,695.00 | \$5,294.50 | \$4,695.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,845.00 | \$5,469.50 | \$4,845.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,995.00 | \$5,644.50 | \$4,995.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$5,145.00 | \$5,819.50 | \$5,145.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$5,295.00 | \$5,994.50 | \$5,295.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$5,445.00 | \$6,169.50 | \$5,445.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,595.00 | \$6,344.50 | \$5,595.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,745.00 | \$6,519.50 | \$5,745.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,895.00 | \$6,694.50 | \$5,895.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$6,045.00 | \$6,869.50 | \$6,045.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$6,195.00 | \$7,044.50 | \$6,195.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$6,345.00 | \$7,219.50 | \$6,345.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$6,495.00 | \$7,394.50 | \$6,495.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,645.00 | \$7,569.50 | \$6,645.00 |

| | | Column 1 | Column 2 | Column 3 |
|-----------------------|-----------------------|--|--|------------------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$3,500,000.01 | \$3,600,000.00 | \$6,795.00 | \$7,744.50 | \$6,795.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,945.00 | \$7,919.50 | \$6,945.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$7,095.00 | \$8,094.50 | \$7,095.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$7,245.00 | \$8,269.50 | \$7,245.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$7,395.00 | \$8,444.50 | \$7,395.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,545.00 | \$8,619.50 | \$7,545.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,695.00 | \$8,794.50 | \$7,695.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,845.00 | \$8,969.50 | \$7,845.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,995.00 | \$9,144.50 | \$7,995.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$8,145.00 | \$9,319.50 | \$8,145.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$8,295.00 | \$9,494.50 | \$8,295.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$8,445.00 | \$9,669.50 | \$8,445.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,595.00 | \$9,844.50 | \$8,595.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,745.00 | \$10,019.50 | \$8,745.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,895.00 | \$10,194.50 | \$8,895.00 |

APPENDIX A ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = Not applicable and percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may Charge 10-25% of the applicable Rate set forth in the tables above. Not available for Residential properties.

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|---|---------------------------------|
| | 1-06 | | Street Assessments | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 3-06 | | Zoning | Owner - \$100 or 5% up to \$1000 Loan - \$100 or 5% up to \$1000 | Owner - \$500 Loan - \$500 |
| | 3.1-06 | | Zoning - Completed Structure | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 3.2-06 | | Zoning - Land Under Development | Owner - \$500 or 10% up to \$2500 Loan - \$500 or 10% up to \$2500 | Owner - \$1,000 Loan - \$750 |
| | 3.3-06 | | Zoning - Completed Improvement - Non-Conforming Use | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 3.4-06 | | Zoning - No Zoning Classification | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 4-06 | | Condominium - Assessments Priority | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 4.1-06 | | Condominium - Current Assessments | Owner - \$75 Loan - \$75 | Owner - \$150 Loan - \$150 |
| | 5-06 | | Planned Unit Development - Assessments Priority | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 5.1-06 | | Planned Unit Development - Current Assessments | Owner - \$0 Loan - \$0 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---|---|
| | 6-06 | | Variable Rate Mortgage | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 6.2-06 | | Variable Rate Mortgage - Negative Amortization | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 7-06 | | Manufactured Housing Unit | Owner - \$100 Loan - \$75 | Owner - \$150 Loan - \$150 |
| | 7.1-06 | | Manufactured Housing - Conversion - Loan | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 7.2-06 | | Manufactured Housing - Conversion - Owner's | Owner - \$100 Loan - N/A | Owner - \$150 Loan - N/A |
| | 8.1-06 | | Environmental Protection Lien | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 8.2-06 | | Commercial Environmental Protection Lien | Owner - \$0 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 9-06 | | Restrictions, Encroachments and Minerals - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.1-06 | | Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.2-06 | | Covenants, Conditions and Restrictions - Improved Land - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.3-06 | | Covenants, Conditions and Restrictions - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.6-06 | | Private Rights - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.6.1-06 | | Private Rights - Current Assessments - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.7-06 | | Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy | Owner - N/A Loan - \$1,000 | Owner - N/A Loan - \$1,000 |
| | 9.8-06 | | Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy | Owner - \$1,000 Loan - N/A | Owner - \$1,000 Loan - N/A |
| | 9.9-06 | | Private Rights - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.10-06 | | Restrictions, Encroachments, Minerals - Current Violations - Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 10-06 | | Assignment | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 10.1-06 | | Assignment and Date Down | Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250 | Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------------|--------|--|--|--|
| | 11-06 | | Mortgage Modification | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate |
| | Modified 11-06 | | Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas | Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$500; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|---|---|
| | 11.1-06 | | Mortgage Modification with Subordination - Kansas | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate |
| | 11.2-06 | | Mortgage Modification with Additional Amount of Insurance | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 12-06 | | Aggregation - Loan | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 12.1-06 | | Aggregation - State Limits - Loan - Kansas | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 13-06 | | Leasehold - Owner's Policy | Owner - \$0 Loan - N/A | Owner - \$0 Loan - N/A |
| | 13.1-06 | | Leasehold - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 14-06 | | Future Advance - Priority | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.1-06 | | Future Advance - Knowledge | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.2-06 | | Future Advance - Letter of Credit | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.3-06 | | Future Advance - Reverse Mortgage | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|--|--|
| | 15-06 | | Non-Imputation - Full Equity Transfer | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 15.1-06 | | Non-Imputation - Additional Insured | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 15.2-06 | | Non-Imputation - Partial Equity Transfer | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 16-06 | | Mezzanine Financing | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 17-06 | | Access and Entry | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 17.1-06 | | Indirect Access and Entry | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 17.2-06 | | Utility Access | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18-06 | | Single Tax Parcel | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.1-06 | | Multiple Tax Parcel - Easements - Kansas | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.2-06 | | Multiple Tax Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.3-06 | | Single Tax Parcel and ID | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19-06 | | Contiguity - Multiple Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19.1-06 | | Contiguity - Single Parcel | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19.2-06 | | Contiguity - Specified Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 20-06 | | First Loss - Multiple Parcel Transactions | Owner - N/A Loan - \$250 | Owner - N/A Loan - \$250 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|---|---|
| | 22-06 | | Location | Owner - \$50 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 22.1-06 | | Location and Map | Owner - \$50 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 23-06 | | Co-Insurance - Single Policy | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 23.1-06 | | Co-Insurance - Multiple Policies | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 24-06 | | Doing Business | Owner - N/A Loan - \$25 | Owner - N/A Loan - \$150 |
| | 25-06 | | Same as Survey | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 25.1-06 | | Same as Portion of Survey | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 26-06 | | Subdivision | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 28-06 | | Easement - Damage or Enforced Removal | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.1-06 | | Encroachments - Boundaries and Easements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.2-06 | | Encroachments, Boundaries and Easements - Described Improvements w/o Item 5 | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.3-06 | | Encroachments - Boundaries and Easements - Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 29-06 | | Interest Rate Swap - Direct Obligation - Kansas | Owner - N/A Loan - \$500 | Owner - N/A Loan - \$500 |
| | 29.1-06 | | Interest Rate Swap - Additional Interest - Kansas | Owner - N/A Loan - \$500 | Owner - N/A Loan - \$500 |
| | 29.2-06 | | Interest Rate Swap - Direct Obligation - Defined Amount (Kansas) | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 29.3-06 | | Interest Rate Swap - Additional Interest - Defined Amount (Kansas) | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 30-06 | | Shared Appreciation Mortgage | Owner - N/A Loan - \$250 | Owner - N/A Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---|---|
| | 30.1-06 | | Commercial Participation Interest | Owner - N/A Loan - N/A | Owner - N/A Loan - \$150 |
| | 31-06 | | Severable Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 32-06 | | Construction Loan | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 32.1-06 | | Construction Loan - Direct Payment | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 32.2-06 | | Construction Loan - Insured's Direct Payment | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 33-06 | | Disbursement | Owner - N/A Loan - \$100 | Owner - N/A Loan - \$150 |
| | 34-06 | | Identified Risk Coverage | Owner - \$150 Loan - \$100 | Owner - \$150 Loan - \$150 |
| | 35-06 | | Minerals and Other Subsurface Substances - Buildings | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.1-06 | | Minerals and Other Subsurface Substances - Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.2-06 | | Minerals and Other Subsurface Substances - Described Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.3-06 | | Minerals and Other Subsurface Substances - Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 36-06 | | Energy Project - Leasehold / Easement - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.1-06 | | Energy Project - Leasehold / Easement - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.2-06 | | Energy Project - Leasehold - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.3-06 | | Energy Project - Leasehold - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.4-06 | | Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|--|--|
| | 36.5-06 | | Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.6-06 | | Energy Project - Encroachments | Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements | Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.7-06 | | Energy Project - Fee Estate - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.8-06 | | Energy Project - Fee Estate - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 37-06 | | Assignment of Rents or Leases | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 38-06 | | Mortgage Tax | Owner - N/A Loan - \$25 | Owner - N/A Loan - \$150 |
| | 39-06 | | Policy Authentication | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | 40-06 | | Tax Credit - Owner's Policy | Owner - \$500 Loan - N/A | Owner - \$500 Loan - N/A |
| | 40.1-06 | | Tax Credit - Defined Amount - Owner's Policy | Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A | Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A |
| | 41-06 | | Water – Buildings | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.1-06 | | Water – Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.2-06 | | Water – Described Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.3-06 | | Water – Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|-----------|----------|--------|------------------------------------|--|--|
| | 42-06 | | Commercial Lender Group | Owner - N/A Loan - N/A | Owner - N/A Loan - \$150 |
| | 45-06 | | Pari Passu Mortgage – Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 46-06 | | Option | Owner - \$250 Loan - N/A | Owner - \$250 Loan - N/A |
| | JR1 | | ALTA JR 1 | Owner - N/A Loan - \$0 | Owner - N/A Loan - N/A |
| | JR2 | | JR2 Future Advance | Owner - N/A Loan - \$0 | Owner - N/A Loan - N/A |
| 100.7-06 | | | CC&R's, Violations | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| 100.8-06 | | | CC&R's, Violations | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| 100.23-06 | | | Minerals, Surface Damage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 100.24-06 | | | Minerals, Surface Damage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 102.4-06 | | | Foundation | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 102.5-06 | | | Foundation | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 103.4-06 | | | Easement, Access to Public Street | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| 103.7-06 | | | Land Abuts Street | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| 104.4-06 | | | Collateral Assignment of Mortgage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 105-06 | | | Multiple Mortgage in One Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 107.1-06 | | | Allocation of Liability to Parcels | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 107.2-06 | | | Increase Amount of Insurance | Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|-----------|----------|--------|---|-------------------------------|---|
| 107.9-06 | | | Additional Insured | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 107.11-06 | | | Non-Merger After Lender Acquires Title | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 110.1-06 | | | Deletion of Item From Policy | Owner - \$50 Loan - \$50 | Owner - \$50 Loan - \$50 |
| 111-06 | | | Mortgage Priority, Partial Reconveyance | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 111.1-06 | | | Mortgage Priority, Partial Reconveyance | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 112.1-06 | | | Bondholder | Owner - N/A Loan - \$100 | Owner - N/A Loan - \$150 |
| 119.4 | | | Bondholder - Validity of Sublease, Joint Powers | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 119.4 | | | Bondholder - Validity of Sublease, Joint Powers - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | EP 1 | Energy Project - Definitions | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 2 | Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 3 | Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 5 | Energy Project - Leasehold / Easement - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 6 | Energy Project - Leasehold - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---------------------------|---|
| | | EP 7 | Energy Project - Leasehold / Easement - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 8 | Energy Project - Leasehold - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 9 | Energy Project - Land Treated as "Single" Integrated Whole | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 10 | Energy Project - Special Measure of Loss - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 11 | Energy Project - Special Measure of Loss - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 12 | Energy Project - Severable Improvement | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 13 | Energy Project - Zoning | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|------------|--|-------------------------------|---|
| | | EP 14 | Energy Project - Minerals and Other Subsurface Substance | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 15 | Energy Project - Encroachments (with 2e) | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | FA 1 | Policy Correction | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | | FA 36.1 | Variable Rate, FNMA 7 Year Balloon | Owner - N/A Loan - \$25 | Owner - N/A Loan - N/A |
| | | FA 40 | Commercial Environmental Protection Liens | Owner - N/A Loan - N/A | Owner - \$150 Loan - \$150 |
| | | FA 43 | Easements in Declaration | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | FA 49.1 | Aggregation / Tie-In Owner | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | FA 55 | Fairway | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | FA 61 | Construction Loan Pending Disbursement | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | | FA 61.1 | Construction Loan Disbursement | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | FA 61.2 | Construction Loan - Reinstatement of Covered Risk 11(a) | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | FA 61.3 | Pending Improvements | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | | Assumption | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | Recharacterization Sale-Leaseback Transaction | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | General (Blank) Endorsement | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Commitment Endorsement | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | | FA Special | Subsequent Insurance | Owner - \$250 Loan - \$250 | Owner - \$500 Loan - \$500 |
| | | | Date Down - Record Matters Only - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|-------------|-------------|-----------|---|--|--|
| | | | As Shown on Survey - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Encroachment | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Loss Payee | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Non-Merger of Subleasehold | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Secondary Insurance - 2006 ALTA Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | Secondary Insurance - 2006 ALTA Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | | Policy Change | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Record Matters Date Down - Guarantee - Kansas | Owner - N/A Loan - N/A Guarantee - \$150 | Owner - N/A Loan - N/A Guarantee - \$150 |
| | | | Native American Lands | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Deletion of Arbitration Condition - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | | | Deletion of Arbitration Condition - Owner's Policy | Owner - \$0 Loan - N/A | Owner - \$0 Loan - N/A |

| *Rates on Energy Project Endorsements | |
|--|---|
| Amount of Insurance | Rate per \$1,000 |
| Up to \$20,000,000 | \$.40, subject to a minimum Charge of \$500 |
| \$20,000,000.01 to \$100,000,000 add | \$0.20 |
| Over \$100,000,000 add | \$0.10 |



**MORTGAGE
CONNECT**

Exhibit B

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
STATE OF KANSAS
RATE MANUAL

Old Republic National Title
Insurance Company 400
Second Avenue South
Minneapolis, MN 55401-2499

KANSAS

TITLE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

The above Rule shall be a part of the Old Republic National Title Insurance Company's rate filing on file with the Commissioner of Insurance in the State of Kansas.

Date filed and Recorded
By Division

KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

| Description of Risk (1) | Original Title Insurance for Leasehold Owner's Policies (2) | Reissue Rate for Owner's or Leasehold Policies (3) | Reissue Rate for Mortgagee Acquiring Title (4) | Residential Liquidation Programs by Federal Agencies (3) | Simultaneous Issue - Owner's and Loan Policies (6) | Simultaneous Issue - Owner's Policies to Seller and Purchaser (7) |
|-----------------------------------|--|---|---|---|---|--|
| Up to \$50,000 | \$ 3.50 | \$ 2.10 | \$ 2.10 | \$ 1.50 | See Note | \$ |
| Over \$50,000 to \$100,000 | \$ 3.00 | \$ 1.80 | See Note | \$ 1.50 | | \$ |
| Over \$100,000 to \$5,000,000 | \$ 2.00 | \$ 1.20 | See Note | \$ 1.50 | | \$ |
| Over \$5,000,000 to \$10,000,000 | \$ 1.75 | \$ 1.05 | See Note | \$ 1.50 | | \$ |
| Over \$10,000,000 to \$15,000,000 | \$ 1.50 | \$.90 | See Note | \$ 1.50 | | \$ |
| Over \$15,000,000 | \$ 1.25 | \$.75 | See Note | \$ 1.50 | | \$ |
| Minimum Premium | \$10.00 | \$10.00 | \$10.00 | \$20.00 | \$ 7.50 | \$10.00 |

KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

| Description of Risk (1) | Original Title Insurance for Loan Policies (8) | Reissue Rate for Loan Policies (9) | Rates for Second Mortgages (10) | Substitution Loan Rate (11) | Junior Mortgage Rate (13) |
|-----------------------------------|--|------------------------------------|---------------------------------|-----------------------------|---------------------------|
| Up to \$50,000 | \$2.50 | \$1.50 | See Note | See Note | See Note |
| Over \$50,000 to \$100,000 | \$2.00 | \$1.20 | | | |
| Over \$100,000 to \$500,000 | \$1.75 | \$1.05 | | | |
| Over \$500,000 to \$10,000,000 | \$1.50 | \$.90 | | | |
| Over \$10,000,000 to \$15,000,000 | \$1.25 | \$.75 | | | |
| Over \$15,000,000 | \$1.00 | \$.60 | | | |
| Minimum Premium | \$7.50 | \$7.50 | | | |

- (1) To compute any risk rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100 as a full \$100.

- (2) RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

LEASEHOLD OWNERS

The leasehold owner's policy will not be issued for less than the fair market value of the leasehold estate.

- (3) REISSUE RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

The reissue risk rate, where applicable, (see sections "a", "b" and "c" below) is 60% of the published tariff in force for original insurance. Reissue risk rates apply up to the face of the previous policy, provided the outstanding policy is presented. Additional insurance up to the full insurable value of the premises will be computed at original insurance risk rates under the applicable bracket or brackets.

- a. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured within 10 years prior to the application for a new policy shall be entitled to the reissue risk rate for owner's insurance in an amount up to the face of such former policy, provided the outstanding policy is presented. Full risk rate as per published schedule in force will be charged for the excess up to the full insurable value of the property. On ALTA residential owner's policies, the reissue credit (if applicable) will apply only up to the original face amount of the former policy as shown in Schedule A of said policy.
- b. When acreage is platted or divided into smaller subdivisions and covered by one blanket policy, the insured will be entitled to the reissue rate on owner's policies covering 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 equals the face amount of the original blanket policy. Policy will be issued for a \$10.00 premium.

Thereafter, additional blanket insurance should be purchased in the applicable brackets 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 a hereof.

- c. Where a mortgage policy is outstanding and an owner's policy on the same property is issued within 10 years from the date of said mortgage policy, the reissue risk rate will apply up to the amount of the balance due on the mortgage insured under the outstanding mortgage policy.

(4) REISSUE RATE FOR MORTGAGEE ACQUIRING TITLE

When the insured under a mortgage policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, such insured or the designee for the benefit of such insured shall be entitled to the following reissue risk rate on an owner's policy up to an amount equal to the face of such previous mortgage policy upon presenting said mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

| | |
|--|--------------|
| | Per Thousand |
| Up to \$50,000 of liability written..... | \$2.10 |

Excess over \$50,000 shall be computed by reference to the date of the mortgage policy, as follows:

| Date of Previous Mortgage Policy | Rates |
|---|----------------------|
| 1 year or less..... | 20% of regular rates |
| 1 year to 2 years..... | 25% of regular rates |
| 2 years to 3 years..... | 30% of regular rates |
| 3 years to 4 years..... | 35% of regular rates |
| 4 years or over..... | 40% of regular rates |
| Minimum risk premium..... | \$10.00 |

(5) RESIDENTIAL LIQUIDATION PROGRAMS BY FEDERAL AGENCIES

When an insured under a mortgage policy acquires title to a one-to-four family residence by foreclosure or by voluntary conveyance in lieu of foreclosure in extinguishment of debt and transfers the title to the residence to a governmental agency in connection with that agency's business of guaranteeing the repayment of said mortgage, and said agency

has acquired the residence for immediate resale, the agency may request and be entitled to the following:

- a. An interim commitment to insure, issued for a term of 24 months, committing the Company to issue an owner's policy to the agency or to its purchaser.

The risk rate for the issuance of the above commitment shall be \$1.50 per thousand dollars liability or fraction thereof, subject to a \$20.00 minimum.

- b. An owner's policy issued as committed for shall be issued to:

1. The purchaser from the agency.

The risk rate charge shall be the applicable reissue rate for owner's title insurance up to the amount of the commitment, plus the regular rate for any amount in excess of the commitment.

2. The agency after the expiration of 24 months, if no transfer has been made. The risk rate charge shall be the applicable reissue rate for owner's title insurance, up to the amount of the commitment.

(6) SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an owner's and a mortgagee's policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owners risk rate. The risk rate for the mortgage policy or policies so simultaneously issued will be \$7.50 for up to an amount of insurance not in excess of the owner's policy. The risk rate on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the regular original title insurance risk rates for mortgagee's 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 mortgagee's policy or policies.

(7) SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES

When an owner's and leasehold 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 leasehold policy will be 30% of the risk rate for the owner's policy with which it is being issued simultaneously up to the amount of said owner's policy. The risk rate on the amount of a leasehold policy in excess of the owner's policy will be figured at the regular title insurance rate for owner's policies in the applicable bracket. Minimum premium is \$10.00.

(8) ORIGINAL TITLE INSURANCE RISK RATES FOR MORTGAGES

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure cost, etc. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and if insured carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Risk Rates for Mortgages or Title Insurance Risk Rates for Substitution Loans.

(9) REISSUE TITLE INSURANCE RISK RATES FOR MORTGAGES

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the reissue risk rate on such mortgage insurance of 60% of the published tariff in force for original insurance, up to the face amount of such owner's policy.

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 in the applicable bracket.

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure costs, etc.

(10) TITLE INSURANCE RATES FOR "SECOND MORTGAGES"

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

(11) TITLE INSURANCE RISK RATES FOR SUBSTITUTION LOANS

When a substitution loan is made to the same borrower on the same property, the title to which was insured in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan, provided the outstanding policy is presented and the Company is informed of the unpaid balance of the loan.

| <u>Age of Original Loan</u> | <u>Rates</u> |
|-------------------------------|----------------------------|
| 2 years or under..... | 20% of regular risk rates |
| From 2 years to 3 years..... | 30% of regular risk rates |
| From 3 years to 4 years..... | 40% of regular risk rates |
| From 4 years to 5 years..... | 50% of regular risk rates |
| From 5 years to 10 years..... | 60% of regular risk rates |
| Over 10 years..... | 100% of regular risk rates |
| Minimum..... | \$7.50 |

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 risk rates shall be added the regular risk 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.

(12) JUNIOR LOAN POLICY WITH ACTIVATION ENDORSEMENT - (ORT Forms Nos. 3898 & 3899)

A Junior Loan Policy is available for use with second or other junior mortgages principally used to secure home equity lines or home improvement loans or loans in that nature.

A Junior Loan Policy is available upon prior arrangement with customers usually in cases where a certificate number will be issued although that is not a requirement. Rates will be as follows:

Rate Charged

| | |
|---|-------------------|
| Zero up to \$100,000.00..... | \$150.00 |
| \$100,000.00 up to a maximum of \$200,000.00..... | \$1/per thousand. |

(13) FANNIE MAE BALLOON MORTGAGE POLICY (ORT Form 3950 KS)

This policy is available only for insurance after refinancing by Fannie Mae of a previously insured five to seven year balloon mortgage on the balloon payment date. It is issued after the refinance note and modification of the previously insured mortgage have been executed. It is available only with regard to one to four family residential properties. The charge will be \$150.00.

(14) MORTGAGE PRIORITY GUARANTEE (ORT Form Nos. 3610 & 3611)

This policy is issued only for refinances under the Federal Home Loan Mortgage Corporation Loss Mitigation Program or similar programs, and certain balloon mortgage refinances. It is limited to assurance of continued priority notwithstanding modification of the mortgage. The charge will be \$75.00.

(15) MASTER MORTGAGEE'S ABBREVIATED GUARANTEE AND CERTIFICATE (ORT Forms Nos. 4098 & 4099)

For guarantee amounts up to \$100,000.00 \$100.00
For guarantee amounts over \$100,000.00 \$125.00
Maximum policy amount \$200,000.00

(16) ALTA HOMEOWNER'S POLICY (ORT 4445)

This ALTA owner's policy gives additional coverages to owners in residential transactions. A charge of 10% above the applicable owner's policy rates is added.

(17) ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (ORT 4446) OR ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (ORT OR 4447)

This ALTA loan policy gives expanded coverage to lenders in residential loan transactions. A charge of 10% above the applicable loan policy rates is added due to the expanded coverages contained in the policy.

(18) MORTGAGE IMPAIRMENT PROTECTION INSURANCE POLICY (ORT 4113)

When this policy is issued to a lender, the premium that will apply as to each mortgage loan closed, reported, and to be insured by the policy is as follows:

Loan amounts up to \$100,000.00\$50.00
\$100,000.01 up to and including \$250,000.00\$65.00
\$250,000.01 up to and including \$500,000.00.....\$125.00
Maximum loan amount \$500,000.00

(19) CONSTRUCTION LOAN PREMIUM (ORT FORM 405)

A Construction Loan Policy is issued to insure a construction mortgage. The policy will be available only for residential 1-4 family construction, and the premium for issuance will be \$25.00.

ENDORSEMENTS

The following endorsements are available for the purposes and charges stated:

| ORT FORM NO. | <u>DESCRIPTION OF USE</u> | <u>CHARGE</u> |
|-------------------------|--|----------------------|
| ORT 3919 | <u>Balloon Loan Modification Endorsement</u> for use with certain Federal Home Loan Mortgage Corporation mortgages which contain a provision for modification and refinance on balloon due date. | No Charge |
| ORT 3746 | <u>Reverse Annuity Mortgage Endorsement.</u> This endorsement is similar to the HECM Reverse Annuity Mortgage Endorsement in coverage and use. It contains slightly varied language and is used where the reverse annuity mortgage does not involve an FHA-insured loan. Coverage of both endorsements is essentially the same. | No Charge |
| ORT 3981 | <u>HECM Reverse Annuity Mortgage Endorsement.</u> This endorsement provides certain special coverages in cases where a mortgage policy is issued insuring a reverse annuity mortgage and the mortgage is an FHA-insured loan. | No Charge |
| ORT 4111 | <u>Shared Appreciation Endorsement.</u> This endorsement is issued with mortgages which contain shared appreciation provisions. It provides certain coverage against loss by reason of the loss of priority or validity of the mortgage because of conclusion of the mortgage or because of the operation of the shared interest provisions. | No Charge |
| ORT 2385 | <u>Inflation Shield Endorsement.</u> This endorsement is an inflation shield endorsement. | No Charge |
| ORT 2552 | <u>Easement Exercise Endorsement CLTA 103.1.</u> This endorsement is used for damages, use of maintenance easements. | No Charge |

| <u>ORT FORM NO.</u> | <u>DESCRIPTION OF USE</u> | <u>CHARGE</u> |
|-------------------------|---|---------------|
| ORT 2673 | <u>Usury Endorsement.</u> This endorsement gives certain limited coverage against insured loan having a rate which is usurious. | \$150.00 |
| ORT 2695 | <u>HUD Liquidation Endorsement.</u> This is a HUD Liquidation Endorsement. | No Charge |
| ORT 2761 | <u>Easement Existing Encroachment</u> CLTA 103.3. This endorsement is used for removal of improvements. | No Charge |
| ORT 3423 | <u>ALTA Construction Loan Policy Endorsement A.</u> This endorsement is used after construction is complete to provide full coverage for loss of priority. | No Charge |
| ORT 3712 | <u>Collateral Mortgage Endorsement.</u> This endorsement is used for collateral mortgages. | No Charge |
| ORT 3716 | <u>Location Endorsement</u> CLTA 116.1. This endorsement is used when property described in policy is same as on survey. | No Charge |
| ORT 3720 | <u>Multiple Indebtedness Endorsement.</u> This endorsement is used for multiple indebtedness. | No Charge |
| ORT 3854 | <u>Subdivision Endorsement.</u> This endorsement assures an insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located. | No Charge |
| ORT 3861 | <u>Non-Imputation-New Stockholders of Owner.</u> This endorsement is similar to ORT 3860 but refers to knowledge of employees, officers, directors and shareholders. | \$150.00 |
| ORT 3863 | <u>Doing Business Endorsement.</u> This endorsement insures a lender from loss due to a final court decree prohibiting enforcement on the grounds that the loan violates the "doing business" laws of the state in which the property is located. | No Charge |

ORT**FORM NO.****DESCRIPTION OF US****CHARGE**

| | | |
|----------|---|-----------|
| ORT 3864 | <u>Last Dollar Endorsement.</u> This endorsement insures that where insured amount is less than total debt the amount of insurance will not be reduced by any reduction in the amount of the total secured indebtedness (assumes on large debt secured by multiple mortgages of land at different locations). | No Charge |
| ORT 3868 | <u>Additional Named Insured.</u> This endorsement is used for additional named insureds. (No charge if issued concurrently with the policy). | No Charge |
| ORT 4100 | <u>Leasehold Valuation Endorsement.</u> This endorsement provides a formula for determining loss under certain leasehold policies. It has limited use for one or two customers but is available statewide to any leasehold policy. | No Charge |
| ORT 4102 | <u>First Loss Endorsement.</u> This is a first loss endorsement. | No Charge |
| ORT 4118 | <u>TIRBOP-PA Fairway Endorsement Partnership-Owner/Lessee Policy Only.</u> This endorsement is used for a fairway partnership on an owner's/lessee policy only. | No Charge |

| <u>ORT FORM NO.</u> | <u>DESCRIPTION OF USE</u> | <u>CHARGE</u> |
|-------------------------|---|---------------|
| ORT 4205 | <u>Commercial 8.1 Endorsement.</u> This endorsement is similar to ALTA 8.1 environmental lien endorsement but is modified to be used in commercial transactions. | No Charge |
| ORT 4206 | <u>Access Endorsement.</u> This endorsement insures access to a named public street. | No Charge |
| ORT 4207 | <u>Anti-Taint Endorsement.</u> This endorsement insures that lien priority will not be affected due to reductions or increases of the outstanding balance of the lien due to revolving credit provisions in the note. | No Charge |
| ORT 4208 | <u>Option Endorsement.</u> This endorsement is issued when the interest insured is on an option to purchase. | No Charge |
| ORT 4209 | <u>Pending Disbursement Endorsement</u> This endorsement is issued in construction situations where all the mortgage funds have not yet been disbursed. | No Charge |
| ORT 4210 | <u>Recharacterization Endorsement.</u> This endorsement insures against loss or damage sustained by a court ruling that the relationship between the insured and the borrower is that of partner or joint ventures rather than lender and borrower. | \$25.00 |
| ORT 4211 | <u>Clogging Endorsement.</u> This endorsement insures that the mortgage is not unenforceable due to clogging of the equity of redemption. | \$100.00 |
| ORT 4212 | <u>Allocation of Liability Endorsement.</u> This endorsement allocates the liability of the company to different parcels of land. | No Charge |
| ORT 4213 | <u>Access By Easement Endorsement.</u> This endorsement insures against loss or damage due to easement described as a parcel to not providing the owner with ingress and egress to a named public street. | No Charge |
| ORT 4214 | <u>Tie-In Endorsement.</u> This endorsement lists other policies issued in conjunction with the attached policy. | No Charge |

| <u>ORT FORM NO.</u> | <u>DESCRIPTION OF USE</u> | <u>CHARGE</u> |
|-------------------------|--|---------------|
| ORT 4215 | <u>Seattle Endorsement.</u> This endorsement insures that, in construing the exclusions from coverage in the policy, the Insured will not be deemed to have created or agreed to a defect, lien, or encumbrance due to its failure permitted under the loan documents) to disburse the full amount of the loan or because the loan proceeds are insufficient to complete construction. | \$50.00 |
| ORT 4216 | <u>Tax Parcel-Identicality Endorsement.</u> This endorsement insures that no portion of the land lies with a tax parcel which includes any other land. | No Charge |
| ORT 4217 | <u>Successor Insured Endorsement.</u> This endorsement insures that the term "insured" includes certain successors who succeed in the interest of insured. | No Charge |
| ORT 4218 | <u>Same Land Mortgage Endorsement.</u> This endorsement insures that the land described in the mortgage is legally identical with the land described in Schedule A of the policy despite differences in the language in the two descriptions. | No Charge |
| ORT 4219 | <u>Reciprocal Easement-Loan Policy Only.</u> This endorsement insures that the insured easement will not be affected by events affecting the underlying land out of which the easement was carved or severed. | No Charge |
| ORT 4220 | <u>Pending Improvements Endorsement.</u> This endorsement provides that liability under the policy shall increase as contemplated improvements are made. | No Charge |
| ORT 4221 | <u>Maximum Actual Loss Endorsement.</u> This endorsement provides that the maximum actual loss under the policy shall include all funds paid by the insured for the development of the land. | No Charge |
| ORT 4222 | <u>Encroachment Forced Removal-Easements.</u> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto easements located on the land. | No Charge |

ORT
FORM NO.

DESCRIPTION OF USE

CHARGE

| | | |
|----------|---|-----------|
| ORT 4223 | <u>Encroachment (Onto Land) Endorsement.</u> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto adjoining land. | No Charge |
| ORT 4224 | <u>Collateral Assignment of Mortgage.</u> This endorsement contains several assurances related to the assignment of the beneficial interest under a deed of trust. | No Charge |
| ORT 4229 | <u>Tax Benefit Endorsement.</u> This endorsement provides certain coverage to the named limited partner in the Insured partnership in the event that the limited partner sustains a tax benefit loss (regarding the low income housing tax credit) as defined in the endorsement. | No Charge |
| ORT 4245 | <u>Contiguity-Single Parcel Endorsement.</u> This ALTA 19.1 endorsement insures that the parcel of land described in Schedule A is contiguous to another parcel that is not insured under the policy (but that is contiguous to the insured property as described in a document recorded in the public land records). | No Charge |
| ORT 4256 | <u>Foundation, Portion of Premises Endorsement.</u> This CLTA 102.6 endorsement is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) The failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof. | No Charge |

| <u>ORT FORM NO.</u> | <u>DESCRIPTION OF USE</u> | <u>CHARGE</u> |
|-------------------------|--|---------------|
| ORT 4261 | <u>Foundation Endorsement.</u> This CLTA 102.5 endorsement form is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) The failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date thereof; or (2) The location of the foundation as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof; or (3) The foundation encroaching as of the date hereof, onto any of the easements referred to in Schedule B. | No Charge |
| ORT 4272 | <u>First Loss-Multiple Parcel Transactions Endorsement.</u> The ALTA 20 endorsement would be used where a lender is making a loan secured by multiple parcels of land, and where Old Republic is insuring title to each parcel and the lien of the mortgage or deed of trust which secures the payment of the loan. The endorsement provides that, in the event of a claim arising which involves one of the parcels, Old Republic will not require the lender to accelerate the indebtedness before being entitled to pursue a claim under the policy. In the event of a claim, Old Republic will pay the amount by which any matter covered by the policy for which a claim is made diminishes the value of the collateral below the indebtedness. | No Charge |
| ORT 4286 | <u>Multiple Mortgages on One Policy Endorsement.</u> This CLTA 105 endorsement is to be used with an ALTA loan policy. It modifies the policy to insure two mortgages (running in favor of the same lender) on a single policy. | No Charge |
| ORT 4455 | <u>Commercial Environmental Protection Lien.</u> Substantively ALTA 8.2-06 identical to ORT Form 4205, either endorsement may be issued if a proper search reveals there is not an issue with providing the coverage. | No Charge |

| <u>ORT FORM NO.</u> | <u>DESCRIPTION OF USE</u> | <u>CHARGE</u> |
|-------------------------|---|---------------|
| ORT 4456 | <u>Utility Access.</u> Similar to ORT Form No. 4293, Utilities Facilities Endorsement, but the ALTA 17.2-06 is more flexible in the number of utilities which can be covered and the ability to limit the utilities covered. | No Charge |
| ORT 4457 | <u>Doing Business.</u> This endorsement is similar in coverage to ORT Form No. 3863, Doing Business Endorsement. | No Charge |
| ORT 4458 | <u>Same As Survey.</u> Insures against loss or damage in the event the land insured in the policy is not the same as that delineated on a designated survey bearing a specific date. | No Charge |
| ORT 4459 | <u>Same As Portion of Survey.</u> Indemnifies against loss or damage in the event that the Land insured in the policy is not the same as a designated portion of the land delineated on a designated survey bearing a specific date. | No Charge |
| ORT 4460 | <u>Subdivision.</u> Indemnifies in the event that the Land insured under the policy was not lawfully created under state statutes and local ordinances relating to the subdivision of land. | No Charge |
| ORT 4461 | <u>Usury.</u> Indemnifies in the event that the lien is invalid or unenforceable because the interest rate provided for in the loan secured by the Insured Mortgage violates usury laws. | \$150.00 |
| ORT 4462 | <u>Easement-Damage or Enforced Removal.</u> Indemnifies against loss resulting from damage to a Building located on the land or any court order directing the removal or alteration of a building located on the land as a result of the rights granted in a specifically described easement. | No Charge |
| ORT 4463 | <u>Co-Insurance Single Policy Endorsement.</u> This endorsement deals with title policies which are co-insured by multiple underwriters. | No Charge |

| ORT FORM NO. | DESCRIPTION OF USE | CHARGE |
|--------------|---|-----------|
| ORT 4313 | ALTA 1-06 STREET ASSESSMENT | No Charge |
| ORT 4365 | ALTA 2-06 TRUTH-IN-LENDING | No Charge |
| ORT 4366 | ALTA 3-06 ZONING UNIMPROVED LAND | \$100.00 |
| ORT 4314 | ALTA 3.1-06 ZONING | \$150.00 |
| ORT 4355 | ALTA 4-06 CONDOMINIUM | No Charge |
| ORT 4338 | ALTA 4.1-06 CONDOMINIUM | No Charge |
| ORT 4340 | ALTA 5-06 PLANNED UNIT DEVELOPMENT | No Charge |
| ORT 4339 | ALTA 5.1-06 PLANNED UNIT DEVELOPMENT | No Charge |
| ORT 4367 | ALTA 6-06 VARIABLE RATE | No Charge |
| ORT 4368 | ALTA 6.2-06 VARIABLE RATE-NEGATIVE AMORTIZATION | No Charge |
| ORT 4341 | ALTA 7-06 NONIMPUTATION MANUFACTURED HOUSING UNIT | No Charge |
| ORT 4342 | ALTA 7.1 MANUFACTURED HOUSING-CONVERSION:LOAN | No Charge |
| ORT 4358 | ALTA 7.1-06 MANUFACTURED HOUSING-CONVERSION: LOAN | No Charge |
| ORT 4343 | ALTA 7.2-06 MANUFACTURED HOUSING-CONVERSION: OWNERS | No Charge |
| ORT 4357 | ALTA 8.1-06 ENVIRONMENTAL PROTECTION LIEN | No Charge |
| ORT 4455 | ALTA 8.2-06 Commercial Environmental Protection Lien | No Charge |
| ORT 4344 | ALTA 9-06 RESTRTICTIONS, ENCROACHMENTS, MINERALS | No Charge |
| ORT 4353 | ALTA 9.1 RESTRICTIONS, ENCROACHMENTS, MINERALS-OWNER'S POLICY-UNIMPROVED LANDS | No Charge |
| ORT 4345 | ALTA 9.1-06 RESTRICTIONS, ENCROACHMENTS, MINERALS-OWNER'S POLICY-UNIMPROVED LANDS | No Charge |
| ORT 4346 | ALTA 9.2-06 RESTRICTIONS, ENCROACHMENTS, MINERALS-OWNER'S POLICY-IMPROVED LANDS | No Charge |
| ORT 4347 | ALTA 9.3-06 Restrictions, Encroachments, Minerals | No Charge |
| ORT 4350 | ALTA 9.4-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands | No Charge |
| ORT 4371 | ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands | No Charge |
| ORT 4558 | ALTA 9.6-06 Private Rights-Loan Policy | No Charge |
| ORT 4591 | ALTA 9.9-06 Private Rights Owner's Policy | No Charge |
| ORT 4592 | ALTA 9.10-06 Restrictions, Encroachments, Minerals-Current Violations-Loan Policy | No Charge |
| ORT 4316 | ALTA 10-06 Assignment | No Charge |
| ORT 4315 | ALTA 10.1-06 Assignment & Date Down | \$100.00 |
| ORT 4293 | Utility Facilities Endorsement | \$100.00 |

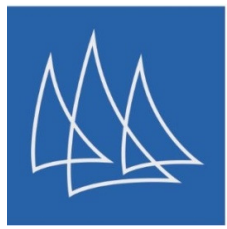
| ORT FORM NO. | DESCRIPTION OF USE | CHARGE |
|--------------|--|-----------|
| ORT 4317 | ALTA 11-06 Mortgage Modification | No Charge |
| ORT 4318 | ALTA 12-06 Aggregation | No Charge |
| ORT 4593 | ALTA 12.1-06 Aggregation-State Limits | No Charge |
| ORT 4320 | ALTA 13-06 Leasehold-Owner's | No Charge |
| ORT 4319 | ALTA 13.1-06 Leasehold-Loan | No Charge |
| ORT 4335 | ALTA 14-06 Future Advance Priority | No Charge |
| ORT 4321 | ALTA 14.1-06 Future Advance Knowledge | No Charge |
| ORT 4322 | ALTA 14.2-06 Future Advance Letter Of Credit | No Charge |
| ORT 4323 | ALTA 14.3-06 Future Advance-Reverse Mortgage | No Charge |
| ORT 4326 | ALTA 15-06 Non-imputation-Full Equity Transfer | No Charge |
| ORT 4324 | ALTA 15.1-06 Non-imputation-Additional Insured | No Charge |
| ORT 4325 | ALTA 15.1-06 Non-imputation-Partial Equity Transfer | No Charge |
| ORT 4369 | ALTA 16-06 Mezzanine Financing | \$100.00 |
| ORT 4327 | ALTA 17-06 Access And Entry | No Charge |
| ORT 4328 | ALTA 17.1-06 Indirect Access And Entry | No Charge |
| ORT 4456 | ALTA 17.2-06 Utility Access | No Charge |
| ORT 4330 | ALTA 18-06 Single Tax Parcel | No Charge |
| ORT 4329 | ALTA 18.1-06 Multiple Tax Parcel | No Charge |
| ORT 4331 | ALTA 19-06 Contiguity-Multiple Parcels | No Charge |
| ORT 4332 | ALTA 19.1-06 Contiguity-Single Parcels | No Charge |
| ORT 4333 | ALTA 20-06 First Loss Multiple Parcel Transactions | No Charge |
| ORT 4364 | ALTA 21-06 Creditor's Rights | \$25.00 |
| ORT 4334 | ALTA 22-06 Location | No Charge |
| ORT 4336 | ALTA 22.1 Location And Map | No Charge |
| ORT 4359 | ALTA 22.1-06 Location And Map | No Charge |
| ORT 4463 | ALTA 23-06 Co-Insurance Single Policy Endorsement | No Charge |
| ORT 4457 | ALTA 24-06 Doing Business | No Charge |
| ORT 4458 | ALTA 25-06 Same As Survey | No Charge |
| ORT 4459 | ALTA 25.1-06 Same As Portion of Survey | No Charge |
| ORT 4460 | ALTA 26-06 Subdivision | No Charge |
| ORT 4461 | ALTA 27-06 Usury | \$150.00 |
| ORT 4462 | ALTA 28-06 Easement-Damage or Enforced Removal | No Charge |
| ORT 4594 | ALTA 28.2-06 Encroachments-Boundaries and Easements- Described Improvements | No Charge |
| ORT 4496 | ALTA 29-06 Interest Rate Swap-Direct Obligation | \$200.00 |
| ORT 4497 | ALTA 29.1-06 Interest Rate Swap-Additional Interest | \$200.00 |

| | | |
|----------|--|-----------|
| ORT 4539 | ALTA 29.2-06 Interest Rate Swap Endorsement-Direct Obligation-Defined Amount | \$200.00 |
| ORT 4581 | ALTA 30.1-06 Commercial Participation Interest | No Charge |
| ORT 4582 | ALTA 32.2-06 Construction Loan-Loss of Priority- Insured's Direct Payment | No Charge |
| ORT 4589 | ALTA 37-06 Assignment of Rents or Leases | No Charge |
| ORT 4586 | ALTA 38-06 Mortgage Tax | No Charge |
| ORT 4595 | ALTA 39-06 Policy Authentication | No Charge |



**MORTGAGE
CONNECT**

Exhibit C



WESTCOR
LAND TITLE INSURANCE COMPANY

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: July 02, 2021

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

TABLE OF CONTENTS

| | |
|--|-----------|
| AREA COVERED | 3 |
| LOAN POLICIES OF TITLE INSURANCE..... | 4 |
| OWNER’S & LEASEHOLD POLICIES OF TITLE INSURANCE | 6 |
| ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE | 7 |
| MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE | |
| MORTGAGE MODIFICAITON POLICY | 7 |
| BULK CENTRALIZED REFINANCE RATES | 7 |
| OTHER | 9 |
| SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS | 10 |

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

Bulk Centralized Refinance Rate (50 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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. 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.
5. 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.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of fifty (50) 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 |
| \$1,250,000 - \$1,500,000 | \$1,020 |
| \$1,500,000 - \$2,000,000 | \$3,000 |

Rates include customarily issued endorsements.

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 \$2,000,000.00
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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. 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.
5. 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.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. 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 | \$340 |
| \$250,001 - \$500,000 | \$450 |
| \$500,001 - \$750,000 | \$570 |
| \$750,001 - \$1,000,000 | \$660 |
| \$1,000,001 - \$1,250,000 | \$770 |
| \$1,250,000 - \$1,500,000 | \$895 |
| \$1,500,000 - \$2,000,000 | \$1,050 |

Rates include customarily issued endorsements.

Bulk Centralized Refinance Rate (200 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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. 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.
5. 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.

6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of two hundred (200) 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 |
| \$1,250,000 - \$1,500,000 | \$860 |
| \$1,500,000 - \$2,000,000 | \$1,050 |

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.

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.



**MORTGAGE
CONNECT**

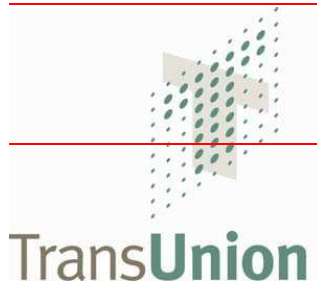
Exhibit D

RATE AND RULES

FOR THE STATE OF

KANSAS

EFFECTIVE: UPON APPROVAL



TRANSUNIONWFG-WFG
NATIONAL TITLE INSURANCE
COMPANY

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INTRODUCTION

The rates for the various types of title insurance policies and endorsements offered by **TransUnionWFG** National Title Insurance Company ("the Company") are set forth below. Premiums are for title insurance only and do not include search fees, abstract fees, attorney fees, or escrow or closing fees. Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply. As used herein, the initials ALTA stand for American Land Title Association.

STANDARD RISK RATES

These rates are for ordinary real estate transactions for title insurance coverage provided by the standard forms of ALTA policies and/or endorsements. These rates assume that the Company will be supplied with evidence satisfactory to the Company that title has been determined based upon a competent examination of title. Fees and charges in connection with the searching, examination, certification and closing of title are not included in these rates, and the Company may make additional charges for these and other services when applicable.

RIGHT OF THE COMPANY TO ADJUST CHARGES/DECLINE TO INSURE

The Company may adjust charges in especially difficult titles or for special risk considerations, or for coverage requested by the insured that is not provided in the standard ALTA forms of policies. The Company may also decline to insure any title. It may, at any time, at its sole discretion, refuse or cancel any application by canceling its charges and notifying the applicant.

RIGHT TO WITHHOLD ISSUANCE OF POLICY

A fundamental principle of insurance is that the insurer does not undertake a risk unless it has been paid the required premium for the policy. Therefore, the Company will not issue a policy of title insurance until all applicable charges have been paid in full.

AMOUNT OF INSURANCE

Owner's title insurance policies will not be issued for less than the full value of the property as determined by:

1. the contract purchase price for the property including the value of any assumed liens or obligations;
2. the appraised value of the property; or
3. a good faith estimate of the value of the property; except when the Company is a co-insurer with one or more other title insurers, or when the interest of the insured owner is a leasehold or other interest in the property which is less than fee ownership, in which case no owners title insurance policy will be issued for less than the value of the insured's interest in the property.

Mortgagee title insurance policies will be issued in the amount equal to the face value of the insured mortgage, except:

1. If the Company is a co-insurer with other title insurers, the amount of insurance may be less than the face amount of the mortgage, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section;
2. If the value of the insured property or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the property or the equity of the mortgagor in the property;

3. If the mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness or secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage;
4. If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the property provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

Owners and loan policies of title insurance may be issued in amounts less than the minimum amounts stated above if that amount is greater than the Title Insurance Industry Capacity. Title Insurance Industry Capacity is defined by the total liability which can be assumed by the Company plus the total amount of any co-insurance and/or reinsurance which is available through other title insurance companies.

COMMITMENTS

A properly completed title insurance commitment is a formal and legally binding contract to insure title to real property. In some jurisdictions, a commitment is called a binder. Maximum care must be exercised in the issuance of a title commitment due to the great potential for liability and claim every time a title commitment is issued. Subject to its terms and expiration, the commitment can be relied upon by the insured to obtain a title policy subject only to the exceptions set out therein.

A commitment for title insurance shall be effective for six (6) months. The Company may issue a written endorsement extending the effective period of the commitment provided that:

1. A request for extension is received prior to expiration of the commitment
2. The extension is for no more than six (6) months
3. The effective date of the commitment remains unchanged
4. The commitment is not extended for a total period of more than two (2) years

OWNER'S AND LEASEHOLD COVERAGE

The ALTA leasehold owner's and leasehold loan policies are essentially identical to their ALTA counterparts for fee titles and mortgages. An owner's or leasehold policy insuring interest in land should not be issued for an amount greater than nor less than the purchase price of the land. If no sale is involved, the full reasonable value of the land may be agreed upon between the Company and the proposed insured.

A title insurer or a title insurance agent issuing a title insurance policy to a lender in conjunction with a mortgage loan made simultaneously with the purchase of all or part of the estate securing a loan, where no owner's title insurance policy has been requested, shall give written notice to the purchaser/mortgagor at the closing, on a form prescribed or approved by the Company, explaining that a title insurance policy for the lender is being issued for the protection of the mortgage lender, and that the policy does not provide title insurance protection to the purchaser/mortgagor. The notice shall further explain what an owner's title policy insures against, and what possible exposures exist for the purchaser/mortgagor which could be insured against through the purchase of an owner's policy, and the cost of said policy. A copy of the executed notice shall be retained in the agent's file for at least three years after the effective date of the lender's policy.

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)

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

A lender's policy insuring first *lien position* on real property should not be issued for an amount greater than or less than the full principal debt. In some instances, a Lender's policy may be issued for an amount up to 120% of the principal debt to reimburse for interest, foreclosure costs, etc., and in an amount up to 150% of principal debt on adjustable rate mortgages. Short form policies reference standard full text policies filed and approved and on file with the Insurance Department. They are issued at the same rates as the standard full text policies referenced in the short form.

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)

A Lender's policy insuring a *second lien* position on real property should only be issued for an amount equal to the full principal debt of the second lien. The premium shall be calculated the same as the premium for a Lender's policy insuring a first lien position.

CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years (2) the purpose of the loan is to finance improvements to the real property. 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. If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

1. Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the owner's policy amount in this case.
2. Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan, or the expected appraised value upon completion, if the appraised value is higher.

Option B is the preferred method. If option B is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN COVERAGE

An ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy version may be issued to institutional lenders where the loan being insured is in a second or junior position, per the following schedule of policy/liability amount:

| <u>Liability:</u> | <u>Charge:</u> |
|---------------------------|-----------------|
| <u>Up to \$250,000.00</u> | <u>\$110.00</u> |
| | |
| | |

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One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with said policy at no charge. If issued after the said policy within six (6) months from the date of policy, then the charge is \$25.00.

The ALTA form JR2 Endorsement (Revolving Credit Endorsement), is available at no charge when issued concurrently with said policy. If issued after the said policy within six (6) months from the date of policy, then the charge is \$20.00.

No Refinance Credit is applicable to the issuance of the ALTA Residential Limited Coverage Junior Loan Policy

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

~~An ALTA Limited Coverage Junior Loan Policy may be issued to institutional lenders where the loan being insured is in a second or junior position, for the following fee:~~

| 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 insuring provisions of the policy are broad. However, their coverage is limited by the Exceptions in Schedule B of the policy and by the Schedule of Conditions and Limitations contained in the policy. The policy, like all policies, obligates the insurer to provide a defense to its insured. However, unlike other policies, the insurer does not have the right to select the counsel to represent the insured. The United States must be represented by the office of the Attorney General.

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. In all cases the owner's or leasehold owner's policy shall be issued for the full insurable value of the premises, if insuring a fee simple estate, or for the full insurable value of the leasehold estate, if insuring a leasehold estate. Both policies must bear the same effective date and the owner's or leasehold owner's policy must show the mortgage as an exception. It is not essential that the fee simple or leasehold estate be acquired simultaneously with the issuance of the mortgagee's loan policies.

REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

1. A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in a amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.
2. An assured under an owner's or leasehold owner's policy grants a mortgage on the property insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's policy is calculated as stated in the definition above.
3. No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE 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.

TransUnionWFG
National Title Insurance
Company 2711
Middleburg Drive
Suite 312
Columbia, SC 29204

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

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



**MORTGAGE
CONNECT**

FILED

AUG 19 2021

**VICKI SCHMIDT
Commissioner of Insurance**

**Mortgage Connect, LP
600 Clubhouse Drive
Moon Township, PA 15108**

**Kansas Escrow Rates
Effective: Date of Filing**



**MORTGAGE
CONNECT**

| | Name | Fee | Description |
|------------------|--|--------|---|
| REFINANCE | National Title Platform ("NTP") Bundled Settlement – Refinance | \$ 435 | This fee is applicable to refinance transactions fully initiated and coordinated through a systemic integration with the Company's production platform. The fee includes one mobile signing agent, basic escrow loan closing services as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and e-recording fees. |
| | Bundled Settlement (Tier 2) – Refinance | \$ 450 | This fee is applicable to refinance transactions with partial coordination through a systemic integration with the Company's production platform. The fee includes one mobile signing agent, basic escrow loan closing services as well as certain third-party costs, including but not partial to, wire fees, courier/express fees, tax certification, and e-recording fees. Additionally, there is a dedicated client service team with extended hours available Monday – Friday from 8:00 am – 8:00 pm EST, and as requested. |
| | Bundled Settlement (Tier 3) – Refinance | \$ 495 | The fee includes one mobile signing agent, basic escrow loan closing services as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and e-recording fees. This fee also includes post-closing review of the closing file prior to forwarding to the lender, preparing a scanned copy of the of the signed closing package and recorded documents for delivery to lender, retaining and storing a paper copy of the collateral file for a minimum of 30 days. Additionally, there is a dedicated client service team with extended hours available Monday – Friday from 8:00 am – 8:00 pm EST. |
| | Bundled Settlement Private Wealth – Refinance | \$ 795 | This fee is applicable to refinance transactions with partial coordination through a systemic integration with the Company's production platform. The fee includes one mobile signing agent, basic escrow loan closing services as well as certain third-party costs, including but not partial to, wire fees, courier/express fees, tax certification, and e-recording fees. The services also include review of complex trust and corporate documents, along with coordination with designated borrower representatives. Additionally, there is a dedicated client service team with extended hours available Monday – Saturday, as requested. |



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FILED
AUG 19 2021

MICK SCHMIDT
Commissioner of Insurance

| | | |
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| Bundled Settlement (Tier 1) – Purchase | \$ 550 | This fee is applicable to purchase transactions with partial coordination through a systemic integration with the Company's production platform. The fee includes mobile signing agent for seller and borrower, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not partial to, wire fees, courier/express fees, tax certification, and recording or e-recording fees. Additionally, there is a dedicated client service team with extended hours available Monday – Friday from 8:30 am – 8:00 pm EST. |
| Bundled Settlement (Tier 2) – Purchase | \$ 595 | The fee includes mobile signing agent for seller and borrower, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and recording or e-recording fees. Additionally, there is a dedicated client service team with extended hours available Monday – Friday from 8:00 am – 9:00 pm EST, and as requested. |
| Bundled Settlement (Tier 3) – Purchase | \$ 695 | The fee includes mobile signing agent for seller and borrower, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and recording or e-recording fees. This fee also includes post-closing review of the closing file prior to forwarding to the lender, preparing a scanned copy of the of the signed closing package and recorded documents for delivery to lender, retaining and storing a paper copy of the collateral file for a minimum of 30 days. Additionally, there is a dedicated client service team with extended hours available Monday – Friday from 8:00 am – 10:00 pm EST and includes Saturday. |
| Bundled Settlement Private Wealth – Purchase | \$ 795 | This fee is applicable to purchase transactions with partial coordination through a systemic integration with the Company's production platform. The fee includes mobile signing agent for seller and borrower, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and recording or e-recording fees. The services also include review of complex trust and corporate documents, along with coordination with designated borrower representatives outside of legal counsel. Additionally, there is a dedicated client service team with extended hours available Monday – Friday from 8:30 am – 8:00 pm EST. |



MORTGAGE CONNECT

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| | Bundled Settlement Private Wealth – Purchase | \$ 895 | <p>FILED AUG 19 2021 VICKI SCHMIDT Commissioner of Insurance</p> <p>This fee is applicable to purchase transactions where a loan secured by a first priority deed of trust or mortgage on the property is closed concurrently with the purchase of the property. The fee includes mobile signing agent for seller and borrower, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and recording or e-recording fees. The services also include review of complex trust and corporate documents, along with coordination with designated borrower representatives outside of legal counsel. Additionally, there is a dedicated client service team with extended hours available Monday – Saturday from 8:30 am – 8:00 pm EST, and as requested.</p> |
| HOME EQUITY | Bundled Home Equity Disbursement | \$ 175 | <p>a. Disburse funds as directed by the lender b. Document Recording or e-Recording Service Fee</p> |
| | Bundled Home Equity Settlement (Tier 1) | \$ 300 | <p>This fee is applicable to home equity transactions fully initiated and coordinated through a systemic integration with the Company's production platform. The fee includes one mobile signing agent, basic escrow services as well as certain third-party costs, including but not limited to, wire fees and e-recoding fees or recording service fees.</p> |
| | Bundled Home Equity Settlement (Tier 2) | \$ 450 | <p>The fee includes one mobile signing agent, basic escrow services as well as certain third-party costs, including but not limited to, wire fees, courier/express fess and e-recoding fees or recording service fees. Additionally, trust document and other legal document reviews are included.</p> |
| | Bundled Home Equity Settlement Private Wealth | \$ 595 | <p>The fee includes one mobile signing agent, basic escrow services as well as certain third-party costs, including but not limited to, wire fees, courier/express fess and e-recoding fees or recording service fees. This fee also includes trust document and other corporate document reviews. Additionally, there is a dedicated client service team with extended hours available Monday – Saturday from 8:30 am – 8:00 pm EST.</p> |



| | | | |
|---------|---|----------|---|
| DEFAULT | Bundled REO Settlement Fee – Buyer & Seller | \$ 1,200 | <p>FILED AUG 19 2021 VICKI SCHWARTZ Commissioner of Insurance</p> <p>This fee is split between the seller and buyer and is applicable to transactions where the seller of a property is a bank or asset manager selling the property pursuant to a foreclosure. The fee includes managing the entire sale/purchase closing process, with or without a concurrent loan closing to secure a first priority mortgage or deed of trust, coordinating receipt of the final closing documents including but not limited to the executed conveyance deed. The fee also includes 1 mobile signing agent for buyer/borrower, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, 2 wire fee, 2 courier/express fees, 1 tax certification, REO Search Update Fee, and e-recording service or recording service fees.</p> |
| | Bundled REO Settlement Fee (Tier 1) – Seller | \$ 650 | <p>This fee is applicable to transactions where the seller of a residential property is a bank or asset manager selling the property pursuant to a foreclosure. The fee includes supervising the closing process and coordinating receipt of the final closing documents including but not limited to the executed conveyance deed from the seller, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and e-recording service or recording service fee. An additional REO Search Update Fee may apply.</p> |
| | Bundled REO Settlement Fee (Tier 2) – Seller | \$ 700 | <p>This fee is applicable to transactions where the seller of a residential property is a bank or asset manager selling the property pursuant to a foreclosure. The fee includes supervising the closing process and coordinating receipt of the final closing documents including but not limited to executed conveyance deed from the seller, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, any wire fees, courier/express fees, tax certification, REO search update fee, and e-recording service or recording service fee.</p> |
| | Bundled REO Settlement Fee – Buyer with concurrent loan closing | \$ 500 | <p>This fee is applicable to transactions where the seller of a residential property is a bank or asset manager selling the property pursuant to a foreclosure and is closed concurrently with a loan secured by a first priority mortgage or deed of trust. The fee includes 1 mobile signing agent for buyer, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, 1 wire fee, 1 courier/express fee, tax certification and e-recording service or recording service fee.</p> |



MORTGAGE CONNECT

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| Bundled REO Settlement Fee - Cash Buyer | \$ 350 | This fee is applicable to transactions where the seller of a residential property is a bank or asset manager selling the property pursuant to a foreclosure to a buyer for cash. The fee includes 1 mobile signing agent for buyer, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, 1 courier/express fee, tax certification and e-recording service or recording service fee. The fee is in addition to a REO Closing Fee – Seller. |
| Bundled REO Settlement Fee (Tier 1) - Buyer | \$ 600 | This fee is applicable to transactions where the seller of a residential property is a bank or asset manager selling the property pursuant to a foreclosure. The fee includes 1 mobile signing agent for buyer, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, 1 wire fee, 1 courier/express fee, tax certification and e-recording service or recording service fee. |
| Bundled REO Settlement Fee (Tier 2) - Buyer | \$ 650 | This fee is applicable to transactions where the seller of a residential property is a bank or asset manager selling the property pursuant to a foreclosure. The fee includes 1 mobile signing agent for buyer, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, 1 wire fee, 1 courier/express fee, tax certification and e-recording service or recording service fee. |
| Bundled REO Settlement Coordination Fee | \$ 650 | This fee is applicable to transactions where the seller of a property is a bank or asset manager selling the property pursuant to a foreclosure. The fee includes preparing a title grading summary, supervising the closing process and receiving the net proceeds from the buyers closing agent on behalf of the seller, document preparation and/or coordination of any seller closing documents including the conveyance deed and any courier/express fees. Per contractual requirements, there is a dedicated client service team with extended hours available Monday – Friday from 8:30 am – 8:00 pm EST, and as requested. This client also requires maintenance of an IT platform that provides individual client employee access to a portal for order maintenance. Additional wire fee, per wire, REO search fee and REO search update fee may apply. |
| REO Title Search - Cancellation Fee (Tier 1) | \$ 250 | This fee applies if the client withdraws an order after issuance of a residential title insurance commitment/preliminary report. |



| | | | |
|---------------|--|--------|---|
| | REO Title Search with Review and Grading - Cancellation Fee (Tier 2) | \$ 450 | This fee applies if the client withdraws an order after issuance of a residential title insurance commitment/preliminary report, receipt of the sales contract and preparation of the grading sheet summary. |
| SIGNING | Home Equity Signing Fee | \$ 150 | Stand-alone fee for coordinating home equity loan signing |
| | Mobile Signing Fee or Notary Signing Fee | \$ 125 | A closing conducted by a notary. This service is limited to witnessing and notarizing signatures, processing and returning signed documents. This service is also used for a mail away closing or split closings for an additional signer at a different time and/or location. May also be referred to as a dual signing. |
| | Notary Trip Fee | \$ 45 | Applicable if a notary makes a trip and the borrower is a no show, if a cancellation request is received after the notary has made the trip or if the notary meets with the borrower and the borrower refuses to complete the signing. |
| | Piggyback/Concurrent Signing Fee | \$ 125 | A closing conducted by a notary for a concurrent second or third lien. |
| | Standard Closing/Settlement Fee | \$ 450 | Unbundled – stand-alone closing fee |
| MISCELLANEOUS | Courier/Express Fee | \$ 60 | |
| | Deed Request Fee | \$ 70 | |
| | Document Preparation Fee | \$ 55 | |
| | Document Processing Fee | \$ 95 | |
| | Document Recording Service Fee | \$ 25 | The fee charged for coordinating recording of a document, digital or where digital form is not available. The fee does not include any filing/recording fees or any state, mortgage or intangible taxes assessed by the county or applicable recording entity. |
| | Mobile Home Title Curative Services Fee | \$ 250 | This fee applies if REO client requests curative services outside of the customary title clearance processes, e.g. survey coordination, de-titling errors, re-foreclosure, litigation, repurchase, tax sale, bankruptcy, title claims or homeowner association lien disputes that have resulted in litigation or a Lis Pendens. Additional hourly fee may also apply. |
| | REO Deed Prep/Coordination Fee | \$ 125 | The preparation and coordination or executed recordable deed from REO seller. |
| | REO Title Curative Fee | \$ 150 | This fee applies if REO client requests curative services outside of the customary title clearance processes, e.g. the coordination |



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| | | |
|-----------------------------------|--------|---|
| | | of third parties to complete the resolution process such as county agencies, notaries and title companies. Additional Title Curative Monitoring Fee may also apply. |
| REO Title Curative Monitoring Fee | \$ 50 | This fee applies if REO client requests validation that title curative work assigned to Foreclosure Counsel either has been completed in a manner that will permit insurable title or has been approved by REO client for resolution post-foreclosure sale. Additional Title Curative Fee may also apply. |
| Stop Payment/Reissue Check Fee | \$ 25 | The fee charged when a stop payment must be placed on a check written from an escrow or to reissue a dated check. |
| Subordination Coordination Fee | \$ 150 | Contact 3rd party to obtain subordination instructions and coordinate process. Does not include any third party fees advanced. |
| Wire Fee | \$ 20 | This fee may be charged when wiring funds on behalf of a party to an escrow transaction. This fee may also be charged when receiving wired funds on behalf of a party to an escrow transaction. |
| Negotiated Rate | TBD | A negotiated rate may be applied in limited circumstances. Any negotiated rates will be documented and retained with the specific file where the negotiated rate is applied. |



**MORTGAGE
CONNECT**

Title Insurance Rates

- The rates for title insurance premiums for all transaction types are the same as those filed by First American, Title Resources Guaranty Company, Old Republic, Westcor, and WFG.

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Commissioner of Insurance**



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**Mortgage Connect, LP
600 Clubhouse Drive**

Moon Township, PA 15108

Kansas Title Insurance Rates

Effective Upon Approval

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Commissioner of Insurance



Title Insurance Rates

- **Owner's Policy Rates:**

- The rates for owner's title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

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- **Loan Policy Rates:**

- The rates for loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

- **Simultaneous-Issued Loan Policy Rates:**

- The rates for simultaneously issued loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

- **Refinance Policy Rates:**

- The rates for refinance loan title insurance premiums for all transaction amounts are the same as those filed by First American Title Insurance Company, Old Republic National Title Insurance Company, Westcor Land Title Insurance Company, and WFG National Title Insurance Company*.

*First American Title Insurance rates attached as Exhibit A.

*Old Republic National Title Insurance Company rates attached as Exhibit B.

*Westcor Land Title Insurance Company rates attached as Exhibit C.

*WFG National Title Insurance Company rates attached as Exhibit D.



**MORTGAGE
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Exhibit A

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*First American
Title Insurance Company*

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Kansas Schedule of Title Insurance Rates

_____, 2020

TABLE OF CONTENTS

| | Page |
|---|------|
| SECTION A DEFINITIONS..... | 1 |
| SECTION B GENERAL PROVISIONS | 2 |
| B.1 COMPUTATION OF RATES AND CHARGES | 2 |
| B.2 SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS | 2 |
| SECTION C ENTIRE STATE | 2 |
| C.1 CENTRALIZED LOAN RATE | 2 |
| C.2 equiSMART MASTER LOAN PROGRAM | 3 |
| C.3 COMMERCIAL TRANSACTIONS..... | 3 |
| SECTION D JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND MIAMI COUNTY | 4 |
| D.1 OWNER'S INSURANCE | 4 |
| D.2 LENDER'S INSURANCE | 5 |
| D.3 ADDITIONAL TITLE CHARGES | 8 |
| D.4 GUARANTEES..... | 9 |
| D.5 ESCROW | 10 |
| D.6 RATES | 17 |
| SECTION E FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY | 19 |
| E.1 OWNER'S INSURANCE | 19 |
| E.2 LENDER'S INSURANCE | 20 |
| E.3 ADDITIONAL TITLE CHARGES | 23 |
| E.4 GUARANTEES..... | 24 |
| E.5 ESCROW | 24 |
| E.6 RATES | 29 |
| SECTION F BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY | 32 |
| F.1 OWNER'S INSURANCE | 32 |
| F.2 LENDER'S INSURANCE | 33 |
| F.3 ADDITIONAL TITLE CHARGES | 35 |
| F.4 GUARANTEES..... | 36 |
| F.5 ESCROW | 37 |
| F.6 RATES | 41 |
| SECTION G DICKINSON COUNTY AND GEARY COUNTY | 44 |

| | | |
|--|--------------------------------|-----|
| G.1 | OWNER'S INSURANCE | 44 |
| G.2 | LENDER'S INSURANCE | 45 |
| G.3 | ADDITIONAL TITLE CHARGES | 48 |
| G.4 | GUARANTEES..... | 49 |
| G.5 | ESCROW | 49 |
| G.6 | RATES | 53 |
| SECTION H CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY | | 56 |
| H.1 | OWNER'S INSURANCE | 56 |
| H.2 | LENDER'S INSURANCE | 57 |
| H.3 | ADDITIONAL TITLE CHARGES | 60 |
| H.4 | GUARANTEES..... | 61 |
| H.5 | ESCROW | 61 |
| H.6 | RATES | 66 |
| SECTION I REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000 | | 69 |
| I.1 | OWNER'S INSURANCE | 69 |
| I.2 | LENDER'S INSURANCE | 70 |
| I.3 | ADDITIONAL TITLE CHARGES | 73 |
| I.4 | GUARANTEES..... | 74 |
| I.5 | ESCROW | 74 |
| I.6 | RATES | 79 |
| APPENDIX A ENDORSEMENT RATES | | A-1 |

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KANSAS

Schedule of Title Insurance Rates

Effective _____, 2020

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GENERAL INFORMATION

OCT 06 2021

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates, Charges, and fees contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

SECTION A
DEFINITIONS

- ALTA: American Land Title Association.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential and any property that is part Residential and part Commercial.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- EAGLE® Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Non-EAGLE® Owner's Policy: Any Owner's Policy other than an EAGLE® Owner's Policy.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to "per \$1,000 of liability" shall mean and include "per \$1,000 of liability and any portion thereof."

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates and Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 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 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.

SECTION C ENTIRE STATE

C.1 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4.0/4.1-06, 5.0/5.1-06, 6-06, 8.1-06, and 9.0/9.3/9.10-06. Additional fees may apply for additional endorsements (see endorsement appendix). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;

3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

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| Amount of Insurance | Rate |
|-------------------------------|---------|
| Up to and including \$250,000 | \$450 |
| \$250,001 to \$500,000 | \$585 |
| \$500,001 to \$750,000 | \$715 |
| \$750,001 to \$1,000,000 | \$845 |
| \$1,000,001 to \$1,500,000 | \$975 |
| \$1,500,001 to \$2,000,000 | \$1,040 |

For each \$10,000 of liability above \$2,000,000, add \$4.

C.2 equiSMART MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rates specified in this section.

| Loan Amount | Rate |
|-------------------------------|-------|
| Up to and including \$100,000 | \$120 |
| \$100,001 to \$250,000 | \$145 |
| \$250,001 to \$500,000 | \$210 |

C.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate and escrow fee consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

This section may only be applied to escrow fees when the amount of insurance in the policy is \$250,000 or greater and to title policy and endorsement Rates when the amount of insurance in the policy is \$500,000 or greater.

SECTION D
JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND
MIAMI COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section D apply to all transactions involving property in Johnson County, Leavenworth County, Wyandotte County, Douglas County, and Miami County.

D.1 OWNER'S INSURANCE

- (a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

- (b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section D.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section D.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section D.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section D.6 at the tier level of the excess liability.

- (c) Conversion of an Insured Leasehold Estate to a Fee Estate •Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|---|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section D.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section D.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order

for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

(d) Builder/Developer Rate - Residential Only

The Rates for Non-EAGLE® Owner's Policies issued to builders and developers for Residential properties are as follows:

| Amount of Insurance | Rate |
|-------------------------------|---|
| Up to and including \$250,000 | \$1.50 per \$1,000, subject to a minimum of \$150 |
| \$250,000.01 to \$750,000 | Add \$1 per \$1,000 |
| \$750,000.01 to \$2,000,000 | Add \$0.65 per \$1,000 |
| Over \$2,000,000 | Add \$0.80 per \$1,000 |

D.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

| Residential | Commercial |
|---|---|
| 1. \$300 | 1. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 2. \$300 | 2. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 3. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy | 3. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy | 4. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. \$100 per additional Loan Policy | 5. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 6. \$100 per additional Loan Policy | 6. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000 |
| 7. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | 7. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | 8. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000 and \$1,000 if it is \$5,000,000 and over. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

| Amount of Insurance | Rate |
|-------------------------------|---|
| Up to and including \$300,000 | \$200 |
| \$300,000.01 to \$500,000 | Add \$100 |
| \$500,000.01 to \$1,000,000 | Add \$1.00 per \$1,000 on the amount over \$500,000 |

| Amount of Insurance | Rate |
|---------------------|---|
| Over \$1,000,000 | Add \$0.50 per \$1,000 on the amount over \$1,000,000 |

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

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(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section D.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

D.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$250 per additional tract | \$250 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$250 | N/A |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$100 | N/A |

(e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|------------|
| \$0, but see Section D.3(c) above | N/A |

(f) Pro Forma Preparation Charge

| Residential | Commercial |
|-------------|------------|
| \$50 | N/A |

D.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|-------------|------------|
| \$250 | \$250 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|-------------|------------|
| \$175 | \$175 |

D.5 ESCROW

(a) Residential - Basic Escrow Fees

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The fees below may be allocated by agreement between the seller and buyer.

OCT 06 2021

1. Sale With New Loan

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Commissioner of Insurance

This section applies except where Section D.5(a)(4) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|--------|-------|-------|
| \$225 | \$355 | \$580 |

2. Cash Sale

This section applies except where Section D.5(a)(4) below applies.

| Seller | Buyer | Total |
|--------|-------|-------|
| \$225 | \$225 | \$450 |

3. Loan Only

This section applies except where Section D.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | \$355 | \$355 |

4. New Construction

| Transaction | Seller | Buyer | Total |
|--|--------|-------|-------|
| Vacant Lot Closing: Lot sold by subdivision developer to builder for new home construction | \$0 | \$75 | \$75 |
| New Home Sale: Builder to consumer - loan closing | \$0 | \$355 | \$355 |

| Transaction | Seller | Buyer | Total |
|--|--------|-------|-------|
| New Home Sale: Builder to consumer - cash closing | \$0 | \$225 | \$225 |

5. REO Fee

This section applies to sale of REOs.

| Transaction | Seller | Buyer | Total |
|---|--------|------------------------------------|-------------------------|
| Closing fee to selling bank utilizing asset managers or electronic platform | \$400 | See Section D.5(a)(1) or (2) above | Depends on buyer column |
| Closing fee to selling bank when the fee above does not apply | \$300 | See Section D.5(a)(1) or (2) above | Depends on buyer column |

6. Short Sale

VICKI SCHMIDT
Commissioner of Insurance
OCT 06 2021

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|-------------|--------|------------------------------------|-------------------------|
| Short Sale | \$400 | See Section D.5(a)(1) or (2) above | Depends on buyer column |

7. Exchange Closing or Funding

This section applies where buyer and seller exchange land, including all 1031 exchanges.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Exchange Closing or Funding | \$225 | \$355 | \$580 |

8. Assumption

| Transaction | Seller | Buyer | Total |
|-------------|--------|-------|-------|
| Assumption | \$225 | \$355 | \$580 |

9. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Transaction | Seller | Buyer | Total |
|---------------|--------|-------|-------|
| Owner Finance | \$300 | \$300 | \$600 |

10. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Contract For Deed/ Installment Sales Contracts | \$350 | \$350 | \$700 |

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section D.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

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| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | \$200 | \$200 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | \$350 | N/A | \$350 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|---|
| After-Hours Closing | \$200 | \$200 | Depends on the number of parties requesting after-hours service |

4. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|--------|-------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

5. Grant Funds Processing Fee

The fees below are subject to program restrictions.

| Transaction | Seller | Buyer | Total |
|----------------------------|---------|-------|---------|
| Grant Funds Processing Fee | \$1,000 | N/A | \$1,000 |

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | \$150 | N/A | \$150 |

7. Builder/Developer Surcharges

When the closing fees in Section D.5(a)(4) apply.

| Transaction | Seller | Buyer | Total |
|------------------------------|--|--|---|
| Builder/Developer Surcharges | E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each | E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each (Vacant Lot Closing Only) | Depends on the number of E- recordings, deliveries, and wires |

8. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|--|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

9. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------|-----------|-----------|--|
| Mail Out Fee | \$50/each | \$50/each | Depends on the number of physical addresses or e-mail addresses employed |

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) preparation or disbursement of funds

| Transaction | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Accommodation/Witness Closing | \$125 | \$200 | \$325 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | \$275 | \$275 |

3. Prepare Settlement Statement (CD) without Disbursement

| Transaction | Seller | Buyer | Total |
|--|--------|-------|-------|
| Prepare Settlement Statement (CD) without Disbursement | N/A | \$250 | \$250 |

4. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | \$0 | \$50 | \$50 |

5. Escrow For Completion

This section applies to new construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|--------|-------|-------|
| Escrow For Completion | \$0 | \$0 | \$0 |

6. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | \$100 | N/A | \$100 |

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|----------------|
| Document Preparation Fees | N/A | N/A | \$100/document |

8. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

9. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

10. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | \$50 | \$50 | \$100 |

11. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | \$0 | \$0 | \$0 |

12. Document Redraw Fee

Additional Fee made in conjunction with any lender redraw fee.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|-------|
| Document Redraw Fee | N/A | \$0 | \$0 |

13. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

14. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|---------------------------------|--------|-------|-------|
| Up to and including \$1,000,000 | \$400 | \$400 | \$800 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | \$400 | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | \$500 | \$500 |

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. The face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

D.6 RATES

(a) Basic Residential Rate

| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|---------------------------|---------------------------|-----------------------|-------------|
| \$50,000 or less | \$385.00 | \$425.00 | \$309.00 |
| \$50,000.01 to \$60,000 | \$400.00 | \$442.50 | \$309.00 |
| \$60,000.01 to \$70,000 | \$415.00 | \$460.00 | \$326.50 |
| \$70,000.01 to \$80,000 | \$430.00 | \$477.50 | \$344.00 |
| \$80,000.01 to \$90,000 | \$445.00 | \$495.00 | \$361.50 |
| \$90,000.01 to \$100,000 | \$460.00 | \$512.50 | \$379.00 |
| \$100,000.01 to \$110,000 | \$475.00 | \$530.00 | \$392.00 |
| \$110,000.01 to \$120,000 | \$490.00 | \$547.50 | \$405.00 |
| \$120,000.01 to \$130,000 | \$505.00 | \$565.00 | \$418.00 |
| \$130,000.01 to \$140,000 | \$518.00 | \$582.00 | \$430.50 |
| \$140,000.01 to \$150,000 | \$531.00 | \$599.00 | \$443.00 |
| \$150,000.01 to \$160,000 | \$544.00 | \$616.00 | \$455.50 |
| \$160,000.01 to \$170,000 | \$557.00 | \$633.00 | \$468.00 |
| \$170,000.01 to \$180,000 | \$570.00 | \$650.00 | \$480.50 |
| \$180,000.01 to \$190,000 | \$583.00 | \$667.00 | \$493.00 |
| \$190,000.01 to \$200,000 | \$596.00 | \$684.00 | \$505.50 |
| \$200,000.01 to \$210,000 | \$609.00 | \$701.00 | \$518.00 |
| \$210,000.01 to \$220,000 | \$622.00 | \$718.00 | \$530.50 |
| \$220,000.01 to \$230,000 | \$635.00 | \$735.00 | \$543.00 |
| \$230,000.01 to \$240,000 | \$648.00 | \$752.00 | \$555.50 |
| \$240,000.01 to \$250,000 | \$661.00 | \$769.00 | \$568.00 |
| \$250,000.01 to \$275,000 | \$688.50 | \$804.00 | \$599.25 |
| \$275,000.01 to \$300,000 | \$716.00 | \$839.00 | \$630.50 |
| \$300,000.01 to \$325,000 | \$743.50 | \$874.00 | \$661.75 |
| \$325,000.01 to \$350,000 | \$771.00 | \$909.00 | \$693.00 |
| \$350,000.01 to \$375,000 | \$798.50 | \$944.00 | \$724.25 |
| \$375,000.01 to \$400,000 | \$826.00 | \$979.00 | \$755.50 |
| \$400,000.01 to \$425,000 | \$853.50 | \$1,014.00 | \$786.75 |
| \$425,000.01 to \$450,000 | \$881.00 | \$1,049.00 | \$818.00 |
| \$450,000.01 to \$475,000 | \$908.50 | \$1,084.00 | \$849.25 |
| \$475,000.01 to \$500,000 | \$936.00 | \$1,119.00 | \$880.50 |
| \$500,000.01 to \$525,000 | \$963.50 | \$1,154.00 | \$895.50 |
| \$525,000.01 to \$550,000 | \$991.00 | \$1,189.00 | \$910.50 |
| \$550,000.01 to \$575,000 | \$1,018.50 | \$1,224.00 | \$925.50 |
| \$575,000.01 to \$600,000 | \$1,034.75 | \$1,249.00 | \$940.50 |
| \$600,000.01 to \$625,000 | \$1,051.00 | \$1,274.00 | \$955.50 |

| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|-------------------------------|------------------------------|--------------------------|-------------|
| \$625,000.01 to \$650,000 | \$1,067.25 | \$1,299.00 | \$970.50 |
| \$650,000.01 to \$675,000 | \$1,083.50 | \$1,324.00 | \$985.50 |
| \$675,000.01 to \$700,000 | \$1,099.75 | \$1,349.00 | \$1,000.50 |
| \$700,000.01 to \$725,000 | \$1,116.00 | \$1,374.00 | \$1,015.50 |
| \$725,000.01 to \$750,000 | \$1,132.25 | \$1,399.00 | \$1,030.50 |
| \$750,000.01 to \$800,000 | \$1,164.75 | \$1,449.00 | \$1,055.50 |
| \$800,000.01 to \$850,000 | \$1,197.25 | \$1,499.00 | \$1,080.50 |
| \$850,000.01 to \$900,000 | \$1,229.75 | \$1,549.00 | \$1,105.50 |
| \$900,000.01 to \$950,000 | \$1,262.25 | \$1,599.00 | \$1,130.50 |
| \$950,000.01 to \$1,000,000 | \$1,294.75 | \$1,649.00 | \$1,155.50 |
| \$1,000,000.01 to \$1,100,000 | \$1,354.75 | \$1,739.00 | \$1,205.50 |
| \$1,100,000.01 to \$1,200,000 | \$1,414.75 | \$1,829.00 | \$1,255.50 |
| \$1,200,000.01 to \$1,300,000 | \$1,474.75 | \$1,919.00 | \$1,305.50 |
| \$1,300,000.01 to \$1,400,000 | \$1,534.75 | \$2,009.00 | \$1,355.50 |
| \$1,400,000.01 to \$1,500,000 | \$1,594.75 | \$2,099.00 | \$1,405.50 |
| \$1,500,000.01 to \$1,600,000 | \$1,654.75 | \$2,189.00 | \$1,455.50 |
| \$1,600,000.01 to \$1,700,000 | \$1,714.75 | \$2,279.00 | \$1,505.50 |
| \$1,700,000.01 to \$1,800,000 | \$1,774.75 | \$2,369.00 | \$1,555.50 |
| \$1,800,000.01 to \$1,900,000 | \$1,834.75 | \$2,459.00 | \$1,605.50 |
| \$1,900,000.01 to \$2,000,000 | \$1,894.75 | \$2,549.00 | \$1,655.50 |
| \$2,000,000.01 to \$2,100,000 | \$1,954.75 | \$2,639.00 | \$1,697.50 |
| \$2,100,000.01 to \$2,200,000 | \$2,014.75 | \$2,729.00 | \$1,739.50 |
| \$2,200,000.01 to \$2,300,000 | \$2,074.75 | \$2,819.00 | \$1,781.50 |
| \$2,300,000.01 to \$2,400,000 | \$2,134.75 | \$2,909.00 | \$1,823.50 |
| \$2,400,000.01 to \$2,500,000 | \$2,194.75 | \$2,999.00 | \$1,865.50 |
| \$2,500,000.01 to \$2,600,000 | \$2,254.75 | \$3,089.00 | \$1,907.50 |
| \$2,600,000.01 to \$2,700,000 | \$2,314.75 | \$3,179.00 | \$1,949.50 |
| \$2,700,000.01 to \$2,800,000 | \$2,374.75 | \$3,269.00 | \$1,991.50 |
| \$2,800,000.01 to \$2,900,000 | \$2,434.75 | \$3,359.00 | \$2,033.50 |
| \$2,900,000.01 to \$3,000,000 | \$2,494.75 | \$3,449.00 | \$2,075.50 |
| \$3,000,000.01 to \$3,100,000 | \$2,574.75 | \$3,559.00 | \$2,117.50 |
| \$3,100,000.01 to \$3,200,000 | \$2,654.75 | \$3,669.00 | \$2,159.50 |
| \$3,200,000.01 to \$3,300,000 | \$2,734.75 | \$3,779.00 | \$2,201.50 |
| \$3,300,000.01 to \$3,400,000 | \$2,814.75 | \$3,889.00 | \$2,243.50 |
| \$3,400,000.01 to \$3,500,000 | \$2,894.75 | \$3,999.00 | \$2,285.50 |
| \$3,500,000.01 to \$3,600,000 | \$2,974.75 | \$4,109.00 | \$2,327.50 |
| \$3,600,000.01 to \$3,700,000 | \$3,054.75 | \$4,219.00 | \$2,369.50 |
| \$3,700,000.01 to \$3,800,000 | \$3,134.75 | \$4,329.00 | \$2,411.50 |
| \$3,800,000.01 to \$3,900,000 | \$3,214.75 | \$4,439.00 | \$2,453.50 |
| \$3,900,000.01 to \$4,000,000 | \$3,294.75 | \$4,549.00 | \$2,495.50 |
| \$4,000,000.01 to \$4,100,000 | \$3,374.75 | \$4,659.00 | \$2,537.50 |

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| Amount | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|-------------------------------|---------------------------|-----------------------|-------------|
| \$4,100,000.01 to \$4,200,000 | \$3,454.75 | \$4,769.00 | \$2,579.50 |
| \$4,200,000.01 to \$4,300,000 | \$3,534.75 | \$4,879.00 | \$2,621.50 |
| \$4,300,000.01 to \$4,400,000 | \$3,614.75 | \$4,989.00 | \$2,663.50 |
| \$4,400,000.01 to \$4,500,000 | \$3,694.75 | \$5,099.00 | \$2,705.50 |
| \$4,500,000.01 to \$4,600,000 | \$3,774.75 | \$5,209.00 | \$2,747.50 |
| \$4,600,000.01 to \$4,700,000 | \$3,854.75 | \$5,319.00 | \$2,789.50 |
| \$4,700,000.01 to \$4,800,000 | \$3,934.75 | \$5,429.00 | \$2,831.50 |
| \$4,800,000.01 to \$4,900,000 | \$4,014.75 | \$5,539.00 | \$2,873.50 |
| \$4,900,000.01 to \$5,000,000 | \$4,094.75 | \$5,649.00 | \$2,915.50 |

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(b) Basic Commercial Rate

| Amount | Owner's Policy | Loan Policy |
|-------------------------------|------------------------|------------------------|
| \$100,000 or less | \$710 | \$710 |
| \$100,000.01 to \$500,000 | Add \$2 per \$1,000 | Add \$2 per \$1,000 |
| \$500,000.01 to \$1,000,000 | Add \$1.60 per \$1,000 | Add \$1.60 per \$1,000 |
| \$1,000,000.01 to \$5,000,000 | Add \$0.90 per \$1,000 | Add \$0.90 per \$1,000 |
| Over \$5,000,000 | Add \$0.75 per \$1,000 | Add \$0.75 per \$1,000 |

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SECTION E FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section E apply to all transactions involving property in Finney, Ford, and Seward counties.

E.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section E.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy Section E.6 (column 1) or EAGLE® Owner's Policy Section E.6 (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section E.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section E.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section E.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section E.6 at the tier level of the excess liability.

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(d) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

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When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

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For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|---|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section E.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

E.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
 2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
 3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
 4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
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When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

| Residential and Commercial | |
|--|--|
| 1. \$125 | |
| 2. \$225 | |
| 3. \$125 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy | |
| 4. \$225 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy | |
| 5. \$125 per additional Loan Policy | |
| 6. \$225 per additional Loan Policy | |
| 7. \$125 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | |
| 8. \$225 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section E.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section E.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section E.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

E.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charges

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$210 | \$350 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

- (e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|------------|
| \$0, but see Section E.3(c) above | N/A |

E.4 GUARANTEES

- (a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|-------------|------------|
| \$210 | \$350 |

- (b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|-------------|------------|
| \$150 | \$290 |

E.5 ESCROW

- (a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$315 |

2. Cash Sale

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$225 |

3. Loan Only

This section applies except where Section E.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$250 |

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Contract For Deed/ Installment Sales Contracts | N/A | N/A | \$225 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$275 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$550 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$275 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$550 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections E.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | N/A | \$125 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|-------------|--------|-------|-------|
| Short Sale | \$50 | N/A | \$50 |

4. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|---|
| After-Hours Closing | \$50 | \$50 | Depends on the number of parties requesting after-hours service |

5. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

| Transaction | Seller | Buyer | Total |
|-------------------------|--------|-------|-------|
| Direct Exchange Closing | N/A | N/A | \$100 |

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$50 |

7. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

8. Mail Out Fee

FILED

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------|-----------|-----------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Accommodation/Witness Closing | N/A | N/A | \$225 |

2. Prepare Settlement Statement (HUD-1/CD)

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (HUD-1/CD) | N/A | N/A | \$225 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$150 |

4. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

5. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$30/document |

6. Closing Protection Letter - KS

OCT 06 2021

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

7. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$125 |

8. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A | N/A | \$50 |

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

10. Construction Disbursing

\$100 per draw assuming the follow criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

E.6 RATES

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$0.00 | \$20,000.00 | \$220.00 | \$245.00 | \$132.00 | \$220.00 | \$132.00 |
| \$20,000.01 | \$25,000.00 | \$235.00 | \$261.50 | \$141.00 | \$235.00 | \$141.00 |
| \$25,000.01 | \$30,000.00 | \$250.00 | \$278.00 | \$150.00 | \$250.00 | \$150.00 |
| \$30,000.01 | \$35,000.00 | \$265.00 | \$294.50 | \$159.00 | \$265.00 | \$159.00 |
| \$35,000.01 | \$40,000.00 | \$280.00 | \$311.00 | \$168.00 | \$280.00 | \$168.00 |
| \$40,000.01 | \$45,000.00 | \$295.00 | \$327.50 | \$177.00 | \$295.00 | \$177.00 |
| \$45,000.01 | \$50,000.00 | \$310.00 | \$344.00 | \$186.00 | \$310.00 | \$186.00 |
| \$50,000.01 | \$55,000.00 | \$325.00 | \$360.50 | \$195.00 | \$325.00 | \$195.00 |
| \$55,000.01 | \$60,000.00 | \$340.00 | \$377.00 | \$204.00 | \$340.00 | \$204.00 |
| \$60,000.01 | \$65,000.00 | \$355.00 | \$393.50 | \$213.00 | \$355.00 | \$213.00 |
| \$65,000.01 | \$70,000.00 | \$370.00 | \$410.00 | \$222.00 | \$370.00 | \$222.00 |
| \$70,000.01 | \$75,000.00 | \$385.00 | \$426.50 | \$231.00 | \$385.00 | \$231.00 |
| \$75,000.01 | \$80,000.00 | \$400.00 | \$443.00 | \$240.00 | \$400.00 | \$240.00 |
| \$80,000.01 | \$85,000.00 | \$415.00 | \$459.50 | \$249.00 | \$415.00 | \$249.00 |
| \$85,000.01 | \$90,000.00 | \$430.00 | \$476.00 | \$258.00 | \$430.00 | \$258.00 |
| \$90,000.01 | \$95,000.00 | \$445.00 | \$492.50 | \$267.00 | \$445.00 | \$267.00 |
| \$95,000.01 | \$100,000.00 | \$460.00 | \$509.00 | \$276.00 | \$460.00 | \$276.00 |
| \$100,000.01 | \$105,000.00 | \$471.25 | \$521.50 | \$282.75 | \$471.25 | \$282.75 |
| \$105,000.01 | \$110,000.00 | \$482.50 | \$534.00 | \$289.50 | \$482.50 | \$289.50 |
| \$110,000.01 | \$115,000.00 | \$493.75 | \$546.50 | \$296.25 | \$493.75 | \$296.25 |
| \$115,000.01 | \$120,000.00 | \$505.00 | \$559.00 | \$303.00 | \$505.00 | \$303.00 |
| \$120,000.01 | \$125,000.00 | \$516.25 | \$571.50 | \$309.75 | \$516.25 | \$309.75 |
| \$125,000.01 | \$130,000.00 | \$527.50 | \$584.00 | \$316.50 | \$527.50 | \$316.50 |
| \$130,000.01 | \$135,000.00 | \$538.75 | \$596.50 | \$323.25 | \$538.75 | \$323.25 |
| \$135,000.01 | \$140,000.00 | \$550.00 | \$609.00 | \$330.00 | \$550.00 | \$330.00 |
| \$140,000.01 | \$145,000.00 | \$561.25 | \$621.50 | \$336.75 | \$561.25 | \$336.75 |
| \$145,000.01 | \$150,000.00 | \$572.50 | \$634.00 | \$343.50 | \$572.50 | \$343.50 |
| \$150,000.01 | \$155,000.00 | \$583.75 | \$646.50 | \$350.25 | \$583.75 | \$350.25 |
| \$155,000.01 | \$160,000.00 | \$595.00 | \$659.00 | \$357.00 | \$595.00 | \$357.00 |
| \$160,000.01 | \$165,000.00 | \$606.25 | \$671.50 | \$363.75 | \$606.25 | \$363.75 |
| \$165,000.01 | \$170,000.00 | \$617.50 | \$684.00 | \$370.50 | \$617.50 | \$370.50 |
| \$170,000.01 | \$175,000.00 | \$628.75 | \$696.50 | \$377.25 | \$628.75 | \$377.25 |
| \$175,000.01 | \$180,000.00 | \$640.00 | \$709.00 | \$384.00 | \$640.00 | \$384.00 |
| \$180,000.01 | \$185,000.00 | \$651.25 | \$721.50 | \$390.75 | \$651.25 | \$390.75 |
| \$185,000.01 | \$190,000.00 | \$662.50 | \$734.00 | \$397.50 | \$662.50 | \$397.50 |
| \$190,000.01 | \$195,000.00 | \$673.75 | \$746.50 | \$404.25 | \$673.75 | \$404.25 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$195,000.01 | \$200,000.00 | \$685.00 | \$759.00 | \$411.00 | \$685.00 | \$411.00 |
| \$200,000.01 | \$205,000.00 | \$696.25 | \$771.50 | \$417.75 | \$696.25 | \$417.75 |
| \$205,000.01 | \$210,000.00 | \$707.50 | \$784.00 | \$424.50 | \$707.50 | \$424.50 |
| \$210,000.01 | \$215,000.00 | \$718.75 | \$796.50 | \$431.25 | \$718.75 | \$431.25 |
| \$215,000.01 | \$220,000.00 | \$730.00 | \$809.00 | \$438.00 | \$730.00 | \$438.00 |
| \$220,000.01 | \$225,000.00 | \$741.25 | \$821.50 | \$444.75 | \$741.25 | \$444.75 |
| \$225,000.01 | \$230,000.00 | \$752.50 | \$834.00 | \$451.50 | \$752.50 | \$451.50 |
| \$230,000.01 | \$235,000.00 | \$763.75 | \$846.50 | \$458.25 | \$763.75 | \$458.25 |
| \$235,000.01 | \$240,000.00 | \$775.00 | \$859.00 | \$465.00 | \$775.00 | \$465.00 |
| \$240,000.01 | \$245,000.00 | \$786.25 | \$871.50 | \$471.75 | \$786.25 | \$471.75 |
| \$245,000.01 | \$250,000.00 | \$797.50 | \$884.00 | \$478.50 | \$797.50 | \$478.50 |
| \$250,000.01 | \$260,000.00 | \$820.00 | \$909.00 | \$492.00 | \$820.00 | \$492.00 |
| \$260,000.01 | \$270,000.00 | \$842.50 | \$934.00 | \$505.50 | \$842.50 | \$505.50 |
| \$270,000.01 | \$280,000.00 | \$865.00 | \$959.00 | \$519.00 | \$865.00 | \$519.00 |
| \$280,000.01 | \$290,000.00 | \$887.50 | \$984.00 | \$532.50 | \$887.50 | \$532.50 |
| \$290,000.01 | \$300,000.00 | \$910.00 | \$1,009.00 | \$546.00 | \$910.00 | \$546.00 |
| \$300,000.01 | \$310,000.00 | \$932.50 | \$1,034.00 | \$559.50 | \$932.50 | \$559.50 |
| \$310,000.01 | \$320,000.00 | \$955.00 | \$1,059.00 | \$573.00 | \$955.00 | \$573.00 |
| \$320,000.01 | \$330,000.00 | \$977.50 | \$1,084.00 | \$586.50 | \$977.50 | \$586.50 |
| \$330,000.01 | \$340,000.00 | \$1,000.00 | \$1,109.00 | \$600.00 | \$1,000.00 | \$600.00 |
| \$340,000.01 | \$350,000.00 | \$1,022.50 | \$1,134.00 | \$613.50 | \$1,022.50 | \$613.50 |
| \$350,000.01 | \$360,000.00 | \$1,045.00 | \$1,159.00 | \$627.00 | \$1,045.00 | \$627.00 |
| \$360,000.01 | \$370,000.00 | \$1,067.50 | \$1,184.00 | \$640.50 | \$1,067.50 | \$640.50 |
| \$370,000.01 | \$380,000.00 | \$1,090.00 | \$1,209.00 | \$654.00 | \$1,090.00 | \$654.00 |
| \$380,000.01 | \$390,000.00 | \$1,112.50 | \$1,234.00 | \$667.50 | \$1,112.50 | \$667.50 |
| \$390,000.01 | \$400,000.00 | \$1,135.00 | \$1,259.00 | \$681.00 | \$1,135.00 | \$681.00 |
| \$400,000.01 | \$410,000.00 | \$1,157.50 | \$1,284.00 | \$694.50 | \$1,157.50 | \$694.50 |
| \$410,000.01 | \$420,000.00 | \$1,180.00 | \$1,309.00 | \$708.00 | \$1,180.00 | \$708.00 |
| \$420,000.01 | \$430,000.00 | \$1,202.50 | \$1,334.00 | \$721.50 | \$1,202.50 | \$721.50 |
| \$430,000.01 | \$440,000.00 | \$1,225.00 | \$1,359.00 | \$735.00 | \$1,225.00 | \$735.00 |
| \$440,000.01 | \$450,000.00 | \$1,247.50 | \$1,384.00 | \$748.50 | \$1,247.50 | \$748.50 |
| \$450,000.01 | \$460,000.00 | \$1,270.00 | \$1,409.00 | \$762.00 | \$1,270.00 | \$762.00 |
| \$460,000.01 | \$470,000.00 | \$1,292.50 | \$1,434.00 | \$775.50 | \$1,292.50 | \$775.50 |
| \$470,000.01 | \$480,000.00 | \$1,315.00 | \$1,459.00 | \$789.00 | \$1,315.00 | \$789.00 |
| \$480,000.01 | \$490,000.00 | \$1,337.50 | \$1,484.00 | \$802.50 | \$1,337.50 | \$802.50 |
| \$490,000.01 | \$500,000.00 | \$1,360.00 | \$1,509.00 | \$816.00 | \$1,360.00 | \$816.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$500,000.01 | \$525,000.00 | \$1,410.00 | \$1,565.25 | \$846.00 | \$1,410.00 | \$846.00 |
| \$525,000.01 | \$550,000.00 | \$1,460.00 | \$1,621.50 | \$876.00 | \$1,460.00 | \$876.00 |
| \$550,000.01 | \$575,000.00 | \$1,510.00 | \$1,677.75 | \$906.00 | \$1,510.00 | \$906.00 |
| \$575,000.01 | \$600,000.00 | \$1,560.00 | \$1,734.00 | \$936.00 | \$1,560.00 | \$936.00 |
| \$600,000.01 | \$625,000.00 | \$1,610.00 | \$1,790.25 | \$966.00 | \$1,610.00 | \$966.00 |
| \$625,000.01 | \$650,000.00 | \$1,660.00 | \$1,846.50 | \$996.00 | \$1,660.00 | \$996.00 |
| \$650,000.01 | \$675,000.00 | \$1,710.00 | \$1,902.75 | \$1,026.00 | \$1,710.00 | \$1,026.00 |
| \$675,000.01 | \$700,000.00 | \$1,760.00 | \$1,959.00 | \$1,056.00 | \$1,760.00 | \$1,056.00 |
| \$700,000.01 | \$725,000.00 | \$1,810.00 | \$2,015.25 | \$1,086.00 | \$1,810.00 | \$1,086.00 |
| \$725,000.01 | \$750,000.00 | \$1,860.00 | \$2,071.50 | \$1,116.00 | \$1,860.00 | \$1,116.00 |
| \$750,000.01 | \$800,000.00 | \$1,960.00 | \$2,184.00 | \$1,176.00 | \$1,960.00 | \$1,176.00 |
| \$800,000.01 | \$850,000.00 | \$2,060.00 | \$2,296.50 | \$1,236.00 | \$2,060.00 | \$1,236.00 |
| \$850,000.01 | \$900,000.00 | \$2,160.00 | \$2,409.00 | \$1,296.00 | \$2,160.00 | \$1,296.00 |
| \$900,000.01 | \$950,000.00 | \$2,260.00 | \$2,521.50 | \$1,356.00 | \$2,260.00 | \$1,356.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,360.00 | \$2,634.00 | \$1,416.00 | \$2,360.00 | \$1,416.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,460.00 | \$2,744.00 | \$1,476.00 | \$2,460.00 | \$1,476.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,560.00 | \$2,854.00 | \$1,536.00 | \$2,560.00 | \$1,536.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,660.00 | \$2,964.00 | \$1,596.00 | \$2,660.00 | \$1,596.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,760.00 | \$3,074.00 | \$1,656.00 | \$2,760.00 | \$1,656.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$2,860.00 | \$3,184.00 | \$1,716.00 | \$2,860.00 | \$1,716.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$2,960.00 | \$3,294.00 | \$1,776.00 | \$2,960.00 | \$1,776.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,060.00 | \$3,404.00 | \$1,836.00 | \$3,060.00 | \$1,836.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,160.00 | \$3,514.00 | \$1,896.00 | \$3,160.00 | \$1,896.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,260.00 | \$3,624.00 | \$1,956.00 | \$3,260.00 | \$1,956.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,360.00 | \$3,734.00 | \$2,016.00 | \$3,360.00 | \$2,016.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$3,460.00 | \$3,844.00 | \$2,076.00 | \$3,460.00 | \$2,076.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$3,560.00 | \$3,954.00 | \$2,136.00 | \$3,560.00 | \$2,136.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$3,660.00 | \$4,064.00 | \$2,196.00 | \$3,660.00 | \$2,196.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$3,760.00 | \$4,174.00 | \$2,256.00 | \$3,760.00 | \$2,256.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$3,860.00 | \$4,284.00 | \$2,316.00 | \$3,860.00 | \$2,316.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$3,960.00 | \$4,394.00 | \$2,376.00 | \$3,960.00 | \$2,376.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,060.00 | \$4,504.00 | \$2,436.00 | \$4,060.00 | \$2,436.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$4,160.00 | \$4,614.00 | \$2,496.00 | \$4,160.00 | \$2,496.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$4,260.00 | \$4,724.00 | \$2,556.00 | \$4,260.00 | \$2,556.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$4,360.00 | \$4,834.00 | \$2,616.00 | \$4,360.00 | \$2,616.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$4,460.00 | \$4,944.00 | \$2,676.00 | \$4,460.00 | \$2,676.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$3,100,000.01 | \$3,200,000.00 | \$4,560.00 | \$5,054.00 | \$2,736.00 | \$4,560.00 | \$2,736.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$4,660.00 | \$5,164.00 | \$2,796.00 | \$4,660.00 | \$2,796.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$4,760.00 | \$5,274.00 | \$2,856.00 | \$4,760.00 | \$2,856.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$4,860.00 | \$5,384.00 | \$2,916.00 | \$4,860.00 | \$2,916.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$4,960.00 | \$5,494.00 | \$2,976.00 | \$4,960.00 | \$2,976.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$5,060.00 | \$5,604.00 | \$3,036.00 | \$5,060.00 | \$3,036.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$5,160.00 | \$5,714.00 | \$3,096.00 | \$5,160.00 | \$3,096.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$5,260.00 | \$5,824.00 | \$3,156.00 | \$5,260.00 | \$3,156.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$5,360.00 | \$5,934.00 | \$3,216.00 | \$5,360.00 | \$3,216.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$5,460.00 | \$6,044.00 | \$3,276.00 | \$5,460.00 | \$3,276.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$5,560.00 | \$6,154.00 | \$3,336.00 | \$5,560.00 | \$3,336.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$5,660.00 | \$6,264.00 | \$3,396.00 | \$5,660.00 | \$3,396.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$5,760.00 | \$6,374.00 | \$3,456.00 | \$5,760.00 | \$3,456.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$5,860.00 | \$6,484.00 | \$3,516.00 | \$5,860.00 | \$3,516.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$5,960.00 | \$6,594.00 | \$3,576.00 | \$5,960.00 | \$3,576.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$6,060.00 | \$6,704.00 | \$3,636.00 | \$6,060.00 | \$3,636.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$6,160.00 | \$6,814.00 | \$3,696.00 | \$6,160.00 | \$3,696.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$6,260.00 | \$6,924.00 | \$3,756.00 | \$6,260.00 | \$3,756.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$6,360.00 | \$7,034.00 | \$3,816.00 | \$6,360.00 | \$3,816.00 |

SECTION F
BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section F apply to all transactions involving property in Barton County, Ellis County, and Rice County.

F.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in this Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section F.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section F.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate

set forth in Section F.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section F.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|---|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section F.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

F.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.

2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

| Residential | |
|-------------|---|
| 1. | \$125 |
| 2. | \$225 |
| 3. | \$125 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$225 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$125 per additional Loan Policy |
| 6. | \$225 per additional Loan Policy |
| 7. | \$125 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$225 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

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The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

OCT 06 2021

| Amount of Insurance | Rate |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section F.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

F.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$100 per additional tract | \$100 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$250 | \$300 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|------------------------------------|------------|
| \$75, but see Section F.3(c) above | N/A |

F.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|-------------|------------|
| \$250 | \$300 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|-------------|------------|
| \$100 | \$200 |

F.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Commissioner Total Insurance |
|--------|-------|------------------------------|
| N/A | N/A | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | \$300 | \$300 |

3. Loan Only

This section applies except where Section F.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | \$400 | \$400 |

4. Owner Finance

This section applies to owner finance, including contract for deed/installment sale contracts.

| Transaction | Seller | Buyer | Total |
|---------------|--------|-------|-------|
| Owner Finance | N/A | \$300 | \$300 |

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section F.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | \$175 | \$175 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

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| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$100 |

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3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Transaction | Seller | Buyer | Total |
|-------------|--------|-------|-------|
| Short Sale | \$100 | N/A | \$100 |

4. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

| Transaction | Seller | Buyer | Total |
|-------------------------|--------|-------|-------|
| Direct Exchange Closing | N/A | N/A | \$125 |

5. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$50 |

6. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

7. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------|-----------|-----------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

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(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Accommodation/Witness Closing | \$150 | \$200 | \$350 |

2. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$50 |

3. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$50 |

4. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$25/document |

5. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

6. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$600 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$400 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

F.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$240.00 | \$265.00 | \$220.00 |
| \$20,000.01 | \$25,000.00 | \$257.50 | \$284.25 | \$232.50 |
| \$25,000.01 | \$30,000.00 | \$275.00 | \$303.50 | \$245.00 |
| \$30,000.01 | \$35,000.00 | \$292.50 | \$322.75 | \$257.50 |
| \$35,000.01 | \$40,000.00 | \$310.00 | \$342.00 | \$270.00 |
| \$40,000.01 | \$45,000.00 | \$325.00 | \$358.50 | \$280.00 |
| \$45,000.01 | \$50,000.00 | \$340.00 | \$375.00 | \$290.00 |
| \$50,000.01 | \$55,000.00 | \$355.00 | \$391.50 | \$300.00 |
| \$55,000.01 | \$60,000.00 | \$370.00 | \$408.00 | \$310.00 |
| \$60,000.01 | \$65,000.00 | \$385.00 | \$424.50 | \$320.00 |
| \$65,000.01 | \$70,000.00 | \$400.00 | \$441.00 | \$330.00 |
| \$70,000.01 | \$75,000.00 | \$415.00 | \$457.50 | \$340.00 |
| \$75,000.01 | \$80,000.00 | \$430.00 | \$474.00 | \$350.00 |
| \$80,000.01 | \$85,000.00 | \$445.00 | \$490.50 | \$360.00 |
| \$85,000.01 | \$90,000.00 | \$460.00 | \$507.00 | \$370.00 |
| \$90,000.01 | \$95,000.00 | \$472.50 | \$520.75 | \$380.00 |
| \$95,000.01 | \$100,000.00 | \$485.00 | \$534.50 | \$390.00 |
| \$100,000.01 | \$105,000.00 | \$497.50 | \$548.25 | \$400.00 |
| \$105,000.01 | \$110,000.00 | \$510.00 | \$562.00 | \$410.00 |
| \$110,000.01 | \$115,000.00 | \$522.50 | \$575.75 | \$420.00 |
| \$115,000.01 | \$120,000.00 | \$535.00 | \$589.50 | \$430.00 |
| \$120,000.01 | \$125,000.00 | \$545.00 | \$600.75 | \$440.00 |
| \$125,000.01 | \$130,000.00 | \$555.00 | \$612.00 | \$450.00 |
| \$130,000.01 | \$135,000.00 | \$565.00 | \$623.25 | \$460.00 |
| \$135,000.01 | \$140,000.00 | \$575.00 | \$634.50 | \$470.00 |
| \$140,000.01 | \$145,000.00 | \$585.00 | \$645.75 | \$480.00 |
| \$145,000.01 | \$150,000.00 | \$595.00 | \$657.00 | \$490.00 |
| \$150,000.01 | \$155,000.00 | \$605.00 | \$668.25 | \$500.00 |
| \$155,000.01 | \$160,000.00 | \$615.00 | \$679.50 | \$510.00 |
| \$160,000.01 | \$165,000.00 | \$625.00 | \$690.75 | \$520.00 |
| \$165,000.01 | \$170,000.00 | \$635.00 | \$702.00 | \$530.00 |
| \$170,000.01 | \$175,000.00 | \$645.00 | \$713.25 | \$540.00 |
| \$175,000.01 | \$180,000.00 | \$655.00 | \$724.50 | \$550.00 |
| \$180,000.01 | \$185,000.00 | \$665.00 | \$735.75 | \$557.50 |
| \$185,000.01 | \$190,000.00 | \$675.00 | \$747.00 | \$565.00 |
| \$190,000.01 | \$195,000.00 | \$685.00 | \$758.25 | \$572.50 |
| \$195,000.01 | \$200,000.00 | \$695.00 | \$769.50 | \$580.00 |

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$200,000.01 | \$205,000.00 | \$705.00 | \$780.75 | \$587.50 |
| \$205,000.01 | \$210,000.00 | \$715.00 | \$792.00 | \$595.00 |
| \$210,000.01 | \$215,000.00 | \$725.00 | \$803.25 | \$602.50 |
| \$215,000.01 | \$220,000.00 | \$735.00 | \$814.50 | \$610.00 |
| \$220,000.01 | \$225,000.00 | \$745.00 | \$825.75 | \$617.50 |
| \$225,000.01 | \$230,000.00 | \$755.00 | \$837.00 | \$625.00 |
| \$230,000.01 | \$235,000.00 | \$765.00 | \$848.25 | \$632.50 |
| \$235,000.01 | \$240,000.00 | \$775.00 | \$859.50 | \$640.00 |
| \$240,000.01 | \$245,000.00 | \$785.00 | \$870.75 | \$647.50 |
| \$245,000.01 | \$250,000.00 | \$795.00 | \$882.00 | \$655.00 |
| \$250,000.01 | \$260,000.00 | \$815.00 | \$904.50 | \$670.00 |
| \$260,000.01 | \$270,000.00 | \$835.00 | \$927.00 | \$685.00 |
| \$270,000.01 | \$280,000.00 | \$855.00 | \$949.50 | \$700.00 |
| \$280,000.01 | \$290,000.00 | \$875.00 | \$972.00 | \$715.00 |
| \$290,000.01 | \$300,000.00 | \$895.00 | \$994.50 | \$730.00 |
| \$300,000.01 | \$310,000.00 | \$915.00 | \$1,017.00 | \$745.00 |
| \$310,000.01 | \$320,000.00 | \$935.00 | \$1,039.50 | \$760.00 |
| \$320,000.01 | \$330,000.00 | \$955.00 | \$1,062.00 | \$775.00 |
| \$330,000.01 | \$340,000.00 | \$975.00 | \$1,084.50 | \$790.00 |
| \$340,000.01 | \$350,000.00 | \$995.00 | \$1,107.00 | \$805.00 |
| \$350,000.01 | \$360,000.00 | \$1,015.00 | \$1,129.50 | \$820.00 |
| \$360,000.01 | \$370,000.00 | \$1,035.00 | \$1,152.00 | \$835.00 |
| \$370,000.01 | \$380,000.00 | \$1,055.00 | \$1,174.50 | \$850.00 |
| \$380,000.01 | \$390,000.00 | \$1,075.00 | \$1,197.00 | \$865.00 |
| \$390,000.01 | \$400,000.00 | \$1,095.00 | \$1,219.50 | \$880.00 |
| \$400,000.01 | \$410,000.00 | \$1,115.00 | \$1,242.00 | \$895.00 |
| \$410,000.01 | \$420,000.00 | \$1,135.00 | \$1,264.50 | \$910.00 |
| \$420,000.01 | \$430,000.00 | \$1,155.00 | \$1,287.00 | \$925.00 |
| \$430,000.01 | \$440,000.00 | \$1,175.00 | \$1,309.50 | \$940.00 |
| \$440,000.01 | \$450,000.00 | \$1,195.00 | \$1,332.00 | \$955.00 |
| \$450,000.01 | \$460,000.00 | \$1,215.00 | \$1,354.50 | \$970.00 |
| \$460,000.01 | \$470,000.00 | \$1,235.00 | \$1,377.00 | \$985.00 |
| \$470,000.01 | \$480,000.00 | \$1,255.00 | \$1,399.50 | \$1,000.00 |
| \$480,000.01 | \$490,000.00 | \$1,275.00 | \$1,422.00 | \$1,015.00 |
| \$490,000.01 | \$500,000.00 | \$1,295.00 | \$1,444.50 | \$1,030.00 |
| \$500,000.01 | \$525,000.00 | \$1,345.00 | \$1,500.75 | \$1,067.50 |
| \$525,000.01 | \$550,000.00 | \$1,395.00 | \$1,557.00 | \$1,105.00 |
| \$550,000.01 | \$575,000.00 | \$1,445.00 | \$1,613.25 | \$1,142.50 |
| \$575,000.01 | \$600,000.00 | \$1,495.00 | \$1,669.50 | \$1,180.00 |

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$600,000.01 | \$625,000.00 | \$1,545.00 | \$1,725.75 | \$1,217.50 |
| \$625,000.01 | \$650,000.00 | \$1,595.00 | \$1,782.00 | \$1,255.00 |
| \$650,000.01 | \$675,000.00 | \$1,645.00 | \$1,838.25 | \$1,292.50 |
| \$675,000.01 | \$700,000.00 | \$1,695.00 | \$1,894.50 | \$1,330.00 |
| \$700,000.01 | \$725,000.00 | \$1,745.00 | \$1,950.75 | \$1,367.50 |
| \$725,000.01 | \$750,000.00 | \$1,795.00 | \$2,007.00 | \$1,405.00 |
| \$750,000.01 | \$800,000.00 | \$1,895.00 | \$2,119.50 | \$1,480.00 |
| \$800,000.01 | \$850,000.00 | \$1,995.00 | \$2,232.00 | \$1,555.00 |
| \$850,000.01 | \$900,000.00 | \$2,095.00 | \$2,344.50 | \$1,630.00 |
| \$900,000.01 | \$950,000.00 | \$2,195.00 | \$2,457.00 | \$1,705.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,295.00 | \$2,569.50 | \$1,780.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,420.00 | \$2,709.50 | \$1,905.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,545.00 | \$2,849.50 | \$2,030.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,670.00 | \$2,989.50 | \$2,155.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,795.00 | \$3,129.50 | \$2,280.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$2,920.00 | \$3,269.50 | \$2,405.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,045.00 | \$3,409.50 | \$2,530.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,170.00 | \$3,549.50 | \$2,655.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,295.00 | \$3,689.50 | \$2,780.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,420.00 | \$3,829.50 | \$2,905.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,545.00 | \$3,969.50 | \$3,030.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$3,670.00 | \$4,109.50 | \$3,155.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$3,795.00 | \$4,249.50 | \$3,280.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$3,920.00 | \$4,389.50 | \$3,405.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,045.00 | \$4,529.50 | \$3,530.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$4,170.00 | \$4,669.50 | \$3,655.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$4,295.00 | \$4,809.50 | \$3,780.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,420.00 | \$4,949.50 | \$3,905.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$4,545.00 | \$5,089.50 | \$4,030.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$4,670.00 | \$5,229.50 | \$4,155.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$4,795.00 | \$5,369.50 | \$4,280.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$4,920.00 | \$5,509.50 | \$4,405.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$5,045.00 | \$5,649.50 | \$4,530.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$5,170.00 | \$5,789.50 | \$4,655.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$5,295.00 | \$5,929.50 | \$4,780.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$5,420.00 | \$6,069.50 | \$4,905.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$5,545.00 | \$6,209.50 | \$5,030.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$5,670.00 | \$6,349.50 | \$5,155.00 |

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$3,700,000.01 | \$3,800,000.00 | \$5,795.00 | \$6,489.50 | \$5,280.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$5,920.00 | \$6,629.50 | \$5,405.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$6,045.00 | \$6,769.50 | \$5,530.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$6,170.00 | \$6,909.50 | \$5,655.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$6,295.00 | \$7,049.50 | \$5,780.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$6,420.00 | \$7,189.50 | \$5,905.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$6,545.00 | \$7,329.50 | \$6,030.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$6,670.00 | \$7,469.50 | \$6,155.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$6,795.00 | \$7,609.50 | \$6,280.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$6,920.00 | \$7,749.50 | \$6,405.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$7,045.00 | \$7,889.50 | \$6,530.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$7,170.00 | \$8,029.50 | \$6,655.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$7,295.00 | \$8,169.50 | \$6,780.00 |

SECTION G
DICKINSON COUNTY AND GEARY COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section G apply to all transactions involving property in Dickinson County and Geary County.

G.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued ten years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section G.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy (column 1) or EAGLE® Owner's Policy (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section G.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section G.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section G.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section G.6 at the tier level of the excess liability.

(d) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|---|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section G.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section G.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

G.2 LENDER'S INSURANCE

(a) Loan Policy Other Than A Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

| Residential and Commercial | |
|----------------------------|--|
| 1. | \$85 |
| 2. | \$85 |
| 3. | \$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 4. | \$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy |
| 5. | \$85 per additional Loan Policy |
| 6. | \$85 per additional Loan Policy |
| 7. | \$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. | \$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

- (c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$85 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

- (d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued 10 years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section G.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section G.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

- (e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

- (f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section G.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

G.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

- (e) Cancellation Charge

| Residential | Commercial |
|-------------------------------------|------------|
| \$125, but see Section G.3(c) above | N/A |

G.4 GUARANTEES

- (a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

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Commissioner of Insurance

- (b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|-------------|------------|
| \$150 | \$150 |

G.5 ESCROW

- (a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|--------|-------|-------|
| \$75 | \$325 | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|--------|-------|-------|
| \$75 | \$75 | \$150 |

3. Loan Only

This section applies except where Section G.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | \$300 | \$300 |

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Contract For Deed/ Installment Sales Contracts | \$75 | \$75 | \$150 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|---------------------------------|--------|-------|-------|
| Up to and including \$1,000,000 | \$150 | \$150 | \$300 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | \$300 | \$300 |
| \$500,000.01 to \$1,000,000 | N/A | \$400 | \$400 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections G.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | \$150 | \$150 |

2. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | \$50 | N/A | \$50 |

3. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|--|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | <div style="color: red; text-align: center;"> FILED OCT 06 2021 </div> \$20/each | Depends on the number of deliveries and wires |

4. Mail Out Fee

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Commissioner of Insurance

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------|-----------|-----------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Accommodation/Witness Closing | N/A | N/A | \$150 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | N/A | \$200 |

3. Prepare Settlement Statement (CD) without Disbursement

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) with Disbursement | N/A | N/A | \$175 |

4. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$50 |

5. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|--------|-------|-------|
| Escrow For Completion | N/A | N/A | \$50 |

6. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | \$50 | N/A | \$50 |

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e. POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$50/document |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

10. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

G.6 RATES

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$0.00 | \$20,000.00 | \$210.00 | \$240.00 | \$196.00 | \$200.00 | \$190.00 |
| \$20,000.01 | \$25,000.00 | \$227.50 | \$259.25 | \$206.50 | \$212.50 | \$197.50 |
| \$25,000.01 | \$30,000.00 | \$245.00 | \$278.50 | \$217.00 | \$225.00 | \$205.00 |
| \$30,000.01 | \$35,000.00 | \$262.50 | \$297.75 | \$227.50 | \$237.50 | \$212.50 |
| \$35,000.01 | \$40,000.00 | \$280.00 | \$317.00 | \$238.00 | \$250.00 | \$220.00 |
| \$40,000.01 | \$45,000.00 | \$297.50 | \$336.25 | \$248.50 | \$262.50 | \$227.50 |
| \$45,000.01 | \$50,000.00 | \$315.00 | \$355.50 | \$259.00 | \$275.00 | \$235.00 |
| \$50,000.01 | \$55,000.00 | \$330.00 | \$372.00 | \$268.00 | \$285.00 | \$241.00 |
| \$55,000.01 | \$60,000.00 | \$345.00 | \$388.50 | \$277.00 | \$295.00 | \$247.00 |
| \$60,000.01 | \$65,000.00 | \$360.00 | \$405.00 | \$286.00 | \$305.00 | \$253.00 |
| \$65,000.01 | \$70,000.00 | \$375.00 | \$421.50 | \$295.00 | \$315.00 | \$259.00 |
| \$70,000.01 | \$75,000.00 | \$390.00 | \$438.00 | \$304.00 | \$325.00 | \$265.00 |
| \$75,000.01 | \$80,000.00 | \$405.00 | \$454.50 | \$313.00 | \$335.00 | \$271.00 |
| \$80,000.01 | \$85,000.00 | \$420.00 | \$471.00 | \$322.00 | \$345.00 | \$277.00 |
| \$85,000.01 | \$90,000.00 | \$435.00 | \$487.50 | \$331.00 | \$355.00 | \$283.00 |
| \$90,000.01 | \$95,000.00 | \$450.00 | \$504.00 | \$340.00 | \$365.00 | \$289.00 |
| \$95,000.01 | \$100,000.00 | \$465.00 | \$520.50 | \$349.00 | \$375.00 | \$295.00 |
| \$100,000.01 | \$105,000.00 | \$476.25 | \$533.00 | \$355.75 | \$383.75 | \$300.25 |
| \$105,000.01 | \$110,000.00 | \$487.50 | \$545.50 | \$362.50 | \$392.50 | \$305.50 |
| \$110,000.01 | \$115,000.00 | \$498.75 | \$558.00 | \$369.25 | \$401.25 | \$310.75 |
| \$115,000.01 | \$120,000.00 | \$510.00 | \$570.50 | \$376.00 | \$410.00 | \$316.00 |
| \$120,000.01 | \$125,000.00 | \$521.25 | \$583.00 | \$382.75 | \$418.75 | \$321.25 |
| \$125,000.01 | \$130,000.00 | \$532.50 | \$595.50 | \$389.50 | \$427.50 | \$326.50 |
| \$130,000.01 | \$135,000.00 | \$543.75 | \$608.00 | \$396.25 | \$436.25 | \$331.75 |
| \$135,000.01 | \$140,000.00 | \$555.00 | \$620.50 | \$403.00 | \$445.00 | \$337.00 |
| \$140,000.01 | \$145,000.00 | \$566.25 | \$633.00 | \$409.75 | \$453.75 | \$342.25 |
| \$145,000.01 | \$150,000.00 | \$577.50 | \$645.50 | \$416.50 | \$462.50 | \$347.50 |
| \$150,000.01 | \$155,000.00 | \$588.75 | \$658.00 | \$423.25 | \$471.25 | \$352.75 |
| \$155,000.01 | \$160,000.00 | \$600.00 | \$670.50 | \$430.00 | \$480.00 | \$358.00 |
| \$160,000.01 | \$165,000.00 | \$611.25 | \$683.00 | \$436.75 | \$488.75 | \$363.25 |
| \$165,000.01 | \$170,000.00 | \$622.50 | \$695.50 | \$443.50 | \$497.50 | \$368.50 |
| \$170,000.01 | \$175,000.00 | \$633.75 | \$708.00 | \$450.25 | \$506.25 | \$373.75 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$175,000.01 | \$180,000.00 | \$645.00 | \$720.50 | \$457.00 | \$515.00 | \$379.00 |
| \$180,000.01 | \$185,000.00 | \$656.25 | \$733.00 | \$463.75 | \$523.75 | \$384.25 |
| \$185,000.01 | \$190,000.00 | \$667.50 | \$745.50 | \$470.50 | \$532.50 | \$389.50 |
| \$190,000.01 | \$195,000.00 | \$678.75 | \$758.00 | \$477.25 | \$541.25 | \$394.75 |
| \$195,000.01 | \$200,000.00 | \$690.00 | \$770.50 | \$484.00 | \$550.00 | \$400.00 |
| \$200,000.01 | \$205,000.00 | \$701.25 | \$783.00 | \$490.75 | \$558.75 | \$405.25 |
| \$205,000.01 | \$210,000.00 | \$712.50 | \$795.50 | \$497.50 | \$567.50 | \$410.50 |
| \$210,000.01 | \$215,000.00 | \$723.75 | \$808.00 | \$504.25 | \$576.25 | \$415.75 |
| \$215,000.01 | \$220,000.00 | \$735.00 | \$820.50 | \$511.00 | \$585.00 | \$421.00 |
| \$220,000.01 | \$225,000.00 | \$746.25 | \$833.00 | \$517.75 | \$593.75 | \$426.25 |
| \$225,000.01 | \$230,000.00 | \$757.50 | \$845.50 | \$524.50 | \$602.50 | \$431.50 |
| \$230,000.01 | \$235,000.00 | \$768.75 | \$858.00 | \$531.25 | \$611.25 | \$436.75 |
| \$235,000.01 | \$240,000.00 | \$780.00 | \$870.50 | \$538.00 | \$620.00 | \$442.00 |
| \$240,000.01 | \$245,000.00 | \$791.25 | \$883.00 | \$544.75 | \$628.75 | \$447.25 |
| \$245,000.01 | \$250,000.00 | \$802.50 | \$895.50 | \$551.50 | \$637.50 | \$452.50 |
| \$250,000.01 | \$260,000.00 | \$825.00 | \$920.50 | \$565.00 | \$655.00 | \$463.00 |
| \$260,000.01 | \$270,000.00 | \$847.50 | \$945.50 | \$578.50 | \$672.50 | \$473.50 |
| \$270,000.01 | \$280,000.00 | \$870.00 | \$970.50 | \$592.00 | \$690.00 | \$484.00 |
| \$280,000.01 | \$290,000.00 | \$892.50 | \$995.50 | \$605.50 | \$707.50 | \$494.50 |
| \$290,000.01 | \$300,000.00 | \$915.00 | \$1,020.50 | \$619.00 | \$725.00 | \$505.00 |
| \$300,000.01 | \$310,000.00 | \$937.50 | \$1,045.50 | \$632.50 | \$742.50 | \$515.50 |
| \$310,000.01 | \$320,000.00 | \$960.00 | \$1,070.50 | \$646.00 | \$760.00 | \$526.00 |
| \$320,000.01 | \$330,000.00 | \$982.50 | \$1,095.50 | \$659.50 | \$777.50 | \$536.50 |
| \$330,000.01 | \$340,000.00 | \$1,005.00 | \$1,120.50 | \$673.00 | \$795.00 | \$547.00 |
| \$340,000.01 | \$350,000.00 | \$1,027.50 | \$1,145.50 | \$686.50 | \$812.50 | \$557.50 |
| \$350,000.01 | \$360,000.00 | \$1,050.00 | \$1,170.50 | \$700.00 | \$830.00 | \$568.00 |
| \$360,000.01 | \$370,000.00 | \$1,072.50 | \$1,195.50 | \$713.50 | \$847.50 | \$578.50 |
| \$370,000.01 | \$380,000.00 | \$1,095.00 | \$1,220.50 | \$727.00 | \$865.00 | \$589.00 |
| \$380,000.01 | \$390,000.00 | \$1,117.50 | \$1,245.50 | \$740.50 | \$882.50 | \$599.50 |
| \$390,000.01 | \$400,000.00 | \$1,140.00 | \$1,270.50 | \$754.00 | \$900.00 | \$610.00 |
| \$400,000.01 | \$410,000.00 | \$1,162.50 | \$1,295.50 | \$767.50 | \$917.50 | \$620.50 |
| \$410,000.01 | \$420,000.00 | \$1,185.00 | \$1,320.50 | \$781.00 | \$935.00 | \$631.00 |
| \$420,000.01 | \$430,000.00 | \$1,207.50 | \$1,345.50 | \$794.50 | \$952.50 | \$641.50 |
| \$430,000.01 | \$440,000.00 | \$1,230.00 | \$1,370.50 | \$808.00 | \$970.00 | \$652.00 |
| \$440,000.01 | \$450,000.00 | \$1,252.50 | \$1,395.50 | \$821.50 | \$987.50 | \$662.50 |
| \$450,000.01 | \$460,000.00 | \$1,275.00 | \$1,420.50 | \$835.00 | \$1,005.00 | \$673.00 |
| \$460,000.01 | \$470,000.00 | \$1,297.50 | \$1,445.50 | \$848.50 | \$1,022.50 | \$683.50 |
| \$470,000.01 | \$480,000.00 | \$1,320.00 | \$1,470.50 | \$862.00 | \$1,040.00 | \$694.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$480,000.01 | \$490,000.00 | \$1,342.50 | \$1,495.50 | \$875.50 | \$1,057.50 | \$704.50 |
| \$490,000.01 | \$500,000.00 | \$1,365.00 | \$1,520.50 | \$889.00 | \$1,075.00 | \$715.00 |
| \$500,000.01 | \$525,000.00 | \$1,415.00 | \$1,576.75 | \$919.00 | \$1,112.50 | \$737.50 |
| \$525,000.01 | \$550,000.00 | \$1,465.00 | \$1,633.00 | \$949.00 | \$1,150.00 | \$760.00 |
| \$550,000.01 | \$575,000.00 | \$1,515.00 | \$1,689.25 | \$979.00 | \$1,187.50 | \$782.50 |
| \$575,000.01 | \$600,000.00 | \$1,565.00 | \$1,745.50 | \$1,009.00 | \$1,225.00 | \$805.00 |
| \$600,000.01 | \$625,000.00 | \$1,615.00 | \$1,801.75 | \$1,039.00 | \$1,262.50 | \$827.50 |
| \$625,000.01 | \$650,000.00 | \$1,665.00 | \$1,858.00 | \$1,069.00 | \$1,300.00 | \$850.00 |
| \$650,000.01 | \$675,000.00 | \$1,715.00 | \$1,914.25 | \$1,099.00 | \$1,337.50 | \$872.50 |
| \$675,000.01 | \$700,000.00 | \$1,765.00 | \$1,970.50 | \$1,129.00 | \$1,375.00 | \$895.00 |
| \$700,000.01 | \$725,000.00 | \$1,815.00 | \$2,026.75 | \$1,159.00 | \$1,412.50 | \$917.50 |
| \$725,000.01 | \$750,000.00 | \$1,865.00 | \$2,083.00 | \$1,189.00 | \$1,450.00 | \$940.00 |
| \$750,000.01 | \$800,000.00 | \$1,965.00 | \$2,195.50 | \$1,249.00 | \$1,525.00 | \$985.00 |
| \$800,000.01 | \$850,000.00 | \$2,065.00 | \$2,308.00 | \$1,309.00 | \$1,600.00 | \$1,030.00 |
| \$850,000.01 | \$900,000.00 | \$2,165.00 | \$2,420.50 | \$1,369.00 | \$1,675.00 | \$1,075.00 |
| \$900,000.01 | \$950,000.00 | \$2,265.00 | \$2,533.00 | \$1,429.00 | \$1,750.00 | \$1,120.00 |
| \$950,000.01 | \$1,000,000.00 | \$2,365.00 | \$2,645.50 | \$1,489.00 | \$1,825.00 | \$1,165.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$2,515.00 | \$2,820.50 | \$1,579.00 | \$1,950.00 | \$1,240.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$2,665.00 | \$2,995.50 | \$1,669.00 | \$2,075.00 | \$1,315.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$2,815.00 | \$3,170.50 | \$1,759.00 | \$2,200.00 | \$1,390.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$2,965.00 | \$3,345.50 | \$1,849.00 | \$2,325.00 | \$1,465.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,115.00 | \$3,520.50 | \$1,939.00 | \$2,450.00 | \$1,540.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,265.00 | \$3,695.50 | \$2,029.00 | \$2,575.00 | \$1,615.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,415.00 | \$3,870.50 | \$2,119.00 | \$2,700.00 | \$1,690.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$3,565.00 | \$4,045.50 | \$2,209.00 | \$2,825.00 | \$1,765.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$3,715.00 | \$4,220.50 | \$2,299.00 | \$2,950.00 | \$1,840.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$3,865.00 | \$4,395.50 | \$2,389.00 | \$3,075.00 | \$1,915.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,015.00 | \$4,570.50 | \$2,479.00 | \$3,200.00 | \$1,990.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$4,165.00 | \$4,745.50 | \$2,569.00 | \$3,325.00 | \$2,065.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,315.00 | \$4,920.50 | \$2,659.00 | \$3,450.00 | \$2,140.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,465.00 | \$5,095.50 | \$2,749.00 | \$3,575.00 | \$2,215.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$4,615.00 | \$5,270.50 | \$2,839.00 | \$3,700.00 | \$2,290.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$4,765.00 | \$5,445.50 | \$2,929.00 | \$3,825.00 | \$2,365.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$4,915.00 | \$5,620.50 | \$3,019.00 | \$3,950.00 | \$2,440.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,065.00 | \$5,795.50 | \$3,109.00 | \$4,075.00 | \$2,515.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,215.00 | \$5,970.50 | \$3,199.00 | \$4,200.00 | \$2,590.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,365.00 | \$6,145.50 | \$3,289.00 | \$4,325.00 | \$2,665.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$5,515.00 | \$6,320.50 | \$3,379.00 | \$4,450.00 | \$2,740.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 REISSUE OWNER'S POLICY Rates | Column 4 LOAN POLICY Rates | Column 5 REISSUE LOAN POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$3,100,000.01 | \$3,200,000.00 | \$5,665.00 | \$6,495.50 | \$3,469.00 | \$4,575.00 | \$2,815.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$5,815.00 | \$6,670.50 | \$3,559.00 | \$4,700.00 | \$2,890.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$5,965.00 | \$6,845.50 | \$3,649.00 | \$4,825.00 | \$2,965.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,115.00 | \$7,020.50 | \$3,739.00 | \$4,950.00 | \$3,040.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$6,265.00 | \$7,195.50 | \$3,829.00 | \$5,075.00 | \$3,115.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,415.00 | \$7,370.50 | \$3,919.00 | \$5,200.00 | \$3,190.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$6,565.00 | \$7,545.50 | \$4,009.00 | \$5,325.00 | \$3,265.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$6,715.00 | \$7,720.50 | \$4,099.00 | \$5,450.00 | \$3,340.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$6,865.00 | \$7,895.50 | \$4,189.00 | \$5,575.00 | \$3,415.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,015.00 | \$8,070.50 | \$4,279.00 | \$5,700.00 | \$3,490.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,165.00 | \$8,245.50 | \$4,369.00 | \$5,825.00 | \$3,565.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,315.00 | \$8,420.50 | \$4,459.00 | \$5,950.00 | \$3,640.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,465.00 | \$8,595.50 | \$4,549.00 | \$6,075.00 | \$3,715.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$7,615.00 | \$8,770.50 | \$4,639.00 | \$6,200.00 | \$3,790.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$7,765.00 | \$8,945.50 | \$4,729.00 | \$6,325.00 | \$3,865.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$7,915.00 | \$9,120.50 | \$4,819.00 | \$6,450.00 | \$3,940.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,065.00 | \$9,295.50 | \$4,909.00 | \$6,575.00 | \$4,015.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,215.00 | \$9,470.50 | \$4,999.00 | \$6,700.00 | \$4,090.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,365.00 | \$9,645.50 | \$5,089.00 | \$6,825.00 | \$4,165.00 |

SECTION H

CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY

Except as set forth in Section C, the Rates, Charges, and fee set forth in Section H apply to all transactions involving property in Cherokee County, Crawford County, Labette County, and Neosho County.

H.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section H.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section H.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section H.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section H.6 at the tier level of the excess liability.

(c) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

FILED

For Commercial properties:

OCT 06 2021

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|---|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section H.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section H.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

H.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

| Residential and Commercial | |
|--|--|
| 1. \$125 | |
| 2. \$225 | |
| 3. \$125 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy | |
| 4. \$225 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy | |
| 5. \$125 per additional Loan Policy | |
| 6. \$225 per additional Loan Policy | |
| 7. \$125 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | |
| 8. \$225 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

| Amount of Insurance | Rate |
|---------------------------------|------------------------------|
| Up to and including \$5,000,000 | \$175 plus \$.30 per \$1,000 |

Any post-policy increase in the Amount of Insurance shall be \$.30 per \$1,000.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |

| Amount of Insurance | Rate |
|----------------------------|-------|
| \$1,500,001 to \$2,000,000 | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section H.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

H.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$100 per additional tract | \$100 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$225 | \$225 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-----------------------------------|------------|
| \$0, but see Section H.3(c) above | N/A |

H.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|-------------|------------|
| \$225 | \$225 |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

H.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$350 |

2. Cash Sale

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$350 |

3. Loan Only

This section applies except where Section H.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$350 |

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$350 |

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$400 |

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$400 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections H.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | N/A | \$100 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|---|
| After-Hours Closing | \$100 | \$100 | Depends on the number of parties requesting after-hours service |

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$100 |

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|---|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each FILED OCT 06 2021 | Depends on the number of deliveries and wires |

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6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------|-----------|-----------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

7. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|--------|-------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Accommodation/Witness Closing | N/A | N/A | \$200 |

2. Prepare Settlement Statement (CD) with Disbursement

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) & / or Disburse | N/A | N/A | \$350 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$100 |

4. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|--------|-------|-------|
| Escrow For Completion | N/A | N/A | \$100 |

5. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$75/document |

7. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$100 |

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A | N/A | \$50 |

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows.

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

12. Construction Disbursing

| Amount | Charge |
|-------------------------------|------------------------------------|
| Up to and including \$100,000 | \$550 |
| \$100,000.01 to \$250,000 | 1/2 of 1% of the Construction Loan |
| More than \$250,000 | 1/4 of 1% of the Construction Loan |

H.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|-----------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$275.00 | \$300.00 | \$275.00 |
| \$20,000.01 | \$25,000.00 | \$300.00 | \$327.50 | \$300.00 |
| \$25,000.01 | \$30,000.00 | \$325.00 | \$355.00 | \$325.00 |
| \$30,000.01 | \$35,000.00 | \$350.00 | \$382.50 | \$350.00 |
| \$35,000.01 | \$40,000.00 | \$375.00 | \$410.00 | \$375.00 |
| \$40,000.01 | \$45,000.00 | \$400.00 | \$437.50 | \$400.00 |
| \$45,000.01 | \$50,000.00 | \$425.00 | \$465.00 | \$425.00 |
| \$50,000.01 | \$55,000.00 | \$445.00 | \$487.00 | \$445.00 |
| \$55,000.01 | \$60,000.00 | \$465.00 | \$509.00 | \$465.00 |
| \$60,000.01 | \$65,000.00 | \$485.00 | \$531.00 | \$485.00 |
| \$65,000.01 | \$70,000.00 | \$505.00 | \$553.00 | \$505.00 |
| \$70,000.01 | \$75,000.00 | \$525.00 | \$575.00 | \$525.00 |
| \$75,000.01 | \$80,000.00 | \$545.00 | \$597.00 | \$545.00 |

| | | | | |
|--------------|--------------|------------|------------|------------|
| \$80,000.01 | \$85,000.00 | \$565.00 | \$619.00 | \$565.00 |
| \$85,000.01 | \$90,000.00 | \$585.00 | \$641.00 | \$585.00 |
| \$90,000.01 | \$95,000.00 | \$605.00 | \$663.00 | \$605.00 |
| \$95,000.01 | \$100,000.00 | \$625.00 | \$685.00 | \$625.00 |
| \$100,000.01 | \$105,000.00 | \$645.00 | \$707.00 | \$645.00 |
| \$105,000.01 | \$110,000.00 | \$665.00 | \$729.00 | \$665.00 |
| \$110,000.01 | \$115,000.00 | \$685.00 | \$751.00 | \$685.00 |
| \$115,000.01 | \$120,000.00 | \$705.00 | \$773.00 | \$705.00 |
| \$120,000.01 | \$125,000.00 | \$725.00 | \$795.00 | \$725.00 |
| \$125,000.01 | \$130,000.00 | \$745.00 | \$817.00 | \$745.00 |
| \$130,000.01 | \$135,000.00 | \$765.00 | \$839.00 | \$765.00 |
| \$135,000.01 | \$140,000.00 | \$785.00 | \$861.00 | \$785.00 |
| \$140,000.01 | \$145,000.00 | \$805.00 | \$883.00 | \$805.00 |
| \$145,000.01 | \$150,000.00 | \$825.00 | \$905.00 | \$825.00 |
| \$150,000.01 | \$155,000.00 | \$845.00 | \$927.00 | \$845.00 |
| \$155,000.01 | \$160,000.00 | \$865.00 | \$949.00 | \$865.00 |
| \$160,000.01 | \$165,000.00 | \$885.00 | \$971.00 | \$885.00 |
| \$165,000.01 | \$170,000.00 | \$905.00 | \$993.00 | \$905.00 |
| \$170,000.01 | \$175,000.00 | \$920.00 | \$1,009.50 | \$920.00 |
| \$175,000.01 | \$180,000.00 | \$935.00 | \$1,026.00 | \$935.00 |
| \$180,000.01 | \$185,000.00 | \$950.00 | \$1,042.50 | \$950.00 |
| \$185,000.01 | \$190,000.00 | \$965.00 | \$1,059.00 | \$965.00 |
| \$190,000.01 | \$195,000.00 | \$980.00 | \$1,075.50 | \$980.00 |
| \$195,000.01 | \$200,000.00 | \$995.00 | \$1,092.00 | \$995.00 |
| \$200,000.01 | \$205,000.00 | \$1,010.00 | \$1,108.50 | \$1,010.00 |
| \$205,000.01 | \$210,000.00 | \$1,025.00 | \$1,125.00 | \$1,025.00 |
| \$210,000.01 | \$215,000.00 | \$1,040.00 | \$1,141.50 | \$1,040.00 |
| \$215,000.01 | \$220,000.00 | \$1,055.00 | \$1,158.00 | \$1,055.00 |
| \$220,000.01 | \$225,000.00 | \$1,070.00 | \$1,174.50 | \$1,070.00 |
| \$225,000.01 | \$230,000.00 | \$1,085.00 | \$1,191.00 | \$1,085.00 |
| \$230,000.01 | \$235,000.00 | \$1,100.00 | \$1,207.50 | \$1,100.00 |
| \$235,000.01 | \$240,000.00 | \$1,115.00 | \$1,224.00 | \$1,115.00 |
| \$240,000.01 | \$245,000.00 | \$1,130.00 | \$1,240.50 | \$1,130.00 |
| \$245,000.01 | \$250,000.00 | \$1,145.00 | \$1,257.00 | \$1,145.00 |
| \$250,000.01 | \$260,000.00 | \$1,170.00 | \$1,284.50 | \$1,170.00 |
| \$260,000.01 | \$270,000.00 | \$1,195.00 | \$1,312.00 | \$1,195.00 |
| \$270,000.01 | \$280,000.00 | \$1,220.00 | \$1,339.50 | \$1,220.00 |
| \$280,000.01 | \$290,000.00 | \$1,245.00 | \$1,367.00 | \$1,245.00 |
| \$290,000.01 | \$300,000.00 | \$1,270.00 | \$1,394.50 | \$1,270.00 |
| \$300,000.01 | \$310,000.00 | \$1,295.00 | \$1,422.00 | \$1,295.00 |
| \$310,000.01 | \$320,000.00 | \$1,320.00 | \$1,449.50 | \$1,320.00 |
| \$320,000.01 | \$330,000.00 | \$1,345.00 | \$1,477.00 | \$1,345.00 |
| \$330,000.01 | \$340,000.00 | \$1,370.00 | \$1,504.50 | \$1,370.00 |

| | | | | |
|----------------|----------------|------------|------------|------------|
| \$340,000.01 | \$350,000.00 | \$1,395.00 | \$1,532.00 | \$1,395.00 |
| \$350,000.01 | \$360,000.00 | \$1,420.00 | \$1,559.50 | \$1,420.00 |
| \$360,000.01 | \$370,000.00 | \$1,445.00 | \$1,587.00 | \$1,445.00 |
| \$370,000.01 | \$380,000.00 | \$1,470.00 | \$1,614.50 | \$1,470.00 |
| \$380,000.01 | \$390,000.00 | \$1,495.00 | \$1,642.00 | \$1,495.00 |
| \$390,000.01 | \$400,000.00 | \$1,520.00 | \$1,669.50 | \$1,520.00 |
| \$400,000.01 | \$410,000.00 | \$1,545.00 | \$1,697.00 | \$1,545.00 |
| \$410,000.01 | \$420,000.00 | \$1,570.00 | \$1,724.50 | \$1,570.00 |
| \$420,000.01 | \$430,000.00 | \$1,595.00 | \$1,752.00 | \$1,595.00 |
| \$430,000.01 | \$440,000.00 | \$1,620.00 | \$1,779.50 | \$1,620.00 |
| \$440,000.01 | \$450,000.00 | \$1,645.00 | \$1,807.00 | \$1,645.00 |
| \$450,000.01 | \$460,000.00 | \$1,670.00 | \$1,834.50 | \$1,670.00 |
| \$460,000.01 | \$470,000.00 | \$1,695.00 | \$1,862.00 | \$1,695.00 |
| \$470,000.01 | \$480,000.00 | \$1,720.00 | \$1,889.50 | \$1,720.00 |
| \$480,000.01 | \$490,000.00 | \$1,745.00 | \$1,917.00 | \$1,745.00 |
| \$490,000.01 | \$500,000.00 | \$1,770.00 | \$1,944.50 | \$1,770.00 |
| \$500,000.01 | \$525,000.00 | \$1,826.25 | \$2,007.00 | \$1,826.25 |
| \$525,000.01 | \$550,000.00 | \$1,882.50 | \$2,069.50 | \$1,882.50 |
| \$550,000.01 | \$575,000.00 | \$1,938.75 | \$2,132.00 | \$1,938.75 |
| \$575,000.01 | \$600,000.00 | \$1,995.00 | \$2,194.50 | \$1,995.00 |
| \$600,000.01 | \$625,000.00 | \$2,051.25 | \$2,257.00 | \$2,051.25 |
| \$625,000.01 | \$650,000.00 | \$2,107.50 | \$2,319.50 | \$2,107.50 |
| \$650,000.01 | \$675,000.00 | \$2,163.75 | \$2,382.00 | \$2,163.75 |
| \$675,000.01 | \$700,000.00 | \$2,220.00 | \$2,444.50 | \$2,220.00 |
| \$700,000.01 | \$725,000.00 | \$2,276.25 | \$2,507.00 | \$2,276.25 |
| \$725,000.01 | \$750,000.00 | \$2,332.50 | \$2,569.50 | \$2,332.50 |
| \$750,000.01 | \$800,000.00 | \$2,445.00 | \$2,694.50 | \$2,445.00 |
| \$800,000.01 | \$850,000.00 | \$2,557.50 | \$2,819.50 | \$2,557.50 |
| \$850,000.01 | \$900,000.00 | \$2,670.00 | \$2,944.50 | \$2,670.00 |
| \$900,000.01 | \$950,000.00 | \$2,782.50 | \$3,069.50 | \$2,782.50 |
| \$950,000.01 | \$1,000,000.00 | \$2,895.00 | \$3,194.50 | \$2,895.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$3,045.00 | \$3,369.50 | \$3,045.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$3,195.00 | \$3,544.50 | \$3,195.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$3,345.00 | \$3,719.50 | \$3,345.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$3,495.00 | \$3,894.50 | \$3,495.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,645.00 | \$4,069.50 | \$3,645.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,795.00 | \$4,244.50 | \$3,795.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,945.00 | \$4,419.50 | \$3,945.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$4,095.00 | \$4,594.50 | \$4,095.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$4,245.00 | \$4,769.50 | \$4,245.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$4,395.00 | \$4,944.50 | \$4,395.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,545.00 | \$5,119.50 | \$4,545.00 |

| | | | | |
|----------------|----------------|------------|-------------|------------|
| \$2,100,000.01 | \$2,200,000.00 | \$4,695.00 | \$5,294.50 | \$4,695.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,845.00 | \$5,469.50 | \$4,845.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,995.00 | \$5,644.50 | \$4,995.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$5,145.00 | \$5,819.50 | \$5,145.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$5,295.00 | \$5,994.50 | \$5,295.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$5,445.00 | \$6,169.50 | \$5,445.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,595.00 | \$6,344.50 | \$5,595.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,745.00 | \$6,519.50 | \$5,745.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,895.00 | \$6,694.50 | \$5,895.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$6,045.00 | \$6,869.50 | \$6,045.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$6,195.00 | \$7,044.50 | \$6,195.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$6,345.00 | \$7,219.50 | \$6,345.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$6,495.00 | \$7,394.50 | \$6,495.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,645.00 | \$7,569.50 | \$6,645.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$6,795.00 | \$7,744.50 | \$6,795.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,945.00 | \$7,919.50 | \$6,945.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$7,095.00 | \$8,094.50 | \$7,095.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$7,245.00 | \$8,269.50 | \$7,245.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$7,395.00 | \$8,444.50 | \$7,395.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,545.00 | \$8,619.50 | \$7,545.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,695.00 | \$8,794.50 | \$7,695.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,845.00 | \$8,969.50 | \$7,845.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,995.00 | \$9,144.50 | \$7,995.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$8,145.00 | \$9,319.50 | \$8,145.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$8,295.00 | \$9,494.50 | \$8,295.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$8,445.00 | \$9,669.50 | \$8,445.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,595.00 | \$9,844.50 | \$8,595.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,745.00 | \$10,019.50 | \$8,745.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,895.00 | \$10,194.50 | \$8,895.00 |

SECTION I **REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000**

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section I apply to all transactions involving property in the remaining counties in the state of Kansas (not specifically referenced within Sections D, E, F, G, and H of this Schedule) with a population in excess of 10,000 as determined by the United States Census Bureau.

I.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section I.6.

When the amount of Insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section I.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section I.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section I.6 at the tier level of the excess liability.

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Commissioner of Insurance

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate | Rate |
|---|-------------------|
| Less than one year | \$200 |
| One to five years | \$500 |
| More than five years | Section I.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section I.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

I.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

| Residential and Commercial | |
|--|--|
| 1. \$125 | |
| 2. \$225 | |
| 3. \$125 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy | |
| 4. \$225 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy | |
| 5. \$125 per additional Loan Policy | |
| 6. \$225 per additional Loan Policy | |
| 7. \$125 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | |
| 8. \$225 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance | Rate |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000 | \$250 |
| \$1,500,001 to \$2,000,000 | \$350 |

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount | Rate |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000 | \$140 |
| Over \$150,000 | \$250 |

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section I.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

I.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

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| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| Residential | Commercial |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

| Residential | Commercial |
|-------------|------------|
| \$225 | \$225 |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| Residential | Commercial |
|-------------|------------|
| \$50 | \$50 |

(e) Cancellation Charge

| Residential | Commercial |
|-------------------------------------|------------|
| \$125, but see Section I.3(c) above | N/A |

I.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

| Residential | Commercial |
|-------------|------------|
| \$225 | \$225 |

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(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| Residential | Commercial |
|-------------|------------|
| \$200 | \$200 |

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I.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$350 |

3. Loan Only

This section applies except where Section I.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$350 |

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$350 |

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$400 |

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A | N/A | \$400 |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A | N/A | \$350 |
| \$500,000.01 to \$1,000,000 | N/A | N/A | \$500 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections 1.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A | N/A | \$150 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A | N/A | \$50 |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction | Seller | Buyer | Total |
|---------------------|--------|-------|---|
| After-Hours Closing | \$100 | \$100 | Depends on the number of parties requesting after-hours service |

4. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A | N/A | \$100 |

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction | Seller | Buyer | Total |
|--|-----------|-----------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| Transaction | Seller | Buyer | Total |
|--------------|-----------|-----------|--|
| Mail Out Fee | \$20/each | \$20/each | Depends on the number of physical addresses or e-mail addresses employed |

7. Mobile Closing Fee

| Transaction | Seller | Buyer | Total |
|--------------------|--------|-------|--|
| Mobile Closing Fee | \$100 | \$100 | Depends on the number of parties requesting a mobile closing |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| Transaction | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Accommodation/Witness Closing | N/A | N/A | \$200 |

2. Prepare Settlement Statement (CD) & / or Disburse

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Prepare Settlement Statement (CD) & / or Disburse | N/A | N/A | \$350 |

3. Escrow For Lender Requirements

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Escrow For Lender Requirements | N/A | N/A | \$100 |

4. Escrow For Completion

New Construction.

| Transaction | Seller | Buyer | Total |
|-----------------------|--------|-------|-------|
| Escrow For Completion | N/A | N/A | \$100 |

5. Indemnity Deposit - Required for Title Issues

| Transaction | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | N/A | N/A | \$100 |

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6. Document Preparation Fees (KS Only)

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In connection with a title order. Fee per curative document, i.e., POA's or deeds excess of one.

| Transaction | Seller | Buyer | Total |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A | N/A | \$75/document |

7. Closing Protection Letter - MO

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - MO | \$25 | \$25 | \$50 |

8. Closing Protection Letter - KS

| Transaction | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0 | \$0 | \$0 |

9. Interest Bearing Account Set-Up Fee

| Transaction | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | N/A | N/A | \$100 |

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A | N/A | \$50 |

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction | Seller | Buyer | Total |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

I.6 RATES

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$0.00 | \$20,000.00 | \$275.00 | \$300.00 | \$275.00 |
| \$20,000.01 | \$25,000.00 | \$300.00 | \$327.50 | \$300.00 |
| \$25,000.01 | \$30,000.00 | \$325.00 | \$355.00 | \$325.00 |
| \$30,000.01 | \$35,000.00 | \$350.00 | \$382.50 | \$350.00 |
| \$35,000.01 | \$40,000.00 | \$375.00 | \$410.00 | \$375.00 |
| \$40,000.01 | \$45,000.00 | \$400.00 | \$437.50 | \$400.00 |
| \$45,000.01 | \$50,000.00 | \$425.00 | \$465.00 | \$425.00 |
| \$50,000.01 | \$55,000.00 | \$445.00 | \$487.00 | \$445.00 |
| \$55,000.01 | \$60,000.00 | \$465.00 | \$509.00 | \$465.00 |
| \$60,000.01 | \$65,000.00 | \$485.00 | \$531.00 | \$485.00 |
| \$65,000.01 | \$70,000.00 | \$505.00 | \$553.00 | \$505.00 |
| \$70,000.01 | \$75,000.00 | \$525.00 | \$575.00 | \$525.00 |
| \$75,000.01 | \$80,000.00 | \$545.00 | \$597.00 | \$545.00 |
| \$80,000.01 | \$85,000.00 | \$565.00 | \$619.00 | \$565.00 |
| \$85,000.01 | \$90,000.00 | \$585.00 | \$641.00 | \$585.00 |
| \$90,000.01 | \$95,000.00 | \$605.00 | \$663.00 | \$605.00 |
| \$95,000.01 | \$100,000.00 | \$625.00 | \$685.00 | \$625.00 |
| \$100,000.01 | \$105,000.00 | \$645.00 | \$707.00 | \$645.00 |
| \$105,000.01 | \$110,000.00 | \$665.00 | \$729.00 | \$665.00 |
| \$110,000.01 | \$115,000.00 | \$685.00 | \$751.00 | \$685.00 |
| \$115,000.01 | \$120,000.00 | \$705.00 | \$773.00 | \$705.00 |
| \$120,000.01 | \$125,000.00 | \$725.00 | \$795.00 | \$725.00 |
| \$125,000.01 | \$130,000.00 | \$745.00 | \$817.00 | \$745.00 |
| \$130,000.01 | \$135,000.00 | \$765.00 | \$839.00 | \$765.00 |
| \$135,000.01 | \$140,000.00 | \$785.00 | \$861.00 | \$785.00 |
| \$140,000.01 | \$145,000.00 | \$805.00 | \$883.00 | \$805.00 |
| \$145,000.01 | \$150,000.00 | \$825.00 | \$905.00 | \$825.00 |
| \$150,000.01 | \$155,000.00 | \$845.00 | \$927.00 | \$845.00 |
| \$155,000.01 | \$160,000.00 | \$865.00 | \$949.00 | \$865.00 |
| \$160,000.01 | \$165,000.00 | \$885.00 | \$971.00 | \$885.00 |
| \$165,000.01 | \$170,000.00 | \$905.00 | \$993.00 | \$905.00 |
| \$170,000.01 | \$175,000.00 | \$920.00 | \$1,009.50 | \$920.00 |
| \$175,000.01 | \$180,000.00 | \$935.00 | \$1,026.00 | \$935.00 |
| \$180,000.01 | \$185,000.00 | \$950.00 | \$1,042.50 | \$950.00 |
| \$185,000.01 | \$190,000.00 | \$965.00 | \$1,059.00 | \$965.00 |
| \$190,000.01 | \$195,000.00 | \$980.00 | \$1,075.50 | \$980.00 |

| Minimum Amount | Maximum Amount | Column 1 NON-EAGLE® OWNER'S POLICY Rates | Column 2 EAGLE® OWNER'S POLICY Rates | Column 3 LOAN POLICY Rates |
|----------------|----------------|---|--|----------------------------------|
| \$195,000.01 | \$200,000.00 | \$995.00 | \$1,092.00 | \$995.00 |
| \$200,000.01 | \$205,000.00 | \$1,010.00 | \$1,108.50 | \$1,010.00 |
| \$205,000.01 | \$210,000.00 | \$1,025.00 | \$1,125.00 | \$1,025.00 |
| \$210,000.01 | \$215,000.00 | \$1,040.00 | \$1,141.50 | \$1,040.00 |
| \$215,000.01 | \$220,000.00 | \$1,055.00 | \$1,158.00 | \$1,055.00 |
| \$220,000.01 | \$225,000.00 | \$1,070.00 | \$1,174.50 | \$1,070.00 |
| \$225,000.01 | \$230,000.00 | \$1,085.00 | \$1,191.00 | \$1,085.00 |
| \$230,000.01 | \$235,000.00 | \$1,100.00 | \$1,207.50 | \$1,100.00 |
| \$235,000.01 | \$240,000.00 | \$1,115.00 | \$1,224.00 | \$1,115.00 |
| \$240,000.01 | \$245,000.00 | \$1,130.00 | \$1,240.50 | \$1,130.00 |
| \$245,000.01 | \$250,000.00 | \$1,145.00 | \$1,257.00 | \$1,145.00 |
| \$250,000.01 | \$260,000.00 | \$1,170.00 | \$1,284.50 | \$1,170.00 |
| \$260,000.01 | \$270,000.00 | \$1,195.00 | \$1,312.00 | \$1,195.00 |
| \$270,000.01 | \$280,000.00 | \$1,220.00 | \$1,339.50 | \$1,220.00 |
| \$280,000.01 | \$290,000.00 | \$1,245.00 | \$1,367.00 | \$1,245.00 |
| \$290,000.01 | \$300,000.00 | \$1,270.00 | \$1,394.50 | \$1,270.00 |
| \$300,000.01 | \$310,000.00 | \$1,295.00 | \$1,422.00 | \$1,295.00 |
| \$310,000.01 | \$320,000.00 | \$1,320.00 | \$1,449.50 | \$1,320.00 |
| \$320,000.01 | \$330,000.00 | \$1,345.00 | \$1,477.00 | \$1,345.00 |
| \$330,000.01 | \$340,000.00 | \$1,370.00 | \$1,504.50 | \$1,370.00 |
| \$340,000.01 | \$350,000.00 | \$1,395.00 | \$1,532.00 | \$1,395.00 |
| \$350,000.01 | \$360,000.00 | \$1,420.00 | \$1,559.50 | \$1,420.00 |
| \$360,000.01 | \$370,000.00 | \$1,445.00 | \$1,587.00 | \$1,445.00 |
| \$370,000.01 | \$380,000.00 | \$1,470.00 | \$1,614.50 | \$1,470.00 |
| \$380,000.01 | \$390,000.00 | \$1,495.00 | \$1,642.00 | \$1,495.00 |
| \$390,000.01 | \$400,000.00 | \$1,520.00 | \$1,669.50 | \$1,520.00 |
| \$400,000.01 | \$410,000.00 | \$1,545.00 | \$1,697.00 | \$1,545.00 |
| \$410,000.01 | \$420,000.00 | \$1,570.00 | \$1,724.50 | \$1,570.00 |
| \$420,000.01 | \$430,000.00 | \$1,595.00 | \$1,752.00 | \$1,595.00 |
| \$430,000.01 | \$440,000.00 | \$1,620.00 | \$1,779.50 | \$1,620.00 |
| \$440,000.01 | \$450,000.00 | \$1,645.00 | \$1,807.00 | \$1,645.00 |
| \$450,000.01 | \$460,000.00 | \$1,670.00 | \$1,834.50 | \$1,670.00 |
| \$460,000.01 | \$470,000.00 | \$1,695.00 | \$1,862.00 | \$1,695.00 |
| \$470,000.01 | \$480,000.00 | \$1,720.00 | \$1,889.50 | \$1,720.00 |
| \$480,000.01 | \$490,000.00 | \$1,745.00 | \$1,917.00 | \$1,745.00 |
| \$490,000.01 | \$500,000.00 | \$1,770.00 | \$1,944.50 | \$1,770.00 |
| \$500,000.01 | \$525,000.00 | \$1,826.25 | \$2,007.00 | \$1,826.25 |
| \$525,000.01 | \$550,000.00 | \$1,882.50 | \$2,069.50 | \$1,882.50 |

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$550,000.01 | \$575,000.00 | \$1,938.75 | \$2,132.00 | \$1,938.75 |
| \$575,000.01 | \$600,000.00 | \$1,995.00 | \$2,194.50 | \$1,995.00 |
| \$600,000.01 | \$625,000.00 | \$2,051.25 | \$2,257.00 | \$2,051.25 |
| \$625,000.01 | \$650,000.00 | \$2,107.50 | \$2,319.50 | \$2,107.50 |
| \$650,000.01 | \$675,000.00 | \$2,163.75 | \$2,382.00 | \$2,163.75 |
| \$675,000.01 | \$700,000.00 | \$2,220.00 | \$2,444.50 | \$2,220.00 |
| \$700,000.01 | \$725,000.00 | \$2,276.25 | \$2,507.00 | \$2,276.25 |
| \$725,000.01 | \$750,000.00 | \$2,332.50 | \$2,569.50 | \$2,332.50 |
| \$750,000.01 | \$800,000.00 | \$2,445.00 | \$2,694.50 | \$2,445.00 |
| \$800,000.01 | \$850,000.00 | \$2,557.50 | \$2,819.50 | \$2,557.50 |
| \$850,000.01 | \$900,000.00 | \$2,670.00 | \$2,944.50 | \$2,670.00 |
| \$900,000.01 | \$950,000.00 | \$2,782.50 | \$3,069.50 | \$2,782.50 |
| \$950,000.01 | \$1,000,000.00 | \$2,895.00 | \$3,194.50 | \$2,895.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$3,045.00 | \$3,369.50 | \$3,045.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$3,195.00 | \$3,544.50 | \$3,195.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$3,345.00 | \$3,719.50 | \$3,345.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$3,495.00 | \$3,894.50 | \$3,495.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,645.00 | \$4,069.50 | \$3,645.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,795.00 | \$4,244.50 | \$3,795.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,945.00 | \$4,419.50 | \$3,945.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$4,095.00 | \$4,594.50 | \$4,095.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$4,245.00 | \$4,769.50 | \$4,245.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$4,395.00 | \$4,944.50 | \$4,395.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,545.00 | \$5,119.50 | \$4,545.00 |
| \$2,100,000.01 | \$2,200,000.00 | \$4,695.00 | \$5,294.50 | \$4,695.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,845.00 | \$5,469.50 | \$4,845.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,995.00 | \$5,644.50 | \$4,995.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$5,145.00 | \$5,819.50 | \$5,145.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$5,295.00 | \$5,994.50 | \$5,295.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$5,445.00 | \$6,169.50 | \$5,445.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,595.00 | \$6,344.50 | \$5,595.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,745.00 | \$6,519.50 | \$5,745.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,895.00 | \$6,694.50 | \$5,895.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$6,045.00 | \$6,869.50 | \$6,045.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$6,195.00 | \$7,044.50 | \$6,195.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$6,345.00 | \$7,219.50 | \$6,345.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$6,495.00 | \$7,394.50 | \$6,495.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,645.00 | \$7,569.50 | \$6,645.00 |

| | | Column 1 | Column 2 | Column 3 |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | LOAN POLICY Rates |
| \$3,500,000.01 | \$3,600,000.00 | \$6,795.00 | \$7,744.50 | \$6,795.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,945.00 | \$7,919.50 | \$6,945.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$7,095.00 | \$8,094.50 | \$7,095.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$7,245.00 | \$8,269.50 | \$7,245.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$7,395.00 | \$8,444.50 | \$7,395.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,545.00 | \$8,619.50 | \$7,545.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,695.00 | \$8,794.50 | \$7,695.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,845.00 | \$8,969.50 | \$7,845.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,995.00 | \$9,144.50 | \$7,995.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$8,145.00 | \$9,319.50 | \$8,145.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$8,295.00 | \$9,494.50 | \$8,295.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$8,445.00 | \$9,669.50 | \$8,445.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,595.00 | \$9,844.50 | \$8,595.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,745.00 | \$10,019.50 | \$8,745.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,895.00 | \$10,194.50 | \$8,895.00 |

APPENDIX A ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = Not applicable and percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may Charge 10-25% of the applicable Rate set forth in the tables above. Not available for Residential properties.

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---|---------------------------------|
| | 1-06 | | Street Assessments | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 3-06 | | Zoning | Owner - \$100 or 5% up to \$1000 Loan - \$100 or 5% up to \$1000 | Owner - \$500 Loan - \$500 |
| | 3.1-06 | | Zoning - Completed Structure | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 3.2-06 | | Zoning - Land Under Development | Owner - \$500 or 10% up to \$2500 Loan - \$500 or 10% up to \$2500 | Owner - \$1,000 Loan - \$750 |
| | 3.3-06 | | Zoning - Completed Improvement - Non-Conforming Use | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 3.4-06 | | Zoning - No Zoning Classification | Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500 | Owner - \$750 Loan - \$750 |
| | 4-06 | | Condominium - Assessments Priority | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 4.1-06 | | Condominium - Current Assessments | Owner - \$75 Loan - \$75 | Owner - \$150 Loan - \$150 |
| | 5-06 | | Planned Unit Development - Assessments Priority | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 5.1-06 | | Planned Unit Development - Current Assessments | Owner - \$0 Loan - \$0 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---|---|
| | 6-06 | | Variable Rate Mortgage | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 6.2-06 | | Variable Rate Mortgage - Negative Amortization | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 7-06 | | Manufactured Housing Unit | Owner - \$100 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 7.1-06 | | Manufactured Housing - Conversion - Loan | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 7.2-06 | | Manufactured Housing - Conversion - Owner's | Owner - \$100 Loan - N/A | Owner - \$150 Loan - N/A |
| | 8.1-06 | | Environmental Protection Lien | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 8.2-06 | | Commercial Environmental Protection Lien | Owner - \$0 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 9-06 | | Restrictions, Encroachments and Minerals - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.1-06 | | Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.2-06 | | Covenants, Conditions and Restrictions - Improved Land - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.3-06 | | Covenants, Conditions and Restrictions - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.6-06 | | Private Rights - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.6.1-06 | | Private Rights - Current Assessments - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 9.7-06 | | Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy | Owner - N/A Loan - \$1,000 | Owner - N/A Loan - \$1,000 |
| | 9.8-06 | | Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy | Owner - \$1,000 Loan - N/A | Owner - \$1,000 Loan - N/A |
| | 9.9-06 | | Private Rights - Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | 9.10-06 | | Restrictions, Encroachments, Minerals - Current Violations - Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 10-06 | | Assignment | Owner - N/A Loan - \$75 | Owner - N/A Loan - \$150 |
| | 10.1-06 | | Assignment and Date Down | Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250 | Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------------|--------|--|--|--|
| | 11-06 | | Mortgage Modification | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate FILED OCT 09 2021 VICKI SCHMIDT Commissioner of Insurance |
| | Modified 11-06 | | Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas | Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$500; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|---|---|
| | 11.1-06 | | Mortgage Modification with Subordination - Kansas | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate |
| | 11.2-06 | | Mortgage Modification with Additional Amount of Insurance | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 12-06 | | Aggregation - Loan | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 12.1-06 | | Aggregation - State Limits - Loan - Kansas | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 13-06 | | Leasehold - Owner's Policy | Owner - \$0 Loan - N/A | Owner - \$0 Loan - N/A |
| | 13.1-06 | | Leasehold - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 14-06 | | Future Advance - Priority | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.1-06 | | Future Advance - Knowledge | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.2-06 | | Future Advance - Letter of Credit | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |
| | 14.3-06 | | Future Advance - Reverse Mortgage | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|--|--|
| | 15-06 | | Non-Imputation - Full Equity Transfer | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 15.1-06 | | Non-Imputation - Additional Insured | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 15.2-06 | | Non-Imputation - Partial Equity Transfer | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 16-06 | | Mezzanine Financing | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A |
| | 17-06 | | Access and Entry | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 17.1-06 | | Indirect Access and Entry | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 17.2-06 | | Utility Access | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18-06 | | Single Tax Parcel | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.1-06 | | Multiple Tax Parcel - Easements - Kansas | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.2-06 | | Multiple Tax Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 18.3-06 | | Single Tax Parcel and ID | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19-06 | | Contiguity - Multiple Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19.1-06 | | Contiguity - Single Parcel | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 19.2-06 | | Contiguity - Specified Parcels | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 20-06 | | First Loss - Multiple Parcel Transactions | Owner - N/A Loan - \$250 | Owner - N/A Loan - \$250 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|---|---|
| | 22-06 | | Location | Owner - \$50 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 22.1-06 | | Location and Map | Owner - \$50 Loan - \$0 | Owner - \$150 Loan - \$150 |
| | 23-06 | | Co-Insurance - Single Policy | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 23.1-06 | | Co-Insurance - Multiple Policies | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 24-06 | | Doing Business | Owner - N/A Loan - \$25 | Owner - N/A Loan - \$150 |
| | 25-06 | | Same as Survey | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 25.1-06 | | Same as Portion of Survey | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 26-06 | | Subdivision | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| | 28-06 | | Easement - Damage or Enforced Removal | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.1-06 | | Encroachments - Boundaries and Easements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.2-06 | | Encroachments, Boundaries and Easements - Described Improvements w/o Item 5 | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 28.3-06 | | Encroachments - Boundaries and Easements - Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 29-06 | | Interest Rate Swap - Direct Obligation - Kansas | Owner - N/A Loan - \$500 | Owner - N/A Loan - \$500 |
| | 29.1-06 | | Interest Rate Swap - Additional Interest - Kansas | Owner - N/A Loan - \$500 | Owner - N/A Loan - \$500 |
| | 29.2-06 | | Interest Rate Swap - Direct Obligation - Defined Amount (Kansas) | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 29.3-06 | | Interest Rate Swap - Additional Interest - Defined Amount (Kansas) | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |
| | 30-06 | | Shared Appreciation Mortgage | Owner - N/A Loan - \$250 | Owner - N/A Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|--|--|
| | 30.1-06 | | Commercial Participation Interest | Owner - N/A Loan - N/A | Owner - N/A Loan - \$150 |
| | 31-06 | | Severable Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 32-06 | | Construction Loan | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 32.1-06 | | Construction Loan - Direct Payment | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 32.2-06 | | Construction Loan - Insured's Direct Payment | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | 33-06 | | Disbursement | Owner - N/A Loan - \$100 | Owner - N/A Loan - \$150 |
| | 34-06 | | Identified Risk Coverage | Owner - \$150 Loan - \$100 | Owner - \$150 Loan - \$150 |
| | 35-06 | | Minerals and Other Subsurface Substances - Buildings | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.1-06 | | Minerals and Other Subsurface Substances - Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.2-06 | | Minerals and Other Subsurface Substances - Described Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 35.3-06 | | Minerals and Other Subsurface Substances - Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 36-06 | | Energy Project - Leasehold / Easement - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.1-06 | | Energy Project - Leasehold / Easement - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.2-06 | | Energy Project - Leasehold - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.3-06 | | Energy Project - Leasehold - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.4-06 | | Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|--|--|
| | 36.5-06 | | Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.6-06 | | Energy Project - Encroachments | Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements | Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements |
| | 36.7-06 | | Energy Project - Fee Estate - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | 36.8-06 | | Energy Project - Fee Estate - Loan Policy | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements |
| | 37-06 | | Assignment of Rents or Leases | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 38-06 | | Mortgage Tax | Owner - N/A Loan - \$25 | Owner - N/A Loan - \$150 |
| | 39-06 | | Policy Authentication | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | 40-06 | | Tax Credit - Owner's Policy | Owner - \$500 Loan - N/A | Owner - \$500 Loan - N/A |
| | 40.1-06 | | Tax Credit - Defined Amount - Owner's Policy | Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A | Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A |
| | 41-06 | | Water – Buildings | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.1-06 | | Water – Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.2-06 | | Water – Described Improvements | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | 41.3-06 | | Water – Land Under Development | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|-----------|----------|--------|------------------------------------|--|--|
| | 42-06 | | Commercial Lender Group | Owner - N/A Loan - N/A | Owner - N/A Loan - \$150 |
| | 45-06 | | Pari Passu Mortgage – Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | 46-06 | | Option | Owner - \$250 Loan - N/A | Owner - \$250 Loan - N/A |
| | JR1 | | ALTA JR 1 | Owner - N/A Loan - \$0 | Owner - N/A Loan - N/A |
| | JR2 | | JR2 Future Advance | Owner - N/A Loan - \$0 | Owner - N/A Loan - N/A |
| 100.7-06 | | | CC&R's, Violations | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| 100.8-06 | | | CC&R's, Violations | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| 100.23-06 | | | Minerals, Surface Damage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 100.24-06 | | | Minerals, Surface Damage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 102.4-06 | | | Foundation | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 102.5-06 | | | Foundation | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 103.4-06 | | | Easement, Access to Public Street | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| 103.7-06 | | | Land Abuts Street | Owner - \$50 Loan - \$25 | Owner - \$150 Loan - \$150 |
| 104.4-06 | | | Collateral Assignment of Mortgage | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 105-06 | | | Multiple Mortgage in One Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 107.1-06 | | | Allocation of Liability to Parcels | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 107.2-06 | | | Increase Amount of Insurance | Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability | Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|-----------|----------|--------|---|-------------------------------|---|
| 107.9-06 | | | Additional Insured | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 107.11-06 | | | Non-Merger After Lender Acquires Title | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 110.1-06 | | | Deletion of Item From Policy | Owner - \$50 Loan - \$50 | Owner - \$50 Loan - \$50 |
| 111-06 | | | Mortgage Priority, Partial Reconveyance | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 111.1-06 | | | Mortgage Priority, Partial Reconveyance | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 112.1-06 | | | Bondholder | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| 119.4 | | | Bondholder - Validity of Sublease, Joint Powers | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| 119.4 | | | Bondholder - Validity of Sublease, Joint Powers - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | EP 1 | Energy Project - Definitions | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 2 | Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 3 | Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 5 | Energy Project - Leasehold / Easement - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 6 | Energy Project - Leasehold - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|--|---------------------------|---|
| | | EP 7 | Energy Project - Leasehold / Easement - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 8 | Energy Project - Leasehold - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 9 | Energy Project - Land Treated as "Single" Integrated Whole | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 10 | Energy Project - Special Measure of Loss - Owner's Policy | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 11 | Energy Project - Special Measure of Loss - Loan Policy | Owner - N/A Loan - N/A | Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 12 | Energy Project - Severable Improvement | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A |
| | | EP 13 | Energy Project - Zoning | Owner - N/A Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|------------|--|---|---|
| | | EP 14 | Energy Project - Minerals and Other Subsurface Substance | Owner - N/A Loan - N/A FILED | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | EP 15 | Energy Project - Encroachments (with 2e) | Owner - N/A Loan - N/A OCT 06 2021 VICKI SCHMIDT Commissioner of Insurance | Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements |
| | | FA 1 | Policy Correction | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | | FA 36.1 | Variable Rate, FNMA 7 Year Balloon | Owner - N/A Loan - \$25 | Owner - N/A Loan - N/A |
| | | FA 40 | Commercial Environmental Protection Liens | Owner - N/A Loan - N/A | Owner - \$150 Loan - \$150 |
| | | FA 43 | Easements in Declaration | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | FA 49.1 | Aggregation / Tie-In Owner | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | FA 55 | Fairway | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | FA 61 | Construction Loan Pending Disbursement | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | | FA 61.1 | Construction Loan Disbursement | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | FA 61.2 | Construction Loan - Reinstatement of Covered Risk 11(a) | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | FA 61.3 | Pending Improvements | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | | Assumption | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | Recharacterization Sale-Leaseback Transaction | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | General (Blank) Endorsement | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Commitment Endorsement | Owner - \$0 Loan - \$0 | Owner - \$0 Loan - \$0 |
| | | FA Special | Subsequent Insurance | Owner - \$250 Loan - \$250 | Owner - \$500 Loan - \$500 |
| | | | Date Down - Record Matters Only - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION | RESIDENTIAL RATE | COMMERCIAL RATE |
|----------|----------|--------|---|--|--|
| | | | As Shown on Survey - Kansas | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Encroachment | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Loss Payee | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Non-Merger of Subleasehold | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Secondary Insurance - 2006 ALTA Loan Policy | Owner - N/A Loan - \$150 | Owner - N/A Loan - \$150 |
| | | | Secondary Insurance - 2006 ALTA Owner's Policy | Owner - \$150 Loan - N/A | Owner - \$150 Loan - N/A |
| | | | Policy Change | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Record Matters Date Down - Guarantee - Kansas | Owner - N/A Loan - N/A Guarantee - \$150 | Owner - N/A Loan - N/A Guarantee - \$150 |
| | | | Native American Lands | Owner - \$150 Loan - \$150 | Owner - \$150 Loan - \$150 |
| | | | Deletion of Arbitration Condition - Loan Policy | Owner - N/A Loan - \$0 | Owner - N/A Loan - \$0 |
| | | | Deletion of Arbitration Condition - Owner's Policy | Owner - \$0 Loan - N/A | Owner - \$0 Loan - N/A |

| *Rates on Energy Project Endorsements | |
|---------------------------------------|---|
| Amount of Insurance | Rate per \$1,000 |
| Up to \$20,000,000 | \$.40, subject to a minimum Charge of \$500 |
| \$20,000,000.01 to \$100,000,000 add | \$0.20 |
| Over \$100,000,000 add | \$0.10 |

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**MORTGAGE
CONNECT**

Exhibit B

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATE OF KANSAS

RATE MANUAL

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Commissioner of Insurance

Old Republic National Title
Insurance Company 400
Second Avenue South
Minneapolis, MN 55401-2499

KANSAS

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

FILED

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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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

The above Rule shall be a part of the Old Republic National Title Insurance Company's rate filing on file with the Commissioner of Insurance in the State of Kansas.

KANSAS

Date filed and Recorded
By Division

KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

| Description of Risk (1) | Original Title Insurance for Leasehold Owner's Policies (2) | Reissue Rate for Owner's or Leasehold Policies (3) | Reissue Rate for Mortgagee Acquiring Title (4) | Residential Liquidation Programs by Federal Agencies (3) | Simultaneous Issue - Owner's and Loan Policies (6) | Simultaneous Issue - Owner's Policies to Seller and Purchaser (7) |
|-----------------------------------|--|---|---|---|---|--|
| Up to \$50,000 | \$ 3.50 | \$ 2.10 | \$ 2.10 | \$ 1.50 | See Note | \$ |
| Over \$50,000 to \$100,000 | \$ 3.00 | \$ 1.80 | See Note | \$ 1.50 | | \$ |
| Over \$100,000 to \$5,000,000 | \$ 2.00 | \$ 1.20 | See Note | \$ 1.50 | | \$ |
| Over \$5,000,000 to \$10,000,000 | \$ 1.75 | \$ 1.05 | See Note | \$ 1.50 | | \$ |
| Over \$10,000,000 to \$15,000,000 | \$ 1.50 | \$.90 | See Note | \$ 1.50 | | \$ |
| Over \$15,000,000 | \$ 1.25 | \$.75 | See Note | \$ 1.50 | | \$ |
| Minimum Premium | \$10.00 | \$10.00 | \$10.00 | \$20.00 | \$ 7.50 | \$10.00 |

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KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

| Description of Risk (1) | Original Title Insurance for Loan Policies (8) | Reissue Rate for Loan Policies (9) | Rates for Second Mortgages (10) | Substitution Loan Rate (11) | Junior Mortgage Rate (13) |
|-----------------------------------|--|------------------------------------|---------------------------------|-----------------------------|---------------------------|
| Up to \$50,000 | \$2.50 | \$1.50 | See Note | See Note | See Note |
| Over \$50,000 to \$100,000 | \$2.00 | \$1.20 | | | |
| Over \$100,000 to \$500,000 | \$1.75 | \$1.05 | | | |
| Over \$500,000 to \$10,000,000 | \$1.50 | \$.90 | | | |
| Over \$10,000,000 to \$15,000,000 | \$1.25 | \$.75 | | | |
| Over \$15,000,000 | \$1.00 | \$.60 | | | |
| Minimum Premium | \$7.50 | \$7.50 | | | |

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- (1) To compute any risk rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100 as a full \$100.

(2) RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will be issued for less than the full insurable value of the leasehold estate.

LEASEHOLD OWNERS

The leasehold owner's policy will not be issued for less than the fair market value of the leasehold estate.

(3) REISSUE RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

The reissue risk rate, where applicable, (see sections "a", "b" and "c" below) is 60% of the published tariff in force for original insurance. Reissue risk rates apply up to the face of the previous policy, provided the outstanding policy is presented. Additional insurance up to the full insurable value of the premises will be computed at original insurance risk rates under the applicable bracket or brackets.

- a. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured within 10 years prior to the application for a new policy shall be entitled to the reissue risk rate for owner's insurance in an amount up to the face of such former policy, provided the outstanding policy is presented. Full risk rate as per published schedule in force will be charged for the excess up to the full insurable value of the property. On ALTA residential owner's policies, the reissue credit (if applicable) will apply only up to the original face amount of the former policy as shown in Schedule A of said policy.
- b. When acreage is platted or divided into smaller subdivisions and covered by one blanket policy, the insured will be entitled to the reissue rate on owner's policies covering 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 equals the face amount of the original blanket policy. Policy will be issued for a \$10.00 premium.

Thereafter, additional blanket insurance should be purchased in the applicable brackets 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 a hereof.

- c. Where a mortgage policy is outstanding and an owner's policy on the same property is issued within 10 years from the date of said mortgage policy, the reissue risk rate will apply up to the amount of the balance due on the mortgage insured under the outstanding mortgage policy.

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(4) REISSUE RATE FOR MORTGAGEE ACQUIRING TITLE

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Commissioner of Insurance

When the insured under a mortgage policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, such insured or the designee for the benefit of such insured shall be entitled to the following reissue risk rate on an owner's policy up to an amount equal to the face of such previous mortgage policy upon presenting said mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

Per Thousand
Up to \$50,000 of liability written.....\$2.10

Excess over \$50,000 shall be computed by reference to the date of the mortgage policy, as follows:

| <u>Date of Previous</u> <u>Mortgage Policy</u> | <u>Rates</u> |
|---|----------------------|
| 1 year or less..... | 20% of regular rates |
| 1 year to 2 years..... | 25% of regular rates |
| 2 years to 3 years..... | 30% of regular rates |
| 3 years to 4 years..... | 35% of regular rates |
| 4 years or over..... | 40% of regular rates |
| Minimum risk premium..... | \$10.00 |

(5) RESIDENTIAL LIQUIDATION PROGRAMS BY FEDERAL AGENCIES

When an insured under a mortgage policy acquires title to a one-to-four family residence by foreclosure or by voluntary conveyance in lieu of foreclosure in extinguishment of debt and transfers the title to the residence to a governmental agency in connection with that agency's business of guaranteeing the repayment of said mortgage, and said agency

has acquired the residence for immediate resale, the agency may request and be entitled to the following:

- a. An interim commitment to insure, issued for a term of 24 months, committing the Company to issue an owner's policy to the agency or to its purchaser.

The risk rate for the issuance of the above commitment shall be \$1.50 per thousand dollars liability or fraction thereof, subject to a \$20.00 minimum.

- b. An owner's policy issued as committed for shall be issued to:

1. The purchaser from the agency.

The risk rate charge shall be the applicable reissue rate for owner's title insurance up to the amount of the commitment, plus the regular rate for any amount in excess of the commitment.

2. The agency after the expiration of 24 months, if no transfer has been made. The risk rate charge shall be the applicable reissue rate for owner's title insurance, up to the amount of the commitment.

(6) SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an owner's and a mortgagee's policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owners risk rate. The risk rate for the mortgage policy or policies so simultaneously issued will be \$7.50 for up to an amount of insurance not in excess of the owner's policy. The risk rate on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the regular original title insurance risk rates for mortgagee's 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 mortgagee's policy or policies.

(7) SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES

When an owner's and leasehold 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 leasehold policy will be 30% of the risk rate for the owner's policy with which it is being issued simultaneously up to the amount of said owner's policy. The risk rate on the amount of a leasehold policy in excess of the owner's policy will be figured at the regular title insurance rate for owner's policies in the applicable bracket. Minimum premium is \$10.00.

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(8) ORIGINAL TITLE INSURANCE RISK RATES FOR MORTGAGES

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure cost, etc. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and if insured carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Risk Rates for Mortgages or Title Insurance Risk Rates for Substitution Loans.

(9) REISSUE TITLE INSURANCE RISK RATES FOR MORTGAGES

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the reissue risk rate on such mortgage insurance of 60% of the published tariff in force for original insurance, up to the face amount of such owner's policy.

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 in the applicable bracket.

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure costs, etc.

(10) TITLE INSURANCE RATES FOR "SECOND MORTGAGES"

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

(11) TITLE INSURANCE RISK RATES FOR SUBSTITUTION LOANS

When a substitution loan is made to the same borrower on the same property, the title to which was insured in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan, provided the outstanding policy is presented and the Company is informed of the unpaid balance of the loan.

| <u>Age of Original Loan</u> | <u>Rates</u> |
|-------------------------------|----------------------------|
| 2 years or under..... | 20% of regular risk rates |
| From 2 years to 3 years..... | 30% of regular risk rates |
| From 3 years to 4 years..... | 40% of regular risk rates |
| From 4 years to 5 years..... | 50% of regular risk rates |
| From 5 years to 10 years..... | 60% of regular risk rates |
| Over 10 years..... | 100% of regular risk rates |
| Minimum..... | \$7.50 |

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 risk rates shall be added the regular risk 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.

(12) JUNIOR LOAN POLICY WITH ACTIVATION ENDORSEMENT - (ORT Forms Nos. 3898 & 3899)

A Junior Loan Policy is available for use with second or other junior mortgages principally used to secure home equity lines or home improvement loans or loans in that nature.

A Junior Loan Policy is available upon prior arrangement with customers usually in cases where a certificate number will be issued although that is not a requirement. Rates will be as follows:

Rate Charged

Zero up to \$100,000.00..... \$150.00
\$100,000.00 up to a maximum of \$200,000.00..... \$1/per thousand.

(13) FANNIE MAE BALLOON MORTGAGE POLICY (ORT Form 3950 KS)

This policy is available only for insurance after refinancing by Fannie Mae of a previously insured five to seven year balloon mortgage on the balloon payment date. It is issued after the refinance note and modification of the previously insured mortgage have been executed. It is available only with regard to one to four family residential properties. The charge will be \$150.00.

(14) MORTGAGE PRIORITY GUARANTEE (ORT Form Nos. 3610 & 3611)

This policy is issued only for refinances under the Federal Home Loan Mortgage Corporation Loss Mitigation Program or similar programs, and certain balloon mortgage refinances. It is limited to assurance of continued priority notwithstanding modification of the mortgage. The charge will be \$75.00.

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(15) MASTER MORTGAGEE'S ABBREVIATED GUARANTEE AND CERTIFICATE (ORT Forms Nos. 4098 & 4099)

For guarantee amounts up to \$100,000.00 \$100.00
For guarantee amounts over \$100,000.00 \$125.00
Maximum policy amount \$200,000.00

(16) ALTA HOMEOWNER'S POLICY (ORT 4445)

This ALTA owner's policy gives additional coverages to owners in residential transactions. A charge of 10% above the applicable owner's policy rates is added.

(17) ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (ORT 4446) OR ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (ORT OR 4447)

This ALTA loan policy gives expanded coverage to lenders in residential loan transactions. A charge of 10% above the applicable loan policy rates is added due to the expanded coverages contained in the policy.

(18) MORTGAGE IMPAIRMENT PROTECTION INSURANCE POLICY (ORT 4113)

When this policy is issued to a lender, the premium that will apply as to each mortgage loan closed, reported, and to be insured by the policy is as follows:

Loan amounts up to \$100,000.00 \$50.00
\$100,000.01 up to and including \$250,000.00 .. \$65.00
\$250,000.01 up to and including \$500,000.00 \$125.00
Maximum loan amount \$500,000.00

(19) CONSTRUCTION LOAN PREMIUM (ORT FORM 405)

A Construction Loan Policy is issued to insure a construction mortgage. The policy will be available only for residential 1-4 family construction, and the premium for issuance will be \$25.00.

ENDORSEMENTS

The following endorsements are available for the purposes and charges stated:

| ORT FORM NO. | DESCRIPTION OF USE | CHARGE |
|-----------------|---|-----------|
| ORT 3919 | Balloon Loan Modification Endorsement for use with certain Federal Home Loan Mortgage Corporation mortgages which contain a provision for modification and refinance on balloon due date. | No Charge |
| ORT 3746 | Reverse Annuity Mortgage Endorsement. This endorsement is similar to the Reverse Annuity Mortgage Endorsement in coverage and use. It contains slightly varied language and is used where the reverse annuity mortgage does not involve an FHA-insured loan. Coverage of both endorsements is essentially the same. | No Charge |
| ORT 3981 | HECM Reverse Annuity Mortgage Endorsement. This endorsement provides certain special coverages in cases where a mortgage policy is issued insuring a reverse annuity mortgage and the mortgage is an FHA-insured loan. | No Charge |
| ORT 4111 | Shared Appreciation Endorsement. This endorsement is issued with mortgages which contain shared appreciation provisions. It provides certain coverage against loss by reason of the loss of priority or validity of the mortgage because of conclusion of the mortgage or because of the operation of the shared interest provisions. | No Charge |
| ORT 2385 | Inflation Shield Endorsement. This endorsement is an inflation shield endorsement. | No Charge |
| ORT 2552 | Easement Exercise Endorsement CLTA 103.1. This endorsement is used for damages, use of maintenance easements. | No Charge |

| ORT FORM NO. | DESCRIPTION OF USE | CHARGE |
|-----------------|---|-----------|
| ORT 2673 | <u>Usury Endorsement.</u> This endorsement gives certain limited coverage against insured loan having a rate which is usurious. | \$150.00 |
| ORT 2695 | <u>HUD Liquidation Endorsement.</u> This is a HUD Liquidation Endorsement. | No Charge |
| ORT 2761 | <u>Easement Existing Encroachment</u> CLTA 103.3 This endorsement is used for removal of improvements. | No Charge |
| ORT 3423 | <u>ALTA Construction Loan Policy Endorsement.</u> This endorsement is used after construction is complete to provide full coverage for loss of priority. | No Charge |
| ORT 3712 | <u>Collateral Mortgage Endorsement.</u> This endorsement is used for collateral mortgages. | No Charge |
| ORT 3716 | <u>Location Endorsement</u> CLTA 116.1. This endorsement is used when property described in policy is same as on survey. | No Charge |
| ORT 3720 | <u>Multiple Indebtedness Endorsement.</u> This endorsement is used for multiple indebtedness. | No Charge |
| ORT 3854 | <u>Subdivision Endorsement.</u> This endorsement assures an insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located. | No Charge |
| ORT 3861 | <u>Non-Imputation-New Stockholders of Owner.</u> This endorsement is similar to ORT 3860 but refers to knowledge of employees, officers, directors and shareholders. | \$150.00 |
| ORT 3863 | <u>Doing Business Endorsement.</u> This endorsement insures a lender from loss due to a final court decree prohibiting enforcement on the grounds that the loan violates the "doing business" laws of the state in which the property is located. | No Charge |

ORT

FORM NO.

DESCRIPTION OF US

CHARGE

| | | |
|----------|--|-----------|
| ORT 3864 | <p><u>Last Dollar Endorsement.</u> This endorsement insures that where insured amount is less than total debt the amount of insurance will not be reduced by any reduction in the amount of the total secured indebtedness (assumes on large debt secured by multiple mortgages of land at different locations).</p> | No Charge |
| ORT 3868 | <p><u>Additional Named Insured.</u> This endorsement is used for additional named insureds. (No charge if issued concurrently with the policy).</p> | No Charge |
| ORT 4100 | <p><u>Leasehold Valuation Endorsement.</u> This endorsement provides a formula for determining loss under certain leasehold policies. It has limited use for one or two customers but is available statewide to any leasehold policy.</p> | No Charge |
| ORT 4102 | <p><u>First Loss Endorsement.</u> This is a first loss endorsement.</p> | No Charge |
| ORT 4118 | <p><u>TIRBOP-PA Fairway Endorsement Partnership-Owner/Lessee Policy Only.</u> This endorsement is used for a fairway partnership on an owner's/lessee policy only.</p> | No Charge |

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| <u>ORT FORM NO.</u> | <u>DESCRIPTION OF USE</u> | <u>CHARGE</u> |
|-------------------------|---|---------------|
| ORT 4205 | <u>Commercial 8.1 Endorsement.</u> This endorsement is similar to ALTA 8.1 environmental lien endorsement but is modified to be used in commercial transactions. | No Charge |
| ORT 4206 | <u>Access Endorsement.</u> This endorsement insures access to a named public street. | No Charge |
| ORT 4207 | <u>Anti-Taint Endorsement.</u> This endorsement that lien priority will not be affected due to reductions or increases of the outstanding balance of the lien due to revolving credit provisions in the note. | No Charge |
| ORT 4208 | <u>Option Endorsement.</u> This endorsement is issued when the interest insured is on an option to purchase. | No Charge |
| ORT 4209 | <u>Pending Disbursement Endorsement</u> This endorsement is issued in construction situations where all the mortgage funds have not yet been disbursed. | No Charge |
| ORT 4210 | <u>Recharacterization Endorsement.</u> This endorsement insures against loss or damage sustained by a court ruling that the relationship between the insured and the borrower is that of partner or joint ventures rather than lender and borrower. | \$25.00 |
| ORT 4211 | <u>Clogging Endorsement.</u> This endorsement insures that the mortgage is not unenforceable due to clogging of the equity of redemption. | \$100.00 |
| ORT 4212 | <u>Allocation of Liability Endorsement.</u> This endorsement allocates the liability of the company to different parcels of land. | No Charge |
| ORT 4213 | <u>Access By Easement Endorsement.</u> This endorsement insures against loss or damage due to easement described as a parcel to not providing the owner with ingress and egress to a named public street. | No Charge |
| ORT 4214 | <u>Tie-In Endorsement.</u> This endorsement lists other policies issued in conjunction with the attached policy. | No Charge |

ORT
FORM NO.

DESCRIPTION OF USE

CHARGE

| | | |
|----------|--|-----------|
| ORT 4215 | <u>Seattle Endorsement.</u> This endorsement insures that, in construing the exclusions from coverage in the policy, the Insured will not be deemed to have created or agreed to a defect, lien, or encumbrance due to its failure permitted under the loan documents) to disburse the full amount of the loan or because the loan proceeds are insufficient to complete construction. | \$50.00 |
| ORT 4216 | <u>Tax Parcel-Identicality Endorsement.</u> This endorsement insures that no portion of the land lies with a tax parcel which includes any other land. | No Charge |
| ORT 4217 | <u>Successor Insured Endorsement.</u> This endorsement insures that the term "insured" includes certain successors who succeed in the interest of insured. | No Charge |
| ORT 4218 | <u>Same Land Mortgage Endorsement.</u> This endorsement insures that the land described in the mortgage is legally identical with the land described in Schedule A of the policy despite differences in the language in the two descriptions. | No Charge |
| ORT 4219 | <u>Reciprocal Easement-Loan Policy Only.</u> This endorsement insures that the insured easement will not be affected by events affecting the underlying land out of which the easement was carved or severed. | No Charge |
| ORT 4220 | <u>Pending Improvements Endorsement.</u> This endorsement provides that liability under the policy shall increase as contemplated improvements are made. | No Charge |
| ORT 4221 | <u>Maximum Actual Loss Endorsement.</u> This endorsement provides that the maximum actual loss under the policy shall include all funds paid by the insured for the development of the land. | No Charge |
| ORT 4222 | <u>Encroachment Forced Removal-Easements.</u> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto easements located on the land. | No Charge |

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Commissioner of Insurance

ORT
FORM NO.

DESCRIPTION OF USE

CHARGE

| | | |
|----------|---|-----------|
| ORT 4223 | <u>Encroachment (Onto Land) Endorsement.</u> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto adjoining land. | No Charge |
| ORT 4224 | <u>Collateral Assignment of Mortgage</u> This endorsement contains several assurances related to the assignment of the beneficial interest under a deed of trust. | No Charge |
| ORT 4229 | <u>Tax Benefit Endorsement.</u> This endorsement provides certain coverage to the named limited partner in the Insured partnership in the event that the limited partner sustains a tax benefit loss (regarding the low income housing tax credit) as defined in the endorsement. | No Charge |
| ORT 4245 | <u>Contiguity-Single Parcel Endorsement.</u> This ALTA 19.1 endorsement insures that the parcel of land described in Schedule A is contiguous to another parcel that is not insured under the policy (but that is contiguous to the insured property as described in a document recorded in the public land records). | No Charge |
| ORT 4256 | <u>Foundation, Portion of Premises Endorsement.</u> This CLTA 102.6 endorsement is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) The failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof. | No Charge |

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VICKI SCHMIDT
Commissioner of Insurance

ORT
FORM NO.

DESCRIPTION OF USE

CHARGE

| | | |
|----------|---|-----------|
| ORT 4261 | <p><u>Foundation Endorsement.</u> This CLTA 102.5 endorsement form is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) The failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date thereof; or (2) The location of the foundation as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof; or (3) The foundation encroaching as of the date hereof, onto any of the easements referred to in Schedule B.</p> | No Charge |
| ORT 4272 | <p><u>First Loss-Multiple Parcel Transactions Endorsement.</u> The ALTA 20 endorsement would be used where a lender is making a loan secured by multiple parcels of land, and where Old Republic is insuring title to each parcel and the lien of the mortgage or deed of trust which secures the payment of the loan. The endorsement provides that, in the event of a claim arising which involves one of the parcels, Old Republic will not require the lender to accelerate the indebtedness before being entitled to pursue a claim under the policy. In the event of a claim, Old Republic will pay the amount by which any matter covered by the policy for which a claim is made diminishes the value of the collateral below the indebtedness.</p> | No Charge |
| ORT 4286 | <p><u>Multiple Mortgages on One Policy Endorsement.</u> This CLTA 105 endorsement is to be used with an ALTA loan policy. It modifies the policy to insure two mortgages (running in favor of the same lender) on a single policy.</p> | No Charge |
| ORT 4455 | <p><u>Commercial Environmental Protection Lien.</u> Substantively ALTA 8.2-06 identical to ORT Form 4205, either endorsement may be issued if a proper search reveals there is not an issue with providing the coverage.</p> | No Charge |

ORT
FORM NO.

DESCRIPTION OF USE

CHARGE

| | | |
|----------|---|-----------|
| ORT 4456 | <u>Utility Access.</u> Similar to ORT Form No. 4293, Utilities Facilities Endorsement, but the ALTA 17.2-06 is more flexible in the number of utilities which can be covered and the ability to limit the utilities covered. | No Charge |
| ORT 4457 | <u>Doing Business.</u> This endorsement is similar in coverage to ORT Form No. 3863, Doing Business Endorsement. | No Charge |
| ORT 4458 | <u>Same As Survey.</u> Insures against loss or damage in the event the land insured in the policy is not the same as that delineated on a designated survey bearing a specific date. | No Charge |
| ORT 4459 | <u>Same As Portion of Survey.</u> Indemnifies against loss or damage in the event that the Land insured in the policy is not the same as a designated portion of the land delineated on a designated survey bearing a specific date. | No Charge |
| ORT 4460 | <u>Subdivision.</u> Indemnifies in the event that the Land insured under the policy was not lawfully created under state statutes and local ordinances relating to the subdivision of land. | No Charge |
| ORT 4461 | <u>Usury.</u> Indemnifies in the event that the lien is invalid or unenforceable because the interest rate provided for in the loan secured by the Insured Mortgage violates usury laws. | \$150.00 |
| ORT 4462 | <u>Easement-Damage or Enforced Removal.</u> Indemnifies against loss resulting from damage to a Building located on the land or any court order directing the removal or alteration of a building located on the land as a result of the rights granted in a specifically described easement. | No Charge |
| ORT 4463 | <u>Co-Insurance Single Policy Endorsement.</u> This endorsement deals with title policies which are co-insured by multiple underwriters. | No Charge |

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Commissioner of Insurance

| ORT FORM NO. | DESCRIPTION OF USE | CHARGE |
|--------------|---|-----------|
| ORT 4313 | ALTA 1-06 STREET ASSESSMENT | No Charge |
| ORT 4365 | ALTA 2-06 TRUTH-IN-LENDING | No Charge |
| ORT 4366 | ALTA 3-06 ZONING UNIMPROVED LAND | \$100.00 |
| ORT 4314 | ALTA 3.1-06 ZONING | \$150.00 |
| ORT 4355 | ALTA 4-06 CONDOMINIUM | No Charge |
| ORT 4338 | ALTA 4.1-06 CONDOMINIUM | No Charge |
| ORT 4340 | ALTA 5-06 PLANNED UNIT DEVELOPMENT | No Charge |
| ORT 4339 | ALTA 5.1-06 PLANNED UNIT DEVELOPMENT | No Charge |
| ORT 4367 | ALTA 6-06 VARIABLE RATE | No Charge |
| ORT 4368 | ALTA 6.2-06 VARIABLE RATE-NEGATIVE AMORTIZATION | No Charge |
| ORT 4341 | ALTA 7-06 NONIMPUTATION MANUFACTURED HOUSING UNIT | No Charge |
| ORT 4342 | ALTA 7.1 MANUFACTURED HOUSING-CONVERSION:LOAN | No Charge |
| ORT 4358 | ALTA 7.1-06 MANUFACTURED HOUSING-CONVERSION: LOAN | No Charge |
| ORT 4343 | ALTA 7.2-06 MANUFACTURED HOUSING-CONVERSION: OWNERS | No Charge |
| ORT 4357 | ALTA 8.1-06 ENVIRONMENTAL PROTECTION LIEN | No Charge |
| ORT 4455 | ALTA 8.2-06 Commercial Environmental Protection Lien | No Charge |
| ORT 4344 | ALTA 9-06 RESTRTICTIONS, ENCROACHMENTS, MINERALS | No Charge |
| ORT 4353 | ALTA 9.1 RESTRICTIONS, ENCROACHMENTS, MINERALS-OWNER'S POLICY-UNIMPROVED LANDS | No Charge |
| ORT 4345 | ALTA 9.1-06 RESTRICTIONS, ENCROACHMENTS, MINERALS-OWNER'S POLICY-UNIMPROVED LANDS | No Charge |
| ORT 4346 | ALTA 9.2-06 RESTRICTIONS, ENCROACHMENTS, MINERALS-OWNER'S POLICY-IMPROVED LANDS | No Charge |
| ORT 4347 | ALTA 9.3-06 Restrictions, Encroachments, Minerals | No Charge |
| ORT 4350 | ALTA 9.4-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands | No Charge |
| ORT 4371 | ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands | No Charge |
| ORT 4558 | ALTA 9.6-06 Private Rights-Loan Policy | No Charge |
| ORT 4591 | ALTA 9.9-06 Private Rights Owner's Policy | No Charge |
| ORT 4592 | ALTA 9.10-06 Restrictions, Encroachments, Minerals-Current Violations-Loan Policy | No Charge |
| ORT 4316 | ALTA 10-06 Assignment | No Charge |
| ORT 4315 | ALTA 10.1-06 Assignment & Date Down | \$100.00 |
| ORT 4293 | Utility Facilities Endorsement | \$100.00 |

| ORT FORM NO. | DESCRIPTION OF USE | CHARGE |
|--------------|--|-----------|
| ORT 4317 | ALTA 11-06 Mortgage Modification | No Charge |
| ORT 4318 | ALTA 12-06 Aggregation | No Charge |
| ORT 4593 | ALTA 12.1-06 Aggregation-State Limits | No Charge |
| ORT 4320 | ALTA 13-06 Leasehold-Owner's | No Charge |
| ORT 4319 | ALTA 13.1-06 Leasehold-Loan | No Charge |
| ORT 4335 | ALTA 14-06 Future Advance Priority | No Charge |
| ORT 4321 | ALTA 14.1-06 Future Advance Knowledge | No Charge |
| ORT 4322 | ALTA 14.2-06 Future Advance Letter Of Credit | No Charge |
| ORT 4323 | ALTA 14.3-06 Future Advance-Reverse Mortgage | No Charge |
| ORT 4326 | ALTA 15-06 Non-imputation-Full Equity Transfer | No Charge |
| ORT 4324 | ALTA 15.1-06 Non-imputation-Additional Insured | No Charge |
| ORT 4325 | ALTA 15.1-06 Non-imputation-Partial Equity Transfer | No Charge |
| ORT 4369 | ALTA 16-06 Mezzanine Financing | \$100.00 |
| ORT 4327 | ALTA 17-06 Access And Entry | No Charge |
| ORT 4328 | ALTA 17.1-06 Indirect Access And Entry | No Charge |
| ORT 4456 | ALTA 17.2-06 Utility Access | No Charge |
| ORT 4330 | ALTA 18-06 Single Tax Parcel | No Charge |
| ORT 4329 | ALTA 18.1-06 Multiple Tax Parcel | No Charge |
| ORT 4331 | ALTA 19-06 Contiguity-Multiple Parcels | No Charge |
| ORT 4332 | ALTA 19.1-06 Contiguity-Single Parcels | No Charge |
| ORT 4333 | ALTA 20-06 First Loss Multiple Parcel Transactions | No Charge |
| ORT 4364 | ALTA 21-06 Creditor's Rights | \$25.00 |
| ORT 4334 | ALTA 22-06 Location | No Charge |
| ORT 4336 | ALTA 22.1 Location And Map | No Charge |
| ORT 4359 | ALTA 22.1-06 Location And Map | No Charge |
| ORT 4463 | ALTA 23-06 Co-Insurance Single Policy Endorsement | No Charge |
| ORT 4457 | ALTA 24-06 Doing Business | No Charge |
| ORT 4458 | ALTA 25-06 Same As Survey | No Charge |
| ORT 4459 | ALTA 25.1-06 Same As Portion of Survey | No Charge |
| ORT 4460 | ALTA 26-06 Subdivision | No Charge |
| ORT 4461 | ALTA 27-06 Usury | \$150.00 |
| ORT 4462 | ALTA 28-06 Easement-Damage or Enforced Removal | No Charge |
| ORT 4594 | ALTA 28.2-06 Encroachments-Boundaries and Easements-Described Improvements | No Charge |
| ORT 4496 | ALTA 29-06 Interest Rate Swap-Direct Obligation | \$200.00 |
| ORT 4497 | ALTA 29.1-06 Interest Rate Swap-Additional Interest | \$200.00 |

| | | |
|----------|---|-----------|
| ORT 4539 | ALTA 29.2-06 Interest Rate Swap Endorsement-Direct Obligation-Defined Amount | \$200.00 |
| ORT 4581 | ALTA 30.1-06 Commercial Participation Interest | No Charge |
| ORT 4582 | ALTA 32.2-06 Construction Loan-Loss of Priority- Insured's Direct Payment | No Charge |
| ORT 4589 | ALTA 37-06 Assignment of Rents or Leases | No Charge |
| ORT 4586 | ALTA 38-06 Mortgage Tax | No Charge |
| ORT 4595 | ALTA 39-06 Policy Authentication | No Charge |

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VICKI SCHMIDT
Commissioner of Insurance



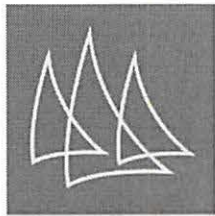
**MORTGAGE
CONNECT**

Exhibit C

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**VICKI SCHMIDT
Commissioner of Insurance**



WESTCOR

LAND TITLE INSURANCE COMPANY

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OCT 06 2021

VICKI SCHMIDT
Commissioner of Insurance

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: July 02, 2021

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

TABLE OF CONTENTS

| | |
|---|----|
| AREA COVERED | 3 |
| LOAN POLICIES OF TITLE INSURANCE..... | 4 |
| OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE | 6 |
| ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE | 7 |
| MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE | |
| MORTGAGE MODIFICATION POLICY | 7 |
| BULK CENTRALIZED REFINANCE RATES | 7 |
| OTHER..... | 9 |
| SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS..... | 10 |

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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VICKI SCHMIDT
Commissioner of Insurance

LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

| | Per Thousand | FILED OCT 06 2021 VICKI SCHMIDT Commissioner of Insurance |
|--|--------------|--|
| 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 | OCT 06 2021 |
| Up to \$10,000 of liability written | 1.00 | VICKI SCHMIDT |
| Over \$10,000, add | 0.50 | Commissioner of Insurance |

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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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.

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 |

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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 Rate (50 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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. 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.
5. 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.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of fifty (50) 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 |
| \$1,250,000 - \$1,500,000 | \$1,020 |
| \$1,500,000 - \$2,000,000 | \$3,000 |

Rates include customarily issued endorsements.

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 \$2,000,000.00
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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. 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.
5. 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.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. 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 | \$340 |
| \$250,001 - \$500,000 | \$450 |
| \$500,001 - \$750,000 | \$570 |
| \$750,001 - \$1,000,000 | \$660 |
| \$1,000,001 - \$1,250,000 | \$770 |
| \$1,250,000 - \$1,500,000 | \$895 |
| \$1,500,000 - \$2,000,000 | \$1,050 |

Rates include customarily issued endorsements.

Bulk Centralized Refinance Rate (200 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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. 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.
5. 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.

6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of two hundred (200) monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

| LIABILITY AMOUNT | RATE | FILED |
|---------------------------|---------|---------------------------|
| \$0 - \$250,000 | \$300 | |
| \$250,001 - \$500,000 | \$450 | OCT 06 2021 |
| \$500,001 - \$750,000 | \$550 | |
| \$750,001 - \$1,000,000 | \$660 | VICKI SCHMIDT |
| \$1,000,001 - \$1,250,000 | \$760 | Commissioner of Insurance |
| \$1,250,000 - \$1,500,000 | \$860 | |
| \$1,500,000 - \$2,000,000 | \$1,050 | |

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.

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.

TO THE
COMMISSIONER OF INSURANCE
STATE OF KANSAS

FILED

OCT 06 2021

**VICKI SCHMIDT
Commissioner of Insurance**



**MORTGAGE
CONNECT**

Exhibit D

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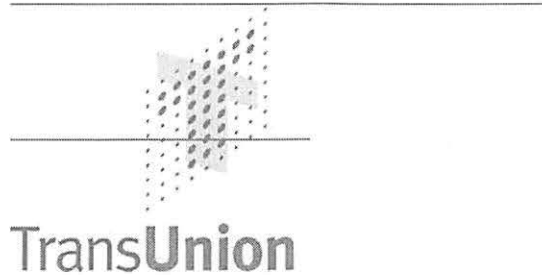
VICKI SCHMIDT
Commissioner of Insurance

RATE AND RULES

FOR THE STATE OF

KANSAS

EFFECTIVE: UPON APPROVAL



~~TRANSUNION~~WFG-WFG
NATIONAL TITLE INSURANCE
COMPANY

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INTRODUCTION

The rates for the various types of title insurance policies and endorsements offered by TransUnionWFG National Title Insurance Company ("the Company") are set forth below. Premiums are for title insurance only and do not include search fees, abstract fees, attorney fees, or escrow or closing fees. Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply. As used herein, the initials ALTA stand for American Land Title Association.

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STANDARD RISK RATES

These rates are for ordinary real estate transactions for title insurance coverage provided by the standard forms of ALTA policies and/or endorsements. These rates assume that the Company will be supplied with evidence satisfactory to the Company that title has been determined based upon a competent examination of title. Fees and charges in connection with the searching, examination, certification and closing of title are not included in these rates, and the Company may make additional charges for these and other services when applicable.

RIGHT OF THE COMPANY TO ADJUST CHARGES/DECLINE TO INSURE

The Company may adjust charges in especially difficult titles or for special risk considerations, or for coverage requested by the insured that is not provided in the standard ALTA forms of policies. The Company may also decline to insure any title. It may, at any time, at its sole discretion, refuse or cancel any application by canceling its charges and notifying the applicant.

RIGHT TO WITHHOLD ISSUANCE OF POLICY

A fundamental principle of insurance is that the insurer does not undertake a risk unless it has been paid the required premium for the policy. Therefore, the Company will not issue a policy of title insurance until all applicable charges have been paid in full.

AMOUNT OF INSURANCE

Owner's title insurance policies will not be issued for less than the full value of the property as determined by:

1. the contract purchase price for the property including the value of any assumed liens or obligations;
2. the appraised value of the property; or
3. a good faith estimate of the value of the property; except when the Company is a co-insurer with one or more other title insurers, or when the interest of the insured owner is a leasehold or other interest in the property which is less than fee ownership, in which case no owners title insurance policy will be issued for less than the value of the insured's interest in the property.

Mortgagee title insurance policies will be issued in the amount equal to the face value of the insured mortgage, except:

1. If the Company is a co-insurer with other title insurers, the amount of insurance may be less than the face amount of the mortgage, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section;
2. If the value of the insured property or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the property or the equity of the mortgagor in the property;

3. If the mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness or secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage;
4. If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the property provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

Owners and loan policies of title insurance may be issued in amounts less than the minimum amounts stated above if that amount is greater than the Title Insurance Industry Capacity. Title Insurance Industry Capacity is defined by the total liability which can be assumed by the Company plus the total amount of any co-insurance and/or reinsurance which is available through other title insurance companies.

COMMITMENTS

A properly completed title insurance commitment is a formal and legally binding contract to insure title to real property. In some jurisdictions, a commitment is called a binder. Maximum care must be exercised in the issuance of a title commitment due to the great potential for liability and claim every time a title commitment is issued. Subject to its terms and expiration, the commitment can be relied upon by the insured to obtain a title policy subject only to the exceptions set out therein.

A commitment for title insurance shall be effective for six (6) months. The Company may issue a written endorsement extending the effective period of the commitment provided that:

1. A request for extension is received prior to expiration of the commitment
2. The extension is for no more than six (6) months
3. The effective date of the commitment remains unchanged
4. The commitment is not extended for a total period of more than two (2) years

OWNER'S AND LEASEHOLD COVERAGE

The ALTA leasehold owner's and leasehold loan policies are essentially identical to their ALTA counterparts for fee titles and mortgages. An owner's or leasehold policy insuring interest in land should not be issued for an amount greater than nor less than the purchase price of the land. If no sale is involved, the full reasonable value of the land may be agreed upon between the Company and the proposed insured.

A title insurer or a title insurance agent issuing a title insurance policy to a lender in conjunction with a mortgage loan made simultaneously with the purchase of all or part of the estate securing a loan, where no owner's title insurance policy has been requested, shall give written notice to the purchaser/mortgagor at the closing, on a form prescribed or approved by the Company, explaining that a title insurance policy for the lender is being issued for the protection of the mortgage lender, and that the policy does not provide title insurance protection to the purchaser/mortgagor. The notice shall further explain what an owner's title policy insures against, and what possible exposures exist for the purchaser/mortgagor which could be insured against through the purchase of an owner's policy, and the cost of said policy. A copy of the executed notice shall be retained in the agent's file for at least three years after the effective date of the lender's policy.

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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)

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

A lender's policy insuring first *lien position* on real property should not be issued for an amount greater than or less than the full principal debt. In some instances, a Lender's policy may be issued for an amount up to 120% of the principal debt to reimburse for interest, foreclosure costs, etc., and in an amount up to 150% of principal debt on adjustable rate mortgages. Short form policies reference standard full text policies filed and approved and on file with the Insurance Department. They are issued at the same rates as the standard full text policies referenced in the short form.

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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)

A Lender's policy insuring a *second lien* position on real property should only be issued for an amount equal to the full principal debt of the second lien. The premium shall be calculated the same as the premium for a Lender's policy insuring a first lien position.

CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years (2) the purpose of the loan is to finance improvements to the real property. 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. If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

1. Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the owner's policy amount in this case.
2. Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan, or the expected appraised value upon completion, if the appraised value is higher.

Option B is the preferred method. If option B is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN COVERAGE

An ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy version may be issued to institutional lenders where the loan being insured is in a second or junior position, per the following schedule of policy/liability amount:

| <u>Liability:</u> | <u>Charge:</u> |
|---------------------------|-----------------|
| <u>Up to \$250,000.00</u> | <u>\$110.00</u> |
| | |
| | |

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One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with said policy at no charge. If issued after the said policy within six (6) months from the date of policy, then the charge is \$25.00.

The ALTA form JR2 Endorsement (Revolving Credit Endorsement), is available at no charge when issued concurrently with said policy. If issued after the said policy within six (6) months from the date of policy, then the charge is \$20.00.

No Refinance Credit is applicable to the issuance of the ALTA Residential Limited Coverage Junior Loan Policy

ALTA-RESIDENTIAL-LIMITED-COVERAGE-JUNIOR-LOAN-POLICY

An ALTA Limited Coverage Junior Loan Policy may be issued to institutional lenders where the loan being insured is in a second or junior position, for the following fee:

| 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 insuring provisions of the policy are broad. However, their coverage is limited by the Exceptions in Schedule B of the policy and by the Schedule of Conditions and Limitations contained in the policy. The policy, like all policies, obligates the insurer to provide a defense to its insured. However, unlike other policies, the insurer does not have the right to select the counsel to represent the insured. The United States must be represented by the office of the Attorney General.

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. In all cases the owner's or leasehold owner's policy shall be issued for the full insurable value of the premises, if insuring a fee simple estate, or for the full insurable value of the leasehold estate, if insuring a leasehold estate. Both policies must bear the same effective date and the owner's or leasehold owner's policy must show the mortgage as an exception. It is not essential that the fee simple or leasehold estate be acquired simultaneously with the issuance of the mortgagee's loan policies.

REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

1. A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in a amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.
2. An assured under an owner's or leasehold owner's policy grants a mortgage on the property insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's policy is calculated as stated in the definition above.
3. No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

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TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL
CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE 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.

TransUnionWFG
National Title Insurance
Company 2711
Middleburg Drive
Suite 312
Columbia, SC 29204

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

VICKI SCHMIDT
Commissioner of Insurance

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

Service

Charge

COMMERCIAL ESCROW CLOSING

\$750.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

RESIDENTIAL REAL ESTATE CLOSING

\$450.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker.

RESIDENTIAL REAL ESTATE CLOSING

\$450.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker.

RESIDENTIAL LOAN CLOSING

\$ N/A

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

DOCUMENT PREPARATION when not

\$100.00

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

FEES FOR ANCILLARY SERVICES

\$25.00

notary public fees

cash

contract for deed

seller carry back

assumption

equity purchase

exchange of property

loan closing for third party lender

other

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MAR 9 - 2010

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Commissioner of Insurance

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

- a. Do not take policy \$ N/A
- b. Do take policy \$ N/A

LOT SALE TO BUYER

(not builder)

- a. No policy until improvement completed \$ N/A
- b. Policy issued for cost of lot \$ N/A

PLATTING COMMITMENT

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

\$ N/A

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 contract and wants current policy showing title in his name

\$ N/A

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants

\$ N/A

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property

\$ N/A

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$ 200.00

DISBURSEMENT OF FUNDS

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

\$ N/A

INDEMNITY DEPOSIT

Held in escrow, no closing

\$ N/A

OTHER (Specify)

- Courier Fee \$ 60.00
- Title Search Fee \$ 235.00

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

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

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Commissioner of Insurance

KANSAS BULLETINS

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

| Type of Transaction | Rate | | |
|---|---------------|----|-----------------------------------|
| OWNERS TITLE INSURANCE POLICY | \$0.01 | to | \$50,000.00 : \$5.00/thousand |
| Policies will be issued to owners, contract vendees and lessees | \$50,000.01 | to | \$100,000.00 : \$4.50/thousand |
| | \$100,000.01 | to | \$5,000,000.00 : \$3.00/thousand |
| MORTGAGE TITLE INSURANCE POLICY | \$0.01 | to | \$50,000.00 : \$3.75/thousand |
| Issued to lenders in an amount not to exceed 120% of loan amount | \$50,000.01 | to | \$100,000.00 : \$3.00/thousand |
| | \$100,000.01 | to | \$500,000.00 : \$2.63/thousand |
| | \$500,000.01 | to | \$10,000,000.00 : \$2.25/thousand |
| SIMULTANEOUS-ISSUED MORTGAGE POLICY | <u>\$0.00</u> | | |
| Not exceeding the amount of owners policy issued simultaneous therewith | | | |
| SIMULTANEOUS-ISSUED MORTGAGE POLICY | <u>\$ N/A</u> | | |
| Where the amount of coverage exceeds the owners policy | | | |
| SIMULTANEOUS-ISSUED LEASEHOLD POLICY | <u>\$ N/A</u> | | |
| Not exceeding the amount of owners policy issued to lessee | | | |
| REFINANCE POLICIES – Loan Policy | \$0.01 | to | \$50,000.00 : \$2.25/thousand |
| Issued on property as a result of refinancing a previous loan | \$50,000.01 | to | \$100,000.00 : \$1.80/thousand |
| | \$100,000.01 | to | \$500,000.00 : \$1.578/thousand |
| | \$500,000.01 | to | \$10,000,000.00 : \$1.35/thousand |
| SECOND MORTGAGE POLICIES – Loan policy issued on 2nd, 3rd or more loans | <u>\$ N/A</u> | | |
| REISSUE POLICIES – Policies issued on previously insured property | \$0.01 | to | \$50,000.00 : \$3.00/thousand |
| | \$50,000.01 | to | \$100,000.00 : \$2.70/thousand |
| | \$100,000.01 | to | \$5,000,000.00 : \$1.80/thousand |
| NEW CONSTRUCTION PENDING DISBURSEMENT | <u>\$ N/A</u> | | |
| POLICY calling for periodic endorsements for increasing | | | |

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liability and extending time of policy

NEW CONSTRUCTION OWNERS POLICY \$ N/A

NEW CONSTRUCTION LOAN POLICY \$ N/A

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

HOLD OPEN CHARGES \$ N/A

ENDORSEMENT TO OWNERS POLICIES \$ N/A

- 1
- 2
- 3

ENDORSEMENT TO LOAN POLICIES

| | |
|---|-----------------|
| 1 ALTA 3.1-06 Endorsement | <u>\$150.00</u> |
| 2 ALTA 4.1-06 Endorsement | <u>\$25.00</u> |
| 3 ALTA 5.1-06 Endorsement | <u>\$25.00</u> |
| 4 ALTA 6-06 Endorsement | <u>\$25.00</u> |
| 5 ALTA 6.2-06 Endorsement | <u>\$25.00</u> |
| 6 ALTA 7-06 Endorsement | <u>\$25.00</u> |
| 7 ALTA 7-.1-06 Endorsement | <u>\$25.00</u> |
| 8 ALTA 8.1-06 Endorsement | <u>\$0.00</u> |
| 9 ALTA 9-06 Endorsement | <u>\$25.00</u> |
| 10 ALTA 14-06 Endorsement | <u>\$25.00</u> |
| 11 ALTA 14.1-06 Endorsement | <u>\$25.00</u> |
| 12 ALTA 14.3-06 Endorsement | <u>\$25.00</u> |
| 13 ALTA 19-06 Contiguity Endorsement - Multiple Parcels | <u>\$25.00</u> |
| 14 ALTA 19.1-06 Contiguity Endorsement - Single Parcels | <u>\$25.00</u> |
| 15 ALTA 22-06 Endorsement | <u>\$25.00</u> |
| 16 Access Endorsement | <u>\$25.00</u> |
| 17 Doing Business Endorsement | <u>\$25.00</u> |
| 18 Single Tax Endorsement | <u>\$25.00</u> |
| 19 Usury Endorsement | <u>\$25.00</u> |

OTHER (Specify) \$ N/A

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

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Commissioner of Insurance

| Type of Transaction | Rate | | | | | | | | | | | | |
|---|--|-----------------------------------|----|-------------------------------|-------------|----|--------------------------------|--------------|----|----------------------------------|--------------|----|-----------------------------------|
| SPECIAL COVERAGES | \$ <u>N/A</u> | | | | | | | | | | | | |
| RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued with owners policy on new construction | \$ <u>N/A</u> | | | | | | | | | | | | |
| SECOND MORTGAGE POLICIES – Loan policies issued on 2nd, 3rd or more loans | \$ <u>N/A</u> | | | | | | | | | | | | |
| HOLD OPEN CHARGES | \$ <u>N/A</u> | | | | | | | | | | | | |
| RESIDENTIAL OWNERS POLICIES – Policies of title insurance protecting the owners interest in one – four family residences | <table><tr><td>\$0.01</td><td>to</td><td>\$50,000.00 : \$5.00/thousand</td></tr><tr><td>\$50,000.01</td><td>to</td><td>\$100,000.00 : \$4.50/thousand</td></tr><tr><td>\$100,000.01</td><td>to</td><td>\$5,000,000.00 : \$3.00/thousand</td></tr></table> | \$0.01 | to | \$50,000.00 : \$5.00/thousand | \$50,000.01 | to | \$100,000.00 : \$4.50/thousand | \$100,000.01 | to | \$5,000,000.00 : \$3.00/thousand | | | |
| \$0.01 | to | \$50,000.00 : \$5.00/thousand | | | | | | | | | | | |
| \$50,000.01 | to | \$100,000.00 : \$4.50/thousand | | | | | | | | | | | |
| \$100,000.01 | to | \$5,000,000.00 : \$3.00/thousand | | | | | | | | | | | |
| RESIDENTIAL MORTGAGEES POLICIES – Policies of title insurance protecting the interest of mortgage lenders | <table><tr><td>\$0.01</td><td>to</td><td>\$50,000.00 : \$3.75/thousand</td></tr><tr><td>\$50,000.01</td><td>to</td><td>\$100,000.00 : \$3.00/thousand</td></tr><tr><td>\$100,000.01</td><td>to</td><td>\$500,000.00 : \$2.63/thousand</td></tr><tr><td>\$500,000.01</td><td>to</td><td>\$10,000,000.00 : \$2.25/thousand</td></tr></table> | \$0.01 | to | \$50,000.00 : \$3.75/thousand | \$50,000.01 | to | \$100,000.00 : \$3.00/thousand | \$100,000.01 | to | \$500,000.00 : \$2.63/thousand | \$500,000.01 | to | \$10,000,000.00 : \$2.25/thousand |
| \$0.01 | to | \$50,000.00 : \$3.75/thousand | | | | | | | | | | | |
| \$50,000.01 | to | \$100,000.00 : \$3.00/thousand | | | | | | | | | | | |
| \$100,000.01 | to | \$500,000.00 : \$2.63/thousand | | | | | | | | | | | |
| \$500,000.01 | to | \$10,000,000.00 : \$2.25/thousand | | | | | | | | | | | |
| SIMULTANEOUSLY ISSUED LOAN POLICIES – 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>\$0.00</u> | | | | | | | | | | | | |
| RESIDENTIAL CONSTRUCTION LOAN POLICY – A loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes | \$ <u>N/A</u> | | | | | | | | | | | | |
| CONSTRUCTION LOAN BINDER (COMMITMENT) – A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes | \$ <u>N/A</u> | | | | | | | | | | | | |
| DEVELOPMENT LOAN POLICY – A mortgages 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 loan sales) | \$ <u>N/A</u> | | | | | | | | | | | | |
| 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 | \$ <u>N/A</u> | | | | | | | | | | | | |

FILED

RE-FINANCE RATE FOR RESIDENTIAL

FILED
MAR 9 – 2010
SANDY PRAEGER
 Commissioner of Insurance

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

| | | |
|--------------|----|-----------------------------------|
| \$0.01 | to | \$50,000.00 : \$2.25/thousand |
| \$50,000.01 | to | \$100,000.00 : \$1.80/thousand |
| \$100,000.01 | to | \$500,000.00 : \$1.578/thousand |
| \$500,000.01 | to | \$10,000,000.00 : \$1.35/thousand |

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.

| | | |
|--------------|----|----------------------------------|
| \$0.01 | to | \$50,000.00 : \$3.00/thousand |
| \$50,000.01 | to | \$100,000.00 : \$2.70/thousand |
| \$100,000.01 | to | \$5,000,000.00 : \$1.80/thousand |

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.

\$ N/A

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.

| | |
|-----------------------------|----------------|
| 1 ALTA 4.1-06 Endorsement | <u>\$25.00</u> |
| 2 ALTA 5.1-06 Endorsement | <u>\$25.00</u> |
| 3 ALTA 6.2-06 Endorsement | <u>\$25.00</u> |
| 4 ALTA 6-06 Endorsement | <u>\$25.00</u> |
| 5 ALTA 7-1-06 Endorsement | <u>\$25.00</u> |
| 6 ALTA 7-09 Endorsement | <u>\$25.00</u> |
| 7 ALTA 8.1-06 Endorsement | <u>\$0.00</u> |
| 8 ALTA 9-06 Endorsement | <u>\$25.00</u> |
| 9 ALTA 14-06 Endorsement | <u>\$25.00</u> |
| 10 ALTA 14.1-06 Endorsement | <u>\$25.00</u> |
| 11 ALTA 14.3-06 Endorsement | <u>\$25.00</u> |
| 12 ALTA 22-06 Endorsement | <u>\$25.00</u> |
| 13 Survey Endorsement | <u>\$25.00</u> |

LEASEHOLD POLICIES – Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee.

\$ N/A

COMMERCIAL TITLE INSURANCE RATE - Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate.

\$ N/A

FILED

MAR 9 - 2010

SANDY PRAEGER
Commissioner of Insurance

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

\$250.00

OTHER – (Specify)

\$ N/A

EXAMPLE

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE
OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE 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 THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

FILED

MAR 9 - 2010

SANDY PRAEGER
Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

March 9, 2010

Mr. Tim Joseph
President
MortgageConnect
200 Corporate Center Drive, Suite 200
Moon Township, PA, 15108

COPY

Re: Filing of Title Insurance Rates and Charges
Your Correspondence Dated: March 5, 2010

Dear Mr. Joseph:

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

This material has been placed on file March 9, 2010.

Sincerely,

Martin J. Hazen
Property & Casualty Policy Examiner

Phone: (785) 296-3405
Email: mjhazen@ksinsurance.org

COPY