

**Preferred**  
**TITLE**  
**of St. Joseph, L.L.C.**

• *Specializing in* •  
*Title Insurance and Escrow Services*

2402 N. Woodbine St. Joseph, Missouri 64506  
Phone: 816-364-4100 Fax: 816-364-3136

To Whom It May Concern,

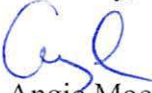
Please find enclosed revised title insurance rates for Preferred Title of St. Joseph, L.L.C. becoming effective April 21, 2014. Please contact my office with any questions or concerns. Thank You for your assistance.

**FILED**

**APR 21 2014**

**SANDY PRAEGER**  
Commissioner of Insurance

Sincerely,

  
Angie Moeck

**RECEIVED**

**APR 21 2014**

**Kansas Insurance Dept**

PREFERRED TITLE OF ST. JOSEPH, L.L.C.

TITLE INSURANCE RATES AND CHARGES

EFFECTIVE APRIL 21, 2014

FILED

APR 21 2014

SANDY PRAEGER  
Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE RATES

(1-4 SINGLE FAMILY LIVING UNITS)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL OWNERS POLICIES</u> policies of title insurance protecting the owners interest in one-four family residences	<u>\$3.00/1000</u>
<u>RESIDENTIAL MORTGAGEES POLICIES</u> policies of title insurance protecting the interest of mortgage lenders	<u>\$3.00/1000</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	<u>\$250.00</u>
<u>SECOND MORTGAGE POLICIES</u> loan policies issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> or more loans	<u>\$3.00/1000</u>
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	<u>\$3.00/1000</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction	<u>\$250.00</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	<u>\$3.00/1000</u>

FILED

APR 21 2014

SANDY PRAEGER  
Commissioner of Insurance

DEVELOPMENT LOAN POLICY

\$2.00/1000

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

BUILDERS RATE - (Residential Owners Policies)

\$2.00/1000

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

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES

\$2.50/1000

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

RE-ISSUE RATE

\$2.50/1000

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

MULTIPLE LOT OR TRACT CHARGES

\$100.00/TRACT

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

FILED  
APR 21 2014  
SANDY PRAEGER  
Commissioner of Insurance

ENDORSEMENTS – RESIDENTIAL ONLY

\$25.00 PER ENDORSEMENT

ALTA 8.1 – ENVIRONMENTAL PROTECTION LIEN  
ALTA 8.1-06 – ENVIRONMENTAL PROTECTION LIEN  
ALTA 9  
ALTA 9-06 – RESTRICTIONS, ENCROACHMENTS, MINERALS  
ALTA 14-06 FUTURE ADVANCE – PRIORITY  
ALTA 5 -06 PUD (3-2-2010)  
ALTA 5.1-06 PUD (10-16-2008)  
ALTA 6 -06 VARIABLE RATE (10-16-2008)  
ALTA 6.2-06 VARIABLE RATE - NEGATIVE AMORTIZATION (10-16-2008)  
ALTA 22 -06 LOCATION (2-15-2007)  
ALTA 7 -06 MANUFACTURED HOUSING (6-17-2006)  
ALTA 7.1-06 MANUFACTURED HOUSING - CONVERSION - MP (6-17-2006)  
ALTA 7.2-06 MANUFACTURED HOUSING - CONVERSION - OP (6-17-2006)  
ALTA 14 -06 FUTURE ADVANCE - PRIORITY (2-3-2011)  
ALTA 14.1-06 FUTURE ADVANCE - KNOWLEDGE (2-3-2011)  
ALTA 14.2-06 FUTURE ADVANCE - LETTER OF CREDIT (2-3-2011)  
ALTA 14.3-06 FUTURE ADVANCE - REVERSE MORTGAGE (2-3-2011)  
BLANK ENDORSEMENT

ENDORSEMENTS – COMMERCIAL ONLY

\$150.00 PER ENDORSEMENT

ALTA 1-06 STREET ASSESSMENTS (6-17-2006)  
ALTA 2-06 TRUTH IN LENDING (6-17-2006)  
ALTA 3 -06 ZONING (2-15-2007)  
ALTA 3.1-06 ZONING-COMPLETED STRUCTURE (10-22-2009)  
ALTA 3.2-06 LAND UNDER DEVELOPMENT (4-2-2012)  
ALTA 4 -06 CONDOMINIUM (2-3-2010)  
ALTA 4.1-06 CONDOMINIUM (10-16-2008)  
ALTA 5 -06 PUD (3-2-2010)  
ALTA 5.1-06 PUD (10-16-2008)  
ALTA 6 -06 VARIABLE RATE (10-16-2008)  
ALTA 6.2-06 VARIABLE RATE - NEGATIVE AMORTIZATION (10-16-2008)  
ALTA 8.1-06 ENVIRONMENTAL PROTECTION LIEN (2-15-2007)  
ALTA 8.2-06 COMMERCIAL EPA (10-16-2008)  
ALTA 9 -06 RESTRICTION, ENCROACHMENT & MINERALS - LOAN POLICY (4-2-2012)  
ALTA 9.1 -06 CC & R - UNIMPROVED LAND - OP (4-2-2012)

FILED

APR 21 2014

SANDY PRAEGER  
Commissioner of Insurance



ALTA 9.10-06 RESTRICTIONS - CURRENT VIOLATIONS - LOAN POLICY (4-2-2013)  
ALTA 9.2-06 CC & R - IMPROVED LAND - OP (4-2-2012)  
ALTA 9.3-06 CC & R - LOAN POLICY (4-2-2012)  
ALTA 9.6-06 PRIVATE RIGHTS - LOAN POLICY (4-2-2013)  
ALTA 9.7-06 RESTRICTIONS, ENCROACHMENTS & MINERALS - LAND UNDER DEV. (4-2-2012)  
ALTA 9.8-06 COVENANTS - LAND UNDER DEVELOPMENT OP (4-2-2012)  
ALTA 9.9-06 PRIVATE RIGHTS - OWNER'S POLICY (4-2-2013)  
ALTA 10 -06 ASSIGNMENT (2-3-2010)  
ALTA 10.1-06 ASSIGNMENT AND DATE DOWN (2-3-2010)  
ALTA 11 -06 MORTGAGE MODIFICATION (6-17-2006)  
ALTA 11.1-06 MORTGAGE MODIFICATION (10-22-2009)  
ALTA 12 -06 AGGREGATION (4-2-2013)  
ALTA 12.1-06 AGGREGATION - STATE LIMITS (4-2-2013)  
ALTA 13 -06 LEASEHOLD OWNER'S (4-2-2012)  
ALTA 13.1-06 LEASEHOLD LOAN (4-2-2012)  
ALTA 14 -06 FUTURE ADVANCE - PRIORITY (2-3-2011)  
ALTA 14.1-06 FUTURE ADVANCE - KNOWLEDGE (2-3-2011)  
ALTA 14.2-06 FUTURE ADVANCE - LETTER OF CREDIT (2-3-2011)  
ALTA 14.3-06 FUTURE ADVANCE - REVERSE MORTGAGE (2-3-2011)  
ALTA 15 -06 NONIMPUTATION - FULL EQUITY TRANSFER (2-15-2007)  
ALTA 15.1-06 NONIMPUTATION - ADDITIONAL INSURED (9-10-2007)  
ALTA 16 -06 MEZZANINE FINANCING (9-10-2007)  
ALTA 17 -06 ACCESS AND ENTRY (2-15-2007)  
ALTA 17.1-06 INDIRECT ACCESS AND ENTRY (2-15-2007)  
ALTA 17.2-06 UTILITY ACCESS (10-16-2008)  
ALTA 18 -06 SINGLE TAX PARCEL (6-17-2006)  
ALTA 18.1-06 MULTIPLE TAX PARCEL (6-17-2006)  
ALTA 19 -06 CONTIGUITY - MULTIPLE PARCELS (2-15-2007)  
ALTA 19.1-06 CONTIGUITY - SINGLE PARCEL (2-15-2007)  
ALTA 20-06 FIRST LOSS - MULTIPLE PARCELS (6-17-06)  
ALTA 22 -06 LOCATION (2-15-2007)  
ALTA 22.1-06 LOCATION AND MAP (6-17-2006)  
ALTA 23-06 COINSURANCE-SINGLE POLICY (10-16-2008)  
ALTA 24-06 DOING BUSINESS (10-16-2008)  
ALTA 25 -06 SAME AS SURVEY (10-16-2008)  
ALTA 25.1-06 SAME AS PORTION OF SURVEY (10-16-2008)  
ALTA 26-06 SUBDIVISION (10-16-2008)  
ALTA 27-06 USURY (10-16-2008)  
ALTA 28 -06 EASEMENT - DAMAGE OR ENFORCED REMOVAL (2-3-2010)  
ALTA 28.1-06 ENCROACHMENTS - BOUNDARIES AND EASEMENTS (4-2-2012)  
ALTA 28.2-06 ENCROACHMENTS-BOUNDARIES & EASEMENTS (4-2-2013)  
ALTA 29 -06 INTEREST RATE SWAP - DIRECT OBLIGATION (2-3-2010)

FILED

APR 21 2014

SANDY PRAEGER  
Commissioner of Insurance

ALTA 29.1-06 INTEREST RATE SWAP - ADDT INTEREST (2-3-2010)  
ALTA 29.2-06 INTEREST RATE SWAP - DIRECT OBLIG-DEF AMT (8-1-2011)  
ALTA 29.3-06 INTEREST RATE SWAP - ADDT INT - DEF AMT (8-1-2011)  
ALTA 30- 06 SHARED APPRECIATION (7-26-2010)  
ALTA 30.1-06 COMMERCIAL PARTICIPATION INTEREST (8-1-2012)  
ALTA 31- 06 SEVERABLE IMPROVEMENTS (2-3-2011)  
ALTA 32- 06 CONSTRUCTION LOAN - LOSS OF PRIORITY (2-3-2011)  
ALTA 32.1-06 CONSTRUCTION LOAN-LOSS OF PRIORITY-DIRECT PAYMENT (4-2-2013)  
ALTA 32.2-06 CONSTRUCTION LOAN-LOSS OF PRIORITY-INSURED'S DIRECT PAYMENT (4-2-2013)  
ALTA 33 -06 DISBURSEMENT (2-3-2011)  
ALTA 34-06 IDENTIFIED RISK COVERAGE (8-1-2011)  
ALTA 35- 06 MINERALS-OTHER SUBSURFACE SUBSTANCES (4-2-2012)  
ALTA 35.1-06 MINERALS-OTHER SUBSURFACE SUBSTANCES (4-2-2012)  
ALTA 35.2-06 MINERALS-OTHER SUBSURFACE SUBSTANCES (4-2-2012)  
ALTA 35.3-06 MINERALS-OTHER SUBSURFACE SUBSTANCES (4-2-2012)  
ALTA 36 -06 ENERGY PROJECT - LEASEHOLD EASEMENT - OP (4-2-2012)  
ALTA 36.1-06 ENERGY PROJECT - LEASEHOLD EASEMENT - LOAN (4-2-2012)  
ALTA 36.2-06 ENERGY PROJECT - LEASEHOLD - OP (4-2-2012)  
ALTA 36.3-06 ENERGY PROJECT - LEASEHOLD - LOAN (4-2-2012)  
ALTA 36.4-06 ENERGY PROJECT - CC&R - LAND UNDER DEV-OP (4-2-2012)  
ALTA 36.5-06 ENERGY PROJECT - CC&R LAND UNDER DEV - LP (4-2-2012)  
ALTA 36.6-06 ENERGY PROJECT - ENCROACHMENTS (4-2-2012)  
ALTA 37-06 ASSIGNMENT OF RENTS OR LEASES (12-03-2012)  
ALTA 38-06 MORTGAGE TAX (12-3-2012)  
ALTA 39-06 POLICY AUTHENTICATION (4-2-2013)  
ALTA LIMITED PRE-FORECLOSURE DATE-DOWN (12-3-2012)  
BLANK ENDORSEMENT  
BONDHOLDERS POLICY ENDORSEMENT (MODIFIED CLTA 119.4)  
LOSS PAYEE ENDORSEMENT  
NON MERGER OF SUBLEASEHOLD

FILED  
APR 21 2014  
SANDY PRAEGER  
Commissioner of Insurance



COMMERCIAL TITLE INSURANCE RATES

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> <u>FOR \$5,000,000.00 OR LESS</u> policies will be issued to owners and contract vendees	<u>\$1.50/1000</u>
<u>OWNERS TITLE INSURANCE POLICY</u> <u>FOR \$5,000,000.00 OR MORE</u> policies will be issued to owners and contract vendees	<u>\$1.00/1000</u>
<u>MORTGAGE TITLE INSURANCE POLICY</u> <u>FOR \$5,000,000.00 OR LESS</u> policies issued to lenders in the amount of loan	<u>\$1.50/1000</u>
<u>MORTGAGE TITLE INSURANCE POLICY</u> <u>FOR \$5,000,000.00 OR MORE</u> policies issued to lenders in the amount of loan	<u>\$1.00/1000</u>
<u>SIMULTANEOUS ISSUED MORTGAGE POLICY</u> <u>FOR \$5,000,000.00 OR LESS</u> not exceeding the amount of owners policy issued simultaneous therewith	<u>\$250.00</u>
<u>SIMULTANEOUS ISSUED MORTGAGE POLICY</u> <u>FOR \$5,000,000.00 OR MORE</u> not exceeding the amount of owners policy issued simultaneous therewith	<u>\$500.00</u>
<u>RUNDOWN AND ENDORSEMENT ON CONSTRUCTION LOAN POLICIES.</u>	

WHERE THE COMPANY IS DISBURSING CONSTRUCTION FUNDS PURSUANT TO A CONSTRUCTION LOAN ESCROW AND DISBURSING AGREEMENT, THE CHARGE IS \$150.00 FOR EACH ADDITIONAL TITLE RUNDOWN AND ENDORSEMENT TO COVER EACH DISBURSEMENT.

FILED  
APR 21 2014  
SANDY PRAEGER  
Commissioner of Insurance

CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES

ALL OF THE ABOVE CHARGES ARE FOR ORDINARY OR NORMAL CASES.

WHEN THE PREMISES TO BE INSURED CONSIST OF MULTIPLE TRACTS COMING FROM SEPARATE CHAINS OF TITLE, AN ADDITIONAL CHARGE OF \$100.00 FOR EACH ADDITIONAL TRACT SHALL BE MADE.

COMMITMENT CHARGES

INFORMATION REPORT CHARGES OR COMMITMENT CHARGES ARE MADE TO COMPENSATE THE COMPANY FOR THE WORK DONE IN PREPARING A COMMITMENT WHEN NO POLICY IS ISSUED.

AN "INFORMATION REPORT CHARGE" IS MADE WHEN A TITLE REPORT IS ISSUED WITH NO LIKELIHOOD OF A POLICY BEING ISSUED IN THE NEXT 6 MONTHS.

A "COMMITMENT CHARGE" IS MADE WHEN THERE IS A STRONG POSSIBILITY A POLICY WILL BE WRITTEN, BUT WE ARE AWARE OF CONTINGENCIES THAT WILL RESULT IN CANCELLATION OF THE ORDER.

- A. THE FEE FOR AN INFORMATIONAL REPORT ON RESIDENTIAL PROPERTIES IS \$350.00. CHARGE \$150.00 FOR EACH UPDATE REPORT ISSUED.
- B. THE FEE FOR AN INFORMATIONAL REPORT ON COMMERCIAL PROPERTIES IS \$500.00.
- C. IF MORE THAN THREE HOURS OF SEARCH AND EXAMINATION TIME IS REQUIRED, ADD \$150.00 TO THE CHARGE FOR THE INFORMATIONAL REPORT OR COMMITMENT.
- D. A COMMITMENT FEE OF \$350.00 IS MADE ON RESIDENTIAL PROPERTIES. IF COPIES OF DEEDS AND/OR EXCEPTIONS ARE REQUIRED, THE FEE IS \$400.00.
- E. A COMMITMENT FEE OF \$500.00 IS MADE ON COMMERCIAL PROPERTIES.
- F. A FORECLOSURE COMMITMENT FEE OF \$400.00 WILL BE CHARGED ON RESIDENTIAL PROPERTIES; \$500.00 ON OTHER PROPERTIES.

FILED

APR 21 2014

SANDY PRAEGER  
Commissioner of Insurance

OTHER

<u>SERVICE</u>	<u>CHARGE</u>
<u>COPIES OF POLICIES</u> If an insured requests a copy of his policy more than 6 months after the original has been issued, the request must be in writing	<u>\$25.00</u>
<u>CHARGE FOR MORTGAGE FAILING TO MEET REGISTER OF DEEDS FORMAT REQUIREMENTS</u>	<u>\$100.00</u>

OWNERSHIP INFORMATION SERVICES AND FEES

<u>SERVICE</u>	<u>CHARGE</u>
<u>OWNERSHIP AND ENCUMBRANCE CERTIFICATE-RESIDENTIAL</u>	<u>\$250.00</u>
<u>OWNERSHIP AND ENCUMBRANCE CERTIFICATE-COMMERCIAL</u>	<u>\$350.00</u>

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES FOR RESIDENTIAL PROPERTY

<u>SERVICE</u>	<u>CHARGE</u>
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements	<u>\$250.00</u>
<u>RESIDENTIAL LOAN CLOSING</u> Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	<u>\$250.00</u>

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APR 21 2014

SANDY PRAEGER  
Commissioner of Insurance

OTHER

<u>SERVICE</u>	<u>CHARGE</u>
<u>WITNESS SIGNING – SELLER</u>	<u>\$100.00</u>
<u>WITNESS SIGNING-BUYER</u>	<u>\$150.00</u>
<u>ADMINISTRATIVE FEE</u>	<u>\$100.00</u>
<u>COURIER/OVERNIGHT DELIVERY</u>	<u>\$25.00</u>
<u>WIRE/EMAIL FEE-BUYER</u>	<u>\$55.00</u>
<u>WIRE FEE-SELLER</u>	<u>\$25.00</u>

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES FOR COMMERCIAL PROPERTY

<u>SERVICE</u>	<u>CHARGE</u>
<u>COMMERCIAL ESCROW CLOSING FOR TRANSACTIONS UP TO \$5,000,000.00</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.) settlement statement (HUD-1), disbursement of funds	<u>\$500.00</u>
<u>COMMERCIAL ESCROW CLOSING FOR TRANSACTIONS BETWEEN \$5,000,001.00 AND \$10,000,000.00</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.) settlement statement (HUD-1), disbursement of funds	<u>\$1,000.00</u>
<u>COMMERCIAL ESCROW CLOSING FOR TRANSACTIONS OVER \$10,000,000.00</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.) settlement statement (HUD-1), disbursement of funds	<u>\$2,000,000.00</u>

FILED

APR 21 2014

ANDY PRAEGER  
Commissioner of Insurance



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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April 21, 2014

Angie Moeck  
Preferred Title  
2402 N. Woodbine  
St. Joseph, MO 64506

Re: Your Correspondence Dated: April 21, 2014

Dear Ms. Moeck:

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 April 21, 2014.

Sincerely,

COPY

James W. Norman  
Policy Examiner I  
Property & Casualty Division

Phone: (785) 296-3405

Email: [jnorman@ksinsurance.org](mailto:jnorman@ksinsurance.org)



COPY

**Preferred  
TITLE  
L.L.C.**

• *Specializing in* •

*Title Insurance and Escrow Services*

1006 W. St. Maartens Dr., Suite A St. Joseph, Missouri 64506  
Phone: 816-364-4100 Fax: 816-364-3136

**FILED**

AUGUST 12, 2002

AUG 16 2002

DEAR MARTY,

**KATHLEEN SEBELIUS  
COMM. of INSURANCE**

PLEASE FIND ENCLOSED, OUR COMPANY'S RATES TO BE FILED WITH THE STATE OF KANSAS, A KANSAS STATUTORY AUDIT REPORT ISSUED BY COMMONWEALTH LAND TITLE INSURANCE COMPANY AND A SURETY BOND. IF YOU SHOULD HAVE ANY QUESTIONS OR CONCERNS, PLEASE DO NOT HESITATE TO CALL. I WILL CALL YOU IN A FEW DAYS TO VERIFY RECEIPT OF THIS PACKAGE. THANK YOU FOR GUIDING ME THROUGH THIS PROCESS. I WANT TO MAKE SURE THAT OUR COMPANY IS UP TO PAR ON EVERYTHING IT SHOULD BE DOING.

SINCERELY,

  
ANGIE MOECK  
GENERAL MANAGER

**ABROGATE**

APR 21 2002

SANDY PRAE  
Commissioner of Insurance

RECEIVED

RECEIVED

AUG 14 2002

KANSAS INSURANCE DEPARTMENT

Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING\$ 500.00

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\$ 150.00

Includes preparation of contracts,  
escrow agreements, transfer of title  
documents (deed, mortgage, notes,  
assignments, etc.), settlement  
statements. Without assistance of  
attorney and/or broker.

**FILED**

AUG 16 2002

KATHLEEN SEBELIUS  
COMM. of INSURANCERESIDENTIAL REAL ESTATE CLOSING\$ 150.00

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\$ 150.00

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

**ABROGATED**

APR 2 2014

SANDY PRAEGER  
Commissioner of InsuranceDOCUMENT PREPARATION when not  
included in closings:\$ N/A

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\$ 250.00

notary public fees  
cash  
contract for deed  
seller carry back  
assumption  
equity purchase  
exchange of property  
loan closing for third party lender  
other

FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy

\$ 175.00  
\$ 3.00/1000

LOT SALE TO BUYER  
(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ 2.00/1000  
\$ 2.00/1000

PLATTING COMMITMENT

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

\$175.00

INFORMATIONAL COMMITMENT

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

\$ 175.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$3.00/1000

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$1000.00

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

**FILED**  
**AUG 16 2002**  
**KATHLEEN SEBELIUS**  
**COMM. of INSURANCE**

\$150 FIRST PARCEL  
\$75.00 FOR EACH ADDITIONAL

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$125.00

DISBURSEMENT OF FUNDS

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

**ABROGATED**  
\$ 200.00  
**APR 9 1 2014**

**SANDY PRAEGER**  
**Commissioner of Insurance**

INDEMNITY DEPOSIT

held in escrow, no closing

\$ N/A

OTHER (Specify)

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



\*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.

**FILED**

AUG 16 2002

KATHLEEN SEBELIUS  
COMM. of INSURANCE

**ABROGATED**

APR 07 2014

SANDY PRAEGER  
Commissioner of Insurance

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> policies will be issued to owners, contract vendees and lessees	<u>\$1.50/1000</u>
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	<u>\$1.50/1000</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	<u>\$ 250.00</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	<u>\$ 250.00 PLUS \$3.00/1000 ADDITIONAL</u>
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	<u>\$1.50/1000</u>
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	<u>\$1.50/1000</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	<u>\$1.50/1000</u>
<u>REISSUE POLICIES</u> - policies issued on previously insured property	<u>\$1.50/1000</u>
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	<u>\$50.00 PER DATE DOWN</u>
<u>NEW CONSTRUCTION OWNERS POLICY</u>	<u>\$1.50/1000</u>
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	<u>\$1.50/1000</u>
<u>HOLD OPEN CHARGES</u>	<u>\$ N/A</u>

FILED

AUG 16 2002

KATHLEEN SEBELIUS  
COMM. of INSURANCE

ABROGATED

APR 11 2004

SANDY PRAEGER  
Comm. of Insurance

ENDORSEMENT TO OWNERS POLICIES

- 1.
- 2.
- 3.

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

ENDORSEMENT TO LOAN POLICIES

- 1.
- 2.
- 3.
- 4.

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

OTHER (Specify)

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

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

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**FILED**

AUG 16 2002

KATHLEEN SEBELIUS  
COMM. of INSURANCE

**ABROGATED**

APR 9 2014

SANDY HOLT JR.  
Commissioner of Insurance

Residential Title Insurance Rates

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ _____
<u>RESIDENTIAL NEW CONSTRUCTION LOAN</u> POLICY issued with owners policy on new construction	\$ <u>125.00</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	\$ <u>2.00/1000</u>
<u>HOLD OPEN CHARGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	\$ <u>3.00/1000</u>
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	\$ <u>3.00/1000</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$ <u>125.00</u>
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - a loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ <u>2.00/1000</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$ <u>2.00/1000</u>

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

\$ 2.00/1000

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

\$ 2.00/1000

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

\$ 2.50/1000

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.

\$ 2.50/1000

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.

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\$ 50.00 PER ADDITIONAL TRACT

1-3 YEARS - 30% DISCOUNT  
4-7 YEARS - 20% DISCOUNT  
\$ 8-10 YEARS - 15% DISCOUNT

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

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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.

**SANDY PRAEGER  
Commissioner of Insura.**

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

\$ 15.00 EPA ENDORSEMENT

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

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

\$ 3.00/1000

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



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

\$ 1.50/1000

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

\$ N/A

OTHER - (Specify)

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
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FCBWIA(ATTACHMENTS)  
TXTBULL

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PREFERRED TITLE OF ST. JOSEPH

Schedule of Basic Premium Rates for Title Insurance

Amount of Insurance	Charge	Amount of Insurance	Charge	Amount of Insurance	Charge	Amount of Insurance	Charge
0 to 5000	141.00	55,001 to 56,000	403.00	105,001 to 106,000	574.00	155,001 to 156,000	679.00
5,001 to 10,000	152.00	56,001 to 57,000	407.00	106,001 to 107,000	576.00	156,001 to 157,000	681.00
		57,001 to 58,000	412.00	107,001 to 108,000	579.00	157,001 to 158,000	684.00
		58,001 to 59,000	416.00	108,001 to 109,000	581.00	158,001 to 159,000	686.00
		59,001 to 60,000	420.00	109,001 to 110,000	583.00	159,001 to 160,000	688.00
10,001 to 11,000	159.00	60,001 to 61,000	424.00	110,001 to 111,000	585.00	160,001 to 161,000	690.00
11,001 to 12,000	165.00	61,001 to 62,000	428.00	111,001 to 112,000	587.00	161,001 to 162,000	692.00
12,001 to 13,000	171.00	62,001 to 63,000	433.00	112,001 to 113,000	589.00	162,001 to 163,000	694.00
13,001 to 14,000	177.00	63,001 to 64,000	437.00	113,001 to 114,000	591.00	163,001 to 164,000	696.00
14,001 to 15,000	184.00	64,001 to 65,000	441.00	114,001 to 115,000	593.00	164,001 to 165,000	698.00
15,001 to 16,000	190.00	65,001 to 66,000	445.00	115,001 to 116,000	595.00	165,001 to 166,000	700.00
16,001 to 17,000	196.00	66,001 to 67,000	449.00	116,001 to 117,000	597.00	166,001 to 167,000	702.00
17,001 to 18,000	203.00	67,001 to 68,000	454.00	117,001 to 118,000	600.00	167,001 to 168,000	705.00
18,001 to 19,000	209.00	68,001 to 69,000	458.00	118,001 to 119,000	602.00	168,001 to 169,000	707.00
19,001 to 20,000	215.00	69,001 to 70,000	462.00	119,001 to 120,000	604.00	169,001 to 170,000	709.00
20,001 to 21,000	222.00	70,001 to 71,000	466.00	120,001 to 121,000	606.00	170,001 to 171,000	711.00
21,001 to 22,000	228.00	71,001 to 72,000	470.00	121,001 to 122,000	608.00	171,001 to 172,000	713.00
22,001 to 23,000	234.00	72,001 to 73,000	475.00	122,001 to 123,000	610.00	172,001 to 173,000	715.00
23,001 to 24,000	240.00	73,001 to 74,000	479.00	123,001 to 124,000	612.00	173,001 to 174,000	717.00
24,001 to 25,000	247.00	74,001 to 75,000	483.00	124,001 to 125,000	614.00	174,001 to 175,000	719.00
25,001 to 26,000	252.00	75,001 to 76,000	486.00	125,001 to 126,000	616.00	175,001 to 176,000	721.00
26,001 to 27,000	257.00	76,001 to 77,000	489.00	126,001 to 127,000	618.00	176,001 to 177,000	723.00
27,001 to 28,000	262.00	77,001 to 78,000	492.00	127,001 to 128,000	621.00	177,001 to 178,000	726.00
28,001 to 29,000	268.00	78,001 to 79,000	496.00	128,001 to 129,000	623.00	178,001 to 179,000	728.00
29,001 to 30,000	273.00	79,001 to 80,000	499.00	129,001 to 130,000	625.00	179,001 to 180,000	730.00
30,001 to 31,000	278.00	80,001 to 81,000	502.00	130,001 to 131,000	627.00	180,001 to 181,000	732.00
31,001 to 32,000	283.00	81,001 to 82,000	505.00	131,001 to 132,000	629.00	181,001 to 182,000	734.00
32,001 to 33,000	289.00	82,001 to 83,000	508.00	132,001 to 133,000	631.00	182,001 to 183,000	736.00
33,001 to 34,000	294.00	83,001 to 84,000	511.00	133,001 to 134,000	633.00	183,001 to 184,000	738.00
34,001 to 35,000	299.00	84,001 to 85,000	514.00	134,001 to 135,000	635.00	184,001 to 185,000	740.00
35,001 to 36,000	304.00	85,001 to 86,000	518.00	135,001 to 136,000	637.00	185,001 to 186,000	742.00
36,001 to 37,000	310.00	86,001 to 87,000	521.00	136,001 to 137,000	639.00	186,001 to 187,000	744.00
37,001 to 38,000	315.00	87,001 to 88,000	524.00	137,001 to 138,000	642.00	187,001 to 188,000	747.00
38,001 to 39,000	320.00	88,001 to 89,000	527.00	138,001 to 139,000	644.00	188,001 to 189,000	749.00
39,001 to 40,000	325.00	89,001 to 90,000	530.00	139,001 to 140,000	646.00	189,001 to 190,000	751.00
40,001 to 41,000	331.00	90,001 to 91,000	533.00	140,001 to 141,000	648.00	190,001 to 191,000	753.00
41,001 to 42,000	336.00	91,001 to 92,000	537.00	141,001 to 142,000	650.00	191,001 to 192,000	755.00
42,001 to 43,000	341.00	92,001 to 93,000	540.00	142,001 to 143,000	652.00	192,001 to 193,000	757.00
43,001 to 44,000	346.00	93,001 to 94,000	543.00	143,001 to 144,000	654.00	193,001 to 194,000	759.00
44,001 to 45,000	352.00	94,001 to 95,000	546.00	144,001 to 145,000	656.00	194,001 to 195,000	761.00
45,001 to 46,000	357.00	95,001 to 96,000	549.00	145,001 to 146,000	658.00	195,001 to 196,000	763.00
46,001 to 47,000	362.00	96,001 to 97,000	552.00	146,001 to 147,000	660.00	196,001 to 197,000	765.00
47,001 to 48,000	367.00	97,001 to 98,000	555.00	147,001 to 148,000	663.00	197,001 to 198,000	767.00
48,001 to 49,000	373.00	98,001 to 99,000	559.00	148,001 to 149,000	665.00	198,001 to 199,000	770.00
49,001 to 50,000	378.00	99,001 to 100,000	562.00	149,001 to 150,000	667.00	199,001 to 200,000	772.00
50,001 to 51,000	382.00	100,001 to 101,000	564.00	150,001 to 151,000	669.00	*** For policies over \$200,000 and simultaneous leasehold policies, charges will be furnished upon request.	
51,001 to 52,000	386.00	101,001 to 102,000	566.00	151,001 to 152,000	671.00		
52,001 to 53,000	391.00	102,001 to 103,000	568.00	152,001 to 153,000	673.00		
53,001 to 54,000	395.00	103,001 to 104,000	570.00	153,001 to 154,000	675.00		
54,001 to 55,000	399.00	104,001 to 105,000	572.00	154,001 to 155,000	677.00		

Reissue rates will apply as follows:  
1-3 years 70% of above line rate.  
4-7 years 80% of above line rate.  
8-10 years 85% of above line rate.

\*\*\* For loan policies not exceeding the amount of the owners policy, but issued simultaneously therewith .....\$125.00

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