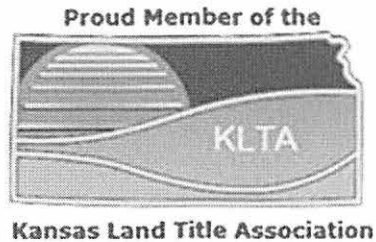


Thank you.

**Ty Lewis**

Realty, Inc.  
406 Commercial Street  
Oswego, KS 67356  
620-795-4511 phone  
620-795-4759 fax  
[Ty.realty@wavewls.com](mailto:Ty.realty@wavewls.com)



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**From:** Ty Lewis [<mailto:ty.realty@wavewls.com>]

**Sent:** Wednesday, January 03, 2018 12:01 PM

**To:** 'heather.droge@ks.gov'

**Subject:** Rates to be filed

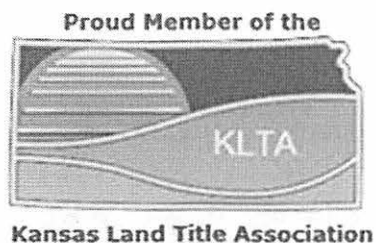
Attached are our new rates that I need to file with the state insurance department.

Please, let me know if I need to send them to another department, or if you are able to file them for me.

Thank you!

**Ty Lewis**

Realty, Inc.  
406 Commercial Street  
Oswego, KS 67356  
620-795-4511 phone  
620-795-4759 fax  
[Ty.realty@wavewls.com](mailto:Ty.realty@wavewls.com)



## James Norman [KID]

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**From:** James Norman [KID]  
**Sent:** Tuesday, January 16, 2018 8:52 AM  
**To:** 'ty.realty@wavewls.com'  
**Subject:** RE: Rates to be filed

Thank you.

**James Norman**  
Policy Examiner  
Kansas Insurance Department  
420 SW 9<sup>th</sup> St., Topeka, KS 66612  
[Facebook](#) | [Twitter](#) | [www.ksinsurance.org](http://www.ksinsurance.org)  
785.296-3405 | Fax 785.291.3673  
[james.norman@ks.gov](mailto:james.norman@ks.gov)

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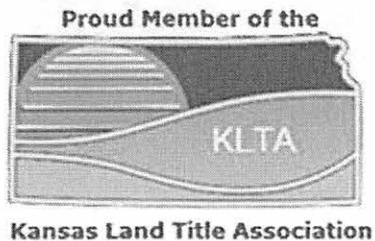
**From:** Ty Lewis [<mailto:ty.realty@wavewls.com>]  
**Sent:** Friday, January 12, 2018 4:38 PM  
**To:** Heather Droge [KID] <[Heather.Droge@ks.gov](mailto:Heather.Droge@ks.gov)>  
**Subject:** RE: Rates to be filed

Ok. We finally got it all figured out. Attached are the rates we would like to file and have them take effect immediately.

Can you please reply and let me know that you received this email?

Thank you!

**Ty Lewis**  
Realty, Inc.  
406 Commercial Street  
Oswego, KS 67356  
620-795-4511 phone  
620-795-4759 fax  
[Ty.realty@wavewls.com](mailto:Ty.realty@wavewls.com)



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**From:** Ty Lewis [<mailto:ty.realty@wavewls.com>]  
**Sent:** Wednesday, January 03, 2018 1:28 PM  
**To:** 'heather.droge@ks.gov'  
**Subject:** RE: Rates to be filed

Please, ignore this email. I mistakenly sent it before making a couple other changes. I will send a new one shortly.

# REALTY, INC., BONDED ABSTRACTERS

*"The company with the title records since 1874"*

406 Commercial St. - P.O. Box 203 - Oswego, Kansas - 67356

Toll Free (888) 795-4689

Fax (620) 795-4759

Phone (620) 795-4511

JAN 16 2018

KEN SELZER  
Commissioner of Insurance

## CHARGE FOR ESCROW, CLOSING AND OTHER SERVICES

### SERVICE

### FEE

Commercial Escrow Closing (Price will be determined by complexity of closing)	\$200.00 – \$1,000.00
Residential Real Estate Closing (Cash)	\$200.00
Residential Real Estate Closing with Loan	\$300.00
Overnight Courier / Download Fee	\$ 75.00
Witness Closing (Witness only – No doc preparation or disbursement)	\$150.00
Repair/Construction Fees Held In Escrow (Closing services provided)	\$ 50.00
Eliminating of Title of Manufactured Home	\$100.00

# Title Insurance Rate Sheet

		50,001 to 51,000	414.00	95,001 to 96,000	594.00	140,001 to 141,000	758.00
		51,001 to 52,000	418.00	96,001 to 97,000	598.00	141,001 to 142,000	761.00
		52,001 to 53,000	422.00	97,001 to 98,000	602.00	142,001 to 143,000	764.00
		53,001 to 54,000	426.00	98,001 to 99,000	606.00	143,001 to 144,000	767.00
10,000 or less	195.00	54,001 to 55,000	430.00	99,001 to 100,000	610.00	144,001 to 145,000	770.00
10,001 to 11,000	201.00	55,001 to 56,000	434.00	100,001 to 101,000	614.00	145,001 to 146,000	773.00
11,001 to 12,000	207.00	56,001 to 57,000	438.00	101,001 to 102,000	618.00	146,001 to 147,000	776.00
12,001 to 13,000	213.00	57,001 to 58,000	442.00	102,001 to 103,000	622.00	147,001 to 148,000	779.00
13,001 to 14,000	219.00	58,001 to 59,000	446.00	103,001 to 104,000	626.00	148,001 to 149,000	782.00
14,001 to 15,000	225.00	59,001 to 60,000	450.00	104,001 to 105,000	630.00	149,001 to 150,000	785.00
15,001 to 16,000	231.00	60,001 to 61,000	454.00	105,001 to 106,000	634.00	150,001 to 151,000	787.00
16,001 to 17,000	237.00	61,001 to 62,000	458.00	106,001 to 107,000	638.00	151,001 to 152,000	789.00
17,001 to 18,000	243.00	62,001 to 63,000	462.00	107,001 to 108,000	642.00	152,001 to 153,000	791.00
18,001 to 19,000	249.00	63,001 to 64,000	466.00	108,001 to 109,000	646.00	153,001 to 154,000	793.00
19,001 to 20,000	255.00	64,001 to 65,000	470.00	109,001 to 110,000	650.00	154,001 to 155,000	795.00
20,001 to 21,000	261.00	65,001 to 66,000	474.00	110,001 to 111,000	654.00	155,001 to 156,000	797.00
21,001 to 22,000	267.00	66,001 to 67,000	478.00	111,001 to 112,000	658.00	156,001 to 157,000	799.00
22,001 to 23,000	273.00	67,001 to 68,000	482.00	112,001 to 113,000	662.00	157,001 to 158,000	801.00
23,001 to 24,000	279.00	68,001 to 69,000	486.00	113,001 to 114,000	666.00	158,001 to 159,000	803.00
24,001 to 25,000	285.00	69,001 to 70,000	490.00	114,001 to 115,000	670.00	159,001 to 160,000	805.00
25,001 to 26,000	290.00	70,001 to 71,000	494.00	115,001 to 116,000	674.00	160,001 to 161,000	807.00
26,001 to 27,000	295.00	71,001 to 72,000	498.00	116,001 to 117,000	678.00	161,001 to 162,000	809.00
27,001 to 28,000	300.00	72,001 to 73,000	502.00	117,001 to 118,000	682.00	162,001 to 163,000	811.00
28,001 to 29,000	305.00	73,001 to 74,000	506.00	118,001 to 119,000	686.00	163,001 to 164,000	813.00
29,001 to 30,000	310.00	74,001 to 75,000	510.00	119,001 to 120,000	690.00	164,001 to 165,000	815.00
30,001 to 31,000	315.00	75,001 to 76,000	514.00	120,001 to 121,000	694.00	165,001 to 166,000	817.00
31,001 to 32,000	320.00	76,001 to 77,000	518.00	121,001 to 122,000	698.00	166,001 to 167,000	819.00
32,001 to 33,000	325.00	77,001 to 78,000	522.00	122,001 to 123,000	702.00	167,001 to 168,000	821.00
33,001 to 34,000	330.00	78,001 to 79,000	526.00	123,001 to 124,000	706.00	168,001 to 169,000	823.00
34,001 to 35,000	335.00	79,001 to 80,000	530.00	124,001 to 125,000	710.00	169,001 to 170,000	825.00
35,001 to 36,000	340.00	80,001 to 81,000	534.00	125,001 to 126,000	713.00	170,001 to 171,000	827.00
36,001 to 37,000	345.00	81,001 to 82,000	538.00	126,001 to 127,000	716.00	171,001 to 172,000	829.00
37,001 to 38,000	350.00	82,001 to 83,000	542.00	127,001 to 128,000	719.00	172,001 to 173,000	831.00
38,001 to 39,000	355.00	83,001 to 84,000	546.00	128,001 to 129,000	722.00	173,001 to 174,000	833.00
39,001 to 40,000	360.00	84,001 to 85,000	550.00	129,001 to 130,000	725.00	174,001 to 175,000	835.00
40,001 to 41,000	365.00	85,001 to 86,000	554.00	130,001 to 131,000	728.00	175,001 to 176,000	837.00
41,001 to 42,000	370.00	86,001 to 87,000	558.00	131,001 to 132,000	731.00	176,001 to 177,000	839.00
42,001 to 43,000	375.00	87,001 to 88,000	562.00	132,001 to 133,000	734.00	177,001 to 178,000	841.00
43,001 to 44,000	380.00	88,001 to 89,000	566.00	133,001 to 134,000	737.00	178,001 to 179,000	843.00
44,001 to 45,000	385.00	89,001 to 90,000	570.00	134,001 to 135,000	740.00	179,001 to 180,000	845.00
45,001 to 46,000	390.00	90,001 to 91,000	574.00	135,001 to 136,000	743.00	180,001 to 181,000	847.00
46,001 to 47,000	395.00	91,001 to 92,000	578.00	136,001 to 137,000	746.00	181,001 to 182,000	849.00
47,001 to 48,000	400.00	92,001 to 93,000	582.00	137,001 to 138,000	749.00	182,001 to 183,000	851.00
48,001 to 49,000	405.00	93,001 to 94,000	586.00	138,001 to 139,000	752.00	183,001 to 184,000	853.00
49,001 to 50,000	410.00	94,001 to 95,000	590.00	139,001 to 140,000	755.00	184,001 to 185,000	855.00

For figures above \$185,000.00 there will be a charge of \$2.00 per \$1,000.00 coverage



Simultaneously issued loan policies (non-commercial) that do not exceed the amount of the owners policy are \$75.00;

Simultaneously issued commercial loan policies that do not exceed the amount of the owners policy are \$100.00;

For titles with more than one chain of title, there is a \$100.00 an hour charge in addition to figures set out above, with a minimum charge of \$50.00;

Loan policies issued on 2<sup>nd</sup>, 3<sup>rd</sup> or more loans will be assessed as above less 40% of the premium for amount of coverage on first mortgage, with a minimum charge of \$175.00

Leasehold estate policies will be assessed as above;

Commercial title insurance rates are same as set out above;

For simultaneous issue loan policy when mortgage is more than owners policy there is a \$75.00 charge plus the difference in amounts in the chart above (non-commercial), Commercial is \$100.00 charge plus the difference in amounts in the chart above.

The above amounts are maximum charges. Discounts may apply.

Form Number      Form Name

**Class A.**

Endorsements subsequent to policy issuance  
on post policy transactions the charge is the greater of:

1. 25% of the whole premium applicable to the policy; or
2. \$50 per hour with a minimum charge of \$250

3064	Assignment of Mortgage [Nonresidential]
3510	ALTA 10.1 Assignment with Date Down [Nonresidential]
	ALTA 10.1-06 Assignment and Date Down [Nonresidential]
3444	ALTA 11 Mortgage Modification [Nonresidential] ALTA 11-06
	Mortgage Modification [Nonresidential]
3894	Date Down Endorsement 1 [Nonresidential and no construction]
*	Post-Policy Transaction Modification
	[Nonresidential]
*	Change of Name of Insured Endorsement
*	Successor Endorsement

**Class B - Additional 25%**

2281-01	ALTA Form 3.1 --Zoning (Owner; Risk level 2)2
	ALTA 3.1-06 Zoning — Completed Structure (Owner; Risk Level 2)2
*	Policy Modification 15 (Increase of insurance)
*	ALTA Endorsement Form 15 (Non-Imputation — Full Equity
	Transfer)
	ALTA Endorsement Form 15-06 (Non-imputation — Full Equity
	Transfer)
*	ALTA Endorsement Form 15.1 (Non-Imputation — Additional
	Insured)
	ALTA Endorsement Form 15.1-06 (Non-imputation Additional
	Insured)
*	ALTA Endorsement Form 15.2 (Non-Imputation — Partial Equity
	Transfer)
	ALTA Endorsement Form 15.2-06 (Non-imputation — Partial Equity
	Transfer)
*	Shared Appreciation

**Class C - Additional 20%**

2281 (R.3188)	ALTA Form 3 - Zoning (Owner; Risk level 2) ALTA 3-06 (Zoning)
	(Owner; Risk Level 2)
2281-01	ALTA Form 3.1 - Zoning (Lender; Risk level 2)

**FILED**

**MAY 26 2009**

**SANDY PRAEGER**  
Commissioner of Insurance

ALTA Form 3.1-06 (Zoning-Completed Structure) (Lender; Risk Level 2)

**Class D - Additional 15%**

2281 (R.3/88) ALTA Form 3 - Zoning (Lender; Risk level 2)  
ALTA Form 3-08 — Zoning (Lender; Risk Level 2)  
\* ALTA Endorsement Form 16 Mezzanine Financing  
\* ALTA Endorsement Form 16-06 - Mezzanine Financing

**Class E - Additional 10%**

2006-KC Option Endorsement  
Option Endorsement (Lender)  
\* Option to Repurchase or Lease (Owner)  
\* Application of Payments [Last Dollar]  
• Fairway (Change in composition of insured entity)  
\* Tie-In Endorsement  
3445 ALTA 12 — Aggregation  
ALTA 12-06 - Aggregation  
\* Contingent Loss/First Loss  
Revenue Bonds (Mortgage priority)  
\* ALTA 20 — First Loss — Multiple Parcels  
ALTA 20-06 — First Loss — Multiple Parcels

**Class F - 10 cents per Thousand**

1001-KG Modified Coverage  
1001-KS Mechanic's Lien - Statutory Bond  
1002 Mechanic's Lien - Priority  
2302 ALTA Construction Loan - Form A  
2305 ALTA Construction Loan Policy, Form 0

**Class G - \$400 per policy**

2281-01 ALTA Form 3.1 - Zoning (Risk level 1)  
ALTA Form 3.1-06 — Zoning — Completed Structure (Risk Level 1)  
\* Utility Facility

**Class H - \$350 per policy**

Small Commercial Loan Policy Endorsement Pack

**FILED**

**MAY 26 2009**

**SANDY PRAEGER**  
Commissioner of Insurance

(ALTA Form 9 and ALTA 9-06—REM; Location 1 {Land Dimensions; Type of Improvement}; Contiguity; Access; Tax Parcel; Same as Survey)

**Class I - \$200 per policy**

- \* Post-Policy Transaction Modification  
[Nonresidential Construction Date Down]
- 2281 (R.3/88) ALTA Form 3 - Zoning (Risk level 1)  
ALTA Form 3-06 — Zoning (Risk Level 1)
- \* Doing Business Endorsement
- \* Subdivision Endorsement - Kansas
- \* Mortgage Registration Tax
- 3501-KS ALTA Form 9 - REM - Owner's Policy Equivalent [Nonresidential]  
ALTA Form 9-06 — Restrictions, Encroachments, Minerals  
[Nonresidential]
- \* ALTA Form 9.1 — Owner - Unimproved Land [Nonresidential]  
ALTA Form 9.1-06 — Owner — Unimproved Land - Restrictions,  
Encroachments, Minerals [Nonresidential]
- \* ALTA Form 9.2 — Owner — Improved Land [Nonresidential]  
ALTA Form 9.2-06 — Owner — Improved Land — Restrictions,  
Encroachments, Minerals [Nonresidential]
- \* CLTA 112.1 (Amends definition of Insured to include holder of bonds,  
etc., define8 bonds and amends Para 5 of  
Conditions and Stipulations)

**Class J - \$150 per policy**

- \* Post-Policy Transaction Modification  
[residential - datedown]

**Class K - \$100 per policy**

- 3841 ALTA Form 1 - Street Assessments  
ALTA Form 1-06 — Street Assessments
- 3522 ALTA Form 2 — Truth in Lending  
ALTA Form 2-06 — Truth in Lending
- 1853 ALTA Form 4— Condominium  
ALTA Form 4-06 - Condominium
- 115 ALTA Form 5 - Planned Unit Development  
ALTA Form 5-06 — Planned Unit Development
- 125 ALTA Form 6.2 - Negative Amortization  
ALTA 6.2-06 — Variable Rate Mortgage — Negative Amortization 125  
Same, with Convertible Modification

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Commissioner of Insurance



126	ALTA Form 6- Variable Rate Mortgages
	ALTA Form 6-06 — Variable Rate Mortgage
127	ALTA Form 6.1 - Variable Rate; state law
3514	ALTA Form 8.1 – Environmental Protection Liens
	ALTA Form 8.1-06 Environmental Protection Lien
3503	ALTA Form 9 – REM – Loan
	ALTA Form 9-06-Restrictions, Encroachments, Minerals
3509	ALTA Form 10— Assignment (9/24194)
	ALTA Form 10-06 - Assignment
*	ALTA Endorsement Form 17 (Access and Entry)
	ALTA Endorsement Form 17-06 (Access and Entry)
*	ALTA Endorsement Form 18 (Single Tax Parcel)
	ALTA Endorsement Form 18-06 (Single Tax Parcel)
*	ALTA Endorsement Form 18.1 (Multiple Tax Parcels)
	ALTA Endorsement Form 18.1-06 (Multiple Tax Parcel)
•	ALTA Endorsement Form 19 (Contiguity — Multiple Parcels)
	ALTA Endorsement Form 19-06 (Contiguity — Multiple Parcels)
*	ALTA Endorsement Form 19.1 (Contiguity— Single Parcel)
	ALTA Endorsement Form 19.1-06 (Contiguity — Single Parcel) 3594
	[Blank Endorsement] - Nonresidential (applies to
	any nonstandard nonresidential endorsement, including
	modifications to standard endorsements; but does not apply to
	post-policy transaction modifications)
*	CLTA Form 100.13 (R. 2/20/61)
*	Effect of Tax Sale on Easement
*	Encroachment Endorsement 1
*	Encroachment Endorsement 2
3178	FNMA Balloon Mortgage Endorsement
*	ALTA Endorsement Form 14 Series(Future Advances)
	[Nonresidential]
	ALTA Endorsement Form 14-06 Series (Future Advance)
	[Nonresidential]
119	Installment Contract Purchaser
2340	[Large Mutual Note)
3825	Location 1
*	Location 5
*	New York Creditor's Rights Exclusion - Owner
*	New York Creditor's Rights Exclusion - Loan
3903	Restrictions 4A (Violation of Building Line)
*	Same as Survey
	3135-01(7/80) USA Form Policy - Date Down

**Class L - \$75 per policy — Residential Only**

*	Post-Policy Transaction Modification
	[residential - no datedown]

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**MAY 26 2009**  
**SANDY PRAEGER**  
 Commissioner of Insurance

3509 Assumption  
3509 ALTA Form 10 - Assignment (9/24/94)

ALTA Form 10-06 – Assignment

Class M - \$50 per policy — Residential Only

119 Installment Contract Purchaser  
123 Installment Contract Purchaser - Residential Policy

**Class N - \$25 per policy — Residential Only**

129 Residential Owner's Condominium  
3064 Assignment of Mortgage [Residential]  
• ALTA 9.1 — Owner — Unimproved  
ALTA 9.1-08 — Restrictions, Encroachments, Minerals — Owner -  
Unimproved  
\* ALTA 9.2 — Owner — Improved  
ALTA 9.2-06 - Restrictions, Encroachments, Minerals — Owner -  
Improved  
3825 Location I [Nonresidential]  
3841 ALTA Form I - Street Assessments  
ALTA Form 1-06— Street Assessments  
\* CLTA Form 100.13 (R. 2120/61)  
\* ALTA Endorsement Form 17 (Access and Entry)  
ALTA Endorsement Form 17-06 (Access and Entry)  
\* Location 4  
\* Location 5  
\* ALTA Endorsement Form 18 (Single Tax Parcel)  
ALTA Endorsement Form 18-06 (Single Tax Parcel)

**Class O - No Charge if ordered prior to policy issuance;  
\$25 if ordered subsequently — Residential Only**

1853 ALTA Form 4 — Condominium  
ALTA Form 4-06 - Condominium  
115 ALTA Form 5 - Planned Unit Development  
ALTA Form 5-06 — Planned Unit Development  
125 ALTA Form 6.2 - Negative Amortization  
ALTA Form 6.2-06 — Variable Rate Mortgage — Negative  
Amortization  
125 Same, with Convertible Modification  
126 ALTA Form 6 - Variable Rate Mortgages  
ALTA Form 6-06 — Variable Rate Mortgage  
127 ALTA Form 6.1 - Variable Rate; state law

**FILED**

**MAY 26 2009**

**SANDY PRAEGER**  
Commissioner of Insurance

3110	ALTA Form 7 - Manufactured Housing Unit
	ALTA Form 7-06 — Manufactured Housing Unit
3514	ALTA Form 8.1 - Environmental Protection Liens
	ALTA Form 8.1-06 — Environmental Protection Lien
3503-KS.	ALTA Form 9 - REM - Loan
	ALTA Form 9-06 — Restrictions, Encroachments, Minerals
*	Bi-weekly
*	Encroachment Endorsement 1
*	Encroachment Endorsement 2
*	ALTA Endorsement Form 14 Series (Future Advances)
	[Residential]
	ALTA Endorsement Form 14-06 Series (Future Advances)
3178	FNMA Balloon Mortgage Endorsement
2340	[Large Mutual Note]
3825	Location 1
*	New York Creditors' Rights Exclusion - Owner's
*	New York Creditors' Rights Exclusion - Loan
3903	Restrictions 4A (Violation of Building line)
*	ALTA 13 (Owner's Leasehold) (10-13-01) [Residential and
	Nonresidential]
	ALTA 13-06 (Leasehold — Owners)
*	ALTA 13.1 (Leasehold Loan) (10-13-01) [Residential and
	Nonresidential]
	ALTA 13.1-06 (Leasehold — Loan)

FILED

MAY 26 2009

SANDY PRAEGER  
Commissioner of Insurance