

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: JANUARY 8, 2016
EFFECTIVE: FEBRUARY 9, 2016**

The following addendum will be used to add the charge for the ALTA Residential Limited Coverage Mortgage Modification Policy as indicated below:

ALTA Residential Limited Coverage Mortgage Modification Policy

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.



**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 7/08/14**

The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four Family as indicated below:

Secondary Market Short Form Residential Loan Policy-One-To-Four Family

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

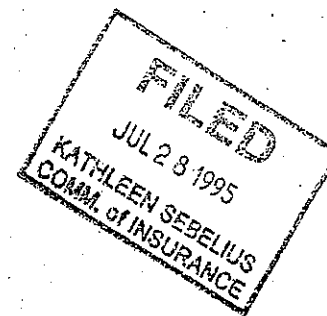
Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four-Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Fee:
Up to \$300,000.00 of liability written	\$350
Over \$300,000.00 and up to \$500,000.00	\$450
Over \$500,000.00 and up to \$750,000.00	\$550
Over \$750,000.00 and up to \$1,000,000.00	\$650
Over \$1,000,000.00 and up to \$1,500,000.00	\$750

Stewart Title Guaranty Company
Addendum dated: July 08, 2014
Approved effective August 8, 2014

**TITLE INSURANCE PREMIUM
(RISK RATE)
FOR ALL KANSAS COUNTIES**



Date Filed and Recorded
By Division: _____

RISK CLASSIFICATIONS

<u>Description of Risk Amount</u>	Original Title Insurance for Owners and Leasehold Owners Policies	Reissue Title Insurance for Owners and Leasehold Owners Policies	Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies	Original Title Insurance for Loan Policies	Reissue Title Insurance for Loan Policies	Title Insurance For Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt	Title Insurance For Substitution	Simultaneous Issue Policies (Actual Amount not Per \$1,000)	Title Insurance for Builder/Developer (Subdivision Rates)	Zoning Endorsements # 3 # 3.1	Home Equity Policy 1/94	
Up to \$50,000 of Liability Written	\$1.40	\$0.84	\$1.40	\$1.00	\$0.60	\$1.40	\$0.60	\$4.00	\$0.84	\$0.07	\$0.14	\$0.60
Over \$50,000 and Up To \$100,000, Add	\$1.20	\$0.72	\$1.20	\$0.80	\$0.48	\$1.20	\$0.48	\$4.00	\$0.72	\$0.06	\$0.12	\$0.60
Over \$100,000 and Up To \$5,000,000, Add	\$0.80	\$0.48	\$0.80	\$0.70	\$0.42	\$0.80	\$0.42	\$4.00	\$0.48	\$0.04	\$0.08	\$0.60
Over \$5,000,000 and Up To \$10,000,000, Add	\$0.70	\$0.42	\$0.70	\$0.60	\$0.36	\$0.70	\$0.36	\$4.00	\$0.42	\$0.04	\$0.08	\$0.60
Over \$10,000,000 and Up To \$15,000,000, Add	\$0.60	\$0.36	\$0.60	\$0.50	\$0.30	\$0.60	\$0.30	\$4.00	\$0.36	\$0.035	\$0.07	\$0.60
Over \$15,000,000, Add	\$0.50	\$0.30	\$0.50	\$0.40	\$0.24	\$0.50	\$0.24	\$4.00	\$0.30	\$0.025	\$0.05	\$0.60
Minimum Premium	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00			\$4.00

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Creditor's Rights Endorsements as indicated below:

Creditor's Rights Endorsement (Owner's Policy) and Creditor's Rights Endorsement (Loan) (2/3/10)

The Creditor's Rights Endorsement insures against avoidance or a court order providing another remedy because of voidability of the conveyance or mortgage based upon the occurrence on or before the Date of Policy of a fraudulent transfer or voidable preference. Creditors' Rights Coverage means insurance against a claim that the transaction creating the lien of the Insured Mortgage or vesting Title (the "current transaction") is a fraudulent transfer or voidable preference. The Creditor's Rights Endorsement is to be considered as an extra-hazardous risk as the coverage can potentially result in catastrophic loss to title insurers when provided on a Loan or Owner's Policy. This endorsement must be underwritten according to underwriting guidelines. The charge for these endorsements shall be: (1). \$1 per \$1,000 for the loan policy if the loan is solely for purchase money of title to the Land, construction of improvements to the Land, or a refinance of such loans, 100% of which is to be remitted to the insurer (underwriter) or (2). \$1.50 per \$1,000 for the owner's policy or for other loan policies not described in the following sentence, 100% of which is to be remitted to the insurer (underwriter).

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements, Commitment and Modification Guarantee as indicated below:

Endorsements:

ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien

The Commercial Environmental Protection Lien endorsement is issued in conjunction with a loan policy and can be used to insure property which is considered commercial type property. It provides assurances that there are no environmental protection liens filed in the local public records or in the federal district court clerk's office that could have priority over the lien of the insured mortgage (unless any such lien is excepted).

The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 17.2-06 Utility Access

The new ALTA Endorsement 17.2-06 (Utility Access) insures against loss if there is a lack of a right of access to specific utilities or services over, under or upon rights-of-way or easements because of: (1) a gap or gore between the boundaries of the Land and the rights-of-way or easements, (2) a gap between the boundaries of the rights-of-way or easements, or (3) a termination by a grantor, or its successor, of the rights-of-way or easements. The recommended charge for this endorsement is \$100.00.

ALTA Endorsement 24-06 Doing Business

The new ALTA Endorsement 24-06 (Doing Business) insures against unenforceability of the lien of the insured mortgage because making the loan violated doing business laws of the state in which the land is located. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 25-06 Same As Survey

The new ALTA Endorsement 25-06 (Same As Survey) insures that the description of the land shown in Schedule A of the policy is the same as the land shown on the mentioned survey. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 25.1-06 Same as Portion of Survey

The new ALTA Endorsement 25.1-06 (Same as Portion of Survey) insures that the description of the land shown in Schedule A of the policy is the same land shown on a defined parcel of the mentioned survey. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 26-06 Subdivision

The new ALTA Endorsement 26-06 (Subdivision) insures against failure of the land to constitute a lawfully created parcel according to the subdivision and local subdivision ordinances. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 27-06 Usury

The new ALTA Endorsement 27-06 (Usury) is issued only in conjunction with the Loan Policy. The endorsement insures against loss by reason of invalidity or unenforceability of the lien of the insured mortgage resulting from violation of the usury laws of a specific state in effect at the date of the policy. The recommended charge for this endorsement is \$100.00.

ALTA Endorsement 28-06 Easement-Damage or Enforced Removal

The new ALTA Endorsement 28-06 (Easement-Damage or Enforced Removal) provides insurance to a lender against loss in the event that a specific easement holder shall (1) cause damage to a building located on the land at date of policy, or (2) compel the removal or alterations of an existing building located on the land at date of policy. The recommended charge for this endorsement is \$50.00.

ALTA Short Form Commitment (10/16/08):

The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

Modification Guarantee

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 02/19/09**

The following addendum will be used to amend the rate for the Stewart Master Residential Loan Policy Schedules A&B as indicated below:

Stewart Master Residential Loan Policy Schedules A&B

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

Range of Liability:	Fee:
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000	\$65
Over \$250,001 and up to \$500,000	\$125

STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 02/06/09

The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four as indicated below:

Secondary Market Short Form Residential Loan Policy-One-To-Four Family

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. The Policy is available for first lien refinance and first lien home equity loans as well as first lien purchase transactions. In the latter case, a full priced owner policy will be issued where applicable. The Policy does not contain all of the insuring provisions of the regular ALTA Loan Policy and does not contain specific title exceptions as to matters recorded in the public records. The policy does insure the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides of Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders.

The policy has been specifically designed for Internet originated loans and the pricing and cost structure has been designed for a centrally processed, Internet ordered title insurance product. In order to produce this Policy at a reduced rate, Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for order.

The charge for the Secondary Market Short Form Residential Loan Policy-One-To Four Family will be based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Fee:
Up to \$100,000.00 of liability written:	\$350
Over \$100,000.00 and up to \$250,000.00	\$350
Over \$250,000.00 and up to \$500,000.00	\$475
Over \$500,000.00 and up to \$750,000.00	\$725
Over \$750,000.00 and up to \$1,000,000.00	\$925
Over \$1,000,000.00 and up to \$1,250,000.00	\$1,100
Over \$1,250,000.00 and up to \$1,500,000.00	\$1,300

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Policies and Endorsements as indicated below:

Policies:

ALTA 2006 Owner and Loan Policies (O-9401) and M-9402)(6/17/06) :

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable, and more favorable product and will provide the insured with superior coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in you state.

ALTA Short Form Residential Loan Policy (2006) (U-9404)(6/17/06):

The new Short Form Residential Loan Policy One to Four Family was also adopted by the American Land Title Association on June 17, 2006. The policy is an abbreviated short form version of the new 2006 Alta Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain Alta endorsements forms are either included or may be specified by marking a box on the policy. The changes to the 2006 Alta Short Form Residential Loan Policy are: additional potential endorsements such as the Alta 14-06; 14.1-06; 14.3-06; and 22-06 for Schedule A; On Schedule B, the deletion of exceptions as to taxes not yet due and payable and to survey matters were removed as they were viewed as no longer necessary. The exception relating to covenants, conditions and restrictions concerning environmental matters was amended. There will be no rate change for this policy as we are filing this policy using the same basic loan rate presently approved in your state.

New ALTA Commitments:

The new Alta commitments adopted by the American Land Title on June 17, 2006 are the Alta Commitment Form (6/17/06)(004-UN and the Alta Plain Language Commitment Form (6/17/06)(245). These commitments should be used when the 2006 Policies will be issued. There is no charge for these forms.

Endorsements:

ALTA Endorsement 7.1 (E-9425) and 7.1-06 (E-9424)(6/17/06)

The new ALTA Endorsement 7.1 is issued with a Loan Policy and insures (1) that the owner of the land owns the manufactured housing unit, (2) that the manufactured housing unit is on the land, (3) that the manufactured housing unit is real property, (4) that there are no personal property liens against the manufactured housing unit (unless excepted in Schedule B), (5) that the lien of the insured mortgage attaches to the manufactured housing unit, and (6) that the lien of the Insured Mortgage can be foreclosed in a single foreclosure procedure against the manufactured housing unit and (remaining) land. There is no charge for these endorsements.

ALTA Endorsement 7.2 (E-9426) and 7.20-6 (E-9427)(6/17/06)

The new ALTA Endorsement 7.2 is issued with an Owner's Policy and provides the same insurance as the ALTA Endorsement 7.1, except that it does not insure that the lien of the Insured Mortgage attaches to the manufactured housing unit or that the lien can be foreclosed in a single foreclosure procedure. There is no charge for these endorsements.

ALTA Endorsements 9.3(E-9435), 9.3-06(E-9436); 9.4(E-9437), 9.4-06(E-9438); and 9.5(E-9439); 9.5-06(E-9440)(6/17/06)

The ALTA also adopted new Endorsements 9.3, 9.4, and 9.5. The ALTA Endorsement 9.3 is similar to the existing ALTA Endorsement 9, the ALTA Endorsement 9.4 is similar to the existing ALTA Endorsement 9.1, and the ALTA Endorsement 9.5 is similar to the existing ALTA Endorsement 9.2. These endorsements provide new coverage against damage to existing or future improvements because of development of minerals. There is no charge for these endorsements.

ALTA Endorsement 14.3(E-9453) and 14.3-06(E-9455)(6/17/06)

The new ALTA Endorsement 14.3 (Future Advance – Reverse Mortgage) insures the validity, enforceability, and priority of the lien of the insured mortgage for future Advances pursuant to a Reverse Mortgage. It also includes insurance as to variable interest and negative amortization. Unlike most Reverse Mortgage Endorsements, this Endorsement also insures against loss because of (1) failure of the Insured Mortgage to state the term for Advances, (2) failure of the Insured Mortgage to state the maximum amount secured by the Insured Mortgage, and (3) failure of the mortgagors to be at least 62 years of age (a HUD requirement). The charge for these endorsements will be the same as the ALTA 14.1 and 14.2 endorsements which is \$50.00.

ALTA Endorsements 22(E-9469); 22-06(E-9470) and 22.1(E-9471); 22.1-06(E-9472) (6/17/06)

The new ALTA Endorsements 22 and 22.1 are similar to the CLTA Location Endorsement (116). ALTA Endorsement 22 (Location) insures that a specified improvement, known as a stated street address, is located on the Land at Date of Policy. ALTA Endorsement 22.1 (Location and Map) also insures that the map, if any, attached to the policy correctly shows the location and dimensions of the Land according to the Public Records. The charge for these endorsements will be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements as indicated below:

Endorsements:

ALTA Endorsement Form 14 (Future Advance-Priority) (E-9652) (10/22/03)

The Alta Endorsement Form 14 is a form of the Revolving Credit Endorsement. Mortgages sometimes secure accounts owing or to become owing to a lender where there will be frequent monetary advances and frequent repayments. The Alta Form 14 Endorsement is designed for insurance of priority of advances, regardless of whether the lender knows of the intervening liens and other matters. The ALTA 14 does not except to subsequent matters known by the insured at the time of advance. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.1 (Future Advance-Knowledge) (E-9654) (10/22/03)

The ALTA 14.1 endorsement is similar to the Alta 14 endorsement however it is designed for mortgages securing optional advances in those jurisdictions in which optional advances do not have priority if the insured has knowledge of the intervening matter. Unlike the Alta 14 endorsement, this endorsement contains an exclusion for lack of priority of any advance made after the insured has knowledge of a lien, encumbrance or other matter affecting the land. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.2 (Future Advance-Letter of Credit) (E-9656) (10/22/03)

The Alta 14.2 endorsement is designed for insurance of a mortgage securing a letter of credit or other surety or reimbursement agreement. Unlike the Alta 14 and Alta 14.1 endorsement, the Alta 14.2 endorsement does not insure with respect to interest rate adjustments. Unlike the Alta 14 and Alta 14.1 endorsement, this endorsement does not exclude advances made after a bankruptcy, consumer credit protection or truth-in-lending laws. It may be issued only on commercial transactions.

The charge for this endorsement shall be \$50.00.

Alta Endorsement Form 15 (Non-Imputation-Full Equity Transfer) (E-9658) (10/22/03)

The Alta 15 endorsement is designed to be issued with a policy insuring the record title holder, where the investors are acquiring ownership of that record title holder. The endorsement contemplates acquisition of the full interest in the "insured" under the policy. The endorsement is designed for issuance with an Owner's Policy showing the titleholder as the insured, since it relates to action, inaction or knowledge as of Date of Policy. The endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the named parties, all as more fully set forth in the Non-Imputation endorsement.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

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**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

Alta Endorsement Form 15.1 (Non-Imputation-Additional Insured) (E-9659) (10/22/03)

The Alta 15.1 endorsement is particularly designed to be issued after the Date of Policy and to show the new investor as an additional insured. The Alta 15.1 contemplates acquisition of an interest in the "insured" under the policy and adds an "additional insured"(new investor) by the endorsement. This endorsement contemplates that the additional insured will not acquire 100% of the record title holder. The endorsement is designed for issuance with an Owner's policy. Like the Alta 15 endorsement, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 15.2 (Non-Imputation-Partial Equity Transfer) (E-9660) (10/22/03)

The Alta 15.2 endorsement is designed to be issued in connection with a separate title policy to the new investor in the record title holder. The endorsement contemplates acquisition of an interest in the existing (partnership, limited liability company or corporation) owner and names the incoming (new investor) member, partner or shareholder in its own policy. The endorsement is designed for issuance with a new Owner policy. Like the Alta 15 and 15.1, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 16 (Mezzanine Financing) (E-9661) (10/22/03)

If a lender makes a loan to an owner (direct or indirect) of an equity interest in the mortgagor/record title holder, the lender will commonly request a Mezzanine Endorsement to the Owner's Policy. The Mezzanine Lender does not secure a mortgage on the land, or a Loan Policy, but does secure title insurance by a Mezzanine Endorsement to the Owner's Policy. The Mezzanine endorsement makes the Mezzanine Lender an assignee of payments under the Owner's Policy not to exceed the debt owed to the Mezzanine Lender. The endorsement does not name the Mezzanine Lender as an additional insured by paragraph two of the endorsement. The endorsement may be issued simultaneously with or after the Date of the Owner Policy. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 17 (Access and Entry) (E-9662) (10/22/03)

The Alta 17 endorsement when attached to an Owner's or Lenders Policy insures specific access to and from a physically open street or streets. This endorsement specifically refers to the street providing actual access, and insures the legal right of access along existing curb cuts or entries. The endorsement insures: (1) that the land abuts a named Street, (2) that the Street is physically open and publicly maintained, (3) that the land has actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the abutting Street. There is no charge for this endorsement.

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Alta Endorsement Form 17.1 (Indirect Access and Entry) (E-9668) (01/17/04)

The Alta 17.1 endorsement when attached to an Owner's or Lender's Policy insures access via an easement, to a physically open street or streets. The Endorsement insures: (1) that the insured easement provides access to a named Street, (2) that the Street is physically open and publicly maintained, (3) that the easement provides actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the Street abutting the easement. There is no charge for this endorsement.

Alta Endorsement Form 18 (Single Tax Parcel) (E-9663) (10/22/03)

The Alta 18 endorsement when attached to an Owner's or Lender's Policy insures that the land (consisting of one parcel) is taxed as a separate tax parcel. It insures against loss if the land is taxed as part of a larger parcel or fails to constitute a separate tax parcel. There is no charge for this endorsement.

Alta Endorsement Form 18.1 (Multiple Tax Parcels) (E-9664) (10/22/03)

The Alta 18.1 endorsement when attached to an Owner's or Lender's Policy insures against loss if (1) the parcels are not assessed for real estate tax purposes as the Tax Identification Numbers, (2) the parcels are taxed with any other land, or (3) the easements, if any, described in Schedule A can be cut off by non-payment of real estate taxes or assessments against the servient estate. This endorsement is issued if the land consist only of multiple tax parcels. There is no charge for this endorsement.

Alta Endorsement Form 19 (Contiguity-Multiple Parcels) (E-9665) (10/22/03)

The Alta 19 endorsement when attached to an Owner's or Lender's Policy insures that two or more insured parcels are contiguous along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured contiguous boundary lines. The endorsement is issued where the contiguous tracts are insured by the policy. The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

Alta Endorsement Form 19.1 (Contiguity-Single Parcel) (E-9666) (10/22/03)

The Alta 19.1 endorsement when attached to an Owner's or Lender's Policy insures that the insured parcel is contiguous to another, uninsured parcel of land along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured parcel and the other, uninsured parcel. Typically, both parcels would be owned by the same owner, but would not have been acquired simultaneously. The endorsement is issued where the land is insured as contiguous to another tract that is not insured.

The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

**STEWART TITLE GUARANTY COMPANY
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ALTA Endorsement Form 20 (First Loss-Multiple Parcel Transactions) (E-9684)(4/19/04)

The Alta 20 endorsement when attached to a Lender's Policy provides, under certain conditions, that the amount which the insurer shall be liable to pay under the policy shall be determined without requiring maturity of the indebtedness by acceleration or otherwise. An insured lender typically will not suffer a loss under a loan policy unless the loan is in default. On a multi-site loan as described, this could cause a hardship on the borrower and lender where the loan is otherwise in good standing, but for a threatened loss. This endorsement is then used typically on commercial transactions for these types of a multi-site loan.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Endorsement Form 21 (Creditor's Rights Endorsement) (E-9685) (4/19/04)

Exclusion 4 of the 1992 ALTA Owner's Policy and Exclusion 7 of the 1992 ALTA Loan Policy are the creditors' rights exclusion. These exclusions exclude liability because the insured transaction is a fraudulent transfer or voidable preference. Many transactions do not create such a risk, such as where the financing is for purchase money or construction on the land, and where the insured mortgage is promptly recorded. In those cases where we conclude the risk is acceptable, we would issue the ALTA Endorsement 21. This endorsement when attached to an Owner's or Loan Policy does insure against a claim that the insured conveyance or mortgage is avoidable as a fraudulent transfer or voidable preference, but does not insure against loss if the insured: (a) new when it acquired any estate, interest, or mortgage shown in Schedule A that the transfer, conveyance, or mortgage was intended to hinder, delay, or defraud any creditor; or (b) is found by a court not to be a transferee or purchaser in good faith.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Short Form Commitment (006-UN) (1/17/04)

The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03) (Modified)

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. There is no rate change for the ALTA Homeowner's Policy of Title Insurance associated with this filing.

FILED

APR 20 2005

SANDY PRAEGER
Commissioner of Insurance

STEWART TITLE GUARANTY COMPANY

ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Expanded Coverage Residential Loan Policy (M-9811)

ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812)

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy (10/17/92) approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy (M-9811) and the ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812) will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

ALTA 13 (Leasehold Owner's) (E-9813) and ALTA 13.1 (Leasehold Loan) (E-9814)

ALTA 13 and ALTA 13.1 are leasehold endorsements. The ALTA 13 is to be issued in connection with an ALTA Owner's Policy while the ALTA 13.1 is to be attached to an ALTA Loan Policy. These new endorsements are designed to respond to criticism of existing Leasehold Policies and prior Leasehold endorsements. These endorsements provide improvements in protection for damages that an insured lessee or insured leasehold lender could suffer in the event of the failure of the leasehold estate.

There will be no charge for these endorsements.

EFFECTIVE

MAY 13 2002

KATHLEEN SEBELIUS
COMM. of INSURANCE

April 10, 2002

STEWART TITLE GUARANTY COMPANY

ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Residential Limited Coverage Junior Loan Policy (M-9873) and the ALTA Short Form Residential Limited Coverage Junior Loan Policy (M-9876):

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 (E-9877) or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) (E-09878) when used in connection with either policy referred to above.

ALTA Form 11 - Modification Endorsement (E-9874)

The charge for the use of this endorsement will be \$35.00.