

**PREMIUM RATE FILING  
STATE OF KANSAS**

**FILED**  
**APR 04 2019**  
**VICKI SCHMIDT**  
**Commissioner of Insurance**

**EFFECTIVE  
FEBRUARY 1, 2011**

**FIRST AMERICAN TITLE INSURANCE COMPANY  
1 First American Way  
Santa Ana, CA 92707**

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**I. 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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## II. LOAN POLICIES OF TITLE INSURANCE

- a. The Title Insurance Rate for Loan policies of title insurance on land that is not 1-4 Family Improved Residential is:

	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
Minimum Premium	\$10.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

- b. The Reissue Title Insurance Rate for Loan Policies of Title Insurance on land that is not 1-4 Family Improved Residential is:

When the owner of property on which application is made for a loan policy has had the title to such property insured as owner by a reputable title insurance company within 10 years prior to such application, upon presentation of a copy of his owner's policy, he shall be entitled to the following reissue rates on the loan policy up to the face amount of his 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	.90
Minimum Premium	\$10.00

If the amount of insurance desired under the loan 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.

c. The Title Insurance Rate for Loan Policies of Title Insurance on land that is 1-4 Family Improved Residential is:

When the land covered by the loan policy is of the type 1-4 Family Residential and the land owner shall be entitled to the following rates on the loan 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	.90
Minimum Premium	\$10.00

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This rate shall apply where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction.

d. Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When a First American owner's and one or more First American loan policies 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 each loan policy simultaneously issued will be \$10.00 for an aggregate amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policies exceeding the owner's policy is figured at the regular original title insurance rates for loan policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

### III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

- a. The premium for Owners or Leasehold Owners 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. 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 \$500,000	2.50
Over \$500,000 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
Minimum Premium	\$10.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

- b. The Re-issue Rate for Owners or Leasehold Policies are:

The reissue rate, where applicable (see sections "1" and "2" below), is 60% of the published tariff in force for original insurance. Reissue rates apply up to the face 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
Amounts up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000, add	1.80
Amounts over \$100,000 and up to \$500,000, add	1.35
Amounts over \$500,000 and up to \$5,000,000, add	1.20
Amounts over \$5,000,000, add	1.05
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, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior 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.

#### IV. TITLE REPORT GUARANTEES

The premium for Title Report Guarantees are:

Up to \$10,000 of coverage	\$40.00
Each additional \$1,000 (or fraction thereof) over \$10,000	1.50

#### V. OTHER

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a. Builder Rates

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Owners and Loan Policies will be issued at 60% of the rates shown in IIa and IIIa 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.

b. All standard Form Endorsements on file with the Division of Insurance are issued at no charge, unless and/or until a Supplemental Schedule of Endorsement Charges is filed at which time it shall be incorporated herein by reference.

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.

c. Rate for Leasehold Policies Issued Simultaneously with Fee Policy

Owners and Loan Policies insuring leasehold interests issued simultaneously with policies insuring the fee simple estate will be issued for 30 per cent of the rate for the fee policy.

#### VI. 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.

**Charge for Escrow, Closing and/or Other Services – Attachment 1**

<u>SERVICE</u>	<u>COST</u>	
COMMERCIAL ESCROW CLOSING includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$ 1,250.00	
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title document's (deed, mortgage, notes, assignments, etc.), settlement statements. <u>Without</u> assistance of attorney and/or broker.	\$ 700.00	
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>With</u> assistance of attorney and/or broker.	\$ N/A	
RESIDENTIAL LOAN CLOSING includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	\$600.00	
DOCUMENT PREPARATION when not 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	\$ SEE ATTACHED TITLEVEST RATE SHEET	
FEES FOR ANCILLARY SERVICES notary public fees cash contract for deed seller carry back assumption equity purchase exchange of property loan closing for third party lender other	\$ Notary Fee - \$175	

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FORECLOSURE COMMITMENT commitment issued for filing foreclosure proceedings. a. Do not take policy b. Do take policy	\$ N/A
LOT SALE TO BUYER (not builder) a. No policy until improvement completed b. Policy issued for cost of lot	\$ N/A
PLATTING COMMITMENT issued to governmental body in lieu of attorneys 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	\$ SEE ATTACHED TITLEVEST RATE SHEET
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	\$ N/A
DISBURSEMENT OF FUNDS no closing services, disbursing funds and collecting signatures on documents furnished to us	\$750.00
INDEMNITY DEPOSIT held in escrow, no closing	\$ N/A
OTHER (Specify)	\$ Please see attached TitleVest Rate Sheet
Proof of organizational authority of sellers	\$125 per document

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**Commercial Title Insurance Rates – Attachment 2**  
(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
OWNERS TITLE INSURANCE POLICY policies will be issued to owners, contract vendees and lessees	SEE ATTACHED RATE MANUAL
MORTGAGE TITLE INSURANCE POLICY issued to lenders in an amount not to exceed 120% of loan amount	SEE ATTACHED RATE MANUAL <b>FILED</b>
SIMULTANEOUS-ISSUED MORTGAGE POLICY not exceeding the amount of owners policy issued simultaneous therewith	SEE ATTACHED RATE MANUAL <b>APR 04 2019</b> <b>VICKI SCHMIDT</b> <b>Commissioner of Insurance</b>
SIMULTANEOUS-ISSUED MORTGAGE POLICY where the amount of coverage exceeds the owners policy	SEE ATTACHED RATE MANUAL
SIMULTANEOUS-ISSUED LEASEHOLD POLICY not exceeding the amount of owners policy issued to lessee	SEE ATTACHED RATE MANUAL
REFINANCE POLICIES - Loan Policy issued on property as a result of refinancing a previous loan	SEE ATTACHED RATE MANUAL
SECOND MORTGAGE POLICIES - loan policy issued on 2nd, 3rd or more loans	SEE ATTACHED RATE MANUAL
REISSUE POLICIES - policies issued on previously insured property	SEE ATTACHED RATE MANUAL
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY calling for periodic endorsements for increasing liability and extending time of policy	SEE ATTACHED RATE MANUAL
NEW CONSTRUCTION OWNERS POLICY	SEE ATTACHED RATE MANUAL
NEW CONSTRUCTION LOAN POLICY issued to construction lender on construction loan (includes binder or construction loan policies)	SEE ATTACHED RATE MANUAL
HOLD OPEN CHARGES	SEE ATTACHED RATE MANUAL
ENDORSEMENT TO OWNERS POLICIES 1. 2. 3.	SEE ATTACHED RATE MANUAL
ENDORSEMENT TO LOAN POLICIES 1. 2.	SEE ATTACHED RATE MANUAL

**Residential Title Insurance Rates – Attachment 3**  
(1-4 Single Family Living Units)

TYPE OF TRANSACTION

RATE

SPECIAL COVERAGES

RESIDENTIAL NEW CONSTRUCTION LOAN  
POLICY issued with owners policy on new  
construction

SEE ATTACHED RATE MANUAL

SECOND MORTGAGE POLICIES - loan  
policies issued on 2nd, 3rd or more loans

SEE ATTACHED RATE MANUAL

HOLD OPEN CHARGES

SEE ATTACHED RATE MANUAL

RESIDENTIAL OWNERS POLICIES policies  
of title insurance protecting the owners interest  
in one-four family residences

SEE ATTACHED RATE MANUAL

RESIDENTIAL MORTGAGEES POLICIES  
policies of title insurance protecting the interest  
of mortgage lenders

SEE ATTACHED RATE MANUAL

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

SEE ATTACHED RATE MANUAL

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.

SEE ATTACHED RATE MANUAL

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

SEE ATTACHED RATE MANUAL

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)

SEE ATTACHED RATE MANUAL

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

SEE ATTACHED RATE MANUAL

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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

SEE ATTACHED RATE MANUAL

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.

SEE ATTACHED RATE MANUAL

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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.

SEE ATTACHED RATE MANUAL

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

SEE ATTACHED RATE MANUAL

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.

SEE ATTACHED RATE MANUAL

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

SEE ATTACHED RATE MANUAL

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

# RATE SHEET

As of September 1, 2018

110 East 42nd Street, 10th Floor • New York, NY 10017

T 212.757.5800 F 212.757.0466 E info@titlevest.com

www.titlevest.com

## Services

Owner's Title Insurance Policy	TBD (based on purchase price)
TOEP Policy	TBD (based on purchase price)
Lender's Title Insurance Policy	TBD (based on loan amount)
Eagle9 or Coop UCC/Plus	TBD (based on purchase price)
Leasehold Policies	TBD (based on purchase price)
Sightline Report (development rights 'air rights' analysis)	\$750 (up to 5 properties)
1031 Exchange (Forward)	Starting at \$750/ \$1,500 (simultaneous)
Uninsured Title Report	\$750*
Transfer & Mortgage Tax Consulting Service	25% contingency based upon amount of tax savings

\*Price is subject to change depending on property type, location, involvement, etc.

## Searches

Coop Lien Search	\$350
Bankruptcy Search (per name)	\$50
OFAC (Patriot) Search (per name)	\$30
Municipal Searches	\$340
Covenant and Restrictions Search	\$295
Last Deed of Record	\$50
Open Mortgage Search	\$175
UCC Search (per name or property)	\$100
Copies of Recorded Documents	TBD
Tax Search	\$100
Foreclosure Search (available for properties in NYS)	\$450
Zoning Lot Certifications Preparation	\$750
Lien and Judgement Search (10/20) Year	\$275/\$325
Attorney Search (40 year)	\$400
Name/Business Search (up to two names)	\$150

The fees outlined for the above-referenced products are base fees and are subject to change depending upon the details of your request. Please contact a TitleVest representative for more info and a team member will be glad to assist.

## Recording Fees (uninsured transactions only)

Document Type	Fee (Includes TitleVest service fees)
New York State: Deed/Lease/Easement for residential 1-3 family property	<b>\$290 + \$5 per page (NYC)</b> <b>\$300 + \$5 per page (upstate counties)</b> <b>\$500 + \$5 per page (Suffolk)**</b> <b>\$950 + \$5 per page (Nassau)***</b>
New York State: Deed/Lease/Easement for Commercial 4+ family, or mixed use property	<b>\$400 + \$5 per page (NYC)</b> <b>\$425 + \$5 per page (upstate counties)</b> <b>\$625 + \$5 per page (Suffolk)**</b> <b>\$1,080 + \$5 per page (Nassau)***</b>
New York State: All other documents (mortgage,CEMA, satisfaction of mortgage, power of attorney, etc.)	<b>\$140 + \$5 per page (NYC &amp; upstate counties)</b> <b>\$340 + \$5 per page (Suffolk)**</b> <b>\$790 + \$5 per page (Nassau)***</b>
UCCs	<b>\$375 (Nassau)***</b> <b>\$75 (Any other County within NY State or NY State filing)</b>
Filing Transfer Tax Forms for Coops	<b>\$100</b> The above charges DO NOT include the NYCDOF \$100 filing fee or any applicable transfer taxes.
Court Filings	<b>\$75 + County Clerk's Fee</b>

\*\* Suffolk: Add \$200 for each additional lot and add \$300 for each mortgage related document.  
\*\*\* Nassau: Add \$300 for each additional block & \$355 for each additional Tax Map Verification Letter.

Prepayment is required for all documents received for recording in Nassau & Suffolk Counties.

## Legal Form Preparation Charges

Transfer E-Tax Forms	\$150 (includes cover pages for coop transfers only)*
Deed	\$100
Power of Attorney	\$150

\*Cover pages are only provided if the client has an ACRIIS account that was used to prepare the forms.

**Ask me how I can assist you with your next transaction at TitleVest!**

## TITLEVEST

110 E 42nd Street  
New York, NY 10017  
www.titlevest.com

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