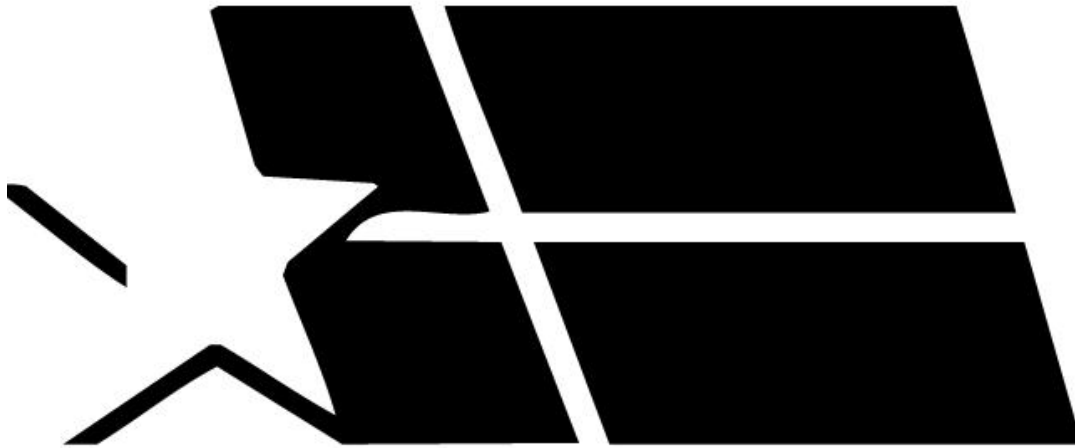
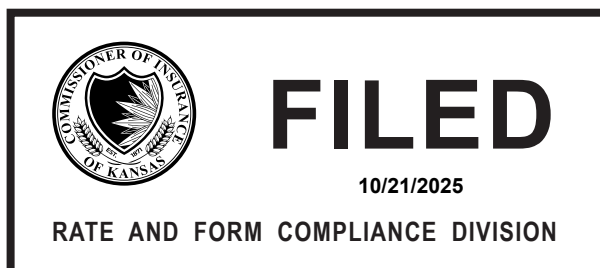


NATIONAL TITLE INSURANCE *of New York, Inc.*



Title Insurance Rates for the State of Kansas

These rates are effective January 1, 2014



KANSAS TITLE INSURANCE RATE MANUAL

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SECTION 1

RESIDENTIAL TITLE INSURANCE RATES

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units)

TYPE OF TRANSACTION

RATE

Owner's Title Insurance Policies

Policies of title insurance protecting the owner's interest in one - four family residences.

Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Mortgage Title Insurance Policies

Policies of title insurance protecting the interest of the Mortgage lenders

Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Simultaneous-Issued Mortgage Policies

issued simultaneously with the issuance of an Owner's policy where the loan amount does not exceed the owner's policy amount.

\$160.00 plus \$2 for each additional \$1,000 amount in excess of the owner's policy.

Second Mortgage Policies

Loan policies issued on the 2nd, 3rd, or more mortgages.

60% of Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Refinance Policies

See Section 10

Reissue Rate Policies

A rate charge for owners or mortgage policies on property previously examined, and a copy of the prior title evidence is surrendered.

60% of Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Equitable Home Line Mortgage Policies

Loan policies issued on home equity loans .

\$125.00 for loans up to \$30,000. 60% of Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies for loans over \$30,000.

Abstract Retirement Rate

A reduction in a premium charge after having been furnished an abstract of title on the property to be insured and the abstract remains the property of the insurer.

60% of Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Endorsements

Coverage's added to or changes made in the insurance contract resulting in different or additional risk and issued subsequent to the date of the policy.

\$25.00

TYPE OF TRANSACTION

RATE

Search Charge When Endorsement Requires a Date Down

\$125.00

Lenders Abbreviated Guarantee (FLAG):

\$75.00

A limited loan service which is issued at the following charge:

1. Lists the record owners and the holders of any trust and mortgages.
Maximum Liability \$50,000.
2. Endorsement T-1921 - One date down is included in the above charge, but only issued if requested in writing.
3. Endorsement T-1922 - Made on a concurrent issue basis only at no additional charge.
4. An updated Schedule A may be issued within six (6) months from the date of the original Guarantee at a charge of \$30.00.
5. A Bringdown Endorsement may be issued for the purpose of assuring an assignee under the original Guarantee at a charge of \$25.00.

ALTA Homeowner's Policy of Title Insurance for One-to-Four Family Residence

Schedule A deductible amount and maximum dollar limits of liability for the following Covered Risks:

1. Covered Risk 14: Deductible amount is 1% of Policy amount or \$2,500 (whichever is less) with a maximum dollar limit of liability of \$10,000.
2. Covered Risk 15: Deductible amount is 1% of Policy amount or \$5,000 (whichever is less) with a maximum dollar limit of liability of \$25,000.
3. Covered Risk 16: Deductible amount is 1% of Policy amount or \$5,000 (whichever is less) with a maximum dollar limit of liability of \$25,000.
4. Covered Risk 18: Deductible amount is 1% of Policy amount or \$2,500 (whichever is less) with a maximum dollar limit of liability of \$5,000.

ALTA Loan Policy Enhanced Version-Residential Property

Concurrent rate may apply when issued with the ALTA Homeowner's Policy of title Insurance for One-to-Four Family residence.

100% of Basic Schedule of Rates for Owner's Leasehold, and First Mortgage Policies plus an additional 10% of the premium

Mortgage Modification Guarantee

Assures the validity, priority, and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee
Maximum liability is fee paid.

SECTION 2

COMMERCIAL TITLE INSURANCE RATES

(Coverage's made for policies issued on transactions involving industrial, commercial, multi-family, and farm transactions.)

TYPE OF TRANSACTION

RATE

Owners Title Insurance Policies

Policies of title insurance protecting owners' interest on commercial property

Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Mortgage Title Insurance Policies

Policies of title insurance protecting interest of lenders

Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Simultaneous-Issued Mortgage Policy

Policies of title insurance protecting interest of lenders not exceeding the amount of owners policy and issued simultaneously therewith.

\$200.00

Simultaneous-Issued Mortgage Policy

Policies of title insurance protecting interest of lenders and the loan amount exceeds the amount of the owner's policy

\$200.00-Plus \$1 per thousand for excess

Leasehold Title Insurance Policy

Policies of title insurance protecting the lessee's interest in a lease on real property.

Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Simultaneous-Issued Leasehold Policy

Policies of title insurance protecting the lessee's interest in a lease on real property and issued simultaneously with an owners or mortgage policy.

30% of Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Refinance Policy

Loan Policy issued on property as a result of refinancing a previous loan.

60% of charge at then existing rates up to the face amount of the previous policy at then existing rate.

Second Mortgage Policies

Loan policies issued on 2nd, 3rd or more mortgages

Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies

Reissue Rate Policies

A rate charge for owners or mortgage policies on property previously examined, and a copy of the prior title evidence is surrendered.

N/A

TYPE OF TRANSACTION

RATE

New Construction Pending Disbursement Loan Policy

Policies of title insurance issued to lenders calling for periodic endorsements for increasing the liability of the policy and extending the time of the policy.

Basic Schedule of Rates for Owner's, Leasehold, and First Mortgage Policies - Plus \$125.00 per endorsement

Development Loan Policy

Policies of title insurance issued to lenders where proceeds are used for development of subdivisions.

\$1 per thousand with \$250.00 minimum

Zoning Endorsements

\$750.00

SECTION 3

CHARGES FOR ESCROW/CLOSING AND MISCELLANEOUS SERVICES

For transactions in which the Company, or an agent of the Company, is performing closing services, the charges below may be used. In addition, the Company or agent of the Company shall pass through any fees charged by third parties including, but not limited to, recording fees and transfer taxes charged by any county recorder offices.

RESIDENTIAL SALE TRANSACTION ESCROW SERVICES (STATEWIDE, 1-4 FAMILY)

Residential Sale Escrow Services shall include the following services: (a) ordering demands and making payoffs on up to two (2) previously secured loans, judgments or similar obligations by either check or wire transfer; (b) necessary disbursement other than lender required unsecured creditor disbursements; (c) Company-performed in office document signing of sale transaction documents; and (d) courier services for which an individual charge is not assessed. Residential Sale Escrow services do not include loan escrow services in connection with such sale (see related escrow services below), notary fees, third-party or out-of-office signing services, couriers (for which an individual charge is assessed), expedited/overnight delivery fees, lender payoff/demand fees, recording fees, or transfer tax or other governmental fees or charges.

TRANSACTION AMOUNT	FEE CHARGED
Up to \$ 50,000	\$ 485.00
\$50,001 to \$ 75,000	\$ 635.00
\$75,001 to \$100,000	\$ 880.00
\$100,001 to \$200,000	\$ 975.00
\$200,001 to \$300,000	\$ 1,360.00
\$300,001 to \$400,000	\$1,750.00
\$400,001 to \$500,000	\$2,150.00
\$500,001 to \$1,000,000	\$3,300.00
\$1,000,001 to \$5,000,000	\$4,100.00
\$5,000,001 to \$10,000,000	\$4,500.00
\$10,000,001 and up	\$5,000.00

LOAN TIE-IN ESCROW

A new loan escrow handled concurrently with the sale escrow under the Section entitled “Residential Sale Transaction Escrow Services (Statewide, 1-4 Family)” (See above), will be charged a minimum additional charge of \$175.00.

LOAN REFINANCE ESCROW

Escrow services on a separate loan refinance transaction on up to four-family residential properties initiated and coordinated with the Company by the borrower or lender, or their respective representative, with established levels of volume shall be charged at the following rates:

For **Limited Escrow Services**, the charge shall be \$175.00 for loan transaction amounts up to \$3,000,000.00. For the purposes of this section only, “Limited Escrow Services” shall mean:

- a. prepare escrow documents;
- b. prepare up to three (3) HUD-1 Settlement Statements;
- c. receive lender funds;
- d. payoff one (1) demand received; and
- e. disburse balance of proceeds, by either check or wire transfer, to up to two (2) payees.

BUNDLED CENTRALIZED REFINANCE LOAN ESCROW TRANSACTIONS (STATEWIDE, 1-4 FAMILY)

Loan escrows initiated and coordinated through the Company for residential refinance loans originated and coordinated through centralized fulfillment centers. A centralized fulfillment center maintains consistent order tracking, communications protocols and workflow procedures.

The charge shall be \$350.00 for loan transaction amounts up to \$3,000,000.00. This charge includes the following services :

- a) document signing – (one (1) signing at one (1) location);
- b) standard document preparation excluding deed preparation; and
- c) assist with title curative.

When any of the services listed in the Section entitled “Related Services to Refinance Transaction” (See below) are requested in connection with an escrow transaction, an additional fee is assessed for each service, as shown.

BUNDLED DISTRIBUTED RETAIL BRANCH REFINANCE LOAN TRANSACTIONS (DISTRIBUTED RETAIL NON-CENTRALIZED SERVICE CENTERS, STATEWIDE, 1-4 FAMILY)

Loan escrows initiated and coordinated through the Company for residential refinance loans through a distributed retail branch platform. Distributed branch offices operate with inconsistent order tracking, communications protocols and workflow.

The following services and fees applied unless prohibited by client contract. The charge shall be \$450.00 for loan transaction amounts up to \$3,000,000.00, and shall include the following services:

- a) document signing – (one (1) signing at one (1) location);
- b) standard document preparation excluding deed preparation; and
- c) assist in title curative.

When any of the services listed in the Section entitled “Related Services to Escrow Transaction” (See below) are requested in connection with an escrow transaction, an additional fee is assessed for each service, as shown.

SUB ESCROW SERVICE (STATEWIDE, 1-4 FAMILY)

Limited escrow services are performed by the Company in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance, services limited to the acceptance of documents and funds to effectively pay off or release a particular encumbrance or charge against the land, or to transfer funds from one party to another based upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor. When such limited escrow service is performed for a refinance transaction, a charge of \$37.50 shall be made. When such limited escrow service is performed on a purchase transaction, a charge of \$75.00 shall be made.

MOBILE HOME SUB-ESCROW FEE

This fee is to be used only in conjunction with the use of a Manufactured Home/Mobile Home Policy being issued by the Company when the services of the Company are requested to effectively pay off or release a particular encumbrance or charge. The additional charge shall be \$150.00.

RELATED SERVICES TO ESCROW TRANSACTION

The Related Services Fees may be applicable when the escrow service exceeds the services described elsewhere in this Schedule of Escrow Fees and Charges.

RELATED SERVICES	FEE CHARGE
Document Signing Fee (including applicable notary fees)	\$100.00
Reverse Mortgage Signing Fee (requiring two signing appointments)	\$200.00
Document Preparation (included preparation of transfer deeds, inter spousal)	\$100.00
Subordination Processing Fee	\$175.00
Concurrent (Piggy Back) Escrow Fee for Centralized Refinance Transactions	\$125.00
Concurrent (Piggy Back) Escrow Fee for Distributed Retail (non-centralized)	\$250.00
Document Recording Service Fee	\$15.50
Transaction Values Exceeding \$3,000,000	\$100.00
Assist in Title Curative	\$75.00

CANCELLATION CHARGE

The charge where a Residential Sale escrow has been opened and is cancelled will be the amount which, in the opinion of the Company, is proper compensation for the services rendered, but in no event shall said charge exceed the cost of the full escrow service.

SECTION 4

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual 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 40-2402 (14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

SECTION 5

BASIC SCHEDULE OF RATES FOR OWNER'S, LEASEHOLD AND FIRST MORTGAGE POLICIES

<u>AMOUNT OF INSURANCE</u>	<u>ORIGINAL OWNERS OR LEASEHOLD</u>	<u>ORIGINAL MORTGAGEE</u>
0 to \$100,000	\$357.50	\$ 247.50

For policies over \$100,000 add to the rates shown in the schedule as follows:

	<u>Per Thousand</u>
Original Owner's or Leasehold:	
Over \$100,000.00 up to \$5,000,000.00	\$2.20
Over \$5,000,000.00	\$1.93
Original Mortgagee:	
Over \$100,000.00 up to \$500,000.00	\$2.00
Over \$500,000.00 up to \$10,000,000.00	\$1.65
Over \$10,000,000.00	\$1.40
Reissue:	
Over \$100,000.00 up to \$5,000,000.00	\$1.20
Over \$5,000,000.00	\$0.90

SECTION 6

ENDORSEMENT LIST

DOCUMENT NAME	FORM NO.	CHARGE
ALTA 1-06 Street Assessments	NT-E-1	\$0
ALTA 4.1-06 Condominium	NT-E-2	\$0
ALTA 4-06 Condominium	NT-E-3	\$0
ALTA 5.1-06 Planned Unit Development	NT-E-4	\$0
ALTA 5-06 Planned Unit Development	NT-E-5	\$0
ALTA 6-06 Variable Rate Mortgage	NT-E-6	\$0
ALTA 6.2-06 Variable Rate Mortgage – Negative Amortization	NT-E-7	\$0
ALTA 7.1-06 Manufactured Housing – Conversion: Loan	NT-E-8	\$0
ALTA 7-06 Manufactured Housing Unit	NT-E-9	\$0
ALTA 8.1-06 Environmental Protection Lien	NT-E-10	\$0
ALTA 9-06 Restrictions, Encroachments, Minerals – Loan Policy	NT-E-11	\$0
ALTA 9.3-06 Covenants, Conditions & Restrictions – Loan Policy	NT-E-12	\$0
ALTA 13.1-06 Leasehold – Loan	NT-E-13	\$0
ALTA 14.3-06 Future Advance Reverse Mortgage	NT-E-14	\$0
ALTA 22-06 Location	NT-E-15	\$0

SECTIONS 7, 8 AND 9 ARE RESERVED FOR FUTURE USE.

SECTION 10

CENTRALIZED REFINANCE

1. SMART RATE ONE

For improved residential (1-4 family only) refinance loans, the policy shall be priced as shown below for loans which meet the following criteria:

1. The loan is for less than \$5,000,000, and is not for construction in whole or part;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Orders must be opened and processed from a lender with a centralized point of contact, using the Company's electronic title and escrow production systems, and managed by the Company's centralized processing divisions, or with an agent or underwritten title company applying such centralized processing and authorized by the Company to offer this rate;
5. ALTA Short Form Commitment must be issued; and
6. ALTA Short Form Residential Loan Policy must be issued.
7. The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth above shall be as follows:

Amount of Insurance	Smart Rate One
\$1 - \$250,000	\$300.00
\$250,001 - \$500,000	\$450.00
\$500,001 - \$750,000	\$550.00
\$750,001 - \$1,000,000	\$660.00
\$1,000,001 - \$1,250,000	\$760.00
\$1,250,001 - \$1,500,000	\$860.00
\$1,500,001 - \$2,000,000	\$1050.00
\$2,000,001 - \$3,000,000	\$1450.00
\$3,000,001 - \$4,000,000	\$2200.00
\$4,000,001 - \$5,000,000	\$3050.00

Above \$5,000,000, rate is calculated pursuant to the Rate Table for First Mortgage Policies above. All endorsements customarily issued concurrently with a policy are included at no additional charge when requested at the time of policy issuance.

2. SMART RATE TWO

For improved residential (1-4 family only) refinance loans, the policy shall be priced as shown below for loans which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer

this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;

2. The loan is not in excess of \$5,000,000, and is not for construction in whole or part;
3. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
4. The loan proceeds must be used to refinance an existing loan secured by the same property;
5. The loan transaction must be initiated and coordinated through a centralized point of contact with the lender;
6. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
7. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate;
8. ALTA Short Form Commitment must be issued; and
9. ALTA Short Form Residential Loan Policy must be issued.
10. In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section.

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth above shall be as follows:

Amount of Insurance	Smart Rate Two
\$1 - \$250,000	\$275.00
\$250,001 - \$500,000	\$350.00
\$500,001 - \$750,000	\$400.00
\$750,001 - \$1,000,000	\$450.00
\$1,000,001 - \$1,250,000	\$550.00
\$1,250,001 - \$1,500,000	\$650.00
\$1,500,001 - \$2,000,000	\$800.00
\$2,000,001 - \$3,000,000	\$1200.00
\$3,000,001 - \$4,000,000	\$1650.00
\$4,000,001 - \$5,000,000	\$2200.00

Above \$5,000,000, rate is calculated pursuant to the Rate Table for First Mortgage Policies above. All endorsements customarily issued concurrently with a policy are included at no additional charge when requested at the time of policy issuance.