

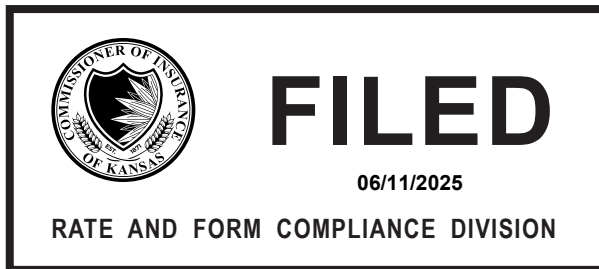


*First American  
Title Insurance Company*

## Kansas Schedule of Title Insurance Rates

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December 9, 2023



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## KANSAS

### Schedule of Title Insurance Rates

Effective December 9, 2023

#### GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

#### SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Basic Rate: Basic Rate for insurance set forth in Section C.
- Commercial: Any property that is not Residential.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements to the subject property.
- EAGLE® Loan Policy: The Company's branded version of any of the ALTA Expanded Coverage Residential Loan Policies.
- EAGLE® Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- EAGLE® Surcharge: See Section B.4(a).
- Extended Coverage: Coverage without one or more Standard Exceptions.
- Loan Policy: A title insurance policy insuring a secured lender.
- New Home Subdivision: Newly constructed improved Residential properties (including condominiums) offered for sale for the first time that include two or more separate lots or units of occupancy that are for sale as separate units. For purposes of this definition, a "sale" includes assignment of a ground lease.

- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The amount to be paid for title insurance or a product or service. The amount is either a flat amount or a calculation per the amount of insurance or the amount of the product or service.
- Residential: Real property designed principally for the occupancy of one-to-four families. Residential includes individual units of condominiums and cooperatives and vacant land to be improved with a single one-to-four family dwelling.
- Scheduled Rate: The Rate for a policy pursuant to this Schedule, taking into account any surcharges or discounts.
- Standard Coverage: Coverage with all Standard Exceptions.
- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are included in the standard pre-printed forms of the Company filed with the Insurance Commissioner.

## **SECTION B GENERAL PROVISIONS**

### **B.1 COMPUTATION OF RATES**

All Rates for title insurance are to be computed in accordance with this Schedule. Rates specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to "per \$XX" or "each additional \$XX" shall mean and include "per \$XX and any portion thereof" or "each additional \$XX and any portion thereof." For example, any reference to "per \$1,000 of insurance" shall mean and include "per \$1,000 of insurance and any portion thereof."

The Rate for an increased amount of insurance shall be the difference between the Scheduled Rate based upon the amount of insurance shown in the existing policy and the Scheduled Rate based upon the amount and type of insurance ultimately issued.

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates in accordance with this Schedule for a policy covering such documents will accrue immediately upon closing or recording, whichever comes first. Additional Rates shall be made for subsequent services or insurance provided in accordance with this Schedule.

### **B.2 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 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 Insurance Commissioner prior to quotation or being made effective.

### B.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

### B.4 ADDITIONAL RATES

#### (a) EAGLE® Surcharge

Except as otherwise specified in this Schedule, a surcharge of 5% of the Basic Rate for an EAGLE® Owner's Policy and 5% of the Basic Rate for an EAGLE® Loan Policy (the "EAGLE® Surcharge") shall be added to the Scheduled Rate for all EAGLE® Owner's Policies and EAGLE® Loan Policies.

#### (b) Out-of-County Search Rate

When an Out-of-County search is required, a surcharge of \$100 shall be added to the Scheduled Rate.

Pricing consideration may be given based upon factors including on the complexity of the search performed, and number and geographic location of the properties involved.

#### (c) Multiple Tract Rate

When the property to be insured consists of multiple tracts coming from separate chains of title, a fee of \$150 shall be added to the Scheduled Rate.

#### (d) Government or Third-Party Costs or Taxes

Amounts incurred by the Company for government or third-party costs or taxes, including but not limited to copies of recorded instruments, maps, etc., shall be additionally charged to the customer at the amount paid by the Company.

#### (e) Governmental Contracts

Contracts may be entered into with governmental agencies for a negotiated Rate and all such contracts must be approved in writing by the Company's underwriting department and legal department in advance.

#### (f) Work Rate

The Rate for additional work when unusual conditions are encountered, or special services are rendered, is \$100 per hour or any fraction thereof.

B.5 MISCELLANEOUS PRODUCTS/SERVICES

(a) Commitments

1. Commitment issued as an incident to a title policy. No Rate is made for a Commitment issued as part of the issuance of a title policy for which a Rate is made.
2. Informational Commitment. An informational Commitment that is not associated with the issuance of a title insurance policy may be issued for a Rate of \$250 for Residential and \$500 for Commercial.
3. Cancellation Rates. If a Commitment is issued, the applicable Scheduled Rate applies even if the order for the Commitment is cancelled, except that no fee is made if a Commitment incident to a concurrent title policy is cancelled prior to commencement of the title search. If the Commitment is issued and the order for title insurance is cancelled after the title search has commenced, a cancellation Rate of \$250 for Residential and \$500 for Commercial may be assessed.
4. Credit for cancellation Rates on Commitments. Where no substantial change in the title has occurred subsequent to a cancelled Commitment, the order may be re-opened within six months at the request of the customer, and the cancellation Rate for the Commitment may be credited against the Rate for the title insurance issued pursuant to the re-opened order.

**SECTION C  
BASIC TITLE INSURANCE RATE**

The Basic Rate is set forth in Appendix A.

**SECTION D  
ENDORSEMENTS**

Endorsements providing additional or modified coverages or insurance may be issued upon compliance with the Company's underwriting requirements for the Rates set forth in Appendix B except as otherwise expressly provided in this Schedule.

**SECTION E  
OWNER'S INSURANCE**

E.1 OWNER'S POLICY OTHER THAN THOSE ADDRESSED IN ANOTHER SECTION OF THIS SCHEDULE

The Rate for an Owner's Policy is 100% of the Basic Rate as set forth in Appendix A, unless otherwise expressly provided in this Schedule.

E.2 CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE – COMMERCIAL ONLY

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the subject property for the following Rate:

<b>Time Between Date of Leasehold Policy and Acquisition of the Fee Estate</b>	<b>Rate</b>
Less than one year	\$200
One year to five years	\$500
Over five years	Applicable Basic Rate

Insurance in excess of the original policy amount is priced on an increased amount of insurance as provided in Section B.1 and the increased amount of insurance is added to the Rate calculated above to determine the Rate for the new policy.

When both a change in policy type (as reflected in the table above) and an increase in insurance apply, the calculation based on the change in policy type is made first, and then the calculation for an increased amount of insurance is applied.

The new fee Owner's Policy must contain all the Standard Exceptions as to matters after the date of the policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy if the coverage provided by the endorsements is limited to the date of the policy on the previously issued leasehold Owner's Policy. For this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the insured requires additional endorsements, the Rates for those endorsements shall be pursuant to Appendix B.

The Rates above are not available for Residential properties.

E.3 REISSUE RATE

When a copy of an existing Owner's Policy issued within five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Rate for the new Owner's Policy is set forth below:

<b>Area</b>	<b>Rate</b>
Area A	100% of Basic Rate
Area B Area C	75% of Basic Rate

E.4 SIMULTANEOUS (CONCURRENT) LEASEHOLD OWNER'S POLICY

This section applies to a leasehold Owner's Policy issued concurrently with a fee Owner's Policy covering the identical property. The Rate for the fee Owner's Policy will be as set forth in Section E.1 or E.2 of this Schedule, as applicable, and the Rate for the leasehold Owner's Policy is 30% of the Rate for the fee Owner's Policy for an amount of insurance up to the amount of the fee Owner's Policy. Amounts in

excess of the fee Owner's Policy are priced on an increased amount of insurance as provided in Section B.1.

**SECTION F  
LENDER'S INSURANCE**

**F.1 LOAN POLICY OTHER THAN A LOAN POLICY ADDRESSED IN OTHER SECTIONS OF THIS SCHEDULE**

The Rate for Loan Policies other than Loan Policies issued under another section of this Schedule is 100% of the Basic Rate as set forth in Appendix A.

**F.2 SIMULTANEOUS (CONCURRENT) LOAN POLICY**

When a Loan Policy is issued concurrently with an Owner's Policy on the same property as part of the same transaction, and both the Loan Policy and the Owner's Policy are issued by the same office, the Rate for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Rate for a Loan Policy equal to or less than the amount of the Owner's Policy is:

Area	Residential	Commercial
Area A	\$300	Up to \$5,000,000 amount of insurance – \$750; \$5,000,000 and above amount of insurance – \$1,000
Area B Area C	\$200	Up to and including \$1,000,000 amount of insurance – \$200 \$1,000,001 to \$5,000,000 amount of insurance – \$750 \$5,000,001 and above amount of insurance \$1,000

When more than one Loan Policy is issued concurrently with an Owner's Policy and the aggregate amount of the Loan Policies does not exceed the amount of the Owner's Policy, the Rate for each additional concurrently issued Loan Policy over one is:

Area	Residential	Commercial
Area A	\$200	Up to \$5,000,000 amount of insurance – \$750; \$5,000,000 and above amount of insurance – \$1,000
Area B Area C	\$200	Up to and including \$1,000,000 amount of insurance – \$200 \$1,000,001 to \$5,000,000 amount of insurance – \$750 \$5,000,001 and above amount of insurance \$1,000

Any amount of insurance of the Loan Policy in excess of the amount of the Owner's Policy shall be calculated at the applicable Loan Policy Rate. The EAGLE® Surcharge applies.

If the Loan Policy describes additional land that is not described within the Owner's Policy, additional tract Rates will apply.

The above Rate also applies to bifurcated transactions where confirmation that the Owner's Policy will be issued by the Company is delivered to the Company at the time the order is placed.

F.3 SIMULTANEOUS (CONCURRENT) LEASEHOLD LOAN POLICY – COMMERCIAL ONLY

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy amount of insurance, the Rate for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000, and \$1,000 if it is \$5,000,000 and above. This Rate is not available for a Residential property.

F.4 REFINANCE RATE

For Loan Policies on property where the loan proceeds are being used for any purpose other than: (1) the financing of the acquisition of the property or (2) a Construction Loan, including Loan Policies issued in connection with a refinance transaction, the Rate set forth in the table below applies.

Area	Residential	Commercial
Area A	80% of Basic Rate	100% of Basic Rate
Area B Area C	75% of Basic Rate	100% of Basic Rate

F.5 CONSTRUCTION LOAN – RESIDENTIAL ONLY

The Rate for a Loan Policy insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the record matters date down endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$300,000	\$250
\$300,001 to \$500,000	Add \$100
\$500,001 to \$1,000,000	Add \$1.10 per \$1,000 on the amount of insurance above \$500,000
Above \$1,000,000	Add \$0.75 per \$1,000 on the amount of insurance above \$1,000,000

The Rate for a rundown and record matters date down endorsement on a Construction Loan Policy is as follows:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Rate for each title rundown and date down endorsement shall be as set forth in Appendix B.

The Rates above are not available for Commercial properties.

F.6 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4/4.1, 5/5.1, 6, 8.1, and

9/9.3/9.10. Additional fees may apply for additional endorsements (see Appendix B). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;
3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$250,000	\$455
\$250,001 to \$500,000	\$585
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$845
\$1,000,001 to \$1,500,000	\$975
\$1,500,001 to \$2,000,000	\$1,040

For each \$10,000 of insurance above \$2,000,000, add \$4.

#### F.7 equiSMART MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rates specified in this section.

Amount of Insurance	Rate
Up to and including \$100,000	\$120
\$100,001 to \$250,000	\$145
\$250,001 to \$500,000	\$210

#### F.8 equiLite™ RESIDENTIAL LIMITED COVERAGE LOAN POLICY

For mortgage and home equity loan transactions involving Residential property, the Rate for an equiLite™ Residential Limited Coverage Loan Policy is:

Amount of Insurance	Rate
Up to and including \$100,000	\$25

<b>Amount of Insurance</b>	<b>Rate</b>
\$100,001 to \$250,000	\$40
\$250,001 to \$500,000	\$50

The above Rate does not include the cost of the Title Report referenced in the equiLite™ Residential Limited Coverage Loan Policy.

The equiLite™ Residential Limited Coverage Loan Policy may not be issued for transactions in which the face amount of the mortgage or home equity loan exceeds \$500,000.

**F.9 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

<b>Amount of Insurance</b>	<b>Rate</b>
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to and including \$20,000,000, add \$100.

**F.10 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY**

For second or lessor priority mortgage loan transactions involving improved Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000.

<b>Amount of Insurance</b>	<b>Rate</b>
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Above \$150,000	\$250

**SECTION G  
NEW HOME SUBDIVISION SERVICES**

**G.1 NEW HOME RATE – RESIDENTIAL ONLY**

The Rate for an Owner's Policy covering Residential property containing a newly constructed residence being sold for the first time is as follows:

<b>Amount of Insurance</b>	<b>Rate</b>
Up to and including \$100,000	\$150
\$100,001 to \$250,000	Add \$1.75 per \$1,000 of insurance
\$250,001 to \$750,000	Add \$1.25 per \$1,000 of insurance
Above \$750,000	Add \$0.90 per \$1,000 of insurance

## **SECTION H GUARANTEES**

### H.1 CONDITION OF TITLE GUARANTEE

The Rate for a CLTA Guarantee, Form Number 28 – Condition of Title, is \$250 for Residential and \$450 for Commercial.

### H.2 TITLE REPORT GUARANTEE

The Rate for a Title Report Guarantee is \$175.

**APPENDIX A  
BASIC TITLE INSURANCE RATE**

**Area A:** Doniphan, Douglas, Johnson, Leavenworth, Miami, and Wyandotte Counties

**Residential:**

Amount of Insurance	Rate
Up to and including \$50,000	\$435
\$50,001 to \$150,000	Add \$16.00 per \$10,000 of insurance
\$150,001 to \$300,000	Add \$15.00 per \$10,000 of insurance
\$300,001 to \$1,000,000	Add \$12.00 per \$10,000 of insurance
Above \$1,000,000	Add \$10.00 per \$10,000 of insurance

**Commercial:**

Amount of Insurance	Rate
Up to and including \$100,000	\$780
\$100,001 to \$500,000	Add \$2.20 per \$1,000 of insurance
\$500,001 to \$1,000,000	Add \$1.75 per \$1,000 of insurance
\$1,000,001 to \$5,000,000	Add \$1.00 per \$1,000 of insurance
Above \$5,000,000	Add \$0.82 per \$1,000 of insurance

**Area B:** Cheyenne, Clark, Decatur, Finney, Ford, Gove, Graham, Grant, Gray, Greeley, Hamilton, Haskell, Hodgeman, Kearny, Lane, Logan, Meade, Morton, Ness, Norton, Rawlins, Scott, Seward, Sheridan, Sherman, Stanton, Stevens, Thomas, Trego, Wallace, and Wichita Counties

**Residential:**

Amount of Insurance	Rate
Up to and including \$30,000	\$270
\$30,001 to \$100,000	Add \$32.00 per \$10,000 of insurance
\$100,001 to \$150,000	Add \$24.00 per \$10,000 of insurance
\$150,001 to \$1,000,000	Add \$23.00 per \$10,000 of insurance
Above \$1,000,000	Add \$13.00 per \$10,000 of insurance

**Commercial:**

Amount of Insurance	Rate
Up to and including \$30,000	\$270
\$30,001 to \$100,000	Add \$32.00 per \$10,000 of insurance
\$100,001 to \$150,000	Add \$24.00 per \$10,000 of insurance
\$150,001 to \$1,000,000	Add \$23.00 per \$10,000 of insurance
Above \$1,000,000	Add \$13.00 per \$10,000 of insurance

**Area C:** Allen, Anderson, Atchison, Barber, Barton, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Clay, Cloud, Coffey, Comanche, Cowley, Crawford, Dickinson, Edwards, Elk, Ellis, Ellsworth, Franklin, Geary, Greenwood, Harper, Harvey, Jackson, Jefferson, Jewell, Kingman, Kiowa, Labette, Lincoln, Linn, Lyon, Marion, Marshall, McPherson, Mitchell, Montgomery, Morris, Nemaha, Neosho, Osage, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Reno, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Sedgwick, Shawnee, Smith, Stafford, Sumner, Wabaunsee, Washington, Wilson, and Woodson Counties

**Residential:**

<b>Amount of Insurance</b>	<b>Rate</b>
Up to and including \$30,000	\$320
\$30,001 to \$100,000	Add \$34 per \$10,000 of insurance
\$100,001 to \$150,000	Add \$28 per \$10,000 of insurance
\$150,001 to \$250,000	Add \$22 per \$10,000 of insurance
\$250,001 to \$1,000,000	Add \$21 per \$10,000 of insurance
Above \$1,000,000	Add \$16 per \$10,000 of insurance

**Commercial:**

<b>Amount of Insurance</b>	<b>Rate</b>
Up to and including \$30,000	\$320
\$30,001 to \$100,000	Add \$34 per \$10,000 of insurance
\$100,001 to \$150,000	Add \$28 per \$10,000 of insurance
\$150,001 to \$250,000	Add \$22 per \$10,000 of insurance
\$250,001 to \$1,000,000	Add \$21 per \$10,000 of insurance
Above \$1,000,000	Add \$16 per \$10,000 of insurance

**APPENDIX B  
ENDORSEMENT RATES**

Filed endorsement Rates are as set forth in the charts below. The Rates contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Rates may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/C = no charge, N/A = not applicable, std = Standard Coverage, ext = Extended Coverage, Scheduled Rate = the Scheduled Rate for the title insurance policy for which the endorsement is applicable. Percentages refer to a percentage of the Basic Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may charge 10-25% of the applicable Rate set forth in Appendix A. Rates are not available for Residential properties.

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
1			Street Assessments	N/A	Residential: \$75 Commercial: \$150
3			Zoning	Residential: \$100 Commercial: \$500	Residential: \$100 Commercial: \$500
3.1			Zoning – Completed Structure	Residential: \$250 Commercial: \$750	Residential: \$250 Commercial: \$750
3.2			Zoning – Land Under Development	Residential: \$500 Commercial: \$1,000	Residential: \$500 Commercial: \$750
3.3			Zoning – Completed Improvement – Non-Conforming Use	Residential: \$250 Commercial: \$750	Residential: \$250 Commercial: \$750
3.4			Zoning – No Zoning Classification	Residential: \$250 Commercial: \$750	Residential: \$250 Commercial: \$750
4			Condominium – Assessments Priority	N/A	Residential: \$75 Commercial: \$150
4.1			Condominium – Current Assessments	Residential: \$75 Commercial: \$150	Residential: \$75 Commercial: \$150
5			Planned Unit Development – Assessments Priority	N/A	Residential: \$75 Commercial: \$150
5.1			Planned Unit Development – Current Assessments	Residential: N/C Commercial: \$150	Residential: N/C Commercial: \$150
6			Variable Rate Mortgage	N/A	Residential: N/C Commercial: \$150
6.2			Variable Rate Mortgage – Negative Amortization	N/A	Residential: N/C Commercial: \$150
7			Manufactured Housing Unit	\$150	\$150
7.1			Manufactured Housing – Conversion – Loan	N/A	\$150

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
7.2			Manufactured Housing – Conversion – Owner's	\$150	N/A
8.1			Environmental Protection Lien	N/A	Residential: N/C Commercial: N/A
8.2			Commercial Environmental Protection Lien	Residential: N/C Commercial: \$150	Residential: N/C Commercial: \$150
9			Restrictions, Encroachments and Minerals – Loan Policy	N/A	Residential: N/C Commercial: \$150
9.1			Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	\$150	N/A
9.2			Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	\$150	N/A
9.3			Covenants, Conditions and Restrictions – Loan Policy	N/A	Residential: N/C Commercial: \$150
9.6			Private Rights – Loan Policy	N/A	Residential: N/C Commercial: \$150
9.6.1			Private Rights – Current Assessments – Loan Policy	N/A	Residential: N/C Commercial: \$150
9.7			Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	N/A	\$1,000
9.8			Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	\$1,000	N/A
9.9			Private Rights – Owner's Policy	\$150	N/A
9.10			Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	N/A	\$150
10			Assignment	N/A	Residential: \$75 Commercial: \$150
10.1			Assignment and Date Down	N/A	25%, minimum \$250 for Residential and minimum \$500 for Commercial
11			Mortgage Modification	N/A	20% Basic Rate of the original amount of insurance, minimum \$250
Modified 11			Modified ALTA 11 – Mortgage Modification with Policy Date Down – Kansas	N/A	35% Basic Rate of the original amount of insurance, plus 100% of Basic Rate for amounts in excess of the original Loan Policy, minimum \$250 for Residential and \$500 for Commercial

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
11.1			Mortgage Modification with Subordination – Kansas	N/A	20% Basic Rate of the original amount of insurance, minimum \$250
11.2			Mortgage Modification with Additional Amount of Insurance	N/A	20% Basic Rate of the original amount of insurance, plus 100% of Basic Rate for amounts in excess of the original Loan Policy, minimum \$250
12			Aggregation – Loan	N/A	\$150
12.1			Aggregation – State Limits – Loan – Kansas	N/A	\$150
13			Leasehold – Owner's Policy	N/C	N/A
13.1			Leasehold – Loan Policy	N/A	N/C
14			Future Advance – Priority	N/A	N/C
14.1			Future Advance – Knowledge	N/A	Residential: N/C Commercial: \$150
14.2			Future Advance – Letter of Credit	N/A	Residential: N/C Commercial: \$150
14.3			Future Advance – Reverse Mortgage	N/A	Residential: N/C Commercial: \$150
15			Non-Imputation – Full Equity Transfer	25%, minimum \$500	N/A
15.1			Non-Imputation – Additional Insured	25%, minimum \$500	N/A
15.2			Non-Imputation – Partial Equity Transfer	25%, minimum \$500	N/A
16			Mezzanine Financing	25%, minimum \$500	N/A
17			Access and Entry	\$150	\$150
17.1			Indirect Access and Entry	\$150	\$150
17.2			Utility Access	\$150	\$150
18			Single Tax Parcel	\$150	\$150
18.1			Multiple Tax Parcel – Easements – Kansas	\$150	\$150
18.2			Multiple Tax Parcels	\$150	\$150
18.3			Single Tax Parcel and ID	\$150	\$150
19			Contiguity – Multiple Parcels	\$150	\$150
19.1			Contiguity – Single Parcel	\$150	\$150
19.2			Contiguity – Specified Parcels	\$150	\$150
20			First Loss – Multiple Parcel Transactions	N/A	\$250
22			Location	Residential: \$50 Commercial: \$150	Residential: N/C Commercial: \$150
22.1			Location and Map	Residential: \$50 Commercial: \$150	Residential: N/C Commercial: \$150
23			Co-Insurance – Single Policy	\$150	\$150
23.1			Co-Insurance – Multiple Policies	\$150	\$150

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
24			Doing Business	N/A	Residential: \$25 Commercial: \$150
25			Same as Survey	Residential: \$50 Commercial: \$150	Residential: \$25 Commercial: \$150
25.1			Same as Portion of Survey	Residential: \$50 Commercial: \$150	Residential: \$25 Commercial: \$150
26			Subdivision	Residential: \$50 Commercial: \$150	Residential: \$25 Commercial: \$150
28			Easement – Damage or Enforced Removal	\$150	\$150
28.1			Encroachments – Boundaries and Easements	\$150	\$150
28.2			Encroachments, Boundaries and Easements – Described Improvements w/o Item 5	\$150	\$150
28.3			Encroachments – Boundaries and Easements – Land Under Development	\$150	\$150
29			Interest Rate Swap – Direct Obligation – Kansas	N/A	\$500
29.1			Interest Rate Swap – Additional Interest – Kansas	N/A	\$500
29.2			Interest Rate Swap – Direct Obligation – Defined Amount (Kansas)	N/A	Loan – \$500; plus 100% of Basic Rate for amounts in excess of the original Loan Policy
29.3			Interest Rate Swap – Additional Interest – Defined Amount (Kansas)	N/A	Loan – \$500; plus 100% of Basic Rate for amounts in excess of the original Loan Policy
30			Shared Appreciation Mortgage	N/A	Residential: \$250 Commercial: N/A
30.1			Commercial Participation Interest	N/A	Residential: N/A Commercial: \$150
31			Severable Improvements	\$150	\$150
32			Construction Loan	N/A	N/C
32.1			Construction Loan – Direct Payment	N/A	N/C
32.2			Construction Loan – Insured's Direct Payment	N/A	N/C
33			Disbursement	N/A	\$150
34			Identified Risk Coverage	\$150	\$150
34.1			Identified Exception & Identified Risk Coverage	\$150	\$100
35			Minerals and Other Subsurface Substances – Buildings	\$150	\$150
35.1			Minerals and Other Subsurface Substances – Improvements	\$150	\$150

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
35.2			Minerals and Other Subsurface Substances – Described Improvements	\$150	\$150
35.3			Minerals and Other Subsurface Substances – Land Under Development	\$150	\$150
36			Energy Project – Leasehold/ Easement – Owner's Policy	*See table below for Rates on Energy Project Endorsements	N/A
36.1			Energy Project – Leasehold/ Easement – Loan Policy	N/A	*See table below for Rates on Energy Project Endorsements
36.2			Energy Project – Leasehold – Owner's Policy	*See table below for Rates on Energy Project Endorsements	N/A
36.3			Energy Project – Leasehold – Loan Policy	N/A	*See table below for Rates on Energy Project Endorsements
36.4			Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Owner's Policy	*See table below for Rates on Energy Project Endorsements	N/A
36.5			Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Loan Policy	N/A	*See table below for Rates on Energy Project Endorsements
36.6			Energy Project – Encroachments	*See table below for Rates on Energy Project Endorsements	N/A
36.7			Energy Project – Fee Estate – Owner's Policy	*See table below for Rates on Energy Project Endorsements	N/A
36.8			Energy Project – Fee Estate – Loan Policy	N/A	*See table below for Rates on Energy Project Endorsements
37			Assignment of Rents or Leases	N/A	\$150
38			Mortgage Tax	N/A	Residential: \$25 Commercial: \$150
39			Policy Authentication	N/C	N/C
40			Tax Credit – Owner's Policy	\$500	N/A
40.1			Tax Credit – Defined Amount – Owner's Policy	\$500, plus 100% of Basic Rate for amounts in excess of the original policy	N/A

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
41			Water – Buildings	\$150	\$150
41.1			Water – Improvements	\$150	\$150
41.2			Water – Described Improvements	\$150	\$150
41.3			Water – Land Under Development	\$150	\$150
42			Commercial Lender Group	N/A	Residential: N/A Commercial: \$150
45			Pari Passu Mortgage – Loan Policy	N/A	\$150
46			Option	\$250	N/A
JR1			ALTA JR1	N/A	Residential: N/C Commercial: N/A
JR2			JR2 Future Advance	N/A	Residential: N/C Commercial: N/A
	100.8		CC&R's, Violations	\$150	N/A
	102.4		Foundation	N/A	\$150
	102.5		Foundation	N/A	\$150
	103.4		Easement, Access to Public Street	Residential: \$50 Commercial: \$150	Residential: \$50 Commercial: \$150
	103.7		Land Abuts Street	Residential: \$50 Commercial: \$150	Residential: \$50 Commercial: \$150
	104.4		Collateral Assignment of Mortgage	N/A	\$150
	107.1		Allocation of Insurance to Parcels	\$150	\$150
	107.2		Increase Amount of Insurance	\$25, plus 100% of Basic Rate for amounts in excess of the original policy	\$25, plus 100% of Basic Rate for amounts in excess of the original policy
	107.9		Additional Insured	\$150	\$150
	107.11		Non-Merger After Lender Acquires Title	N/A	\$150
	110.1		Deletion of Item From Policy	\$50	\$50
	111		Mortgage Priority, Partial Reconveyance	N/A	\$150
	111.1		Mortgage Priority, Partial Reconveyance	N/A	\$150
	112.1		Bondholder	N/A	Residential: \$100 Commercial: \$150
	119.4		Bondholder – Validity of Sublease, Joint Powers	\$150	\$150
		EP 1	Energy Project – Definitions	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	Res: N/A Com: *See table below for Rates on Energy Project Endorsements
		EP 2	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
		EP 3	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy	N/A	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements
		EP 5	Energy Project – Leasehold/ Easement – Owner's Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 6	Energy Project – Leasehold – Owner's Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 7	Energy Project – Leasehold/ Easement – Loan Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 8	Energy Project – Leasehold – Loan Policy	N/A	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements
		EP 9	Energy Project – Land Treated as "Single" Integrated Whole	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements
		EP 10	Energy Project – Special Measure of Loss – Owner's Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 11	Energy Project – Special Measure of Loss – Loan Policy	N/A	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
		EP 12	Energy Project – Severable Improvement	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 13	Energy Project – Zoning	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 14	Energy Project – Minerals and Other Subsurface Substance	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 15	Energy Project – Encroachments (with 2e)	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements
		FA 1	Policy Correction	N/C	N/C
		FA 36.1	Variable Rate, FNMA 7 Year Balloon	N/A	Residential: \$25 Commercial: N/A
		FA 40	Commercial Environmental Protection Liens	Residential: N/A Commercial: \$150	Residential: N/A Commercial: \$150
		FA 43	Easements in Declaration	\$150	\$150
		FA 49.1	Aggregation/Tie-In Owner	\$150	N/A
		FA 55	Fairway	\$150	N/A
		FA 61	Construction Loan Pending Disbursement	N/A	N/C
		FA 61.1	Construction Loan Disbursement	N/A	\$150
		FA 61.2	Construction Loan – Reinstatement of Covered Risk 11(a)	N/A	\$150
		FA 61.3	Pending Improvements	\$150	N/A
			Assumption	N/A	\$150
			Recharacterization Sale – Leaseback Transaction	N/A	\$150
			General (Blank) Endorsement	\$150	\$150
			Commitment Endorsement	N/C	N/C
		FA Special	Subsequent Insurance	Residential: \$250 Commercial: \$500	Residential: \$250 Commercial: \$500
			Date Down – Record Matters Only – Kansas	\$150	\$150
			As Shown on Survey – Kansas	\$150	\$150
			Encroachment	\$150	\$150
			Loss Payee	\$150	\$150
			Non-Merger of Subleasehold	\$150	\$150

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
			Secondary Insurance – 2006 ALTA Loan Policy	N/A	\$150
			Secondary Insurance – 2006 ALTA Owner's Policy	\$150	N/A
			Policy Change	\$150	\$150
			Record Matters Date Down – Guarantee – Kansas	\$150	\$150
			Native American Lands	\$150	\$150
			Deletion of Arbitration Condition – Loan Policy	N/A	N/C
			Deletion of Arbitration Condition – Owner's Policy	N/C	N/A
			equiLite EL1	Residential: N/A Commercial: N/A	Residential: N/C if issued concurrently with the equiLite™ Residential Limited Coverage Loan Policy Commercial: N/A
			equiLite EL2	Residential: N/A Commercial: N/A	Residential: \$10 Commercial: N/A
			equiLite EL3	Residential: N/A Commercial: N/A	Residential: \$10 Commercial: N/A

<b>*Rates on Energy Project Endorsements</b>	
<b>Amount of Insurance</b>	<b>Rate per \$1,000</b>
Up to and including \$20,000,000	\$0.40, subject to a minimum Rate of \$500
\$20,000,001 to \$100,000,000 add	\$0.20
Above \$100,000,000 add	\$0.10

**Express First Title LLC**  
**KANSAS FEE SCHEDULE**

**REFINANCE TRANSACTIONS:**

Cash-out & Reverse Mortgages

\$495 Title Search Fee

\$495 Title Exam Fee

\$195 Settlement Fee

Non-Cash-out

\$495 Title Search Fee

\$495 Title Exam Fee

**PURCHASE TRANSACTIONS:**

\$295 Settlement Fee

\$495 Title Search Fee

\$495 Title Exam Fee

\$150 Document Preparation