



# FILED

07/07/2025

RATE AND FORM COMPLIANCE DIVISION

## Apex Title and Closing Services, LLC Escrow Fee Sheet

<b>Resale</b>			
		<b>Buyer</b>	<b>Seller</b>
Lenders TI		Formula	
Owners TI			Formula
CPL		\$25.00	
Final Title Search			\$250.00
Closing Fee		\$350.00	\$350.00
Title Search			\$300.00
Recording fee		State Formula	
E Recording Fee		\$5.00 Per Doc	
Pre Closing Date Down			\$50.00
Wire Fee		\$25.00	\$25.00
<b>ACQ</b>			
		<b>Buyer</b>	<b>Seller</b>
TI			Formula
Final Title Search			\$250.00
Closing fee		\$350.00	\$350.00
Title search			\$300.00
Doc Prep/Notary Fee			\$150.00
Recording Fee		State Formula	
E Recording Fee		\$5.00 Per Doc	
Wire Fee		\$25.00	
Payoff Delivery			\$25.00
Pre Closing Date Down			\$50.00
Wire out			\$25.00
<b>Refi</b>			
		<b>Buyer</b>	
TI			
Final Title Search		\$250.00	
Closing fee		\$350.00	
Title search		\$300.00	
Doc Prep/Notary Fee		\$300.00	
Recording Fee		State Formula	
E Recording Fee		\$5.00 Per Doc	
Wire Fee		\$25.00	
Payoff Delivery		\$25.00	
Pre Closing Date Down		\$50.00	
Wire out		\$25.00	
<b>Purchase</b>			
		<b>Buyer</b>	<b>Seller</b>
TI			Formula
Final Title Search			\$250.00
Closing fee		\$350.00	\$350.00
Title search			\$300.00
Doc Prep/Notary Fee			\$150.00
Recording Fee		State Formula	
E Recording Fee		\$5.00 Per Doc	
Wire Fee		\$25.00	
Payoff Delivery			\$25.00
Pre Closing Date Down			\$50.00
Wire out			\$25.00



**WFG National Title Insurance Company**  
a Williston Financial Group company



**The State of KANSAS**

**MANUAL OF TITLE INSURANCE PREMIUMS**

**Effective as of December 1, 2022**

**WFG National Title Insurance Company**  
12909 SW 68<sup>th</sup> Parkway, Suite 350  
Portland, OR 97223  
Ph: (503) 387-3636  
Fax: (503) 974-9596

# WFG NATIONAL TITLE INSURANCE COMPANY

## CONTENTS

1	INTRODUCTION.....	1
2	GENERAL RULES FOR USE OF RATES .....	2
2.1	DEFINITIONS.....	2
2.1.1	Company.....	2
2.1.2	Expanded Coverage (Enhanced) .....	2
2.1.3	Offering Provider .....	2
2.1.4	Purchase Transaction.....	2
2.1.5	Short Form Policy.....	2
2.1.6	Standard Coverage.....	2
2.1.7	State .....	2
2.1.8	TRID Transaction.....	2
2.2	AMOUNT OF INSURANCE .....	3
2.2.1	Owner’s Policies.....	3
2.2.2	Loan Policies .....	3
2.2.3	Other Interests .....	3
2.2.4	Co-Insurance .....	3
2.3	CONFLICTING RATE PROVISION.....	4
2.4	COMPUTATION OF RATES .....	4
2.5	ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING .....	4
2.6	INCREASE IN POLICY LIABILITY .....	4
2.7	FEDERAL RULE COMPLIANCE.....	4
3	BASIC RATE TABLE .....	5
3.1	RATE TABLE.....	5
3.2	EXPANDED (ENHANCED) OWNER’S OR LEASHOLD POLICIES.....	5
4	OWNER’S INSURANCE.....	6
4.1	OWNER’S INSURANCE.....	6
4.2	LEASEHOLD OWNER’S INSURANCE.....	6
4.3	ALTA U.S. POLICY FORM .....	6
5	BASIC LENDER INSURANCE RATES .....	7
5.1	LOAN POLICY .....	7
5.2	SHORT FORM LOAN POLICIES.....	7
5.3	LEASEHOLD LENDER’S INSURANCE.....	7

# WFG NATIONAL TITLE INSURANCE COMPANY

5.4	CONSTRUCTION LOAN POLICIES .....	7
6	SIMULTANEOUS ISSUE RATES .....	7
6.1	OWNER’S AND LOAN POLICIES .....	7
6.2	MULTIPLE LOAN POLICIES.....	8
6.3	OWNERS & LEASEHOLD POLICIES .....	8
6.4	COMBINATIONS OF OWNER’S, LEASEHOLD & LOAN POLICIES. ....	8
6.5	OWNER’S POLICY & CONSTRUCTION LOAN POLICY.....	8
7	REISSUE RATES .....	9
7.1	OWNER’S REISSUE.....	9
7.2	LENDER’S REISSUE.....	9
8	LENDER’S SPECIAL RATES.....	10
8.1	APPLICABLE PROVISIONS AND RESTRICTIONS.....	10
8.2	AGGREGATION OF ORDERS FOR RATE CATEGORIES.....	10
8.3	LENDER’S SPECIAL RATE CATEGORIES .....	11
8.3.1	Lender’s Special Rate 1 – Minimum 100 Orders.....	11
8.3.2	Lender’s Special Rate 2 – Minimum 200 Orders.....	11
8.4	HE <sup>2</sup> - HOME EQUITY 2 <sup>nd</sup> GENERATION TITLE INSURANCE POLICY .....	12
9	SPECIALTY LENDER’S POLICIES .....	13
9.1	ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY .....	13
9.2	MORTGAGE PROTECTION GUARANTEE (“MPG”).....	13
9.3	RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”).....	13
10	ENDORSEMENTS.....	14
10.1	General Rules .....	14



## **1 INTRODUCTION**

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by WFG National Title Insurance Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

The rates for title insurance policies and endorsements issued by agents and/or employees of WFG National Title Insurance Company are set forth in this manual. The rates shown are the title insurance fees and charges, but does not include charges for title search, abstracts, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. GENERAL RULES FOR USE OF RATES

### 2 GENERAL RULES FOR USE OF RATES

#### 2.1 DEFINITIONS

##### 2.1.1 Company

The “Company” shall mean WFG National Title Insurance Company, a South Carolina corporation, which is the insurer filing this rate manual.

##### 2.1.2 Expanded Coverage (Enhanced)

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowner’s Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State.

##### 2.1.3 Offering Provider

“Offering Provider” refers to the Company, WFG National Lender Services, LLC, or an agent appropriately licensed and authorized to issue title insurance policies on behalf of the Company.

##### 2.1.4 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section **Error! Reference source not found.**

##### 2.1.5 Short Form Policy

“Short Form Policy” is an abbreviated Policy that insures the insured in accordance with and subject to the terms, exclusions and conditions as set forth in the corresponding long form ALTA Loan Policy, all of which are incorporated by reference in the Short Form policies.

Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy.

##### 2.1.6 Standard Coverage

“Standard Coverage” refers to title insurance coverage provided under the ALTA standard owner’s or loan policy or variant approved for use in the State.

##### 2.1.7 State

“State” shall mean the State of Kansas.

##### 2.1.8 TRID Transaction

“TRID Transaction” refers to a transaction in which the transaction involves a single one to four family residential structure or transaction for which the rules of the Bureau of Consumer Finance Protection, (the “BCFP”) 12 C.F.R. part 1026 require the issuance of a Loan Estimate and Closing Disclosure form. A TRID Transaction does not include bulk purchases or financing of multiple single family residences or multiple condominium or apartment units

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. GENERAL RULES FOR USE OF RATES

unless the rules of the BCFP otherwise require the issuance of a Loan Estimate and Closing Disclosure form.

### 2.2 AMOUNT OF INSURANCE

#### 2.2.1 Owner's Policies

Owner's title insurance policies including Owner's policies insuring a leasehold interest will not be issued for less than the full value of the land, including any improvements or appurtenances, if applicable, as determined by:

- the contract purchase price for sale of the land including the value of any assumed liens or obligations;
- the appraised value of the land; or
- a good faith estimate of the value of the land;

#### 2.2.2 Loan Policies

Loan title insurance policies (including Loan policies insuring a leasehold interest will be issued in the amount equal to the face value of the insured mortgage, except:

- If the value of the insured land or the equity of the trustor/mortgagor is less than the face amount of the deed of trust/mortgage, then the amount of insurance may be equal to the value of the land or the equity of the mortgagor in the land.
- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the deed of trust/mortgage, the policy may be written in an amount greater than the face amount of the deed of trust/mortgage, but no more than 125% of the face amount of the deed of trust/mortgage.
- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the land provided the values of the other property or properties is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

#### 2.2.3 Other Interests

Policies insuring any interest other than a fee ownership, loan or leasehold will not be issued for less than the value of the insured's interest in the land.

#### 2.2.4 Co-Insurance

If Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.3, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. GENERAL RULES FOR USE OF RATES

### 2.3 CONFLICTING RATE PROVISION

Although this manual has been assembled in order to minimize conflict, confusion and disparity, whenever two or more rate provisions contained herein may apply, the provision resulting in the lowest charge to the insured shall govern and apply.

### 2.4 COMPUTATION OF RATES

The amount of coverage for premium calculation purposes shall be rounded to the next highest \$1,000 of liability.

### 2.5 ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar shall be rounded up to the next higher dollar.

### 2.6 INCREASE IN POLICY LIABILITY

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The incremental liability shall be charged at the Basic Rate applicable to the policy type originally issued, giving consideration in the current Basic Rate Table to amounts previously insured.

### 2.7 FEDERAL RULE COMPLIANCE

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R.-part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the agent's or closing office's share of such premium.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 3 BASIC RATE TABLE

### 3.1 RATE TABLE

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Owner's Policies	Loan Policies
Up to \$50,000 of liability – flat fee*	\$175.00	\$125.00
\$50,001 - \$100,000, per additional \$1,000	\$3.00	\$2.00
\$100,001 - \$500,000, per additional \$1,000	\$2.00	\$1.75
\$500,001 - \$10,000,000 per additional \$1,000	\$1.75	\$1.50
\$10,000,001 - \$15,000,000, per additional \$1,000	\$1.50	\$1.25
Over \$15,000,000, per additional \$1,000	\$1.25	\$1.00
<b>Minimum Rate</b>	<b>\$175.00</b>	<b>\$125.00</b>

### 3.2 EXPANDED OWNER'S OR LOAN POLICIES

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Expanded Coverage Residential Loan and Homeowner's Policies
Up to \$50,000 of liability – flat fee*	\$200.00*
Up to \$50,001 - \$1,000,000 of liability – rate per \$1,000	\$4.00
\$1,000,001 - above, per additional \$1,000	\$2.75
<b>Minimum Rate</b>	<b>\$200.00</b>

## 4 OWNER'S INSURANCE

### 4.1 OWNER'S INSURANCE

- A Standard Coverage Owner's policy will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.1 Rate Table.
- An Expanded (Enhanced) Coverage Owner's Policy (aka Homeowner's Policy) will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.2.

### 4.2 LEASEHOLD OWNER'S INSURANCE

The ALTA Form Leasehold Owner's Policy has been withdrawn and replaced with the ALTA Form 13 (Owner's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) leasehold endorsement will be added to the appropriate Owner's Title Insurance policy at no additional cost.

### 4.3 ALTA U.S. POLICY FORM

The ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owner's Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owner's Policy in section 3.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity

# WFG NATIONAL TITLE INSURANCE COMPANY

## 5 BASIC LENDER INSURANCE RATES

### 5.1 LOAN POLICY

- A Standard Coverage loan policy will be issued insuring a loan at the premium for the respective liability amounts as set forth for loan policies in Section 3.1 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring a loan for the respective liability amounts as set forth for loan policies in Section 3.2 Rate Table.

### 5.2 SHORT FORM LOAN POLICIES.

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in subsection 5.1 and **Error! Reference source not found.** above.

### 5.3 LEASEHOLD LENDER'S INSURANCE

The ALTA Form Leasehold Lender's Policy has been withdrawn and replaced with the ALTA Form 13.1 (Lender's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13.1 (Lender's) leasehold endorsement will be added to the appropriate Loan Title Insurance policy at no additional cost.

### 5.4 CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years (2) the purpose of the loan is to finance improvements to the real property. The premium for a construction loan policy is calculated at a charge of \$1.00 for each \$1,000 of coverage, with a minimum charge of \$150.00.

If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

## 6 SIMULTANEOUS ISSUE RATES

### 6.1 OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Section 4 and each loan policy(ies) will be charged the lesser of the Rate for said loan policy(ies) set forth in Section 5 or a flat fee of \$175.00 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of loan policy set out in Section 5 of the Basic Lender Insurance Rates.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 6.2 MULTIPLE LOAN POLICIES

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated and that aggregate liability amount will be used to calculate the title premium applicable to the type of loan policy being issued as set forth in Section 5.

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, title premium will be computed on the mortgage or deed of trust intended to be recorded first based on the type of loan policy to be issued on the senior mortgage. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy(ies) was of the same type.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

## 6.3 OWNERS & LEASEHOLD POLICIES

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Section 4. The policy insuring the leasehold interest will be charged at 60% of the applicable rate for the type of policy(ies) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$175.00.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

## 6.4 COMBINATIONS OF OWNER'S, LEASEHOLD & LOAN POLICIES.

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Section 4, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 6.1, 6.2 or 6.3, as applicable.

## 6.5 OWNER'S POLICY & CONSTRUCTION LOAN POLICY

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

- Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the owner's policy amount in this case.
- Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan, or the expected appraised value upon completion, if the appraised value is higher.

If option described in second bullet point is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 7 REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

### 7.1 OWNER'S REISSUE

A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in an amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.

### 7.2 LENDER'S REISSUE

An insured under an owner's or leasehold owner's policy grants a mortgage on the property insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's Policy is calculated as stated in Section 7.1 above.

NOTE: No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 8 LENDER'S SPECIAL RATES

### 8.1 APPLICABLE PROVISIONS AND RESTRICTIONS

Lender's Special Rates are only made available to selected lenders who not only provide a high volume of business to the Offering Provider but work with the Offering Provider to develop systems, processes and computer integrations, centralized order processing and tracking, and other controls and economies of scale that enable a more highly efficient, lower cost provision of title services and insurance. The Lender's Special Rates are only available when ALL of the following conditions are met.

- Lender's Special Rates are available only for a Finance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed the maximum liability in the appropriate rate tables as set forth in Section 8.3.
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.
- The order must be opened electronically and escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Loan Policy or other loan policy that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

### 8.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

The Lender's Special Rates are to recognize and encourage the greater efficiencies and economies of scale that can result from the development of highly integrated and automated systems and work-flows both within the Offering Provider and between the Offering Provider and lender.

In order to qualify for Lender's Special Rates, the lender and Offering Provider will discuss their respective needs; develop plans for workflows and systems to efficiently transmit, receive and process the title orders and as to any changes in processes required and systems to be integrated. At that point, they will reach agreement as to the Lender's Special rate category to be provided the lender, and an understanding that, consistent with the vagaries of the ever-changing refinance lending market, the lender will endeavor in good faith to provide the Offering Provider title orders meeting the minimum number required to qualify for the agreed rate category, subject to any agreed ramp-up periods.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 7. LENDER'S SPECIAL RATES

As the economies of scale are best achieved on a nationally integrated basis, for purposes of meeting agreed minimums, all orders placed by the lender and any of its affiliates to Offering Provider and Offering Provider's affiliates in any jurisdiction may be aggregated.

As rules and regulations of the Consumer Finance Protection Bureau (CFPB), 12 C.F.R. part 1026 require lenders to provide accurate estimates of title and closing costs well in advance of closing and to abide by those estimates, the failure of a lender to strictly meet estimated minimum volumes for a given rate category in any given month or months, shall not disqualify the lender from being accorded the benefit of the agreed upon rate category until such time as the lender and Offering Provider have amended their agreement.

### 8.3 LENDER'S SPECIAL RATE CATEGORIES

#### 8.3.1 Lender's Special Rate 1 – Minimum 100 Orders

Liability	Premium
\$0 to \$100,000	\$325.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

#### 8.3.2 Lender's Special Rate 2 – Minimum 200 Orders

Liability	Premium
\$0 to \$100,000	\$325.00
\$100,001 to \$200,000	\$380.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

# WFG NATIONAL TITLE INSURANCE COMPANY

## 7. LENDER'S SPECIAL RATES

### 8.4 HE<sup>2</sup> - HOME EQUITY 2<sup>nd</sup> GENERATION TITLE INSURANCE POLICY

The Home Equity 2<sup>nd</sup> Generation Title Insurance policy is a master policy with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for this policy shall be:

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, legal fees, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9 SPECIALTY LENDER'S POLICIES

### 9.1 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

- The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at no charge. (work charge may apply)
- The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge.

### 9.2 MORTGAGE PROTECTION GUARANTEE (“MPG”)

The Mortgage Protection Guarantee provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MPG” shall be:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000 .....	\$250
\$1,500,001 - \$2,000,000 .....	\$350

### 9.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”)

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MMP” shall be:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000 .....	\$250
\$1,500,001 - \$2,000,000 .....	\$350

# WFG NATIONAL TITLE INSURANCE COMPANY

## 10 ENDORSEMENTS

### 10.1 General Rules

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the endorsement was designated to be attached to a specific policy form but can be modified for other types of policy. If any of these coverages are desired, such requests shall be considered a “unique requirement”. Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

Situations may arise, where in the opinion of the Company; a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. In such cases, the endorsement charge may be adjusted.

Endorsements may be issued ONLY (a) if applicable to the specific facts of the transaction and the property to be insured; (b) if not duplicative with the coverage of another endorsement being issued on a given policy; and (c) as to each endorsement, upon meeting all applicable underwriting guidelines for the endorsement.

Endorsements issued with a Leasehold Owners and Leasehold Loan policy will be issued at No Charge.

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 3</b> (CLTA 123.1-06) <sup>1</sup> Zoning – Unimproved Land	\$200	\$200
<b>ALTA 3.1</b> (CLTA 123.2-06) <sup>1</sup> Zoning – Completed Structure	\$200	\$200
<b>ALTA 3.2</b> (CLTA 123.3-06) <sup>1</sup> Zoning – Land Under Development	\$200	\$200
<b>ALTA 3.3</b> (CLTA 123.4) Zoning-Completed Improvement-Non-Conforming Use	\$200	\$200
<b>ALTA 3.4</b> (CLTA 123.5) Zoning-No Zoning Classification	\$200	\$200
<b>ALTA 4</b> (CLTA 115.1) Condominium-Assessments Priority	N/A	\$100

## WFG NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 5-06</b> (CLTA 115.2) Planned Unit Development- Assessments Priority	N/A	\$100
<b>ALTA 6</b> (CLTA 111.5-06) Variable Rate Mortgage	N/A	\$100
<b>ALTA 6.2</b> (CLTA 111.8-06) Variable Rate Mortgage – Negative Amortization	N/A	\$100
<b>ALTA 7</b> (CLTA 116.5-06) Manufactured Housing Unit	\$100 per Manufactured Housing Unit.	\$100 per Manufactured Housing Unit.
<b>ALTA 7.1</b> (CLTA 116.5.1-06) Manufacture Housing – Conversion – Loan Policy	N/A	\$100 per Manufactured Housing Unit.
<b>ALTA 7.2</b> (CLTA 116.5.2-06) Manufacture Housing – Conversion – Owner’s Policy	\$100 per Manufactured Housing Unit	N/A
<b>ALTA 8.1</b> (CLTA 110.9-06) Environmental Protection Lien	N/A	\$50
<b>ALTA 8.2</b> (CLTA 110.9.1-06) Commercial Environmental Protection Lien	\$100	\$100
<b>ALTA 9</b> (CLTA 100.2-06) Restrictions, Encroachments & Minerals - Loan Policy	N/A	\$100
<b>ALTA 9.1</b> (CLTA 100.9-06) Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy	\$100	N/A
<b>ALTA 9.2</b> (CLTA 100.10-06) Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	\$100	N/A
<b>ALTA 9.3-</b> (CLTA 100.2.1-06) Covenants, Conditions & Restrictions - Loan Policy	N/A	\$100
<b>ALTA 9.6</b> (CLTA 100.2.6-06) Private Rights – Loan Policy	N/A	\$100
<b>ALTA 9.7-</b> (CLTA 100.2.7-06) Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	\$100

## WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
<b>ALTA 9.8</b> (CLTA 100.2.8-06) Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	\$100	N/A
<b>ALTA 9.9</b> (CLTA 100.2.9-06) Private Rights - Owner's Policy	\$100	N/A
<b>ALTA 9.10</b> (CLTA 100.2.10-06) Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	\$100
<b>ALTA 10</b> (CLTA 104.12-06) Assignment	N/A	\$100
<b>ALTA 10.1</b> (CLTA 104.13-06) Assignment and Date Down	N/A	\$100
<b>ALTA 11</b> (CLTA 110.11-06) Mortgage Modification	N/A	\$100
<b>ALTA 11.1</b> (CLTA 110.11.1-06) Mortgage Modification with Subordination	N/A	\$100
<b>ALTA 11.2</b> (CLTA 110.11.2-06) Mortgage Modification with Additional Amount of Insurance	N/A	\$100
<b>ALTA 12</b> (CLTA 117-06) Aggregation – Loan Policy	N/A	\$100
<b>ALTA 12.1</b> (CLTA 117.1-06) Aggregation – State Limits – Loan Policy	N/A	\$100
<b>ALTA 13</b> (CLTA 119.5-06) Leasehold - Owner's Policy	\$100	N/A
<b>ALTA 13.1</b> (CLTA 119.6-06) Leasehold - Loan	N/A	\$100
<b>ALTA 14</b> (CLTA 111.14-06) Future Advance – Priority	N/A	\$100

## WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
<b>ALTA 14.1</b> (CLTA 111.14.1-06) Future Advance – Knowledge	N/A	\$100
<b>ALTA 14.2</b> (CLTA 111.14.2-06) Future Advance – Letter of Credit	N/A	\$100
<b>ALTA 14.3</b> (CLTA 111.14.3-06) Future Advance - Reverse Mortgage	N/A	\$100
<b>ALTA 15</b> (CLTA 127-06) <sup>1</sup> Non-Imputation – Full Equity Transfer	\$100	N/A
<b>ALTA 15.1</b> (CLTA 127.1-06) <sup>1</sup> Non-Imputation – Additional Insured	\$100	N/A
<b>ALTA 15.2</b> (CLTA 127.2-06) <sup>1</sup> Non-Imputation – Partial Equity Transfer	\$100	N/A
<b>ALTA 16</b> (CLTA 128-06) Mezzanine Financing	\$100	N/A
<b>ALTA 17</b> (CLTA 103.11-06) Access and Entry	\$100	\$100
<b>ALTA 17.1</b> (CLTA 103.12-06) Indirect Access and Entry	\$100	\$100
<b>ALTA 17.2</b> (CLTA 103.13-06) Utility Access	\$100	\$100
<b>ALTA 18</b> (CLTA 129-06) Single Tax Parcel	\$100	\$100
<b>ALTA 18.1</b> (CLTA 129.1-06) Multiple Tax Parcel - Easements	\$100	\$100
<b>ALTA 18.2</b> (CLTA 129.2-06) Multiple Tax Parcel	\$100	\$100
<b>ALTA 18.3</b> (CLTA 129.3-06) Single Tax Parcel and ID	\$100	\$100

## WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
<b>ALTA 19</b> (CLTA 116.4.1-06) Contiguity – Multiple Parcels	\$100	\$100
<b>ALTA 19.1</b> (CLTA 116.4-06) Contiguity – Single Parcel	\$100	\$100
<b>ALTA 19.2</b> (CLTA 116.9-06) Contiguity – Specified Parcels	\$100	\$100
<b>ALTA 20</b> (CLTA 130-06) <sup>1</sup> First Loss – Multiple Parcel Transactions	N/A	\$100
<b>ALTA 22</b> (CLTA 116.01-06) Location	\$100	\$100
<b>ALTA 22.1</b> (CLTA 116.02-06) Location and Map	\$100	\$100
<b>ALTA 23</b> (CLTA 114.3-06) Coinsurance – Single Policy	\$100	\$100
<b>ALTA 23.1</b> (CLTA 114.4-06) Co-Insurance – Multiple Policies	\$100	\$100
<b>ALTA 24</b> (CLTA 133-06) Doing Business	N/A	\$100
<b>ALTA 25</b> (CLTA 116.1-06) Same as Survey	\$100	\$100
<b>ALTA 25.1</b> (CLTA 116.1.2-06) Same as Portion of Survey	\$100	\$100
<b>ALTA 26</b> (CLTA 116.8-06) Subdivision	N/C	\$100
<b>ALTA 27</b> (CLTA 132-06) <sup>1</sup> Usury	N/A	\$100
<b>ALTA 28</b> (CLTA 103.1-06) Easement – Damage or Enforced Removal	\$100	\$100

## WFG NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 28.1</b> (CLTA 103.14-06) Encroachments – Boundaries and Easements	\$100	\$100
<b>ALTA 28.2</b> (CLTA 103.15-06) Encroachments – Boundaries and Easements – Described Improvements	\$100	\$100
<b>ALTA 28.3</b> (CLTA 103.16-06) Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	\$100	\$100
<b>ALTA 29</b> (CLTA 134-06) <sup>1</sup> Interest Rate Swap Endorsement– Direct Obligation	N/A	\$100
<b>ALTA 29.1</b> (CLTA 134.1-06) <sup>1</sup> Interest Rate Swap Endorsement – Additional Interest	N/A	\$100
<b>ALTA 29.2</b> (CLTA 134.2-06) <sup>1</sup> Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	\$100
<b>ALTA 29.3</b> (CLTA 134.3-06) <sup>1</sup> Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	\$100
<b>ALTA 30</b> (CLTA 135-06) Shared Appreciation Mortgage	N/A	\$100
<b>ALTA 30.1</b> (CLTA 135.1-06) Commercial Participation Interest	N/A	\$100
<b>ALTA 31</b> (CLTA 136-06) Severable Improvements Endorsement	N/A	\$100
<b>ALTA 32</b> (CLTA 137-06) Construction Loan	N/A	\$100
<b>ALTA 32.1</b> (CLTA 137.1-06) Construction Loan –Direct Payment	N/A	\$100

## WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
<b>ALTA 32.2</b> (CLTA 137.2-06) Construction Loan –Insured’s Direct Payment	N/A	\$100
<b>ALTA 33</b> (CLTA 138-06) Disbursement Endorsement	N/A	\$100
<b>ALTA 34</b> (CLTA 139-06) Identified Risk Coverage	\$100	\$100
<b>ALTA 34.1</b> (CLTA 139.1) Identified Exception – Identified Risk Exception	\$100	\$100
<b>ALTA 35</b> (CLTA 140-06) Minerals and Other Subsurface Substances – Buildings	\$100	\$100
<b>ALTA 35.1</b> (CLTA 140.1-06) Minerals and Other Subsurface Substances – Improvements	\$100	\$100
<b>ALTA 35.2</b> (CLTA 140.2-06) Minerals and Other Subsurface Substances – Described Improvements	\$100	\$100
<b>ALTA 35.3</b> (CLTA 140.3-06) Minerals and Other Subsurface Substances – Land Under Development	\$100	\$100
<b>ALTA 36</b> (CLTA 141-06) Energy Project – Leasehold/Easement - Owner’s	\$100	N/A
<b>ALTA 36.1</b> (CLTA 141.1-06) Energy Project – Leasehold/Easement – Loan	N/A	\$100
<b>ALTA 36.2</b> (CLTA 141.2-06) Energy Project – Leasehold Owner’s Policy	\$100	N/A
<b>ALTA 36.3</b> (CLTA 141.3-06) Energy Project – Leasehold Loan	N/A	\$100
<b>ALTA 36.4</b> (CLTA 141.4-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	\$100	N/A

## WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
<b>ALTA 36.5</b> (CLTA 141.5-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	\$100
<b>ALTA 36.6</b> (CLTA 141.6-06) Energy Project – Encroachments	N/A	\$100
<b>ALTA 36.7</b> (CLTA 141.7-06) Energy Project – Fee Estate Owner’s Policy	\$100	N/A
<b>ALTA 36.8</b> (CLTA 141.8-06) Energy Project – Fee Estate Loan Policy	N/A	\$100
<b>ALTA 37</b> (CLTA 104.6-06) Assignment of Rents or Leases	N/A	\$100
<b>ALTA 38</b> Mortgage Tax	N/A	\$100
<b>ALTA 39</b> (CLTA 142-06) Policy Authentication	\$100	\$100
<b>ALTA 40</b> (CLTA 147-06) Tax Credit - Owner’s Policy	\$100	N/A
<b>ALTA 40.1</b> (CLTA 147.1-06) Tax Credit – Defined Amount - Owner’s Policy	\$100	N/A
<b>ALTA 41</b> (CLTA 143-06) Water – Buildings	\$100	\$100
<b>ALTA 41.1</b> (CLTA 143.1-06) Water – Improvements	\$100	\$100
<b>ALTA 41.2</b> (CLTA 143.2-06) Water – Described Improvements	\$100	\$100
<b>ALTA 41.3</b> (CLTA 143.3-06) Water – Land Under Development	\$100	\$100
<b>ALTA 42-06</b> (CLTA 144-06) Commercial Lender Group	N/A	\$100

## WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
<b>ALTA 43-</b> (CLTA 145-06) Anti-Taint	N/A	\$100
<b>ALTA 44</b> (CLTA 146-06) Insured Mortgage Recording	N/A	\$100
<b>ALTA 45</b> (CLTA 148-06) Pari Passu Mortgage - Loan Policy	N/A	\$100
<b>ALTA 46</b> (CLTA 149-06) Option	\$100	N/A
<b>ALTA 47</b> [(CLTA 151)] Operative Law 2006 Owner's Policy	No Charge	N/A
<b>ALTA 47.1</b> [(CLTA 151.1)] Operative Law 2006 Loan Policy	N/A	No Charge
<b>ALTA JR1</b> Supplemental Coverage (See Short Form Junior Loan Policy in Section 9.19.1)	N/A	\$100
<b>ALTA JR2</b> Variable Rate/Revolving Credit (See Short Form Junior Loan Policy in Section 9.1)	N/A	\$100
<b>WFG</b> General Endorsement Owner's or Loan Policy	\$100	\$100
<b>WFG</b> Arbitration Endorsement Owner's or Loan Policy	\$100	\$100
<b>WFG</b> Solar Endorsement	\$100	\$100

NOTE 1: As footnoted <sup>1</sup>, these endorsements may not be issued without express approval of the Company's Underwriting Department.

NOTE 2: When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Company's Underwriting Department.



3510 South 79 East Avenue  
Tulsa, OK 74145-1337

**Kansas Closing and Settlement Fees**  
Effective February 1, 2023

## Schedule of Fees

Buyer Loan	
Closing Fee	\$ 375.00
Delivery Fee	35.00
Wire Fee	25.00
CPL Fee	25.00

Seller Loan or Cash	
Closing Fee	\$ 250.00
Delivery Fee	35.00
Wire Fee	25.00

Buyer Cash	
Closing Fee	\$ 200.00
Delivery Fee	35.00
Wire Fee	25.00
CPL Fee	25.00

Refi	
Closing Fee	\$ 375.00
Delivery Fee	25.00
Wire Fee	25.00
CPL Fee	25.00

Blanket Fees	
Notary Fee	\$ 250.00



**AmTrust Title Insurance Company**  
An AmTrust Financial Company

**SCHEDULE OF CHARGES FOR KANSAS**

All inquiries concerning the charges related to title insurance and forms should be directed to your nearest AMTRUST TITLE INSURANCE COMPANY ("AmTrust" or "Underwriter") Office.

AmTrust Title Insurance Company  
220 E. 42<sup>nd</sup> Street, 24<sup>th</sup> Floor  
New York, NY 10017  
Jason M. Gordon, President  
Jason.Gordon@amtrustgroup.com

**Published:**

**Effective Date:**

**KANSAS TITLE INSURANCE MANUAL**

**I. AREA COVERED**

The following rates apply to the entire State of Kansas. The premium charges contained herein include commission paid to AmTrust's agents or agencies. These rates represent only title insurance premium charges and do not include charges made by abstractors, attorneys, title companies or AmTrust's agents or agencies for abstracts of title searches, escrow or closing services. Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply.

**II. AMOUNT OF INSURANCE**

**Owner's Policies.**

An Owner's Policy, insuring fee simple estate, will not be issued for less than the full insurable value of the property as determined by:

1. the contract purchase price for the property, including the value of any assumed liens or obligations;
2. the appraised value of the property; or
3. a good faith estimate of the value of the property.

Notwithstanding the foregoing, when the Underwriter is a co-insurer with one or more other title insurers, or when the interest of the insured owner is a leasehold or other interest in the property which is less than fee ownership, an Owner's Policy may be issued for less than the value of the insured's interest in the property.

A standard Owner's Policy issued with the appropriate ALTA Leasehold Endorsement will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. If no sale if involved, the full reasonable value of the land may be agreed upon between the Underwriter and the proposed insured.

**Loan Policies.**

A Loan Policy will be issued in the amount equal to the face value of the insured mortgage, except as follows:

1. If the Underwriter is a co-insurer with other title insurers, the amount of insurance may be less than the face amount of the mortgage, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section;
2. If the value of the insured property or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the property or the equity of the mortgagor in the property;
3. If the mortgage includes provisions for negative amortization, shared appreciation or interest or other costs to be added to the indebtedness or secured by the mortgage, the Loan Policy may be written in an amount greater than the face amount of the mortgage; and

**KANSAS TITLE INSURANCE MANUAL**

**Table of Contents**

I. AREA COVERED ..... 3  
 II. AMOUNT OF INSURANCE ..... 3  
 III. LOAN POLICIES ..... 4  
 IV. OWNER'S & LEASEHOLD POLICIES ..... 6  
 V. ALTA HOMEOWNER'S POLICY ..... 7  
 VI. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY ..... 7  
 VII. BULK RATES ..... 7  
 VIII. CONSTRUCTION LOAN RATES ..... 9  
 IX. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL RISK CONDITIONS ..... 10  
 X. FORMS ..... 10  
 XI. ENDORSEMENTS ..... 11

**KANSAS TITLE INSURANCE MANUAL**

4. If the indebtedness secured by the mortgage is also secured by mortgages on other property, the Loan Policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the property provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

Owner's and Loan Policies may be issued in amounts less than the minimum amounts stated above if that amount is greater than the Title Insurance Industry Capacity. Title Insurance Industry Capacity is defined by the total liability which can be assumed by the Underwriter plus the total amount of any co-insurance and/or reinsurance which is available through other title insurance companies.

**III. LOAN POLICIES**

The premiums for Loan Policies are:

Liability Amount	Per Thousand
\$0.00 to \$50,000*	\$2.50
\$50,001 to \$100,000, an additional	\$2.00
\$100,001 to \$500,000, an additional	\$1.75
\$500,001 to \$10,000,000, an additional	\$1.50
\$10,000,001 to \$15,000,000, an additional	\$1.25
\$15,000,001 and up, an additional	\$1.00
* Minimum Premium: \$100.00	

NOTE: To compute premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand-dollar figure and multiply by the rate per thousand applicable. The foregoing rates apply to both standard and short form policies, which reference standard full-text policies filed and approved for use by the Underwriter.

**Reissue Rate for Loan Policies.**

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 any title insurance company with a currently valid certificate of authority within ten (10) years prior to such application, such owner shall be entitled to the following reissue rates on the Loan Policy up to the face amount of their Owner's Policy:

Liability Amount	Per Thousand
\$0.00 to \$50,000*	\$1.50
\$50,001 to \$100,000*	\$1.20
\$100,001 to \$500,000	\$1.05
Amount over \$500,001	\$0.90
* Minimum Premium: \$100.00	

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. Upon request by the Underwriter or its issuing agent, a copy of the original Owner's Policy must be furnished prior to issuance of the new Owner's Policy.

**Substitution Rate for Loan Policies.**

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by any title insurance company with a currently valid certificate of authority in connection with the original loan, the following premium rates will be charged for issuing the Loan Policy in connection with the new loan:

Age of Original Loan	Rate
3 years or under	30% of regular rate
From 3 years to 4 years	40% of regular rate
From 4 years to 5 years	50% of regular rate
From 5 years to 6 years	60% of regular rate
From 6 years to 7 years	70% of regular rate
From 7 years to 8 years	80% of regular rate
8 years and over	100% of regular rate

At the time a substitution loan is made, the Underwriter or its issuing agent must be provided a copy of the outstanding Loan Policy and informed of the unpaid principal balance of the original loan, which will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

**Extension Rate for Loan Policies.**

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid certificate of authority, is renewed by an extension agreement, a new Loan Policy or endorsement for the existing AmTrust Loan Policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

Liability Amount	Per Thousand
\$0.00 to \$10,000	\$1.00
Over \$10,000, add	\$0.50

When a new Loan Policy is issued in connection with the extension of a loan, the Loan Policy issued in connection with the original loan must be returned for cancellation.

**Simultaneous Issue of Owner's and Loan Policies.**

When an Owner's and Loan Policy 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 the Loan Policy simultaneously issued will be \$7.50 for an amount of insurance not in excess of the Owner's Policy. The premium on the amount of the Loan Policy 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 property. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date, and the Owner's Policy must show the mortgage as

an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable, has reference to the simultaneous issuance of an Owner's and a Loan Policy.

**ALTA Residential Limited Coverage Junior Loan Policy.**

When title insurance is requested for a mortgage that is second or junior to a prior mortgage, an ALTA Residential Limited Coverage Junior Loan Policy or an ALTA Short Form Residential Limited Coverage Junior Loan Policy may be issued. The maximum loan amount that may be insured is \$250,000.00, and the charge for the Loan Policy shall be a flat fee of \$110.00.

**IV. OWNER'S & LEASEHOLD POLICIES**

The premiums for Owner's or Leasehold Policies are:

Liability Amount	Per Thousand
\$0.00 to \$50,000*	\$3.50
\$50,001 to \$100,000, an additional	\$3.00
\$100,001 to \$500,000, an additional	\$2.00
\$500,001 to \$1,000,000, an additional	\$1.75
\$1,000,001 to \$15,000,000, an additional	\$1.50
Over \$15,000,000, an additional	\$1.25

\* Minimum Premium: \$100.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand-dollar figure and multiply by the rate per thousand applicable.

**Reissue Rate for Owner's or Leasehold Policies.**

The reissue rate, when applicable (see paragraphs "1", "2" and "3" below), is 60% of the published rate for original insurance. Reissue rates apply up to the face amount 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.

Liability Amount	Per Thousand
\$0.00 to \$50,000*	\$2.10
\$50,001 to \$100,000	\$1.80
Amount over \$100,001 add	\$1.20

\* Minimum Premium: \$10.00

1. A purchaser of real estate from one whose title as owner has been insured by any title insurance company with a currently valid certificate of authority within ten (10) years prior to the application for a new Owner's Policy shall be entitled to the reissue rate for the Owner's Policy in an amount up to the face amount of the former Owner's Policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property. Upon request by the Underwriter or its issuing agent, a copy of the original Owner's Policy must be furnished prior to issuance of the new Owner's Policy.

2. When the insured under a Loan Policy of the Underwriter acquires title by foreclosure or by voluntary conveyance in extinguishment of debt and desires an Owner's Policy to be issued, the insured shall be entitled to the reissue rate on the Owner's Policy up to an amount equal to the face amount of the previous Loan Policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket Owner's Policy as of the approximate date of filing such subdivision plat, the insured will be allowed the reissue rate on Owner's Policies covering parcels sold out of such subdivision within ten (10) years from the date of the blanket Owner's Policy or until the aggregate amount of the Owner's Policies issued on such parcels equals the face amount of the original blanket Owner's Policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00.) Thereafter, additional blanket insurance should be purchased, or subsequent Owner's Policies will be charged at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.

**V. ALTA HOMEOWNER'S POLICY**

The rate for this policy, which gives additional coverages to owners in residential transactions, is 110% of the regular rates shown above for Owner's and Leasehold Policies.

**VI. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

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

Liability Amount	Rate
\$0.00 to \$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 liability above \$2,000,000 or part thereof up to \$20,000,000, add \$100.

**VII. BULK RATES**

**Bulk Centralized Refinance Rate (50 order minimum).**

This rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000;
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. Electronic and paperless order opening and electronic and paperless delivery of the commitment;
4. The commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters;

5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters;
6. No agent may offer this rate unless expressly authorized in writing by AmTrust; and
7. The lender or mortgage broker would have a required minimum of fifty (50) monthly title openings ordered through an agent of AmTrust to qualify for the below rate.

Liability Amount	Rate
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

**Bulk Centralized Refinance Rate (100 order minimum).**

This rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000.00;
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. Electronic and paperless order opening and electronic and paperless delivery of the commitment; and
4. The commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters;
6. No agent may offer this rate unless expressly authorized in writing by AmTrust; and
7. The lender or mortgage broker would have a required minimum of one hundred (100) monthly title openings ordered through an agent of AmTrust to qualify for the below rate.

Liability Amount	Rate
\$0.00 - \$250,000	\$340
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$570
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$770
\$1,250,001 - \$1,500,000	\$895
\$1,500,001 - \$2,000,000	\$1,050

Rates include customarily issued endorsements.

**Bulk Centralized Refinance Rate (200 order minimum).**

This rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000.00;
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. Electronic and paperless order opening and electronic and paperless delivery of the commitment;
4. The commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters;
6. No agent may offer this rate unless expressly authorized in writing by AmTrust; and
7. The lender or mortgage broker would have a required minimum of two hundred (200) monthly title openings ordered through an agent of AmTrust to qualify for the below rate.

Liability Amount	Rate
\$0.00 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1,050

Rates include customarily issued endorsements.

**VIII. CONSTRUCTION LOAN RATES**

A construction Loan Policy may be issued in amount not greater than nor less than the full principal debt, provided that (1) the loan is for a period not to exceed two (2) years, and (2) the purpose of the loan is to finance improvements to the real property. The premium for a construction Loan Policy is calculated at a charge of \$1.00 for each \$1,000 of coverage, with a minimum charge of \$100.00. If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Loan Policies as shown herein.

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

1. Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the Owner's Policy amount in this case.
2. Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan or the expected appraised value upon completion, if the appraised value is higher.

Option 2 is the preferred method. If option 2 is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

**IX. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL RISK 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 THE 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.

AmTrust Title Insurance Company  
220 E. 42nd Street, 24th Floor  
New York, NY 10017

**X. FORMS**

The following forms are available unless shown hereafter as withdrawn from current usage by the Underwriter:

1. Policies
  - ALTA Owner's Policy (7-1-21)
  - ALTA Owner's Policy (6-17-06)
  - ALTA Homeowner's Policy (7-1-21)
  - ALTA Homeowner's Policy (12-2-13)
  - ALTA U.S. Policy Form (12-3-12)
  - ALTA Loan Policy (7-1-21)
  - ALTA Loan Policy (6-17-06)
  - ALTA Expanded Coverage Residential Loan Policy – Assessments Priority (7-1-21)
  - ALTA Expanded Coverage Residential Loan Policy – Assessments Priority (4-2-15)
  - ALTA Expanded Coverage Residential Loan Policy – Current Assessments (7-1-21)
  - ALTA Expanded Coverage Residential Loan Policy – Current Assessments (4-2-15)
  - ALTA Short Form Expanded Coverage Residential Loan Policy – Assessments Priority (7-1-21)
  - ALTA Short Form Expanded Coverage Residential Loan Policy – Assessments Priority (4-2-15)
  - ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments (7-1-21)
  - ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments (4-2-15)
  - ALTA Short Form Residential Loan Policy – Assessments Priority (7-1-21)
  - ALTA Short Form Residential Loan Policy – Current Assessments (7-1-21)
  - ALTA Limited Pre-Foreclosure Policy (12-3-12)
  - ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement (12-3-12)
  - ALTA Residential Limited Coverage Junior Loan Policy (8-1-12)

- ALTA Residential Limited Coverage Mortgage Modification Policy (12-1-14)
  - ALTA Short Form Residential Limited Coverage Junior Loan Policy (4-2-13)
  - ALTA Short Form Residential Loan Policy (12-3-12)
  - ALTA Short Form Residential Loan Policy – Current Violations (4-2-15)
2. Commitments
    - ALTA Commitment for Title Insurance (7-1-21)
    - ALTA Commitment for Title Insurance (8-1-16)
    - ALTA Short Form Commitment for Title Insurance for a Short Form Residential Loan Policy (7-1-21)
    - ALTA Short Form Commitment for a Short Form Residential Loan Policy (12-1-17)
  3. Closing Protection Letters
    - ALTA Closing Protection Letter – Single Transaction (4-2-21)
    - AmTrust Title Closing Protection Letter – Single Transaction (Seller)

**XI. ENDORSEMENTS**

The Underwriter offers the ALTA endorsements for use with the applicable policies as listed in the annexed Schedule A - Available Endorsements unless shown hereafter as withdrawn from current usage by the Underwriter.

**Schedule A - Available Endorsements**

Form No. & Description	Owner's	Loan	Rate
ALTA 1-06 (6-17-06) Street Assessments		x	\$100.00
ALTA 3-06 (6-17-06) <sup>1,2</sup> Zoning	x	x	\$200.00
ALTA 3 (7-1-21) <sup>1,2</sup> Zoning			
ALTA 3.1-06 (10-22-09) <sup>1,2</sup> Zoning – Completed Structure	x	x	\$200.00
ALTA 3.1 (7-1-21) <sup>1,2</sup> Zoning – Completed Structure			
ALTA 3.2-06 (4-2-12) <sup>1,2</sup> Zoning – Land Under Development	x	x	N/C
ALTA 3.2 (7-1-21) <sup>1,2</sup> Zoning – Land Under Development			
ALTA 3.3-06 (12-1-18) <sup>1,2</sup> Zoning – Completed Improvement – Non-Conforming Use	x	x	\$150.00
ALTA 3.3 (7-1-21) <sup>1,2</sup> Zoning – Completed Improvement – Non-Conforming Use			
ALTA 3.4-06 (12-1-18) <sup>1,2</sup> Zoning – No Zoning Classification	x	x	\$150.00
ALTA 3.4 (7-1-21) <sup>1,2</sup> Zoning – No Zoning Classification			
ALTA 4-06 (2-3-10) Condominium – Assessments Priority	x	x	\$100.00
ALTA 4 (7-1-21) Condominium – Assessments Priority			
ALTA 4.1-06 (10-16-08) Condominium – Current Assessments	x	x	\$100.00
ALTA 4.1 (7-1-21) Condominium – Current Assessments			
ALTA 5-06 (2-3-10) Planned Unit Development – Assessments Priority		x	\$100.00
ALTA 5.1-06 (10-16-08) Planned Unit Development – Current Assessments		x	\$100.00
ALTA 6-06 (10-16-08) Variable Rate Mortgage		x	\$100.00
ALTA 6 (7-1-21) Variable Rate Mortgage			
ALTA 6.2-06 (10-16-08) Variable Rate Mortgage – Negative Amortization		x	\$100.00
ALTA 6.2 (7-1-21) Variable Rate Mortgage – Negative Amortization			
ALTA 7-06 (6-17-06) Manufactured Housing Unit		x	\$100.00

KANSAS TITLE INSURANCE MANUAL

Form No. & Description	Owner's	Loan	Rate
ALTA 7.1-06 (6-17-06) Manufactured Housing – Conversion; Loan ALTA 7.1 (7-1-21) Manufactured Housing – Conversion – Loan Policy		x	\$100.00
ALTA 7.2-06 (6-17-06) Manufactured Housing – Conversion; Owners ALTA 7.2 (7-1-21) Manufactured Housing – Conversion – Owner's Policy	x		\$100.00
ALTA 8.1-06 (6-17-06) Environmental Protection Lien ALTA 8.1 (7-1-21) Environmental Protection Lien		x	\$50.00
ALTA 8.2-06 (10-16-08) Commercial Environmental Protection Lien		x	\$50.00
ALTA 9-06 (4-2-12) Restrictions, Encroachments, Minerals – Loan Policy		x	\$100.00
ALTA 9.1-06 (4-2-12) Covenants, Conditions & Restrictions – Unimproved Land – Owner's Policy	x		\$100.00
ALTA 9.2-06 (4-2-12) Covenants, Conditions & Restrictions – Improved Land – Owner's Policy	x		\$100.00
ALTA 9.3-06 (4-2-12) Covenants, Conditions & Restrictions – Loan Policy		x	\$100.00
ALTA 9.6-06 (4-2-13) Private Rights – Loan Policy		x	N/C
ALTA 9.6.1-06 (4-2-13) Private Rights – Current Assessments – Loan Policy		x	N/C
ALTA 9.7-06 (4-2-12) Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy		x	N/C
ALTA 9.8-06 (4-2-12) Covenants, Conditions & Restrictions – Land Under Development – Owner's Policy	x		N/C
ALTA 9.9-06 (4-2-13) Private Rights – Owner's Policy	x		N/C
ALTA 9.10-06 (4-2-13) Restrictions, Encroachments, Minerals – Current Violations – Loan Policy		x	N/C
ALTA 10-06 (2-3-10) Assignment ALTA 10 (7-1-21) Assignment		x	\$100.00
ALTA 10.1-06 (2-3-10) Assignment and Date Down ALTA 10.1 (7-1-21) Assignment and Date Down		x	\$100.00

KANSAS TITLE INSURANCE MANUAL

Form No. & Description	Owner's	Loan	Rate
ALTA 11-06 (6-17-06) Mortgage Modification ALTA 11 (7-1-21) Mortgage Modification		x	\$100.00
ALTA 11.1-06 (10-22-09) Mortgage Modification with Subordination ALTA 11.1 (7-1-21) Mortgage Modification with Subordination		x	\$100.00
ALTA 11.2-06 (12-2-13) Mortgage Modification with Additional Amount of Insurance ALTA 11.2 (7-1-21) Mortgage Modification with Additional Amount of Insurance		x	\$100.00
ALTA 12-06 (4-2-13) Aggregation – Loan ALTA 12 (7-1-21) Aggregation – Loan Policy		x	\$100.00
ALTA 12.1-06 (4-2-13) Aggregation – State Limits – Loan ALTA 12.1 (7-1-21) Aggregation – State Limits – Loan Policy		x	\$100.00
ALTA 13-06 (4-2-12) Leasehold – Owner's	x		\$100.00
ALTA 13.1-06 (4-2-12) Leasehold – Loan		x	\$100.00
ALTA 14-06 (2-3-11) Future Advance – Priority ALTA 14 (7-1-21) Future Advance – Priority		x	\$100.00
ALTA 14.1-06 (2-3-11) Future Advance – Knowledge ALTA 14.1 (7-1-21) Future Advance – Knowledge		x	\$100.00
ALTA 14.2-06 (2-3-11) Future Advance – Letter of Credit ALTA 14.2 (7-1-21) Future Advance – Letter of Credit		x	\$100.00
ALTA 14.3-06 (2-3-11) Future Advance – Reverse Mortgage ALTA 14.3 (7-1-21) Future Advance – Reverse Mortgage		x	\$100.00
ALTA 15-06 (6-17-06) <sup>1</sup> Non-Imputation – Full Equity Transfer	x		\$100.00
ALTA 15.1-06 (6-17-06) <sup>1</sup> Non-Imputation – Additional Insured	x		\$100.00
ALTA 15.2-06 (6-17-06) <sup>1</sup> Non-Imputation – Partial Equity Transfer	x		\$100.00

KANSAS TITLE INSURANCE MANUAL

Form No. & Description	Owner's	Loan	Rate
ALTA 16-06 (6-17-06) Mezzanine Financing	x		\$100.00
ALTA 17-06 (6-17-06) Access and Entry	x	x	\$100.00
ALTA 17.1-06 (6-17-06) Indirect Access and Entry	x	x	\$100.00
ALTA 17.2-06 (10-16-08) Utility Access	x	x	\$100.00
ALTA 18-06 (6-17-06) Single Tax Parcel	x	x	\$100.00
ALTA 18.1-06 (6-17-06) Multiple Tax Parcel – Easements	x	x	\$100.00
ALTA 18.2-06 (8-1-16) Multiple Tax Parcel	x	x	\$100.00
ALTA 18.3-06 (12-1-18) Single Tax Parcel and ID	x	x	\$100.00
ALTA 19-06 (6-17-06) Contiguity – Multiple Parcels	x	x	\$100.00
ALTA 19.1-06 (6-17-06) Contiguity – Single Parcels	x	x	\$100.00
ALTA 19.2-06 (4-2-15) Contiguity – Specified Parcels	x	x	\$100.00
ALTA 20-06 (6-17-06) <sup>1</sup> First Loss – Multiple Parcel Transactions		x	\$100.00
ALTA 22-06 (6-17-06) Location	x	x	\$100.00
ALTA 22.1-06 (6-17-06) Location and Map	x	x	\$100.00
ALTA 23-06 (10-16-08) Coinsurance – Single Policy	x	x	N/C
ALTA 23.1-06 (8-1-17) Co-insurance – Multiple Policies	x	x	N/C
ALTA 24-06 (10-16-08) Doing Business		x	N/C
ALTA 25-06 (10-16-08) Same as Survey	x	x	N/C
ALTA 25.1-06 (10-16-08) Same as Portion of Survey	x	x	N/C
ALTA 26-06 (10-16-08) Subdivision ALTA 26 (7-1-21) Subdivision		x	N/C
ALTA 27-06 (10-16-08) <sup>1</sup> Usury ALTA 27 (7-1-21) <sup>1</sup> Usury		x	\$100.00

KANSAS TITLE INSURANCE MANUAL

Form No. & Description	Owner's	Loan	Rate
ALTA 28-06 (2-3-10) Easement – Damage or Enforced Removal	x	x	N/C
ALTA 28.1-06 (4-2-12) Encroachments – Boundaries and Easements ALTA 28.1 (7-1-21) Encroachments – Boundaries and Easements	x	x	N/C
ALTA 28.2-06 (4-2-13) Encroachments – Boundaries and Easements – Described Improvements	x	x	N/C
ALTA 28.3-06 (4-2-15) Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	x	x	N/C
ALTA 29-06 (2-3-10) <sup>1</sup> Interest Rate Swap Endorsement – Direct Obligation		x	\$200.00
ALTA 29.1-06 (2-3-10) <sup>1</sup> Interest Rate Swap Endorsement – Additional Interest		x	\$200.00
ALTA 29.2-06 (8-1-11) <sup>1</sup> Interest Rate Swap Endorsement – Direct Obligation – Defined Amount		x	\$200.00
ALTA 29.3-06 (8-1-11) <sup>1</sup> Interest Rate Swap Endorsement – Additional Interest – Defined Amount		x	\$200.00
ALTA 30-06 (7-26-10) One to Four Family Shared Appreciation Mortgage ALTA 30 (7-1-21) One-to-Four Family Shared Appreciation Mortgage		x	N/C
ALTA 30.1-06 (8-1-12) Commercial Participation Interest ALTA 30.1 (7-1-21) Commercial Participation Interest		x	N/C
ALTA 31-06 (2-3-11) Severable Improvements	x	x	N/C
ALTA 32-06 (4-2-12) Construction Loan ALTA 32 (7-1-21) Construction		x	N/C
ALTA 32.1-06 (4-2-13) Construction Loan – Direct Payment ALTA 32.1 (7-1-21) Construction Loan – Direct Payment		x	N/C
ALTA 32.2-06 (4-2-13) Construction Loan – Insured's Direct Payment ALTA 32.2 (7-1-21) Construction Loan – Insured's Direct Payment		x	N/C
ALTA 33-06 (2-3-11) Disbursement Endorsement		x	N/C

KANSAS TITLE INSURANCE MANUAL

Form No. & Description	Owner's	Loan	Rate
ALTA 34-06 (8-1-11) Identified Risk Coverage	x	x	N/C
ALTA 34.1 (7-1-21) Identified Exception & Identified Risk Coverage			N/C
ALTA 35-06 (4-2-12) Minerals and Other Subsurface Substances – Buildings	x	x	N/C
ALTA 35.1-06 (4-2-12) Minerals and Other Subsurface Substances – Improvements	x	x	N/C
ALTA 35.2-06 (4-2-12) Minerals and Other Subsurface Substances – Described Improvements	x	x	N/C
ALTA 35.3-06 (4-2-12) Minerals and Other Subsurface Substances – Land Under Development	x	x	N/C
ALTA 36-06 (4-2-12) Energy Project – Leasehold/Easement – Owner's	x		N/C
ALTA 36.1-06 (4-2-12) Energy Project – Leasehold/Easement – Loan		x	N/C
ALTA 36.2-06 (4-2-12) Energy Project – Leasehold – Owner's	x		N/C
ALTA 36.3-06 (4-2-12) Energy Project – Leasehold – Loan		x	N/C
ALTA 36.4-06 (4-2-12) Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	x		N/C
ALTA 36.5-06 (4-2-12) Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan		x	N/C
ALTA 36.6-06 (4-2-12) Energy Project – Easements	x	x	N/C
ALTA 36.7-06 (12-1-14) Energy Project – Fee Estate – Owner's Policy	x		N/C
ALTA 36.8-06 (12-1-14) Energy Project – Fee Estate – Loan Policy		x	N/C
ALTA 37-06 (12-3-12) Assignment of Rents and Leases		x	N/C
ALTA 38-06 (12-3-12) Mortgage Tax		x	N/C
ALTA 39-06 (4-2-13) Policy Authentication	x	x	N/C
ALTA 40-06 (4-2-14) Tax Credit – Owner's Policy	x		N/C
ALTA 40.1-06 (4-2-14) Tax Credit – Defined Amount – Owner's Policy	x		N/C
ALTA 41-06 (12-2-13) Water – Buildings	x	x	N/C

KANSAS TITLE INSURANCE MANUAL

Form No. & Description	Owner's	Loan	Rate
ALTA 41.1-06 (12-2-13) Water – Improvements	x	x	N/C
ALTA 41.2-06 (12-2-13) Water – Described Improvements	x	x	N/C
ALTA 41.3-06 (12-2-13) Water – Land Under Development	x	x	N/C
ALTA 42-06 (12-2-13) Commercial Lender Group Endorsement		x	N/C
ALTA 43-06 (12-2-13) Anti-Taint		x	N/C
ALTA 44-06 (12-2-13) Insured Mortgage Recording – Loan		x	N/C
ALTA 45-06 (12-1-14) Pari Passu Mortgage – Loan Policy		x	N/C
ALTA 46-06 (8-1-15) Option	x		N/C
ALTA 47 (4-2-21) Operative Law – 2006 Owner's Policy	x		N/C
ALTA 47.1 (4-2-21) Operative Law – 2006 Loan Policy		x	N/C
ALTA 47.2 (4-2-21) Operative Law – 2013 Homeowner's Policy	x		N/C
ALTA 47.3 (4-2-21) Operative Law – 2015 Expanded Coverage Residential Loan Policy		x	N/C
ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement (12-3-12)		x	N/C
Endorsement JR1 (8-1-12) Junior Loan Policy Endorsement – Supplemental Coverage		x	N/C
Endorsement JR2 – Future Advance (8-1-12) Junior Loan Policy Endorsement – Future Advance		x	N/C
Deletion of Arbitration – ALTA Owner's Policy	x		N/C
Deletion of Arbitration – ALTA Loan Policy		x	N/C

NOTE 1: As footnoted <sup>1</sup>, these endorsements may not be issued without express approval of the AmTrust Underwriting Department.

NOTE 2: As footnoted <sup>2</sup>, the charge for these endorsements shall not be subject to any agreement requiring a division of fees or premiums collected on behalf of the Underwriter.