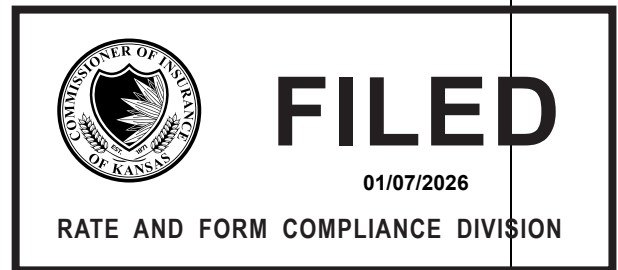


Rate Schedule for Sirva Settlement, Inc

Effective January 1, 2026

Charge for Escrow, Closing and/or Other Services

| Service | Charge |
|---|----------|
| Commercial Escrow Closing Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds | N/A |
| Residential Real Estate Closing (Without Attorney/Broker) Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statements | \$250.00 |
| Residential Real Estate Closing (With Attorney/Broker) Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statements | \$250.00 |
| Residential Loan Closing Includes preparation of all loan documents required by the lender including mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds | \$250.00 |
| Document Preparation (when not included in closings) Includes preparation of: <ol style="list-style-type: none"> 1. deeds 2. mortgages, notes 3. affidavits 4. assignments, releases 5. contract for deed/option contracts 6. real estate contracts 7. escrow deposit agreements | \$250.00 |
| Fees for Ancillary Services Includes: notary public fees, cash transactions, contract for deed, seller carry back, assumption, equity purchase, exchange of property, loan closing for third party lender, other | \$150.00 |



| | |
|--|----------|
| Foreclosure Commitment - Do not take policy | \$250.00 |
| Foreclosure Commitment - Do take policy | \$100.00 |
| Lot Sale to Buyer (not builder) - No policy until improvement completed | N/A |
| Lot Sale to Buyer (not builder) - Policy issued for cost of lot | N/A |
| Platting Commitment Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. | N/A |
| Informational Commitment Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage | \$150.00 |
| Convert Contract Purchaser's Policy to Owner's Policy Issued when contract purchaser pays off contract and wants current policy showing title in their name | \$125.00 |
| Mechanics Lien Work Out Obtaining lien waivers, disbursing funds to pay claimants | \$200.00 |
| Exchange Closing Closing transaction involving more than one parcel of real property | \$325.00 |
| Disbursement of Funds (No Closing Services) | \$125.00 |
| Disbursement of Funds (No Closing Services + Document Signatures) | \$175.00 |
| Indemnity Deposit (Held in Escrow, No Closing) | \$75.00 |
| eFile Fee | \$15.00 |
| | \$_____ |
| | \$_____ |

Services Customarily Provided That Are Not Included in the Above Rates (List Below):

If there is a charge for such services, they should be included on the previous page.

Rate Schedule for Sirva Settlement, Inc

Effective January 1, 2026

Residential Title Insurance Rates (1–4 Single Family Living Units)

| Type of Transaction | Rate |
|--|---|
| Special Coverages | 110% of the rate applicable for the Basic Loan Policy |
| Residential New Construction Loan Policy issued with owner's policy on new construction | \$125.00 |
| Second Mortgage Policies Loan policies issued on 2nd, 3rd or more loans | \$100.00 |
| Hold Open Charges | \$75.00 |
| Residential Owners Policies Policies of title insurance protecting the owner's interest in one–four family residences | See attached Stewart Title Guaranty Company Rates |
| Residential Mortgagees Policies Policies of title insurance protecting the interest of mortgage lenders | See attached Stewart Title Guaranty Company Rates |
| Simultaneously Issued Loan Policies A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy | See attached Stewart Title Guaranty Company Rates |
| Residential Construction Loan Policy A loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes | N/A |
| Construction Loan Binder (Commitment) A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes | N/A |
| Development Loan Policy A mortgage policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different | N/A |

| | |
|--|---|
| purpose (e.g., subdivision development and subsequent loan sales) | |
| Builders Rate (Residential Owners Policies) A rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination | N/A |
| Refinance Rate for Residential Mortgagees Policies A rate afforded to homeowners where a lender's policy is required by the lender as the result of the refinance of the owner's existing financing | See attached Stewart Title Guaranty Company Rates |
| Re-Issue Rate A rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date | See attached Stewart Title Guaranty Company Rates |
| Multiple Lot or Tract Charges A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title | N/A |
| Abstract Retirement Rate A reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured | N/A |
| Endorsements Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each. | See attached Stewart Title Guaranty Company Rates |
| Leasehold Policies Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee | See attached Stewart Title Guaranty Company Rates |
| Commercial Title Insurance Rate Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate | N/A |
| Cancellation Fee A charge made for actual work performed | N/A |

| | |
|---|----------|
| on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy | |
| Other (Specify) | \$ _____ |
| | \$ _____ |
| | \$ _____ |



STEWART TITLE GUARANTY COMPANY
SCHEDULE OF TITLE INSURANCE RATES, MANUAL OF
CLASSIFICATIONS AND RULES AND PLANS RELATING THERETO
FOR TITLE INSURANCE IN THE STATE OF KANSAS

This manual is for the use of Stewart Title Guaranty Company's ("Stewart" or "Underwriter") Title Insurance Policy Issuing Attorneys and Independent Agents. Any other use or reproduction of this manual is prohibited.

All inquiries concerning the rates and charges for policies of title insurance and other related forms set forth in this manual should be directed to the following:

Pamela Butler O'Brien
General Counsel
Stewart Title Guaranty Company
1360 Post Oak Blvd. Ste. 100-MC#14-1
Houston, Texas 77056
pobrien@stewart.com

Last Updated: April 18, 2024

Effective Date: August 12, 2024

Stewart Title Guaranty Company (effective 8/12/24)

| TABLE OF CONTENTS | | Page |
|--------------------------|--|-------------|
| A. | GENERAL PROVISIONS | 3 |
| B. | SCHEDULE OF CHARGES FOR POLICIES | |
| 1. | Title Insurance Premium (Risk Rate) for all Kansas Counties | 4 |
| 2. | Commitments to Insure | 6 |
| 3. | Original Charge for Owner’s or Leasehold Policies | 6 |
| 4. | ALTA Homeowner’s Policy of Title Insurance | 6 |
| 5. | Reissue Charge for Owner’s or Leasehold Policies..... | 6 |
| 6. | Original Charge for Loan Policies | 6 |
| 7. | ALTA Expanded Coverage Residential Loan Policies..... | 7 |
| 8. | ALTA Short Form Expanded Coverage Residential Loan Policies | 7 |
| 9. | ALTA Short Form Residential Loan Policy | 7 |
| 10. | Reissue Charge for Loan Policies | 7 |
| 11. | ALTA Residential Limited Coverage Junior Loan Policy and | 7 |
| 12. | ALTA Short Form Residential Limited Coverage Junior Loan Policy | 8 |
| 13. | Simultaneous Issue Transactions | |
| | a) Simultaneous Issuance of Owner’s and Loan Policies | 8 |
| | b) Simultaneous Issuance of Owner’s (Fee) and Leasehold Policies | 8 |
| | c) Simultaneous Issuance of Seller’s and Purchaser’s Policies | 8 |
| 14. | Closing Protection Letters..... | 8 |
| 15. | ALTA Residential Limited Coverage Mortgage Modification Policy | 8 |
| 16. | ALTA Limited Pre-Foreclosure Policy..... | 8 |
| 17. | ALTA U.S. Policy | 8 |
| C. | ENDORSEMENTS | 9 |

SCHEDULE A
SPECIAL PRODUCTS AVAILABLE FOR
STEWART TITLE GUARANTY COMPANY ISSUANCE IN KANSAS

| | | |
|------|--|----|
| I. | Secondary Market Short Form Residential Loan Policy One-To-Four Family | 12 |
| II. | Stewart Master Residential Loan Policy Schedules A&B | 12 |
| III. | Modification Guarantee | 12 |
| IV. | Centralized Processing Loan and Refinance Rate (CPLR) | 12 |
| V. | Limited Coverage STG Home Equity Loan Policy (HELP) | 12 |

A. GENERAL PROVISIONS

This schedule of charges (“Manual”) shall form the remittance basis of title insurance policies (“Policy” or “Policies”) issued by independent agents appointed by Stewart Title Guaranty Company (“Stewart”, “STG” or “Underwriter”) covering real property / lands located in any county in the State of Kansas. This Manual includes all charges as filed by Stewart and approved by the Kansas Insurance Department.

This Manual does not include underwriting requirements for the issuance of Policies.

The charges established herein apply to Policies that are issued for:

- a. Residential real property
- b. Commercial real property
- c. Endorsements
- d. Closing Protection Letters

The policy liability amount (except as to minimum policy charges), should be rounded up to the next higher whole hundred dollars prior to calculating the premium charges.

Examples:

- A policy liability of \$99,999.01 should be rounded up to \$100,000.00.
- A policy liability of \$100,450.00 should be rounded up to \$100,500.00.

Stewart reserves the right to decline any application for the issuance of any of its title insurance products, or an increase in the amount of insurance relative to any product already issued by Stewart.

B. SCHEDULE OF CHARGES FOR POLICIES

1. TITLE INSURANCE PREMIUM (RISK RATE) FOR ALL KANSAS COUNTIES

Rates listed below should represent a dollar amount per \$1000 of liability written.

RISK CLASSIFICATIONS

| Description of Risk Amount | Original Title Insurance for Owners and Leasehold Owners Policies | Reissue Title Insurance for Owners and Leasehold Owners Policies | Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies | Original Title Insurance for Loan Policies | Reissue Title Insurance for Loan Policies | Title Insurance for Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt | Title Insurance for Substitution Loans |
|---|---|--|---|--|---|--|--|
| Up to \$50,000 of Liability Written | \$3.50 | \$2.10 | \$3.50 | \$2.50 | \$1.50 | \$3.50 | \$1.50 |
| Over \$50,000 and up to \$100,000, Add | \$3.00 | \$1.80 | \$3.00 | \$2.00 | \$1.20 | \$3.00 | \$1.20 |
| Over \$100,000 and up to \$500,000 Add | \$2.25 | \$1.35 | \$2.25 | \$1.75 | \$1.05 | \$2.25 | \$1.05 |
| Over \$500,000 and up to \$5,000,000 Add | \$2.00 | \$1.20 | \$2.00 | \$1.50 | \$0.90 | \$2.00 | \$0.90 |
| Over \$5,000,000 and up to \$10,000,000, Add | \$1.75 | \$1.05 | \$1.75 | \$1.35 | \$0.81 | \$1.75 | \$0.81 |
| Over \$10,000,000 and up to \$15,000,000, Add | \$1.50 | \$0.90 | \$1.50 | \$1.25 | \$0.75 | \$1.50 | \$0.75 |
| Over \$15,000,000, Add | \$1.25 | \$0.75 | \$1.25 | \$1.00 | \$0.60 | \$1.25 | \$0.60 |
| Minimum Premium | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 |

RISK CLASSIFICATIONS

| Description of Risk Amount | Simultaneous Issue Policies Actual Amount (not per\$1,000) | Title Insurance for Builder/Developer (Subdivision Rates) | Zoning Endorsement #3 | Zoning Endorsement #3.1 | Home Equity Policy 1/94 |
|--|---|--|------------------------------|--------------------------------|--------------------------------|
| Up to \$50,000 of Liability Written | \$10.00 | \$2.10 | \$1.09 | \$1.33 | \$1.50 |
| Over \$50,000 and up to \$100,000, Add | \$10.00 | \$1.80 | \$0.93 | \$1.14 | \$1.50 |
| Over \$100,000 and up to \$500,000 Add | \$10.00 | \$1.35 | \$0.62 | \$0.76 | \$1.50 |
| Over \$500,000 and up to \$5,000,000 Add | \$10.00 | \$1.20 | \$0.62 | \$0.76 | \$1.50 |
| Over \$5,000,000 and up to \$10,000,000, Add | \$10.00 | \$1.05 | \$0.62 | \$0.76 | \$1.50 |
| Over \$10,000,000 and up to \$15,000,000, Add | \$10.00 | \$0.90 | \$0.54 | \$0.67 | \$1.50 |
| Over \$15,000,000, Add | \$10.00 | \$0.75 | \$0.39 | \$0.48 | \$1.50 |
| Minimum Premium | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 |

2. COMMITMENTS TO INSURE

A. ALTA Commitments

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

B. ALTA Short Form Commitment

(006-UN) (1/17/04) The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

(10/16/08) The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

3. ORIGINAL CHARGE FOR OWNER'S OR LEASEHOLD POLICIES

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

4. ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. The ALTA Homeowner's Policy of Title Insurance rate shall be 110% of the corresponding original owners policy rate.

5. REISSUE CHARGE FOR OWNER'S OR LEASEHOLD POLICIES

The rate for a title insurance policy issued to a purchaser or lessee of real estate from a person whose title as owner has previously been insured by any company prior to the application for a new policy shall be 60% of the corresponding original issuance rate. (Please refer to the applicable rate tier in section B.1.)

6. ORIGINAL CHARGE FOR LOAN POLICIES

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

7. ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES

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

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

8. ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES

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

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

9. ALTA SHORT FORM RESIDENTIAL LOAN POLICY

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

matters was amended. There will be no rate change for the policy as we are filing this policy using the same basic loan rate presently approved in your state.

10. REISSUE CHARGE FOR LOAN POLICIES

The rate for a loan title insurance policy issued for an owner of property who has had the title to such property previously insured as owner by any title insurer shall be 60% of the corresponding original issuance rate. (Please refer to the applicable rate tier in section B.1.)

11. ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

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

12. ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

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

13. SIMULTANEOUS ISSUE TRANSACTIONS

When an Owner's and Loan Policy(s), covering identical real property with the same policy effective date, the charge for the loan policy(s) will be the fee contained in section B.1. for up to the liability amount of the Owner's Policy. Loan Policy amounts in excess of the Owner's Policy amount shall be calculated by calculating the difference at original issuance rates and adding that amount to the simultaneous flat fee contained in section B.1.

14. CLOSING PROTECTION LETTERS

There is no charge for the issuance of Closing Protection Letters.

15. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

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

16. ALTA LIMITED PRE-FORECLOSURE POLICY

If the existing mortgage is not insured by any title insurer, then the original issuance loan policy rates contained in section B.1. shall be calculated based on the original amount of the existing mortgage. If the existing mortgage is insured by any title insurer, then the loan policy reissuance rates contained in section B.1. shall be utilized based on the original amount of the existing mortgage.

17. ALTA U.S. POLICY

The original owners policy rates contained in section B.1. shall be utilized.

C. ENDORSEMENTS

ALTA Endorsements

| ALTA Form | Description (Or Form Name) | Filed Rate |
|-----------|---|--|
| 3 | Zoning | Please refer to section B.1. |
| 3.1 | Zoning – Completed Structured | Please refer to section B.1. |
| 3.2 | Zoning – Land Under Development | No Charge |
| 3.3 | Zoning – Completed Improvement – Non-Conforming Use | No Charge |
| 3.4 | Zoning – No Zoning Classification | No Charge |
| 4 | Condominium - Assessments Priority | No Charge |
| 4.1 | Condominium – Current Assessments | No Charge |
| 5 | Planned Unit Development | No Charge |
| 5.1 | Planned Unit Development | No Charge |
| 6 | Variable Rate Mortgage | No Charge |
| 6.2 | Variable Rate-Negative Amortization | No Charge |
| 7.1 | Manufactured Housing-Conversion Loan | No Charge |
| 7.2 | Manufactured Housing-Conversion Owner's | No Charge |
| 8.1 | Environmental Protection Lien | No Charge |
| 8.2 | Commercial Environmental Protection Lien | \$50.00 |
| 9.3 | Covenants, Conditions and Restrictions – Loan Policy | No Charge |
| 9.4 | | No Charge |
| 9.5 | | No Charge |
| 10 | Assignment | No Charge |
| 10.1 | Assignment and Date Down | No Charge |
| 11 | Mortgage Modification | \$35.00 |
| 11.1 | Mortgage Modification with Subordination | No Charge |
| 11.2 | Mortgage Modification with Additional Amount of Insurance | No Charge |
| 12 | Aggregation-Loan Policy | No Charge |
| 12.1 | Aggregation-State Limits-Loan Policy | No Charge |
| 13 | Leasehold Owner's | No Charge |
| 13.1 | Leasehold Loan | No Charge |
| 14 | Future Advance – Priority | \$50.00 |
| 14.1 | Future Advance – Knowledge | \$50.00 |
| 14.2 | Future Advance – Letter of Credit | \$50.00 |
| 14.3 | Future Advance – Reverse Mortgage | \$50.00 |
| 15 | Non-Imputation – Full Equity Transfer | 5% of the basic rate for the owner's policy of title insurance |
| 15.1 | Non-Imputation – Additional Insured | 5% of the basic rate for the owner's policy of title insurance |
| 15.2 | Non-Imputation – Partial Equity Transfer | 5% of the basic rate for the owner's policy of title insurance |
| 16 | Mezzanine Financing | 5% of the basic rate for the owner's policy of title insurance |
| 17 | Access and Entry | No Charge |

| ALTA Form | Description (Or Form Name) | Filed Rate |
|------------------|--|---|
| 17.1 | Indirect Access and Entry | No Charge |
| 17.2 | Utility Access | \$100.00 |
| 18 | Single Tax Parcel | No Charge |
| 18.1 | Multiple Tax Parcels | No Charge |
| 18.2 | Multiple Tax Parcel | No Charge |
| 18.3 | Single Tax Parcel and ID | No Charge |
| 19 | Contiguity – Multiple Parcels | \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000) |
| 19.1 | Contiguity – Single Parcel | \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000) |
| 19.2 | Contiguity – Specified Parcels | No Charge |
| 20 | First Loss – Multiple Parcel Transactions | \$25 for residential property or \$100 for commercial property |
| 22 | Location | \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000) |
| 22.1 | Location and Map | \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000) |
| 23 | Co-insurance | No Charge |
| 23.1 | Co-insurance – Multiple Policies | No Charge |
| 24 | Doing Business | \$50.00 |
| 25 | Same as Survey | \$50.00 |
| 25.1 | Same as Portion of Survey | \$50.00 |
| 26 | Subdivision | \$50.00 |
| 28 | Easement – Damage or Enforced Removal | \$50.00 |
| 28.1 | Encroachments-Boundaries and Easement | No Charge |
| 28.2 | Encroachments – Boundaries and Easements – Described Improvements | No Charge |
| 28.3 | Encroachments – Boundaries and Easements – Described Improvements and Land Under Development | No Charge |
| 29 | Interest Rate Swap Endorsement – Direct Obligation | No Charge |
| 29.1 | Interest Rate Swap Endorsement- Additional Interest | No Charge |
| 29.2 | Interest Rate Swap Endorsement-Direct Obligation-Defined Amount | No Charge |
| 29.3 | Interest Rate Swap Endorsement-Additional Interest-Defined Amount | No Charge |
| 30 | One to Four Family Shared Appreciation Mortgage | No Charge |

Stewart Title Guaranty Company (effective 8/12/24)

| ALTA Form | Description (Or Form Name) | Filed Rate |
|------------------|--|-------------------|
| 30.1 | Commercial Participation Interest | No Charge |
| 31 | Severable Improvements | No Charge |
| 32 | Construction Loan | No Charge |
| 32.1 | Construction Loan-Direct Payment | No Charge |
| 32.2 | Construction Loan-Insured's Direct Payment | No Charge |
| 33 | Disbursement Endorsement | No Charge |
| 34 | Identified Risk Coverage | No Charge |
| 34.1 | Identified Exception and Identified Risk Coverage | No Charge |
| 35 | Mineral and Other Subsurface Substances – Building | No Charge |
| 35.1 | Mineral and Other Subsurface Substances - Improvements | No Charge |
| 35.2 | Mineral and Other Subsurface Substances – Described Improvements | No Charge |
| 35.3 | Mineral and Other Subsurface Substances - Development | No Charge |
| 36 | Energy Project – Leasehold/Easement – Owner's | No Charge |
| 36.1 | Energy Project – Leasehold/Easement – Loan | No Charge |
| 36.2 | Energy Project – Leasehold/Easement – Owner's | No Charge |
| 36.3 | Energy Project – Leasehold/Easement – Loan | No Charge |
| 36.4 | Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's | No Charge |
| 36.5 | Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan | No Charge |
| 36.6 | Energy Project – Encroachments | No Charge |
| 36.7 | Energy Project – Fee Estate – Owner's Policy | No Charge |
| 36.8 | Energy Project – Fee Estate – Loan Policy | No Charge |
| 37 | Assignment of Rents and Leases | No Charge |
| 38 | Mortgage Tax | No Charge |
| 39 | Policy Authentication | No Charge |
| 40 | Tax Credit – Owner's Policy | No Charge |
| 40.1 | Tax Credit – Defined Amount – Owner's Policy | No Charge |
| 41 | Water – Building | No Charge |
| 41.1 | Water – Improvements | No Charge |
| 41.2 | Water – Described Improvements | No Charge |
| 41.3 | Water – Land Under Development | No Charge |
| 42 | Commercial Lender Group | No Charge |
| 43 | Anti-Taint | No Charge |
| 44 | Insured Mortgage Recording – Loan | No Charge |
| 45 | Pari Passu Mortgage – Loan Policy | No Charge |
| 46 | Option | No Charge |
| 47 | Operative Law – 2006 Owner's Policy | No Charge |
| 47.1 | Operative Law – 2006 Loan Policy | No Charge |

| ALTA Form | Description (Or Form Name) | Filed Rate |
|------------------|---|-------------------|
| 47.2 | Operative Law – 2013 Homeowner’s Policy | No Charge |
| 47.3 | Operative Law – 2015 Expanded Coverage Residential Loan Policy – Assessments Priority | No Charge |
| 47.3 | Operative Law – 2015 Expanded Coverage Residential Loan Policy – Current Assessments | No Charge |
| | ALTA JR 1 | No Charge |
| | ALTA JR 2 | No Charge |
| | ALTA Limited Pre-Foreclosure Date Down Endorsement | No Charge |

STG Endorsements

| STG Form | Description (Or Form Name) | Filed Rate |
|----------|---|--------------------------|
| | Additional Insured Endorsement | No Charge |
| | Down Date Endorsement for Foreclosure Insurance Policy | No Charge |
| | General Endorsement | No Charge |
| | Kansas Arbitration Endorsement | No Charge |
| | Rate Reduction Endorsement | No Charge |
| | Secondary Market Endorsement | No Charge |
| | STG 2021 ALTA Homeowner's Endorsement | No Charge |
| | STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy | No Charge |
| | STG Deletion of PACA-PSA Exclusion | No Charge |
| | STG Down Date Endorsement | 30% of the total premium |

SCHEDULE A

SPECIAL PRODUCTS AVAILABLE FOR STEWART TITLE GUARANTY COMPANY ISSUANCE IN KANSAS

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

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

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

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

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

II. Stewart Master Residential Loan Policy Schedules A&B

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

The charges for the policy will be as follows:

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

III. Modification Guarantee

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

IV. Centralized Processing Loan and Refinance Rate (CPLR)

The Centralized Processing Loan and Refinance Rate (CPLR) is the fee charged for an ALTA Short Form Residential Loan Policy on existing, improved one-to-four family residential property for loan transactions.

The CPLR applies only when all of the following conditions are met:

1. The residential property is an existing, improved, one-to-four family residence;
2. The order is opened electronically and processed through the title agent's centralized processing department;
3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.

The charge for the Centralized Processing Loan and Refinance Rate is as follows:

| Range of Liability | Fee |
|--|------------|
| Up to and including \$300,000 | \$350 |
| Over \$300,000 and up to and including \$500,000 | \$450 |
| Over \$500,000 and up to and including \$750,000 | \$550 |
| Over \$750,000 and up to and including \$1,000,000 | \$650 |
| Over \$1,000,000 and up to and including \$1,500,000 | \$750 |
| Over \$1,500,000 and up to and including \$2,000,000 | \$950 |
| Over \$2,000,000 and up to and including \$2,500,000 | \$1,150 |
| Over \$2,500,000 and up to and including \$3,000,000 | \$1,350 |
| Over \$3,000,000 and up to and including \$4,000,000 | \$1,750 |
| Over \$4,000,000 and up to and including \$5,000,000 | \$2,150 |

V. Limited Coverage STG Home Equity Loan Policy (HELP)

This section applies to Stewart Title Guaranty Company's issuance of the limited coverage STG Home Equity Loan Policy (HELP) on an existing, improved one-to-four family residential property for home equity loan transactions.

HELP applies only when all of the following conditions are met:

1. The lender has either successfully enrolled in the Home Equity Loan Program and entered into a contract with Stewart Title Guaranty Company's Centralized Title Services (CTS) division, or the lender client has signed a Statement of Work which obligates the lender to abide by the rules of the HELP Program;
2. The loan is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family residence;
4. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
5. The order for the STG Home Equity Loan Policy is placed electronically by the insured or the insured's authorized agent;
6. The preliminary report and/or title commitment, if issued, is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and

8. The lender's title policy issued is a STG Home Equity Loan Policy.

| Range of Liability | Fee |
|--|------------|
| Up to and including \$100,000 | \$45 |
| Over \$100,000 and up to and including \$250,000 | \$65 |
| Over \$250,000 and up to and including \$500,000 | \$125 |