



FILED

03/03/2026

RATE AND FORM COMPLIANCE DIVISION

**CLOUD REPUBLIC COUNTY TITLE, LLC
d/b/a ATTORNEY'S TITLE COMPANY**

(Effective January 1, 2026)

Concordia Office
812 Washington Street
Concordia, KS 66901

Contact:
Title@CloudRepublicTitle.com
Telephone & ext (785) 262-4462

Belleville Office
1806 M Street, Suite 111
Belleville, KS 66935
Reply to Concordia Office

Schedule of Title Insurance Charges - Effective January 1, 2025

Amount of Insurance	Owner's Charge	Mortgage Charge	Amount of Insurance	Owner's Charge	Mortgage Charge
\$30,000 or less	360.00	290.00	\$60,001 to 70,000	520.00	420.00
\$30,001 to 40,000	400.00	320.00	\$70,001 to 80,000	565.00	450.00
\$40,001 to 50,000	440.00	355.00	\$80,001 to 90,000	605.00	485.00
\$50,001 to 60,000	480.00	385.00	\$90,001 to 100,000	650.00	520.00

For an OWNER'S policy over \$100,000.00 up to \$5,000,000.00, add \$2.50 per \$1,000.00 over \$100,000.00; and over \$5,000,000.00, add \$2.00 per \$1,000.00 over \$5,000,000.00. Includes 2 Endorsements.

For a MORTGAGEE policy not exceeding the face amount of the Owner's policy and issued simultaneously with it, the additional charge is \$150.00 if no more real estate is included. Includes up to 2 endorsements.

For a MORTGAGEE policy only, over \$100,000.00 to \$10,000,000.00, add \$2.00 per \$1,000.00 over \$100,000.00; and for over \$10,000,000.00, add \$1.50 per \$1,000.00 over \$10,000,000.00.

For a MORTGAGEE policy there will be an additional premium of \$150.00 per tract.

Certificate of Title Fee - \$175.00
Foreclosure Title Commitment - \$175.00
Cancellation Fee - \$175.00

Endorsements, more than 2, Assignment, and/or Removal of Standard Exception Fee - \$30.00 each

There may be an additional search fee of at least \$75.00, but will not exceed \$175.00 per tract on multiple legal descriptions. There may also be an additional search fee of at least \$75.00, but not more than \$200.00 per tract for metes and bounds descriptions.

We reserve the right to make additional charges for searches involving long legal descriptions or complex situations.

Any legal work needed to clear title performed by Condray, Thompson & Van Horn, LLC, will be done at \$275.00 per hour plus expenses.

Effective for Cloud, Clay, Republic, Washington, Jewell, Mitchell and Ottawa Counties in Kansas, with an additional charge of (IRS rate) per mile traveled from Concordia or Belleville and an out of county charge for all counties other than Cloud and Republic.

Agent for: First American Title Insurance Company Member of KLTA and ALTA

CLOUD REPUBLIC COUNTY TITLE, LLC

Lavonne Nightingale and Ragen Belden, Owners

Contact:

Concordia Office
607 Broadway
Concordia, KS 66901

title@cloudrepublictitle.com
Tel 785-262-4462-Concordia
Tel 785-527-2575-Belleville

Belleville Office
1806 M Street, Suite 105
Belleville, KS 66935

Schedule of Title Insurance Charges - Effective February 1, 2022

Amount of Insurance	Owner's Charge	Mortgage Charge	Amount of Insurance	Owner's Charge	Mortgage Charge
\$10,000 or less	210.00	200.00	\$55,001 to 56,000	368.00	312.00
\$10,001 to 11,000	213.50	202.50	\$56,001 to 57,000	371.00	314.00
\$11,001 to 12,000	217.00	205.00	\$57,001 to 58,000	374.00	316.00
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Agent for: First American Title Insurance Company

thereto shall constitute a violation of K.S.A. 40-2404 and amendments thereto and shall be subject to the penalties applicable thereto.

Sec. 3. K.S.A. 40-1111, as amended by section 19 of chapter 156 of the laws of 1988, is hereby repealed.

Sec. 4. This act shall take effect and be in force from and after its publication in the statute book.

Note: Italics indicate new material; brackets indicate deleted material.

KANSAS BULLETINS

ATTACHMENT 1

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	\$ <u>300.00</u>
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>Without</i> assistance of attorney and/or broker.	\$ <u>300.00</u>
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>With</i> assistance of attorney and/or broker.	\$ <u>300.00</u>
RESIDENTIAL LOAN CLOSING Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	\$ <u>300.00</u>
DOCUMENT PREPARATION when not included in closings: <ol style="list-style-type: none"> 1. deeds \$75.00 \$100.00 2. mortgages, notes \$100.00 3. affidavits \$100.00 4. assignments, releases \$100.00 5. contract for deed/option contracts N/A 6. real estate contracts N/A 7. escrow deposit agreements \$100.00 - \$200.00 	\$ <u>100.00</u>
FEES FOR ANCILLARY SERVICES notary public fees N/A cash N/A contract for deed N/A seller carry back N/A assumption N/A equity purchase N/A exchange of property N/A loan closing for third party lender \$200.00 other witness only closings \$200.00 ucc search \$75.00 District Court search \$75.00	\$ <u>200.00</u>

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

- a. Do not take policy
- b. Do take policy

\$ 175.00
 \$ 210.00 or
 2.50 per \$1,000.00

LOT SALE TO BUYER

(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ 175.00
 \$ 250 per \$1,000.00

PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount

\$ 175.00

INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

\$ 175.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

Issued when contract purchaser pays off contract and wants current policy showing title in his name

\$ 2.50 per \$1,000.00

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants

\$ \$150.00

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property

\$ 300.00

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$ \$100.00

DISBURSEMENT OF FUNDS

No closing services, disbursing funds and collecting signatures on documents furnished to us

\$ 150.00 200.00

INDEMNITY DEPOSIT

Held in escrow, no closing

\$ 100.00

OTHER (Specify)

Search fee
 doc prep fee

\$ 175.00 - 250.00
 \$ 10.00 - 20.00
 \$ _____

*SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN THE ABOVE RATES (LIST)

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

KANSAS BULLETINS

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Type of Transaction

Rate

OWNERS TITLE INSURANCE POLICY

\$ 2.50 per \$1,000.00

SPECIAL COVERAGES	\$ _____
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued with owners policy on new construction	\$ <u>2.50 per \$1,000.00</u>
SECOND MORTGAGE POLICIES – Loan policies issued on 2 nd , 3 rd or more loans	\$ <u>2.00 per \$1,000.00</u>
HOLD OPEN CHARGES	\$ <u>50.00</u>
RESIDENTIAL OWNERS POLICIES – Policies of title insurance protecting the owners interest in one – four family residences	\$ <u>250 per \$1,000.00</u>
RESIDENTIAL MORTGAGEES POLICIES – Policies of title insurance protecting the interest of mortgage lenders	\$ <u>2.00 per \$1,000.00</u>
SIMULTANEOUSLY ISSUED LOAN POLICIES – A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$ <u>110.00</u> <u>2.00 per \$1,000.00</u>
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	\$ _____
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	\$ <u>2.00 per \$1,000</u>
DEVELOPMENT LOAN POLICY – A mortgages policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent loan sales)	\$ <u>—</u>
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	\$ <u>—</u>
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES – A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing	\$ <u>—</u>
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.	\$ <u>—</u>
MULTIPLE LOT OR TRACT CHARGES – A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.	\$ <u>150.00</u>
ABSTRACT RETIREMENT RATE – A reduction in the	\$ <u>—</u>

Policies will be issued to owners, contract vendees and lessees

MORTGAGE TITLE INSURANCE POLICY
 Issued to lenders in an amount not to exceed 120% of loan amount

\$ 2.00 x \$1,000.00

SIMULTANEOUS-ISSUED MORTGAGE POLICY
 Not exceeding the amount of owners policy issued simultaneous therewith

\$ 110.00

SIMULTANEOUS-ISSUED MORTGAGE POLICY
 Where the amount of coverage exceeds the owners policy

\$ 2.50 per \$1,000.00 over owner's

SIMULTANEOUS-ISSUED LEASEHOLD POLICY
 Not exceeding the amount of owners policy issued to lessee

\$ 110.00

REFINANCE POLICIES – Loan Policy
 Issued on property as a result of refinancing a previous loan

\$ 2.00 per \$1,000.00

SECOND MORTGAGE POLICIES – Loan policy issued on 2nd, 3rd or more loans

\$ 2.00 per \$1,000.00

REISSUE POLICIES – Policies issued on previously insured property

\$ 2.00 per \$1,000.00

NEW CONSTRUCTION PENDING DISBURSEMENT

\$ 2.00 per \$1,000.00 Lender's
2.50 per 1,000.00 Owner's

POLICY calling for periodic endorsements for increasing liability and extending time of policy

NEW CONSTRUCTION OWNERS POLICY

\$ 2.50 per \$1,000

NEW CONSTRUCTION LOAN POLICY
 Issued to construction lender on construction loan (includes binder or construction loan policies)

\$ 2.00 per \$1,000

HOLD OPEN CHARGES

\$ 50.00

ENDORSEMENT TO OWNERS POLICIES

\$ N/A

1. We don't issue endorsement on
2. owner's policy per underwriter.
- 3.

ENDORSEMENT TO LOAN POLICIES

\$ 30.00 each endorsement

1. FA - \$30.00
2. ALTA 8 \$30.00
3. ALTA 9 30.00

4. 1st 2 endorsements included with
Simult lender's policy when issued
with an owner's policy

- OTHER (Specify)
- Wire in fee \$20.00
 - Wire out fee \$10.00
 - Courier fee \$30.00

\$ _____
 \$ _____
 \$ _____

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

Type of Transaction

Rate

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.

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.

\$ 30.00

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.

\$ —

COMMERCIAL TITLE INSURANCE RATE - Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate.

\$ —

CANCELLATION FEE – A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy

\$ 175.00

OTHER – (Specify)

\$ _____
\$ _____
\$ _____

all 3 title rates are based on the Policy amounts.

Owner's \$2.50 per \$1,000.00
Lenders \$2.00 per \$1,000.00

EXAMPLE

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

CLOUD REPUBLIC COUNTY TITLE, LLC

Lavonne Nightingale and Ragna Belden, Owners

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There may be an additional search fee of at least \$75.00, but will not exceed \$175.00 per tract on multiple legal descriptions. There may also be an additional search fee of at least \$75.00, but not more than \$200.00 per tract for metes and bounds descriptions.

We reserve the right to make additional charges for searches involving long legal descriptions or complex situations.

Effective for Cloud, Clay, Republic, Washington, Jewell, Mitchell and Ottawa Counties in Kansas, with an additional charge of (IRS rate) per mile traveled from Concordia or Belleville and an out of county charge for all counties other than Cloud and Republic.

Agent for: First American Title Insurance Company