

State: Kansas **Filing Company:** AmTrust Title Insurance Company
TOI/Sub-TOI: 34.0 Title/34.0000 Title
Product Name: KS Escrow Rates
Project Name/Number: /

Filing at a Glance

Company: AmTrust Title Insurance Company
 Product Name: KS Escrow Rates
 State: Kansas
 TOI: 34.0 Title
 Sub-TOI: 34.0000 Title
 Filing Type: Rate/Rule
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State Filing Description:
 Initial Escrow Rate

State: Kansas
TOI/Sub-TOI: 34.0 Title/34.0000 Title
Product Name: KS Escrow Rates
Project Name/Number: /

Filing Company: AmTrust Title Insurance Company

General Information

Project Name:
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 03/11/2022
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Created By: Dinah Chu
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Filing Description:
Initial Escrow Rate

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Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Dinah Chu

State Sub-TOI: 34.0000 Title

Company and Contact

Filing Contact Information

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Filing Company Information

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(757) 431-8900 ext. [Phone]

CoCode: 51578
Group Code: 2538
Group Name: AmTrust Group
FEIN Number: 13-3581258

State of Domicile: New York
Company Type: Title
State ID Number:

State: Kansas

Filing Company: AmTrust Title Insurance Company

TOI/Sub-TOI: 34.0 Title/34.0000 Title

Product Name: KS Escrow Rates

Project Name/Number: /

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: Kansas Filing Company: AmTrust Title Insurance Company
 TOI/Sub-TOI: 34.0 Title/34.0000 Title
 Product Name: KS Escrow Rates
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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Effective 03/11/2022	KS - Escrow Rate	All	New		AmTrust Title Ins Co KS Escrow Rates.pdf
2	Effective 03/11/2022	KS - Rate Manual	ALL	New		AmTrust Title Kansas Rate Manual - 10302021.pdf



AmTrust Title Insurance Company

An AmTrust Financial Company

SCHEDULE OF CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES IN KANSAS

All inquiries concerning the charges set forth herein should be directed to your nearest AMTRUST TITLE INSURANCE COMPANY (“AmTrust” or “Underwriter”) Office.

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

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I. GENERAL INFORMATION

This Schedule of Charges for Escrow, Closing and/or Other Services (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Underwriter. The Charges contained in this Schedule are applicable only to the products and services provided for herein. All escrow fees are to be computed in accordance with this Schedule. Charges specified herein shall be charged on escrow services contracted for on or after the effective date of the filing. Any subsequent services rendered shall be additionally charged for in accordance with this Schedule. The Underwriter's schedule of title insurance premium charges and related forms has been filed separately with the Kansas Insurance Department (the "AmTrust Title Rate Manual"), and reference is made thereto for information regarding those charges.

II. DEFINITIONS

- A. **Charge:** The dollar amount to be paid for an escrow service.
- B. **Commercial:** Any property that is not Residential and any property that is part Residential and part Commercial.
- C. **Residential:** Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

III. CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES

- A. **Residential Properties:** Standard escrow related fees across all AmTrust escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.
 - i. **Sale Transactions with New Loan**

Seller Fees:	\$0	New construction transaction where seller is builder or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Customary Realtor-assisted transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Short sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$335	Relocation transactions where the title commitment/policy will not be issued by AmTrust, inclusive of courier/overnight delivery & services and wire fees & services.

	\$375	Relocation transactions where title commitment/policy will be issued by AmTrust, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Foreclosing lender is seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Non-Realtor-assisted (FSBO) customary transactions, inclusive of courier/overnight delivery & services and wire fees & services.
Buyer Fees:	\$0	New construction transaction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Escrow fee/settlement services when loan obtained with an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$200	Junior lien closing fee, if closed simultaneously with first mortgage, inclusive of courier/overnight delivery & services and wire fees & services.

ii. **Sale Transactions with Other Financing or Cash**

Seller Fees:	\$0	New construction transaction where seller is builder or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Customary Realtor-assisted transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Short sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$335	Relocation transactions where the title commitment/policy will not be issued by AmTrust, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Relocation transactions where the title commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Foreclosing lender is seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Non-Realtor-assisted (FSBO) customary transactions, inclusive of courier/overnight delivery & services and wire fees & services.

Buyer Fees:	\$250	Escrow fee/settlement services for cash transaction, inclusive of courier/overnight delivery & services and wire fees & services.
	\$375	Escrow fee/settlement services when new loan is with anyone other than an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$0	New construction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.

iii. **Refinances**

Borrower:	\$375	Escrow fee/settlement services, inclusive of courier/overnight delivery & services and wirefees & services.
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iv. **Closing Fees for Bulk Rates**

Escrow fee/settlement services in connection with transactions insured within the program guidelines shown in Section VII of the AmTrust Title Rate Manual, and where a closing statement and other documents are prepared by a centralized processing unit.

Liability Amount:	Charge:
Up to \$100,000	\$325
\$100,001 to \$125,000	\$350
\$125,001 to \$150,000	\$375
\$150,001 to \$175,000	\$420
\$175,001 to \$200,000	\$425
\$200,001 to \$250,000	\$430
\$250,001 to \$300,000	\$435
\$300,001 to \$350,000	\$440
\$350,001 to \$400,000	\$445
\$400,001 to \$450,000	\$450
\$450,001 to \$500,000	\$455
\$500,001 to \$1,000,000	\$500

For transactions exceeding \$1,000,000 in liability, the closing fee is \$500 plus \$1.00 per thousand over \$1,000,000.

v. **Title Service Fees**

Residential Relo Search Package	\$250	Property search without issuing a title commitment for relocation transaction.
Residential Relo Search Package	\$375	Property search when issuing a title commitment for relocation transaction.
Document Copies	\$25	Up to five (5) pages – additional pages at \$2 each.

vi. **Other Fees**

Accommodation/ Witness Signing	\$200	Accommodation signing with no settlement statement (HUD-1/CD) preparation or disbursement of funds – Buyer/Borrower.
Accommodation/ Witness Signing	\$150	Accommodation signing with no settlement statement (HUD-1/CD) preparation or disbursement of funds – Seller.
Document Preparation	\$50	Per document, when not included in closing fee.
Courier/Overnight Delivery & Services	\$28	Handling and delivery fee when not subject to inclusive closing fee.
Wire Fees & Services	\$28	For outgoing wires when not subject to inclusive fee.

B. **Commercial Properties:** Standard escrow related fees across all AmTrust escrow offices.

i. **Sale Transactions**

Sale Amount:	Rate:
\$500,000 or less	\$600.00
\$500,001 to \$2,000,000	\$800.00
\$2,000,001 to \$5,000,000	\$1,000.00
\$5,000,001 and above	\$1,250.00

ii. **Refinance Transactions**

Loan Amount:	Rate:
\$500,000 or less	\$400.00
\$500,001 to \$2,000,000	\$600.00
\$2,000,001 to \$5,000,000	\$800.00
\$5,000,001 and above	\$1,000.00



AmTrust Title Insurance Company

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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. 42nd Street, 24th Floor
New York, NY 10017
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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 is 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

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.

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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 \$10,000,000, an additional	\$1.75
\$10,000,001 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;

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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
\$1,250,000 - \$1,500,000	\$1,020
\$1,500,000 - \$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)

KANSAS TITLE INSURANCE MANUAL

- 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.

KANSAS TITLE INSURANCE MANUAL

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) ^{1, 2} Zoning ALTA 3 (7-1-21) ^{1, 2} Zoning	x	x	\$200.00
ALTA 3.1-06 (10-22-09) ^{1, 2} Zoning – Completed Structure ALTA 3.1 (7-1-21) ^{1, 2} Zoning – Completed Structure	x	x	\$200.00
ALTA 3.2-06 (4-2-12) ^{1, 2} Zoning – Land Under Development ALTA 3.2 (7-1-21) ^{1, 2} Zoning – Land Under Development	x	x	N/C
ALTA 3.3-06 (12-1-18) ^{1, 2} Zoning – Completed Improvement – Non-Conforming Use ALTA 3.3 (7-1-21) ^{1, 2} Zoning – Completed Improvement – Non-Conforming Use	x	x	\$150.00
ALTA 3.4-06 (12-1-18) ^{1, 2} Zoning – No Zoning Classification ALTA 3.4 (7-1-21) ^{1, 2} Zoning – No Zoning Classification	x	x	\$150.00
ALTA 4-06 (2-3-10) Condominium – Assessments Priority ALTA 4 (7-1-21) Condominium – Assessments Priority	x	x	\$100.00
ALTA 4.1-06 (10-16-08) Condominium – Current Assessments ALTA 4.1 (7-1-21) Condominium – Current Assessments	x	x	\$100.00
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 ALTA 6 (7-1-21) Variable Rate Mortgage		x	\$100.00
ALTA 6.2-06 (10-16-08) Variable Rate Mortgage – Negative Amortization ALTA 6.2 (7-1-21) Variable Rate Mortgage – Negative Amortization		x	\$100.00
ALTA 7-06 (6-17-06) Manufactured Housing Unit		x	\$100.00

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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 (4-2-15) 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

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

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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) ¹ 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	x	N/C
ALTA 27-06 (10-16-08) ¹ Usury ALTA 27 (7-1-21) ¹ Usury		x	\$100.00

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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	x	x	N/C
ALTA 28.1 (7-1-21) Encroachments – Boundaries and Easements			
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) ¹ Interest Rate Swap Endorsement – Direct Obligation		x	\$200.00
ALTA 29.1-06 (2-3-10) ¹ Interest Rate Swap Endorsement – Additional Interest		x	\$200.00
ALTA 29.2-06 (8-1-11) ¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount		x	\$200.00
ALTA 29.3-06 (8-1-11) ¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount		x	\$200.00
ALTA 30-06 (7-26-10) One to Four Family Shared Appreciation Mortgage		x	N/C
ALTA 30 (7-1-21) One-to-Four Family Shared Appreciation Mortgage			
ALTA 30.1-06 (8-1-12) Commercial Participation Interest		x	N/C
ALTA 30.1 (7-1-21) Commercial Participation Interest			
ALTA 31-06 (2-3-11) Severable Improvements	x	x	N/C
ALTA 32-06 (4-2-12) Construction Loan		x	N/C
ALTA 32 (7-1-21) Construction			
ALTA 32.1-06 (4-2-13) Construction Loan – Direct Payment		x	N/C
ALTA 32.1 (7-1-21) Construction Loan –Direct Payment			
ALTA 32.2-06 (4-2-13) Construction Loan – Insured's Direct Payment		x	N/C
ALTA 32.2 (7-1-21) Construction Loan – Insured's Direct Payment			
ALTA 33-06 (2-3-11) Disbursement Endorsement		x	N/C

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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 – Encroachments	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

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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 ¹, these endorsements may not be issued without express approval of the AmTrust Underwriting Department.

NOTE 2: As footnoted ², 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.

State: Kansas **Filing Company:** AmTrust Title Insurance Company
TOI/Sub-TOI: 34.0 Title/34.0000 Title
Product Name: Title
Project Name/Number: KS Form & Rate Manual/02

Filing at a Glance

Company: AmTrust Title Insurance Company
Product Name: Title
State: Kansas
TOI: 34.0 Title
Sub-TOI: 34.0000 Title
Filing Type: Form/Rule
Date Submitted: 11/14/2021
SERFF Tr Num: UNKP-133039391
SERFF Status: Closed-Approved and Filed
State Tr Num: UNKP-133039391
State Status: Approved and Filed
Co Tr Num: KS FORM & RATE

Effective Date: On Approval
Requested (New):
Effective Date
Requested (Renewal):
Author(s): Dinah Chu
Reviewer(s): James Norman (primary)
Disposition Date: 11/29/2021
Disposition Status: Approved and Filed
Effective Date (New): 11/29/2021
Effective Date (Renewal):

State Filing Description:

State: Kansas
TOI/Sub-TOI: 34.0 Title/34.0000 Title
Product Name: Title
Project Name/Number: KS Form & Rate Manual/02

Filing Company: AmTrust Title Insurance Company

General Information

Project Name: KS Form & Rate Manual
Project Number: 02
Reference Organization:
Reference Title:
Filing Status Changed: 11/29/2021
State Status Changed: 11/29/2021
Created By: Dinah Chu
Corresponding Filing Tracking Number:
State TOI: 34.0 Title

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Dinah Chu

State Sub-TOI: 34.0000 Title

Filing Description:
Initial Form and Rate filing

Company and Contact

Filing Contact Information

Linda Solomon, Operations Manager
220 East 42nd Street
24th Floor
New York, NY 10017

Linda.Solomon@amtrustgroup.com
616-218-1711 [Phone]

Filing Company Information

AmTrust Title Insurance Company
59 Maiden Lane
New York, NY 10038
(757) 431-8900 ext. [Phone]

CoCode: 51578
Group Code: 2538
Group Name: AmTrust Group
FEIN Number: 13-3581258

State of Domicile: New York
Company Type: Title
State ID Number:

State: Kansas **Filing Company:** AmTrust Title Insurance Company
TOI/Sub-TOI: 34.0 Title/34.0000 Title
Product Name: Title
Project Name/Number: KS Form & Rate Manual/02

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

UNKP-133039391

State Tracking #:

UNKP-133039391

Company Tracking #:

KS FORM & RATE

State:

Kansas

Filing Company:

AmTrust Title Insurance Company

TOI/Sub-TOI:

34.0 Title/34.0000 Title

Product Name:

Title

Project Name/Number:

KS Form & Rate Manual/02

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/29/2021	ATIC Rate Manual	ALL	New		AmTrust Title Kansas Rate Manual - 10302021.pdf



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. 42nd Street, 24th Floor
New York, NY 10017
Jason M. Gordon, President
Jason.Gordon@amtrustgroup.com

Published:

Effective Date:

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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 is 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

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.

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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 \$10,000,000, an additional	\$1.75
\$10,000,001 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;

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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
\$1,250,000 - \$1,500,000	\$1,020
\$1,500,000 - \$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)

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- 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.

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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) ^{1, 2} Zoning ALTA 3 (7-1-21) ^{1, 2} Zoning	x	x	\$200.00
ALTA 3.1-06 (10-22-09) ^{1, 2} Zoning – Completed Structure ALTA 3.1 (7-1-21) ^{1, 2} Zoning – Completed Structure	x	x	\$200.00
ALTA 3.2-06 (4-2-12) ^{1, 2} Zoning – Land Under Development ALTA 3.2 (7-1-21) ^{1, 2} Zoning – Land Under Development	x	x	N/C
ALTA 3.3-06 (12-1-18) ^{1, 2} Zoning – Completed Improvement – Non-Conforming Use ALTA 3.3 (7-1-21) ^{1, 2} Zoning – Completed Improvement – Non-Conforming Use	x	x	\$150.00
ALTA 3.4-06 (12-1-18) ^{1, 2} Zoning – No Zoning Classification ALTA 3.4 (7-1-21) ^{1, 2} Zoning – No Zoning Classification	x	x	\$150.00
ALTA 4-06 (2-3-10) Condominium – Assessments Priority ALTA 4 (7-1-21) Condominium – Assessments Priority	x	x	\$100.00
ALTA 4.1-06 (10-16-08) Condominium – Current Assessments ALTA 4.1 (7-1-21) Condominium – Current Assessments	x	x	\$100.00
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 ALTA 6 (7-1-21) Variable Rate Mortgage		x	\$100.00
ALTA 6.2-06 (10-16-08) Variable Rate Mortgage – Negative Amortization ALTA 6.2 (7-1-21) Variable Rate Mortgage – Negative Amortization		x	\$100.00
ALTA 7-06 (6-17-06) Manufactured Housing Unit		x	\$100.00

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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 (4-2-15) 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

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

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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) ¹ 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	x	N/C
ALTA 27-06 (10-16-08) ¹ Usury ALTA 27 (7-1-21) ¹ Usury		x	\$100.00

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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) ¹ Interest Rate Swap Endorsement – Direct Obligation		x	\$200.00
ALTA 29.1-06 (2-3-10) ¹ Interest Rate Swap Endorsement – Additional Interest		x	\$200.00
ALTA 29.2-06 (8-1-11) ¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount		x	\$200.00
ALTA 29.3-06 (8-1-11) ¹ 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

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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 – Encroachments	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

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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 ¹, these endorsements may not be issued without express approval of the AmTrust Underwriting Department.

NOTE 2: As footnoted ², 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.