



# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

## KANSAS RATE MANUAL

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**EFFECTIVE XX.XX.2026**

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# **Old Republic National Title Insurance Company**

## **TITLE INSURANCE**

### **SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS**

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

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

The above Rule shall be a part of the Old Republic National Title Insurance Company's rate filing on file with the Commissioner of Insurance in the State of Kansas.

## Old Republic National Title Insurance Company

Date filed and Recorded  
By Division

### KANSAS INSURANCE DEPARTMENT UNIFORM PREMIUM (RISK RATE) REPORTING FORM OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Description of Risk (1)	Original Title Insurance for Leasehold and Owner's Policies (2)	Reissue Rate for Owner's or Leasehold Policies (3)	Reissue Rate for Mortgagee Acquiring Title (4)	Residential Liquidation Programs by Federal Agencies (3)	Simultaneous Issue - Owner's and Loan Policies (6)	Simultaneous Issue - Owner's Policies to Seller and Purchaser (7)
Up to \$50,000	\$3.50	\$2.10	\$2.10	\$1.50	See Note	\$
Over \$50,000 to \$100,000	\$3.00	\$1.80	See Note	\$1.50		\$
Over \$100,000 to \$5,000,000	\$2.00	\$1.20	See Note	\$1.50		\$
Over \$5,000,000 to \$10,000,000	\$1.75	\$1.05	See Note	\$1.50		\$
Over \$10,000,000 to \$15,000,000	\$1.50	\$.90	See Note	\$1.50		\$
Over \$15,000,000	\$1.25	\$.75	See Note	\$1.50		\$
Minimum Premium	\$10.00	\$10.00	\$10.00	\$20.00	\$7.50	\$10.00

## Old Republic National Title Insurance Company

### KANSAS INSURANCE DEPARTMENT UNIFORM PREMIUM (RISK RATE) REPORTING FORM OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Description of Risk (1)	Original Title Insurance for Loan Policies (8)	Reissue Rate for Loan Policies (9)	Rates for Second Mortgages (10)	Substitution Loan Rate (11)	Junior Mortgage Rate (13)
Up to \$50,000	\$2.50	\$1.50	See Note	See Note	See Note
Over \$50,000 to \$100,000	\$2.00	\$1.20			
Over \$100,000 to \$500,000	\$1.75	\$1.05			
Over \$500,000 to \$10,000,000	\$1.50	\$0.90			
Over \$10,000,000 to \$15,000,000	\$1.25	\$0.75			
Over \$15,000,000	\$1.00	\$0.60			
Minimum Premium	\$7.50	\$7.50			

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- (1) To compute any risk rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100 as a full \$100.
- (2) RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

### LEASEHOLD OWNERS

The leasehold owner's policy will not be issued for less than the fair market value of the leasehold estate.

- (3) REISSUE RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

The reissue risk rate, where applicable, (see sections a," "b" and "c" below) is 60% of the published tariff in force for original insurance. Reissue risk rates apply up to the face of the previous policy, provided the outstanding policy is presented. Additional insurance up to the full insurable value of the premises will be computed at original insurance risk rates under the applicable bracket or brackets.

- a. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured within 10 years prior to the application for a new policy shall be entitled to the reissue risk rate for owner's insurance in an amount up to the face of such former policy, provided the outstanding policy is presented. Full risk rate as per published schedule in force will be charged for the excess up to the full insurable value of the property. On ALTA residential owner's policies, the reissue credit (if applicable) will apply only up to the original face amount of the former policy as shown in Schedule A of said policy.
- b. When acreage is platted or divided into smaller subdivisions and covered by one blanket policy, the insured will be entitled to the reissue rate on owner's policies covering parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equals the face amount of the original blanket policy. Policy will be issued for a \$10.00 premium.

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Thereafter, additional blanket insurance should be purchased in the applicable brackets or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph a hereof.

- c. Where a mortgage policy is outstanding and an owner's policy on the same property is issued within 10 years from the date of said mortgage policy, the reissue risk rate will apply up to the amount of the balance due on the mortgage insured under the outstanding mortgage policy.

### (4) REISSUE RATE FOR MORTGAGEE ACQUIRING TITLE

When the insured under a mortgage policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, such insured or the designee for the benefit of such insured shall be entitled to the following reissue risk rate on an owner's policy up to an amount equal to the face of such previous mortgage policy upon presenting said mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

	Per Thousand
Up to \$50,000 of liability written .....	\$2.10

Excess over \$50,000 shall be computed by reference to the date of the mortgage policy, as follows:

Date of Previous Mortgage Policy .....	<u>Rates</u>
1 year or less .....	20% of regular rates
1 year to 2 years .....	25% of regular rates
2 years to 3 years .....	30% of regular rates
3 years to 4 years .....	35% of regular rates
4 years or over .....	40% of regular rates

Minimum risk premium .....10.00

### (5) RESIDENTIAL LIQUIDATION PROGRAMS BY FEDERAL AGENCIES

When an insured under a mortgage policy acquires title to a one-to-four family residence by foreclosure or by voluntary conveyance in lieu of foreclosure in extinguishment of debt and transfers the title to the residence to a governmental agency in connection with that agency's business of guaranteeing the repayment of said mortgage and said agency.

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has acquired the residence for immediate resale, the agency may request and be entitled to the following:

- a. An interim commitment to insure, issued for a term of 24 months, committing the Company to issue an owner's policy to the agency or to its purchaser.

The risk rate for the issuance of the above commitment shall be \$1.50 per thousand dollars liability or fraction thereof, subject to a \$20.00 minimum.

- b. An owner's policy issued as committed for shall be issued to:

1. The purchaser from the agency.

The risk rate charge shall be the applicable reissue rate for owner's title insurance up to the amount of the commitment, plus the regular rate for any amount in excess of the commitment.

2. The agency after the expiration of 24 months, if no transfer has been made. The risk rate charge shall be the applicable reissue rate for owner's title insurance, up to the amount of the commitment.

### (6) SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an owner's and a mortgagee's policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owners risk rate. The risk rate for the mortgage policy or policies so simultaneously issued will be \$7.50 for up to an amount of insurance not in excess of the owner's policy. The risk rate on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the regular original title insurance risk rates for mortgagee's policies.

In all cases, the owner's policy shall be issued for the full insurable value of the premises. 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 mortgagee's policy or policies.

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### **(7) SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES**

When an owner's and leasehold 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 leasehold policy will be 30% of the risk rate for the owner's policy with which it is being issued simultaneously up to the amount of said owner's policy. The risk rate on the amount of a leasehold policy in excess of the owner's policy will be figured at the regular title insurance rate for owner's policies in the applicable bracket. Minimum premium is \$10.00.

### **(8) ORIGINAL TITLE INSURANCE RISK RATES FOR MORTGAGES**

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure cost, etc. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and if insured carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Risk Rates for Mortgages or Title Insurance Risk Rates for Substitution Loans.

### **(9) REISSUE TITLE INSURANCE RISK RATES FOR MORTGAGES**

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the reissue risk rate on such mortgage insurance of 60% of the published tariff in force for original insurance, up to the face amount of such owner's policy.

If the amount of insurance desired under the mortgage policy is in excess of the original owner's policy, the excess shall be computed at the original rates in the applicable bracket.

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure costs, etc.

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## (10) TITLE INSURANCE RATES FOR “SECOND MORTGAGES”

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

## (11) TITLE INSURANCE RISK RATES FOR SUBSTITUTION LOANS

When a substitution loan is made to the same borrower on the same property, the title to which was insured in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan, provided the outstanding policy is presented and the Company is informed of the unpaid balance of the loan.

<u>Age of Original Loan</u>	<u>Rates</u>
2 years or under .....	20% of regular risk rates
From 2 years to 3 years .....	30% of regular risk rates
From 3 years to 4 years.....	40% of regular risk rates
From 4 years to 5 years.....	50% of regular risk rates
From 5 years to 10 years.....	60% of regular risk rates
Over 10 years .....	100% of regular risk rates
Minimum .....	\$7.50

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these risk rates shall be added the regular risk 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.

## (12) JUNIOR LOAN POLICY

The Residential Limited Coverage Junior Loan Policy is intended to provide home equity and other second mortgage residential lenders with limited title insurance protection needed on such loans. This policy can only be issued in connection with second mortgages on one-to-four family residential property or an individual condominium unit. The Original Rate for this policy is \$1.75 per thousand, or any fraction thereof, of the policy amount with a minimum premium of \$75. This rate applies for either the conventional or short form Junior Loan Policy.

Two endorsements specific to this policy are available upon request as follows:

Endorsement JR-1, issued without additional premium, insures against loss or damage, as provided in the endorsement, arising out of the gap period and the period between the recording of the mortgage and date of endorsement.

Endorsement JR-2, issued for an additional premium of \$25, provides coverage, as stated in the endorsement, for the priority of future advances of loan proceeds on home equity type loans.

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(13) FANNIE MAE BALLOON MORTGAGE POLICY (ORT Form 3950 KS)

This policy is available only for insurance after refinancing by Fannie Mae of a previously insured five-to-seven-year balloon mortgage on the balloon payment date. It is issued after the refinance note and modification of the previously insured mortgage have been executed. It is available only with regard to one to four family residential properties. The charge will be \$150.00.

(14) MORTGAGE PRIORITY GUARANTEE (ORT Form Nos. 3610 & 3611)

This policy is issued only for refinances under the Federal Home Loan Mortgage Corporation Loss Mitigation Program or similar programs, and certain balloon mortgage refinances. It is limited to assurance of continued priority notwithstanding modification of the mortgage. The charge will be \$75.00.

(15) MASTER MORTGAGEE'S ABBREVIATED GUARANTEE AND CERTIFICATE (ORT Forms Nos. 4098 & 4099)

For guarantee amounts up to \$100,000.00 .....	\$100.00
For guarantee amounts over \$100,000.00 .....	\$125.00
Maximum policy amount \$200,000.00	

(16) ALTA HOMEOWNER'S POLICY

This ALTA owner's policy gives additional coverages to owners in residential transactions. A charge of 10% above the applicable owner's policy rates is added.

(17) ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY OR ALTA FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

This ALTA loan policy gives expanded coverage to lenders in residential loan transactions. A charge of 10% above the applicable loan policy rates is added due to the expanded coverages contained in the policy.

(18) MORTGAGE IMPAIRMENT PROTECTION INSURANCE POLICY (ORT 4113)

When this policy is issued to a lender, the premium that will apply as to each mortgage loan closed, reported, and to be insured by the policy is as follows:

Loan amounts up to \$100,000.00.....	\$50.00
\$100,000.01 up to and including \$250,000.....	\$65.00
\$250,000.01 up to and including \$500,000.00.....	\$125.00
Maximum loan amount \$500,000.00	

(19) CONSTRUCTION LOAN PREMIUM (ORT FORM 405)

A Construction Loan Policy is issued to insure a construction mortgage. The policy will be available only for residential 1-4 family construction, and the premium for issuance will be \$25.00.

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## ENDORSEMENTS

The following endorsements are available for the purposes and charges stated:

ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 3919	<b>Balloon Loan Modification Endorsement</b> for use with certain Federal Home Loan Mortgage Corporation mortgages which contain a provision for modification and refinance on balloon due date.	No Charge
ORT 3746	<b>Reverse Annuity Mortgage Endorsement.</b> This endorsement is similar to the HECM Reverse Annuity Mortgage Endorsement in coverage and use. It contains slightly varied language and is used where the reverse annuity mortgage does not involve and FHA-insured-loan. Coverage of both endorsements is essentially the same.	No Charge
ORT 3981	<b>HECM Reverse Annuity Mortgage Endorsement.</b> This endorsement provides certain special coverages in cases where a mortgage policy is issued insuring a reverse annuity mortgage and the mortgage is an FHA insured loan.	No Charge
ORT 4111	<b>Shared Appreciation Endorsement.</b> This endorsement is issued with mortgages which contain shared appreciation provisions. It provides certain coverage against loss by reason of the loss of priority or validity of the mortgage because of conclusion of the mortgage or because of the operation of the shared interest provisions.	No Charge
ORT 2385	<b>Inflation Shield Endorsement.</b> This endorsement is an inflation shield endorsement.	No Charge
ORT 2552	<b>Easement Exercise Endorsement CLTA 103.1</b> This endorsement is used for damages, use of maintenance easements.	No Charge
ORT 2673	<b>Usury Endorsement.</b> This endorsement gives certain limited coverage against insured loan having a rate which is usurious.	\$150.00
ORT 2695	<b>HUD Liquidation Endorsement.</b> This is a HUD Liquidation Endorsement.	No Charge
ORT 2761	<b>Easement Existing Encroachment CLTA 103.3.</b> This endorsement is used for removal of improvements.	No Charge
ORT 3423	<b>ALTA Construction Loan Policy Endorsement A.</b> This endorsement is used after construction is complete to provide full coverage for loss of priority.	No Charge
ORT 3712	<b>Collateral Mortgage Endorsement.</b> This endorsement is used for collateral mortgages.	No Charge
ORT 3716	<b>Location Endorsement.</b> CLTA 116.1. This endorsement is used when property described in policy is same as on survey.	No Charge
ORT 3720	<b>Multiple Indebtedness Endorsement.</b> This endorsement assures an insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located.	No Charge

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ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 3854	<b>Subdivision Endorsement.</b> This endorsement assures and insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located.	No Charge
ORT 3861	<b>Non-Imputation-New Stockholders of Owner.</b> This endorsement is similar to ORT 3860 but refers to knowledge of employees, officers, directors and shareholders.	\$150.00
ORT 3863	<b>Doing Business Endorsement.</b> This endorsement insures a lender from loss due to a final court decree prohibiting enforcement on the grounds that the loan violates the “doing business” laws of the state in which the property is located.	No Charge
ORT 3864	<b>Last Dollar Endorsement.</b> This endorsement insures that where insured amount is less than total debt the amount of insurance will not be reduced by any reduction in the amount of the total secured indebtedness (assumes on large debt secured by multiple mortgages of land at different locations.	No Charge
ORT 3868	<b>Additional Named Insured.</b> This endorsement is used for additional named insureds. (No charge if issued concurrently with the policy.	No Charge
ORT 4100	<b>Leasehold Valuation Endorsement.</b> This endorsement provides a formula for determining loss under certain leasehold policies. It has limited use for one or two customers but is available statewide to any leasehold policy.	No Charge
ORT 4102	<b>First Loss Endorsement.</b> This is a first loss endorsement.	No Charge
ORT 4118	<b>TIRBOP-PA Fairway Endorsement Partnership-Owner/Lessee Policy Only.</b> This endorsement is used for a fairway partnership on an owner's/lessee policy only.	No Charge
ORT 4205	<b>Commercial 8.1 Endorsement.</b> This endorsement is similar to ALTA 8.1 environmental lien endorsement but is modified to be used in commercial transactions.	No Charge
ORT 4206	<b>Access Endorsement.</b> This endorsement insures access to a named public street.	No Charge
ORT 4207	<b>Anti-Taint Endorsement.</b> This endorsement insures that lien priority will not be affected due to reductions or increases of the outstanding balance of the lien due to revolving credit provisions in the note.	No Charge
ORT 4208	<b>Option Endorsement.</b> This endorsement is issued when the interest insured is on an option to purchase.	No Charge
ORT 4209	<b>Pending Disbursement Endorsement.</b> This endorsement is issued in construction situations where all the mortgage funds have not yet been disbursed.	No Charge
ORT 4210	<b>Recharacterization Endorsement.</b> This endorsement insures against loss or damage sustained by a court ruling that the relationship between the insured and the borrower is that of partner of joint ventures rather than lender and borrower.	\$25.00
ORT 4211	<b>Clogging Endorsement.</b> This endorsement insures that the mortgage is not unenforceable due to clogging of the equity of redemption.	\$100.00

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ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 4212	<b>Allocation of Liability Endorsement.</b> This endorsement allocates the liability of the company to different parcels of land.	No Charge
ORT 4213	<b>Access By Easement Endorsement.</b> This endorsement insures against loss or damage due to easement described as a parcel to not providing the owner with ingress and egress to a named public street.	No Charge
ORT 4214	<b>Tie-In Endorsement.</b> This endorsement lists other policies issued in conjunction with the attached policy.	No Charge
ORT 4215	<b>Seattle Endorsement.</b> This endorsement insures that, in construing the exclusions from coverage in the policy, the Insured will not be deemed to have created or agreed to a defect, lien, or encumbrance due to its failure permitted under the loan documents) to disburse the full amount of the loan or because the loan proceeds are insufficient to complete construction.	\$50.00
ORT 4216	<b>Tax Parcel-Identity Endorsement.</b> This endorsement insures that no portion of the land lies with a tax parcel which includes any other land.	No Charge
ORT 4217	<b>Successor Insured Endorsement.</b> This endorsement insures that the term “insured “includes certain successors who succeed in the interest of insured.	No Charge
ORT 4218	<b>Same Land Mortgage Endorsement.</b> This endorsement insures that the land described in the mortgage is legally identical with the land described in Schedule A of the policy despite differences in the language in the two descriptions.	No Charge
ORT 4219	<b>Reciprocal Easement-Loan Policy Only.</b> This endorsement insures that the insured easement will not be affected by events affecting the underlying land out of which the easement was carved or severed.	No Charge
ORT 4220	<b>Pending Improvements Endorsement.</b> This endorsement provides that liability under the policy shall increase as contemplated improvements are made.	No Charge
ORT 4221	<b>Maximum Actual Loss Endorsement.</b> This endorsement provides that the maximum actual loss under the policy shall include all funds paid by the insured for the development of the land.	No Charge
ORT 4222	<b>Encroachment Forced Removal-Easements.</b> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto easements located on the land.	No Charge
ORT 4223	<b>Encroachment (Onto Land) Endorsement.</b> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto adjoining land.	No Charge
ORT 4224	<b>Collateral Assignment of Mortgage.</b> This endorsement contains several assurances related to the assignment of the beneficial interest under a deed of trust.	No Charge

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ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 4229	<b>Tax Benefit Endorsement.</b> This endorsement provides certain coverage to the named limited partner in the Insured partnership in the event that the limited partner sustains a tax benefit loss (regarding the low-income housing tax credit) as defined in the endorsement.	No Charge
ORT 4245	<b>Contiguity-Single Parcel Endorsement.</b> This ALTA 19.1 endorsement insures that the parcel of land described in Schedule A is contiguous to another parcel that is not insured under the policy (but that is contiguous to the insured property described in a document recorded in the public land records).	No Charge
ORT 4256	<b>Foundation, Portion of Premises Endorsement.</b> This CLTA 102.6 endorsement is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) The failure of the foundation of the structure under construction on the land as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof.	No Charge
ORT 4261	<b>Foundation Endorsement.</b> This CLTA 102.5 endorsement form is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date thereof; or (2) The location of the foundation as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof; or (3) The foundation encroaching as of the date hereof, onto any of the easements referred to in Schedule B.	No Charge
ORT 4272	<b>First Loss-Multiple Parcel Transactions Endorsement.</b> The ALTA 20 endorsement would be used where a lender is making a loan secured by multiple parcels of land, and where Old Republic is insuring title to each parcel and the lien of the mortgage or deed of trust which secures the payment of the loan. The endorsement provides that, in the event of a claim arising which involves on of the parcels, Old Republic will not require the lender to accelerate the indebtedness before being entitled to pursue a claim under the policy. In the event of a claim, Old Republic will pay the amount by which any matter covered by the policy for which as claim is made diminishes the value of the collateral below the indebtedness.	No Charge
ORT 4286	<b>Multiple Mortgages on One Policy Endorsement.</b> This CLTA 105 endorsement is to be used with an ALTA loan policy. It modifies the policy to insure two mortgages (running in favor of the same lender) on a single policy.	No Charge
ORT 4296	<b>Disbursement Date-Down Endorsement.</b> This endorsement extends the date of the loan policy, increases the coverage by the amount stated in the endorsement and insures the lender if the loan funds are used for construction, once lien priority has been established.	No Charge
ORT 4455	<b>Commercial Environmental Protection Lien.</b> Substantively ALTA 8.2-06 identical to ORT Form 4205, either endorsement may be issued if a proper search reveals there is not an issue with providing the coverage.	No Charge

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ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 4456	<b>Utility Access.</b> Similar to ORT Form No. 4293, Utilities Facilities Endorsement, but the LATA 17.2-06 is more flexible in the number of utilities which can be covered and the ability to limit the utilities covered.	No Charge
ORT 4457	<b>Doing Business.</b> This endorsement is similar in coverage to ORT Form No. 3863, Doing Business Endorsement.	No Charge
ORT 4458	<b>Same As Survey.</b> Insures against loss or damage in the event that the Land insured in the policy is not the same as that delineated on a designated survey bearing a specific date.	No Charge
ORT 4459	<b>Same As Portion of Survey.</b> Indemnifies against loss or damage in the event that the Land insured in the policy is not the same as a designated portion of the land delineated on a designated survey bearing a specific date.	No Charge
ORT 4460	<b>Subdivision.</b> Indemnifies in the event that the Land insured under the policy was not lawfully created under state statutes and local ordinances relating to the subdivision of land.	No Charge
ORT 4461	<b>Usury.</b> Indemnifies in the event that the lien is invalid or unenforceable because the interest rate provided for in the loan secured by the Insured Mortgage violates usury laws.	\$150.00
ORT 4462	<b>Easement-Damage or Enforced Removal.</b> Indemnifies against loss resulting from damage to a Building located on the land or any court order directing the removal or alteration of a building located on the land as a result of the rights granted in a specifically described easement.	No Charge
ORT 4463	<b>Co-Insurance Single Policy Endorsement.</b> This endorsement deals with title policies which are co-insured by multiple underwriters.	No Charge
ORT 5105	<b>Mortgage Priority, Partial Reconveyance.</b> The CLTA 111.1-06 endorsement ensures mortgage priority in a partial reconveyance situation.	No Charge

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DESCRIPTION OF USE	CHARGE
ALTA 1-06 Street Assessment	No Charge
ALTA 2-06 Truth-In-Lending	No Charge
ALTA 3 Zoning Unimproved Land	\$100.00
ALTA 3.1 Zoning-Completed Structure	\$150.00
ALTA 3.2 Zoning-Land Under Development	No Charge
ALTA 3.3 Zoning-Completed Improvement-Non-Conforming Use	\$150.00
ALTA 3.4 Zoning-No Zoning Classification	\$150.00
ALTA 4 Condominium Assessments Priority	No Charge
ALTA 4.1 Condominium Current Assessments	No Charge
ALTA 5-06 Planned Unit Development	No Charge
ALTA 5.1-06 Planned Unit Development	No Charge
ALTA 6 Variable Rate Mortgage	No Charge
ALTA 6.2 Variable Rate-Negative Amortization	No Charge
ALTA 7-06 Nonimputation Manufactured Housing Unit	No Charge
ALTA 7.1 Manufactured Housing- Conversion: Loan	No Charge
ALTA 7.2 Manufactured Housing-Conversion: Owners	No Charge
ALTA 8.1 Environmental Protection Lien	No Charge
ALTA 8.2-06 Commercial Environmental Protection Lien	No Charge
ALTA 9 Restrictions, Encroachments, Minerals	No Charge
ALTA 9.1 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.1-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.2-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ALTA 9.3-06 Restrictions, Encroachments, Minerals	No Charge
ALTA 9.4-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ALTA 9.6-06 Private Rights-Loan Policy	No Charge
ALTA 9.7 Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	No Charge
ALTA 9.8-06 Covenants, Conditions and Restrictions-Land under Development-Owner's Policy	No Charge
ALTA 9.9-06 Private Rights Owner's Policy	No Charge
ALTA 9.10 Restrictions, Encroachments, Minerals-Current Violations-Loan Policy	No Charge
ALTA 10 Assignment	No Charge
ALTA 10.1 Assignment & Date Down	\$100.00
ALTA 10.2 Collateral Assignment	\$100.00

## Old Republic National Title Insurance Company

DESCRIPTION OF USE	CHARGE
ALTA 10.3 Collateral Assignment and Date Down	\$100.00
Utility Facilities Endorsement	\$100.00
ALTA 11 Mortgage Modification	No Charge
ALTA 11.1 Mortgage Modification with Subordination	No Charge
ALTA 11.2 Mortgage Modification with Additional Insurance	No Charge
ALTA 12 Aggregation	No Charge
ALTA 12.1 Aggregation-State Limits	No Charge
ALTA 13-06 Leasehold-Owner's	No Charge
ALTA 13.1-06 Leasehold-Loan	No Charge
ALTA 14 Future Advance Priority	No Charge
ALTA 14.1 Future Advance Knowledge	No Charge
ALTA 14.2 Future Advance Letter of Credit	No Charge
ALTA 14.3 Future Advance-Reverse Mortgage	No Charge
ALTA 15-06 Non-Imputation-Full Equity Transfer	No Charge
ALTA 15.1-06 Non-Imputation-Additional Insured	No Charge
ALTA 15.1-06 Non-Imputation-Partial Equity Transfer	No Charge
ALTA 16-06 Mezzanine Financing	\$100.00
ALTA 17-06 Access and Entry	No Charge
ALTA 17.1-06 Indirect Access and Entry	No Charge
ALTA 17.2-06 Utility Access	No Charge
ALTA 18-06 Single Tax Parcel	No Charge
ALTA 18.1-06 Multiple Tax Parcel	No Charge
ALTA 18.3-06 Single Tax Parcel and ID	No Charge
ALTA 19-06 Contiguity-Multiple Parcels	No Charge
ALTA 19.1-06 Contiguity-Single Parcels	No Charge
ALTA 20-06 First Loss Multiple Parcel Transactions	No Charge
ALTA 21-06 Creditor's Rights	\$25.00
ALTA 22-06 Location	No Charge
ALTA 22.1 Location and Map	No Charge
ALTA 22.1-06 Location and Map	No Charge
ALTA 22.2 Land Address	No Charge
ALTA 23-06 Co-Insurance Single Policy Endorsement	No Charge
ALTA 24-06 Doing Business	No Charge
ALTA 25-06 Same As Survey	No Charge
ALTA 25.1-06 Same As Portion of Survey	No Charge
ALTA 26 Subdivision	No Charge
ALTA 27 Usury	\$150.00

## Old Republic National Title Insurance Company

DESCRIPTION OF USE	CHARGE
ALTA 28-06 Easement-Damage or Enforced Removal	No Charge
ALTA 28.1 Encroachments-Boundaries and Easements	No Charge
ALTA 28.2-06 Encroachments-Boundaries and Easements-Described Improvements	No Charge
ALTA 28.3-06 Encroachments Boundaries and Easements Described Improvements and Land	No Charge
ALTA 29-06 Interest Rate Swap-Direct Obligation	\$200.00
ALTA 29.1-06 Interest Rate Swap-Additional Interest	\$200.00
ALTA 29.2-06 Interest Rate Swap Endorsement- Direct Obligation- Defined Amount	\$200.00
ALTA 29.3-06 Interest Rate Swap Endorsement- Additional Interest-Defined Amount	\$200.00
ALTA 30 One to Four Family Shared Appreciation	No Charge
ALTA 30.1 Commercial Participation Interest	No Charge
ALTA 31-06 Severable Improvements	No Charge
ALTA 32 Construction Loan-Loss of Priority	No Charge
ALTA 32.1 Construction Loan-Loss of Priority- Direct Payment	No Charge
ALTA 32.2 Construction Loan-Loss of Priority-Insured's Direct Payment	No Charge
ALTA 33-06 Disbursement	No Charge
ALTA 34-06 Identified Risk Coverage	No Charge
ALTA 34.1 Identified Exception and Identified Risk	No Charge
ALTA 35-06 Minerals and Other Subsurface Substances-Buildings	No Charge
ALTA 35.1-06 Minerals and Other Subsurface Substances-Improvements	No Charge
ALTA 35.2-06 Minerals and Other Subsurface Substances-Described Improvements	No Charge
ALTA 35.3-06 Minerals and Other Subsurface Substances-Land Under Development	No Charge
ALTA 36-06 Energy Project-Leasehold Easement-Owner's	No Charge
ALTA 36.1-06 Energy Project-Leasehold/Easement-Owner's	No Charge
ALTA 36.2-06 Energy Project-Leasehold Owner's	No Charge
ALTA 36.3-06 Energy Project-Leasehold-Loan	No Charge
ALTA 36.4-06 Energy Project-Covenants, Conditions and Restrictions-Land under Development-Loan	No Charge
ALTA 36.5-06 Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan	No Charge
ALTA 36.6 Energy Project-Encroachments	No Charge
ALTA 36.7-06 Energy Project-Fee Estate-Owner's Policy	No Charge
ALTA 36.8-06 Energy Project-Fee Estate-Loan Policy	No Charge
ALTA 36.9 Energy Project – Minerals and other Subsurface Substances – Land Under Development Endorsement	No Charge
ALTA 37-06 Assignment of Rents or Leases	No Charge
ALTA 38-06 Mortgage Tax	No Charge
ALTA 39-06 Policy Authentication	No Charge
ALTA 40-06 Tax Credit-Owner's Policy	No Charge
ALTA 40.1-06 Tax Credit-Defined Amount-Owner's Policy	No Charge

## Old Republic National Title Insurance Company

DESCRIPTION OF USE	CHARGE
ALTA 48 Tribal Limited Waiver and Consent	No Charge
ALTA 48.1 Tribal Limited Waiver and Consent Agreement	No Charge
ALTA 49 Forgery - New Owner's Policy - Residential	\$200
ALTA 49.1 Forgery - Existing Owner's Policy - Residential	\$200
ALTA 50 Residential Solar - Loan Policy	\$200



# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

## KANSAS RATE MANUAL

1408 North Westshore Boulevard, Suite 900  
Tampa, Florida 33607  
(800) 328-4441

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**EFFECTIVE 2024**

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## TITLE INSURANCE

### SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

The above Rule shall be a part of the Old Republic National Title Insurance Company's rate filing on file with the Commissioner of Insurance in the State of Kansas.

Date filed and Recorded  
By Division

KANSAS INSURANCE DEPARTMENT  
UNIFORM PREMIUM (RISK RATE) REPORTING FORM  
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Description of Risk (1)	Original Title Insurance for Leasehold and Owner's Policies (2)	Reissue Rate for Owner's or Leasehold Policies (3)	Reissue Rate for Mortgagee Acquiring Title (4)	Residential Liquidation Programs by Federal Agencies (3)	Simultaneous Issue - Owner's and Loan Policies (6)	Simultaneous Issue - Owner's Policies to Seller and Purchaser (7)
Up to \$50,000	\$ 3.50	\$ 2.10	\$ 2.10	\$ 1.50	See Note	\$
Over \$50,000 to \$100,000	\$ 3.00	\$ 1.80	See Note	\$ 1.50		\$
Over \$100,000 to \$5,000,000	\$ 2.00	\$ 1.20	See Note	\$ 1.50		\$
Over \$5,000,000 to \$10,000,000	\$ 1.75	\$ 1.05	See Note	\$ 1.50		\$
Over \$10,000,000 to \$15,000,000	\$ 1.50	\$ .90	See Note	\$ 1.50		\$
Over \$15,000,000	\$ 1.25	\$ .75	See Note	\$ 1.50		\$
Minimum Premium	\$10.00	\$10.00	\$10.00	\$20.00	\$7.50	\$10.00

KANSAS INSURANCE DEPARTMENT  
 UNIFORM PREMIUM (RISK RATE) REPORTING FORM  
 OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Description of Risk (1)	Original Title Insurance for Loan Policies (8)	Reissue Rate for Loan Policies (9)	Rates for Second Mortgages (10)	Substitution Loan Rate (11)	Junior Mortgage Rate (13)
Up to \$50,000	\$2.50	\$1.50	See Note	See Note	See Note
Over \$50,000 to \$100,000	\$2.00	\$1.20			
Over \$100,000 to \$500,000	\$1.75	\$1.05			
Over \$500,000 to \$10,000,000	\$1.50	\$ .90			
Over \$10,000,000 to \$15,000,000	\$1.25	\$ .75			
Over \$15,000,000	\$1.00	\$ .60			
Minimum Premium	\$7.50	\$7.50			

(1) To compute any risk rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100 as a full \$100.

(2) RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

LEASEHOLD OWNERS

The leasehold owner's policy will not be issued for less than the fair market value of the leasehold estate.

(3) REISSUE RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

The reissue risk rate, where applicable, (see sections a," "b" and "c" below) is 60% of the published tariff in force for original insurance. Reissue risk rates apply up to the face of the previous policy, provided the outstanding policy is presented. Additional insurance up to the full insurable value of the premises will be computed at original insurance risk rates under the applicable bracket or brackets.

- a. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured within 10 years prior to the application for a new policy shall be entitled to the reissue risk rate for owner's insurance in an amount up to the face of such former policy, provided the outstanding policy is presented. Full risk rate as per published schedule in force will be charged for the excess up to the full insurable value of the property. On ALTA residential owner's policies, the reissue credit (if applicable) will apply only up to the original face amount of the former policy as shown in Schedule A of said policy.
- b. When acreage is platted or divided into smaller subdivisions and covered by one blanket policy, the insured will be entitled to the reissue rate on owner's policies covering parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equals the face amount of the original blanket policy. Policy will be issued for a \$10.00 premium.

Thereafter, additional blanket insurance should be purchased in the applicable brackets or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph a hereof.

- c. Where a mortgage policy is outstanding and an owner's policy on the same property is issued within 10 years from the date of said mortgage policy, the reissue risk rate will apply up to the amount of the balance due on the mortgage insured under the outstanding mortgage policy.

(4) REISSUE RATE FOR MORTGAGEE ACQUIRING TITLE

When the insured under a mortgage policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, such insured or the designee for the benefit of such insured shall be entitled to the following reissue risk rate on an owner's policy up to an amount equal to the face of such previous mortgage policy upon presenting said mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

	Per Thousand
Up to \$50,000 of liability written .....	\$2.10

Excess over \$50,000 shall be computed by reference to the date of the mortgage policy, as follows:

Date of Previous Mortgage Policy .....	<u>Rates</u>
1 year or less .....	20% of regular rates
1 year to 2 years .....	25% of regular rates
2 years to 3 years .....	30% of regular rates
3 years to 4 years .....	35% of regular rates
4 years or over .....	40% of regular rates

Minimum risk premium.....10.00

(5) RESIDENTIAL LIQUIDATION PROGRAMS BY FEDERAL AGENCIES

When an insured under a mortgage policy acquires title to a one-to-four family residence by foreclosure or by voluntary conveyance in lieu of foreclosure in extinguishment of debt and transfers the title to the residence to a governmental agency in connection with that agency's business of guaranteeing the repayment of said mortgage and said agency.

has acquired the residence for immediate resale, the agency may request and be entitled to the following:

- a. An interim commitment to insure, issued for a term of 24 months, committing the Company to issue an owner's policy to the agency or to its purchaser.

The risk rate for the issuance of the above commitment shall be \$1.50 per thousand dollars liability or fraction thereof, subject to a \$20.00 minimum.

- b. An owner's policy issued as committed for shall be issued to:

1. The purchaser from the agency.

The risk rate charge shall be the applicable reissue rate for owner's title insurance up to the amount of the commitment, plus the regular rate for any amount in excess of the commitment.

2. The agency after the expiration of 24 months, if no transfer has been made. The risk rate charge shall be the applicable reissue rate for owner's title insurance, up to the amount of the commitment.

#### (6) SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an owner's and a mortgagee's policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's risk rate. The risk rate for the mortgage policy or policies so simultaneously issued will be \$7.50 for up to an amount of insurance not in excess of the owner's policy. The risk rate on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the regular original title insurance risk rates for mortgagee's policies.

In all cases, the owner's policy shall be issued for the full insurable value of the premises. 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 mortgagee's policy or policies.

(7) SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES

When an owner's and leasehold 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 leasehold policy will be 30% of the risk rate for the owner's policy with which it is being issued simultaneously up to the amount of said owner's policy. The risk rate on the amount of a leasehold policy in excess of the owner's policy will be figured at the regular title insurance rate for owner's policies in the applicable bracket. Minimum premium is \$10.00.

(8) ORIGINAL TITLE INSURANCE RISK RATES FOR MORTGAGES

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure cost, etc. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and if insured carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Risk Rates for Mortgages or Title Insurance Risk Rates for Substitution Loans.

(9) REISSUE TITLE INSURANCE RISK RATES FOR MORTGAGES

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the reissue risk rate on such mortgage insurance of 60% of the published tariff in force for original insurance, up to the face amount of such owner's policy.

If the amount of insurance desired under the mortgage policy is in excess of the original owner's policy, the excess shall be computed at the original rates in the applicable bracket.

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the debt to cover interest, foreclosure costs, etc.

(10) TITLE INSURANCE RATES FOR “SECOND MORTGAGES”

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

(11) TITLE INSURANCE RISK RATES FOR SUBSTITUTION LOANS

When a substitution loan is made to the same borrower on the same property, the title to which was insured in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan, provided the outstanding policy is presented and the Company is informed of the unpaid balance of the loan.

<u>Age of Original Loan</u>	<u>Rates</u>
2 years or under .....	20% of regular risk rates
From 2 years to 3 years.....	30% of regular risk rates
From 3 years to 4 years.....	40% of regular risk rates
From 4 years to 5 years.....	50% of regular risk rates
From 5 years to 10 years.....	60% of regular risk rates
Over 10 years.....	100% of regular risk rates
Minimum.....	\$7.50

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these risk rates shall be added the regular risk 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.

(12) JUNIOR LOAN POLICY

The Residential Limited Coverage Junior Loan Policy is intended to provide home equity and other second mortgage residential lenders with limited title insurance protection needed on such loans. This policy can only be issued in connection with second mortgages on one-to-four family residential property or an individual condominium unit. The Original Rate for this policy is \$1.75 per thousand, or any fraction thereof, of the policy amount with a minimum premium of \$75. This rate applies for either the conventional or short form Junior Loan Policy.

Two endorsements specific to this policy are available upon request as follows:

Endorsement JR-1, issued without additional premium, insures against loss or damage, as provided in the endorsement, arising out of the gap period and the period between the recording of the mortgage and date of endorsement.

Endorsement JR-2, issued for an additional premium of \$25, provides coverage, as stated in the endorsement, for the priority of future advances of loan proceeds on home equity type loans.

(13) FANNIE MAE BALLOON MORTGAGE POLICY (ORT Form 3950 KS)

This policy is available only for insurance after refinancing by Fannie Mae of a previously insured five-to-seven-year balloon mortgage on the balloon payment date. It is issued after the refinance note and modification of the previously insured mortgage have been executed. It is available only with regard to one to four family residential properties. The charge will be \$150.00.

(14) MORTGAGE PRIORITY GUARANTEE (ORT Form Nos. 3610 & 3611)

This policy is issued only for refinances under the Federal Home Loan Mortgage Corporation Loss Mitigation Program or similar programs, and certain balloon mortgage refinances. It is limited to assurance of continued priority notwithstanding modification of the mortgage. The charge will be \$75.00.

(15) MASTER MORTGAGEE'S ABBREVIATED GUARANTEE AND CERTIFICATE (ORT Forms Nos. 4098 & 4099)

For guarantee amounts up to \$100,000.00 .....	\$100.00
For guarantee amounts over \$100,000.00 .....	\$125.00
Maximum policy amount \$200,000.00	

(16) ALTA HOMEOWNER'S POLICY

This ALTA owner's policy gives additional coverages to owners in residential transactions. A charge of 10% above the applicable owner's policy rates is added.

(17) ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY OR ALTA FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

This ALTA loan policy gives expanded coverage to lenders in residential loan transactions. A charge of 10% above the applicable loan policy rates is added due to the expanded coverages contained in the policy.

(18) MORTGAGE IMPAIRMENT PROTECTION INSURANCE POLICY (ORT 4113)

When this policy is issued to a lender, the premium that will apply as to each mortgage loan closed, reported, and to be insured by the policy is as follows:

Loan amounts up to \$100,000.00 .....	\$50.00
\$100,000.01 up to and including \$250,000.00 .....	\$65.00
\$250,000.01 up to and including \$500,000.00.....	\$125.00
Maximum loan amount \$500,000.00	

(19) CONSTRUCTION LOAN PREMIUM (ORT FORM 405)

A Construction Loan Policy is issued to insure a construction mortgage. The policy will be available only for residential 1-4 family construction, and the premium for issuance will be \$25.00.

## ENDORSEMENTS

The following endorsements are available for the purposes and charges stated:

ORT FORM NO.	DESCRIPTION OF USE	CHARGE
ORT 3919	<b>Balloon Loan Modification Endorsement</b> for use with certain Federal Home Loan Mortgage Corporation mortgages which contain a provision for modification and refinance on balloon due date.	No Charge
ORT 3746	<b>Reverse Annuity Mortgage Endorsement.</b> This endorsement is similar to the HECM Reverse Annuity Mortgage Endorsement in coverage and use. It contains slightly varied language and is used where the reverse annuity mortgage does not involve and FHA-insured-loan. Coverage of both endorsements is essentially the same.	No Charge
ORT 3981	<b>HECM Reverse Annuity Mortgage Endorsement.</b> This endorsement provides certain special coverages in cases where a mortgage policy is issued insuring a reverse annuity mortgage and the mortgage is an FHA insured loan.	No Charge
ORT 4111	<b>Shared Appreciation Endorsement.</b> This endorsement is issued with mortgages which contain shared appreciation provisions. It provides certain coverage against loss by reason of the loss of priority or validity of the mortgage because of conclusion of the mortgage or because of the operation of the shared interest provisions.	No Charge
ORT 2385	<b>Inflation Shield Endorsement.</b> This endorsement is an inflation shield endorsement.	No Charge
ORT 2552	<b>Easement Exercise Endorsement CLTA 103.1</b> This endorsement is used for damages, use of maintenance easements.	No Charge
ORT 2673	<b>Usury Endorsement.</b> This endorsement gives certain limited coverage against insured loan having a rate which is usurious.	\$150.00
ORT 2695	<b>HUD Liquidation Endorsement.</b> This is a HUD Liquidation Endorsement.	No Charge
ORT 2761	<b>Easement Existing Encroachment CLTA 103.3.</b> This endorsement is used for removal of improvements.	No Charge
ORT 3423	<b>ALTA Construction Loan Policy Endorsement A.</b> This endorsement is used after construction is complete to provide full coverage for loss of priority.	No Charge
ORT 3712	<b>Collateral Mortgage Endorsement.</b> This endorsement is used for collateral mortgages.	No Charge
ORT 3716	<b>Location Endorsement.</b> CLTA 116.1. This endorsement is used when property described in policy is same as on survey.	No Charge
ORT 3720	<b>Multiple Indebtedness Endorsement.</b> This endorsement assures an insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located.	No Charge
ORT 3854	<b>Subdivision Endorsement.</b> This endorsement assures and insured lender that its insured mortgage is not invalid or unenforceable by reason of land being a division of land in violation of the subdivision laws of the state in which the property is located.	No Charge

ORT 3861	<b>Non-Imputation-New Stockholders of Owner.</b> This endorsement is similar to ORT 3860 but refers to knowledge of employees, officers, directors and shareholders.	\$150.00
ORT 3863	<b>Doing Business Endorsement.</b> This endorsement insures a lender from loss due to a final court decree prohibiting enforcement on the grounds that the loan violates the “doing business” laws of the state in which the property is located.	No Charge
ORT 3864	<b>Last Dollar Endorsement.</b> This endorsement insures that where insured amount is less than total debt the amount of insurance will not be reduced by any reduction in the amount of the total secured indebtedness (assumes on large debt secured by multiple mortgages of land at different locations.	No Charge
ORT 3868	<b>Additional Named Insured.</b> This endorsement is used for additional named insureds. (No charge if issued concurrently with the policy.	No Charge
ORT 4100	<b>Leasehold Valuation Endorsement.</b> This endorsement provides a formula for determining loss under certain leasehold policies. It has limited use for one or two customers but is available statewide to any leasehold policy.	No Charge
ORT 4102	<b>First Loss Endorsement.</b> This is a first loss endorsement.	No Charge
ORT 4118	<b>TIRBOP-PA Fairway Endorsement Partnership-Owner/Lessee Policy Only.</b> This endorsement is used for a fairway partnership on an owner’s/lessee policy only.	No Charge
ORT 4205	<b>Commercial 8.1 Endorsement.</b> This endorsement is similar to ALTA 8.1 environmental lien endorsement but is modified to be used in commercial transactions.	No Charge
ORT 4206	<b>Access Endorsement.</b> This endorsement insures access to a named public street.	No Charge
ORT 4207	<b>Anti-Taint Endorsement.</b> This endorsement insures that lien priority will not be affected due to reductions or increases of the outstanding balance of the lien due to revolving credit provisions in the note.	No Charge
ORT 4208	<b>Option Endorsement.</b> This endorsement is issued when the interest insured is on a option to purchase.	No Charge
ORT 4209	<b>Pending Disbursement Endorsement</b> This endorsement is issued in construction situations where all the mortgage funds have not yet been disbursed.	No Charge
ORT 4210	<b>Recharacterization Endorsement.</b> This endorsement insures against loss or damage sustained by a court ruling that the relationship between the insured and the borrower is that of partner of joint ventures rather than lender and borrower.	\$25.00
ORT 4211	<b>Clogging Endorsement.</b> This endorsement insures that the mortgage is not unenforceable due to clogging of the equity of redemption.	\$100.00

ORT 4212	<b>Allocation of Liability Endorsement.</b> This endorsement allocates the liability of the company to different parcels of land.	No Charge
ORT 4213	<b>Access By Easement Endorsement.</b> This endorsement insures against loss or damage due to easement described as a parcel to not providing the owner with ingress and egress to a named public street.	No Charge
ORT 4214	<b>Tie-In Endorsement.</b> This endorsement lists other policies issued in conjunction with the attached policy.	No Charge
ORT 4215	<b>Seattle Endorsement.</b> This endorsement insures that, in construing the exclusions from coverage in the policy, the Insured will not be deemed to have created or agreed to a defect, lien, or encumbrance due to its failure permitted under the loan documents) to disburse the full amount of the loan or because the loan proceeds are insufficient to complete construction.	\$50.00
ORT 4216	<b>Tax Parcel-Identity Endorsement.</b> This endorsement insures that no portion of the land lies with a tax parcel which includes any other land.	No Charge
ORT 4217	<b>Successor Insured Endorsement.</b> This endorsement insures that the term “insured “includes certain successors who succeed in the interest of insured.	No Charge
ORT 4218	<b>Same Land Mortgage Endorsement.</b> This endorsement insures that the land described in the mortgage is legally identical with the land described in Schedule A of the policy despite differences in the language in the two descriptions.	No Charge
ORT 4219	<b>Reciprocal Easement-Loan Policy Only.</b> This endorsement insures that the insured easement will not be affected by events affecting the underlying land out of which the easement was carved or severed.	No Charge
ORT 4220	<b>Pending Improvements Endorsement.</b> This endorsement provides that liability under the policy shall increase as contemplated improvements are made.	No Charge
ORT 4221	<b>Maximum Actual Loss Endorsement.</b> This endorsement provides that the maximum actual loss under the policy shall include all funds paid by the insured for the development of the land.	No Charge

ORT 4222	<b>Encroachment Forced Removal-Easements.</b> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto easements located on the land.	No Charge
ORT 4223	<b>Encroachment (Onto Land) Endorsement.</b> This endorsement insures against loss by reason of a court finding denying the right of the insured to maintain improvements on the land because they encroach onto adjoining land.	No Charge
ORT 4224	<b>Collateral Assignment of Mortgage.</b> This endorsement contains several assurances related to the assignment of the beneficial interest under a deed of trust.	No Charge
ORT 4229	<b>Tax Benefit Endorsement.</b> This endorsement provides certain coverage to the named limited partner in the Insured partnership in the event that the limited partner sustains a tax benefit loss (regarding the low-income housing tax credit) as defined in the endorsement.	No Charge
ORT 4245	<b>Contiguity-Single Parcel Endorsement.</b> This ALTA 19.1 endorsement insures that the parcel of land described in Schedule A is contiguous to another parcel that is not insured under the policy (but that is contiguous to the insured property described in a document recorded in the public land records).	No Charge
ORT 4256	<b>Foundation, Portion of Premises Endorsement.</b> This CLTA 102.6 endorsement is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) The failure of the foundation of the structure under construction on the land as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof.	No Charge
ORT 4261	<b>Foundation Endorsement.</b> This CLTA 102.5 endorsement form is to be used with a loan policy only and insures against loss or damage caused by either of the following: (1) failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date thereof; or (2) The location of the foundation as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof; or (3) The foundation encroaching as of the date hereof, onto any of the easements referred to in Schedule B.	No Charge

ORT 4272	<b>First Loss-Multiple Parcel Transactions Endorsement.</b> The ALTA 20 endorsement would be used where a lender is making a loan secured by multiple parcels of land, and where Old Republic is insuring title to each parcel and the lien of the mortgage or deed of trust which secures the payment of the loan. The endorsement provides that, in the event of a claim arising which involves one of the parcels, Old Republic will not require the lender to accelerate the indebtedness before being entitled to pursue a claim under the policy. In the event of a claim, Old Republic will pay the amount by which any matter covered by the policy for which a claim is made diminishes the value of the collateral below the indebtedness.	No Charge
ORT 4286	<b>Multiple Mortgages on One Policy Endorsement.</b> This CLTA 105 endorsement is to be used with an ALTA loan policy. It modifies the policy to insure two mortgages (running in favor of the same lender) on a single policy.	No Charge
ORT 4455	<b>Commercial Environmental Protection Lien.</b> Substantively ALTA 8.2-06 identical to ORT Form 4205, either endorsement may be issued if a proper search reveals there is not an issue with providing the coverage.	No Charge
ORT 4456	<b>Utility Access.</b> Similar to ORT Form No. 4293, Utilities Facilities Endorsement, but the LATA 17.2-06 is more flexible in the number of utilities which can be covered and the ability to limit the utilities covered.	No Charge
ORT 4457	<b>Doing Business.</b> This endorsement is similar in coverage to ORT Form No. 3863, Doing Business Endorsement.	No Charge
ORT 4458	<b>Same As Survey.</b> Insures against loss or damage in the event that the Land insured in the policy is not the same as that delineated on a designated survey bearing a specific date.	No Charge
ORT 4459	<b>Same As Portion of Survey.</b> Indemnifies against loss or damage in the event that the Land insured in the policy is not the same as a designated portion of the land delineated on a designated survey bearing a specific date.	No Charge
ORT 4460	<b>Subdivision.</b> Indemnifies in the event that the Land insured under the policy was not lawfully created under state statutes and local ordinances relating to the subdivision of land.	No Charge
ORT 4461	<b>Usury.</b> Indemnifies in the event that the lien is invalid or unenforceable because the interest rate provided for in the loan secured by the Insured Mortgage violates usury laws.	\$150.00
ORT 4462	<b>Easement-Damage or Enforced Removal.</b> Indemnifies against loss resulting from damage to a Building located on the land or any court order directing the removal or alteration of a building located on the land as a result of the rights granted in a specifically described easement.	No Charge
ORT 4463	<b>Co-Insurance Single Policy Endorsement.</b> This endorsement deals with title policies which are co-insured by multiple underwriters.	No Charge
ORT 5105	<b>Mortgage Priority, Partial Reconveyance.</b> The CLTA 111.1-06 endorsement ensures mortgage priority in a partial reconveyance situation.	No Charge

<b>DESCRIPTION OF USE</b>	<b>CHARGE</b>
ALTA 1-06 Street Assessment	No Charge
ALTA 2-06 Truth-In-Lending	No Charge
ALTA 3 Zoning Unimproved Land	\$100.00
ALTA 3.1 Zoning-Completed Structure	\$150.00
ALTA 3.2 Zoning-Land Under Development	No Charge
ALTA 3.3 Zoning-Completed Improvement-Non-Conforming Use	\$150.00
ALTA 3.4 Zoning-No Zoning Classification	\$150.00
ALTA 4 Condominium Assessments Priority	No Charge
ALTA 4.1 Condominium Current Assessments	No Charge
ALTA 5-06 Planned Unit Development	No Charge
ALTA 5.1-06 Planned Unit Development	No Charge
ALTA 6 Variable Rate Mortgage	No Charge
ALTA 6.2 Variable Rate-Negative Amortization	No Charge
ALTA 7-06 Nonimputation Manufactured Housing Unit	No Charge
ALTA 7.1 Manufactured Housing- Conversion: Loan	No Charge
ALTA 7.2 Manufactured Housing-Conversion: Owners	No Charge
ALTA 8.1 Environmental Protection Lien	No Charge
ALTA 8.2-06 Commercial Environmental Protection Lien	No Charge
ALTA 9-06 Restrictions, Encroachments, Minerals	No Charge
ALTA 9.1 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.1-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.2-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ALTA 9.3-06 Restrictions, Encroachments, Minerals	No Charge
ALTA 9.4-06 Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Lands	No Charge
ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner's Policy-Improved Lands	No Charge
ALTA 9.6-06 Private Rights-Loan Policy	No Charge
ALTA 9.7-06 Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	No Charge
ALTA 9.8-06 Covenants, Conditions and Restrictions-Land under Development-Owner's Policy	No Charge
ALTA 9.9-06 Private Rights Owner's Policy	No Charge
ALTA 9.10-06 Restrictions, Encroachments, Minerals-Current Violations-Loan Policy	No Charge
ALTA 10 Assignment	No Charge
ALTA 10.1 Assignment & Date Down	\$100.00
ALTA 10.2 Collateral Assignment	\$100.00
ALTA 10.3 Collateral Assignment and Datedown	\$100.00
Utility Facilities Endorsement	\$100.00
ALTA 11 Mortgage Modification	No Charge

ALTA 11.1 Mortgage Modification with Subordination	No Charge
ALTA 11.2 Mortgage Modification with Additional Insurance	No Charge
ALTA 12 Aggregation	No Charge
ALTA 12.1 Aggregation-State Limits	No Charge
ALTA 13-06 Leasehold-Owner's	No Charge
ALTA 13.1-06 Leasehold-Loan	No Charge
ALTA 14 Future Advance Priority	No Charge
ALTA 14.1 Future Advance Knowledge	No Charge
ALTA 14.2 Future Advance Letter of Credit	No Charge
ALTA 14.3 Future Advance-Reverse Mortgage	No Charge
ALTA 15-06 Non-Imputation-Full Equity Transfer	No Charge
ALTA 15.1-06 Non-Imputation-Additional Insured	No Charge
ALTA 15.1-06 Non-Imputation-Partial Equity Transfer	No Charge
ALTA 16-06 Mezzanine Financing	\$100.00
ALTA 17-06 Access and Entry	No Charge
ALTA 17.1-06 Indirect Access and Entry	No Charge
ALTA 17.2-06 Utility Access	No Charge
ALTA 18-06 Single Tax Parcel	No Charge
ALTA 18.1-06 Multiple Tax Parcel	No Charge
ALTA 18.3-06 Single Tax Parcel and ID	No Charge
ALTA 19-06 Contiguity-Multiple Parcels	No Charge
ALTA 19.1-06 Contiguity-Single Parcels	No Charge
ALTA 20-06 First Loss Multiple Parcel Transactions	No Charge
ALTA 21-06 Creditor's Rights	\$25.00
ALTA 22-06 Location	No Charge
ALTA 22.1 Location and Map	No Charge
ALTA 22.1-06 Location and Map	No Charge
ALTA 23-06 Co-Insurance Single Policy Endorsement	No Charge
ALTA 24-06 Doing Business	No Charge
ALTA 25-06 Same As Survey	No Charge
ALTA 25.1-06 Same As Portion of Survey	No Charge
ALTA 26 Subdivision	No Charge
ALTA 27 Usury	·\$150.00
ALTA 28-06 Easement-Damage or Enforced Removal	·No Charge
ALTA 28.1 Encroachments-Boundaries and Easements	No Charge

ALTA 28.2-06 Encroachments-Boundaries and Easements-Described Improvements	No Charge
ALTA 28.3-06 Encroachments Boundaries and Easements Described Improvements and Land	No Charge
ALTA 29-06 Interest Rate Swap-Direct Obligation	\$200.00
ALTA 29.1-06 Interest Rate Swap-Additional Interest	\$200.00
ALTA 29.2-06 Interest Rate Swap Endorsement- Direct Obligation- Defined Amount	\$200.00
ALTA 29.3-06 Interest Rate Swap Endorsement- Additional Interest-Defined Amount	\$200.00
ALTA 30 One to Four Family Shared Appreciation	No Charge
ALTA 30.1 Commercial Participation Interest	No Charge
ALTA 31-06 Severable Improvements	No Charge
ALTA 32 Construction Loan-Loss of Priority	No Charge
ALTA 32.1 Construction Loan-Loss of Priority- Direct Payment	No Charge
ALTA 32.2 Construction Loan-Loss of Priority-Insured's Direct Payment	No Charge
ALTA 33-06 Disbursement	No Charge
ALTA 34-06 Identified Risk Coverage	No Charge
ALTA 34.1 Identified Exception and Identified Risk	No Charge
ALTA 35-06 Minerals and Other Subsurface Substances-Buildings	No Charge
ALTA 35.1-06 Minerals and Other Subsurface Substances-Improvements	No Charge
ALTA 35.2-06 Minerals and Other Subsurface Substances-Described Improvements	No Charge
ALTA 35.3-06 Minerals and Other Subsurface Substances-Land Under Development	No Charge
ALTA 36-06 Energy Project-Leasehold Easement-Owner's	No Charge
ALTA 36.1-06 Energy Project-Leasehold/Easement-Owner's	No Charge
ALTA 36.2-06 Energy Project-Leasehold Owner's	No Charge
ALTA 36.3-06 Energy Project-Leasehold-Loan	No Charge
ALTA 36.4-06 Energy Project-Covenants, Conditions and Restrictions-Land under Development-Loan	No Charge
ALTA 36.5-06 Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan	No Charge
ALTA 36.6-06 Energy Project-Encroachments	No Charge
ALTA 37-06 Assignment of Rents or Leases	No Charge
ALTA 38-06 Mortgage Tax	No Charge
ALTA 39-06 Policy Authentication	No Charge
ALTA 40-06 Tax Credit-Owner's Policy	No Charge
ALTA 40.1-06 Tax Credit-Defined Amount-Owner's Policy	No Charge