

PRECISION NATIONAL TITLE LLC

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KANSAS TITLE INSURANCE RATES AND CHARGES

Applicable to All Kansas Counties | Underwriter: Chicago Title Insurance Company / Fidelity National Title Insurance Company

Effective Date: April 24, 2026

SECTION I — TITLE INSURANCE PREMIUMS

Premiums charged are 100% of the rates filed by Chicago Title Insurance Company with the Kansas Department of Insurance, as set forth below. These rates apply to all Kansas counties.

A. Residential Owner's Policy (1–4 Family, Purchase)

Rates include risk, search, and examination fees. Settlement services charges are not included. Round liability to nearest \$1,000 before calculation; round premium to nearest \$1.

Amount of Insurance	Fee
Up to \$100,000	\$500.00
\$100,001 – \$110,000	\$512.00
\$110,001 – \$120,000	\$524.00
\$120,001 – \$130,000	\$537.00
\$130,001 – \$140,000	\$550.00
\$140,001 – \$150,000	\$562.00
\$150,001 – \$160,000	\$575.00
\$160,001 – \$170,000	\$587.00
\$170,001 – \$180,000	\$599.00
\$180,001 – \$190,000	\$611.00
\$190,001 – \$200,000	\$624.00
\$200,001 – \$210,000	\$636.00
\$210,001 – \$220,000	\$649.00
\$220,001 – \$230,000	\$674.00
\$230,001 – \$240,000	\$736.00
\$240,001 – \$250,000	\$767.00
\$250,001 – \$275,000	\$798.00
\$275,001 – \$300,000	\$829.00
\$300,001 – \$325,000	\$860.00



FILED

05/01/2026

RATE AND FORM COMPLIANCE DIVISION

\$325,001 – \$350,000	\$890.00
\$350,001 – \$375,000	\$921.00
\$375,001 – \$400,000	\$952.00
\$400,001 – \$425,000	\$983.00
\$425,001 – \$450,000	\$1,014.00
\$450,001 – \$475,000	\$1,045.00
\$475,001 – \$500,000	\$1,061.00
\$500,001 – \$525,000	\$1,076.00
\$525,001 – \$550,000	\$1,091.00
\$550,001 – \$575,000	\$1,107.00
\$575,001 – \$600,000	\$1,122.00
\$600,001 – \$625,000	\$1,138.00
\$625,001 – \$650,000	\$1,153.00
\$650,001 – \$675,000	\$1,168.00
\$675,001 – \$700,000	\$1,184.00
\$700,001 – \$725,000	\$1,199.00
\$725,001 – \$750,000	\$1,214.00
\$750,001 – \$775,000	\$1,230.00
\$775,001 – \$800,000	\$1,245.00
\$800,001 – \$825,000	\$1,261.00
\$825,001 – \$850,000	\$1,276.00
\$850,001 – \$875,000	\$1,292.00
\$875,001 – \$900,000	\$1,307.00
\$900,001 – \$925,000	\$1,323.00
\$925,001 – \$950,000	\$1,338.00
\$950,001 – \$975,000	\$1,354.00
\$975,001 – \$1,000,000	\$1,369.00
\$1,000,001 – \$1,025,000	\$1,384.00
\$1,025,001 – \$1,050,000	\$1,400.00
\$1,050,001 – \$1,075,000	\$1,405.00
\$1,075,001 – \$1,100,000	\$1,415.00

\$1,100,001 – \$1,125,000	\$1,431.00
\$1,125,001 – \$1,150,000	\$1,446.00
\$1,150,001 – \$1,175,000	\$1,462.00
\$1,175,001 – \$1,200,000	\$1,477.00
\$1,200,001 – \$1,225,000	\$1,492.00
\$1,225,001 – \$1,250,000	\$1,508.00
\$1,250,001 – \$1,275,000	\$1,523.00
\$1,275,001 – \$1,300,000	\$1,538.00
\$1,300,001 – \$1,325,000	\$1,554.00
\$1,325,001 – \$1,350,000	\$1,570.00
\$1,350,001 – \$1,375,000	\$1,586.00
\$1,375,001 – \$1,400,000	\$1,601.00
\$1,400,001 – \$1,425,000	\$1,617.00
\$1,425,001 – \$1,450,000	\$1,632.00
\$1,450,001 – \$1,475,000	\$1,648.00
\$1,475,001 – \$1,500,000	\$1,663.00
\$1,500,001 – \$1,525,000	\$1,679.00
\$1,525,001 – \$1,550,000	\$1,694.00
\$1,550,001 – \$1,575,000	\$1,709.00
\$1,575,001 – \$1,600,000	\$1,724.00
\$1,600,001 – \$1,625,000	\$1,740.00
\$1,625,001 – \$1,650,000	\$1,756.00
\$1,650,001 – \$1,675,000	\$1,771.00
\$1,675,001 – \$1,700,000	\$1,787.00
\$1,700,001 – \$1,725,000	\$1,802.00
\$1,725,001 – \$1,750,000	\$1,818.00
\$1,750,001 – \$1,775,000	\$1,833.00
\$1,775,001 – \$1,800,000	\$1,849.00
\$1,800,001 – \$1,825,000	\$1,864.00
\$1,825,001 – \$1,850,000	\$1,879.00
\$1,850,001 – \$1,875,000	\$1,895.00

\$1,875,001 – \$1,900,000	\$1,910.00
\$1,900,001 – \$1,925,000	\$1,926.00
\$1,925,001 – \$1,950,000	\$1,941.00
\$1,950,001 – \$1,975,000	\$1,956.00
\$1,975,001 – \$2,000,000	\$1,972.00
Over \$2,000,000 to \$5,000,000	\$1,972.00 + \$0.80 per \$1,000 over \$2,000,000
Over \$5,000,000	Prior tier rate + \$0.65 per \$1,000 over \$5,000,000

B. Residential Refinance Loan Policy (1–4 Family, Refinance)

Rates include risk, search, and examination fees. Settlement services charges are not included. If an owner's policy is issued simultaneously with a loan policy, see Section I-D (Simultaneous Issue).

Amount of Insurance	Fee
Up to \$100,000	\$400.00
\$100,001 – \$110,000	\$412.00
\$110,001 – \$120,000	\$425.00
\$120,001 – \$130,000	\$439.00
\$130,001 – \$140,000	\$452.00
\$140,001 – \$150,000	\$465.00
\$150,001 – \$160,000	\$478.00
\$160,001 – \$170,000	\$490.00
\$170,001 – \$180,000	\$504.00
\$180,001 – \$190,000	\$517.00
\$190,001 – \$200,000	\$529.00
\$200,001 – \$210,000	\$543.00
\$210,001 – \$220,000	\$556.00
\$220,001 – \$230,000	\$569.00
\$230,001 – \$240,000	\$582.00
\$240,001 – \$250,000	\$614.00
\$250,001 – \$275,000	\$647.00
\$275,001 – \$300,000	\$679.00
\$300,001 – \$325,000	\$712.00

\$325,001 – \$350,000	\$744.00
\$350,001 – \$375,000	\$777.00
\$375,001 – \$400,000	\$809.00
\$400,001 – \$425,000	\$842.00
\$425,001 – \$450,000	\$873.00
\$450,001 – \$475,000	\$906.00
\$475,001 – \$500,000	\$922.00
\$500,001 – \$525,000	\$938.00
\$525,001 – \$550,000	\$955.00
\$550,001 – \$575,000	\$971.00
\$575,001 – \$600,000	\$988.00
\$600,001 – \$625,000	\$1,003.00
\$625,001 – \$650,000	\$1,020.00
\$650,001 – \$675,000	\$1,036.00
\$675,001 – \$700,000	\$1,053.00
\$700,001 – \$725,000	\$1,068.00
\$725,001 – \$750,000	\$1,082.00
\$750,001 – \$775,000	\$1,098.00
\$775,001 – \$800,000	\$1,113.00
\$800,001 – \$825,000	\$1,144.00
\$825,001 – \$850,000	\$1,159.00
\$850,001 – \$875,000	\$1,175.00
\$875,001 – \$900,000	\$1,190.00
\$900,001 – \$925,000	\$1,205.00
\$925,001 – \$950,000	\$1,221.00
\$950,001 – \$975,000	\$1,236.00
\$975,001 – \$1,000,000	\$1,252.00
\$1,000,001 – \$1,025,000	\$1,267.00
\$1,025,001 – \$1,050,000	\$1,283.00
\$1,050,001 – \$1,075,000	\$1,290.00
\$1,075,001 – \$1,100,000	\$1,298.00

\$1,100,001 – \$1,125,000	\$1,314.00
\$1,125,001 – \$1,150,000	\$1,329.00
\$1,150,001 – \$1,175,000	\$1,345.00
\$1,175,001 – \$1,200,000	\$1,360.00
\$1,200,001 – \$1,225,000	\$1,376.00
\$1,225,001 – \$1,250,000	\$1,391.00
\$1,250,001 – \$1,275,000	\$1,407.00
\$1,275,001 – \$1,300,000	\$1,422.00
\$1,300,001 – \$1,325,000	\$1,438.00
\$1,325,001 – \$1,350,000	\$1,453.00
\$1,350,001 – \$1,375,000	\$1,469.00
\$1,375,001 – \$1,400,000	\$1,484.00
\$1,400,001 – \$1,425,000	\$1,499.00
\$1,425,001 – \$1,450,000	\$1,515.00
\$1,450,001 – \$1,475,000	\$1,531.00
\$1,475,001 – \$1,500,000	\$1,546.00
\$1,500,001 – \$1,525,000	\$1,562.00
\$1,525,001 – \$1,550,000	\$1,577.00
\$1,550,001 – \$1,575,000	\$1,592.00
\$1,575,001 – \$1,600,000	\$1,608.00
\$1,600,001 – \$1,625,000	\$1,623.00
\$1,625,001 – \$1,650,000	\$1,638.00
\$1,650,001 – \$1,675,000	\$1,653.00
\$1,675,001 – \$1,700,000	\$1,669.00
\$1,700,001 – \$1,725,000	\$1,684.00
\$1,725,001 – \$1,750,000	\$1,700.00
\$1,750,001 – \$1,775,000	\$1,715.00
\$1,775,001 – \$1,800,000	\$1,731.00
\$1,800,001 – \$1,825,000	\$1,746.00
\$1,825,001 – \$1,850,000	\$1,762.00
\$1,850,001 – \$1,875,000	\$1,777.00

\$1,875,001 – \$1,900,000	\$1,793.00
\$1,900,001 – \$1,925,000	\$1,808.00
\$1,925,001 – \$1,950,000	\$1,824.00
\$1,950,001 – \$1,975,000	\$1,839.00
\$1,975,001 – \$2,000,000	\$1,855.00
Over \$2,000,000 to \$5,000,000	\$1,855.00 + \$0.80 per \$1,000 over \$2,000,000
Over \$5,000,000	Prior tier rate + \$0.65 per \$1,000 over \$5,000,000

C. Non-Residential / Commercial Rate

Applies to all properties other than 1–4 family residential structures. Includes risk, search, and examination fees. Settlement services charges are not included. Policies over \$1,000,000 are considered on a case-by-case basis — rates below serve as a guideline and may be increased to reflect risk and work factors.

Amount of Insurance	Fee
\$0 – \$150,000	\$850.00
\$150,001 – \$155,000	\$861.00
\$155,001 – \$160,000	\$872.00
\$160,001 – \$165,000	\$883.00
\$165,001 – \$170,000	\$894.00
\$170,001 – \$175,000	\$905.00
\$175,001 – \$180,000	\$917.00
\$180,001 – \$185,000	\$928.00
\$185,001 – \$190,000	\$939.00
\$190,001 – \$195,000	\$950.00
\$195,001 – \$200,000	\$961.00
\$200,001 – \$210,000	\$984.00
\$210,001 – \$220,000	\$1,006.00
\$220,001 – \$230,000	\$1,029.00
\$230,001 – \$240,000	\$1,051.00
\$240,001 – \$250,000	\$1,073.00
\$250,001 – \$260,000	\$1,096.00
\$260,001 – \$270,000	\$1,118.00

\$270,001 – \$280,000	\$1,141.00
\$280,001 – \$290,000	\$1,163.00
\$290,001 – \$300,000	\$1,185.00
\$300,001 – \$325,000	\$1,241.00
\$325,001 – \$350,000	\$1,297.00
\$350,001 – \$375,000	\$1,353.00
\$375,001 – \$400,000	\$1,409.00
\$400,001 – \$425,000	\$1,465.00
\$425,001 – \$450,000	\$1,521.00
\$450,001 – \$475,000	\$1,577.00
\$475,001 – \$500,000	\$1,661.00
\$500,001 – \$525,000	\$1,689.00
\$525,001 – \$550,000	\$1,717.00
\$550,001 – \$575,000	\$1,745.00
\$575,001 – \$600,000	\$1,773.00
\$600,001 – \$625,000	\$1,801.00
\$625,001 – \$650,000	\$1,829.00
\$650,001 – \$675,000	\$1,857.00
\$675,001 – \$700,000	\$1,885.00
\$700,001 – \$725,000	\$1,913.00
\$725,001 – \$750,000	\$1,941.00
\$750,001 – \$775,000	\$1,969.00
\$775,001 – \$800,000	\$1,997.00
\$800,001 – \$825,000	\$2,025.00
\$825,001 – \$850,000	\$2,053.00
\$850,001 – \$875,000	\$2,137.00
\$875,001 – \$900,000	\$2,165.00
\$900,001 – \$925,000	\$2,193.00
\$925,001 – \$950,000	\$2,221.00
\$950,001 – \$975,000	\$2,249.00
\$975,001 – \$1,000,000	\$2,277.00

\$1,000,001 – \$1,025,000	\$2,305.00
\$1,025,001 – \$1,050,000	\$2,333.00
\$1,050,001 – \$1,075,000	\$2,345.00
\$1,075,001 – \$1,100,000	\$2,361.00
\$1,100,001 – \$1,125,000	\$2,389.00
\$1,125,001 – \$1,150,000	\$2,417.00
\$1,150,001 – \$1,175,000	\$2,445.00
\$1,175,001 – \$1,200,000	\$2,473.00
\$1,200,001 – \$1,225,000	\$2,501.00
\$1,225,001 – \$1,250,000	\$2,529.00
\$1,250,001 – \$1,275,000	\$2,557.00
\$1,275,001 – \$1,300,000	\$2,585.00
\$1,300,001 – \$1,325,000	\$2,613.00
\$1,325,001 – \$1,350,000	\$2,641.00
\$1,350,001 – \$1,375,000	\$2,669.00
\$1,375,001 – \$1,400,000	\$2,697.00
\$1,400,001 – \$1,425,000	\$2,725.00
\$1,425,001 – \$1,450,000	\$2,753.00
\$1,450,001 – \$1,475,000	\$2,781.00
\$1,475,001 – \$1,500,000	\$2,809.00
\$1,500,001 – \$1,525,000	\$2,837.00
\$1,525,001 – \$1,550,000	\$2,865.00
\$1,550,001 – \$1,575,000	\$2,893.00
\$1,575,001 – \$1,600,000	\$2,921.00
\$1,600,001 – \$1,625,000	\$2,949.00
\$1,625,001 – \$1,650,000	\$2,977.00
\$1,650,001 – \$1,675,000	\$3,005.00
\$1,675,001 – \$1,700,000	\$3,033.00
\$1,700,001 – \$1,725,000	\$3,061.00
\$1,725,001 – \$1,750,000	\$3,089.00
\$1,750,001 – \$1,775,000	\$3,117.00

\$1,775,001 – \$1,800,000	\$3,145.00
\$1,800,001 – \$1,825,000	\$3,173.00
\$1,825,001 – \$1,850,000	\$3,201.00
\$1,850,001 – \$1,875,000	\$3,229.00
\$1,875,001 – \$1,900,000	\$3,257.00
\$1,900,001 – \$1,925,000	\$3,285.00
\$1,925,001 – \$1,950,000	\$3,313.00
\$1,950,001 – \$1,975,000	\$3,341.00
\$1,975,001 – \$2,000,000	\$3,341.00
Over \$2,000,000 to \$5,000,000	\$3,341.00 + \$0.90 per \$1,000 over \$2,000,000
Over \$5,000,000	\$6,041.00 + \$0.75 per \$1,000 over \$5,000,000

D. Simultaneous Issue

Policy Type	Fee
Residential – basic loan policy issued simultaneously with owner's policy (loan ≤ owner's amount)	\$300.00
Residential – expanded coverage loan policy issued simultaneously with owner's policy (loan ≤ owner's amount)	\$325.00
Commercial – loan policy simultaneously with owner's policy, liability under \$5,000,000	\$750.00
Commercial – loan policy simultaneously with owner's policy, liability \$5,000,000 and over	\$1,000.00
Leasehold policy issued simultaneously with policy insuring different estate in same land	30% of applicable policy rate

If loan policy amount exceeds owner's policy amount, add excess liability charge from the applicable premium table for the difference.

E. ALTA Homeowners Policy of Title Insurance

Amount of Insurance	Fee
Up to \$100,000	\$536.00
\$100,001 – \$110,000	\$557.00
\$110,001 – \$120,000	\$590.00
\$120,001 – \$130,000	\$603.00

\$130,001 – \$140,000	\$617.00
\$140,001 – \$150,000	\$644.00
\$150,001 – \$160,000	\$657.00
\$160,001 – \$170,000	\$671.00
\$170,001 – \$180,000	\$684.00
\$180,001 – \$190,000	\$698.00
\$190,001 – \$200,000	\$711.00
\$200,001 – \$210,000	\$724.00
\$210,001 – \$220,000	\$738.00
\$220,001 – \$230,000	\$751.00
\$230,001 – \$240,000	\$784.00
\$240,001 – \$250,000	\$819.00
\$250,001 – \$275,000	\$852.00
\$275,001 – \$300,000	\$886.00
\$300,001 – \$325,000	\$919.00
\$325,001 – \$350,000	\$953.00
\$350,001 – \$375,000	\$970.00
\$375,001 – \$400,000	\$1,003.00
\$400,001 – \$425,000	\$1,036.00
\$425,001 – \$450,000	\$1,069.00
\$450,001 – \$475,000	\$1,102.00
\$475,001 – \$500,000	\$1,130.00
Over \$500,000 to \$1,000,000	\$1,130.00 + \$0.74 per \$1,000 over \$500,000
Over \$1,000,000 to \$5,000,000	Prior tier rate + \$0.56 per \$1,000 over \$1,000,000
Over \$5,000,000	Prior tier rate + \$0.73 per \$1,000 over \$5,000,000

F. Residential Junior Lien / Home Equity Loan Policy

Amount of Insurance	Fee
Up to \$20,000	\$200.00
\$20,001 – \$30,000	\$215.00

\$30,001 – \$40,000	\$240.00
\$40,001 – \$50,000	\$260.00
\$50,001 – \$60,000	\$280.00
\$60,001 – \$70,000	\$300.00
\$70,001 – \$80,000	\$325.00
\$80,001 – \$90,000	\$350.00
\$90,001 – \$100,000	\$375.00
Over \$100,000	\$375.00 + \$1.50 per \$1,000 over \$100,000

SECTION II — CLOSING / SETTLEMENT FEES

The following fees apply to settlement services. Courier/overnight delivery and wire fees are inclusive in closing fees where noted.

A. Residential Sale Transactions — With New Institutional Loan

Party / Transaction Type	Fee
Seller Fees	
New construction (seller is builder/developer, excludes individuals)	\$0.00
Customary realtor-assisted transaction	\$300.00
Short sale (seller negotiated with lender)	\$400.00
Relocation – commitment/policy not issued by our company	\$350.00
Relocation – commitment/policy issued by our company	\$400.00
Foreclosing lender is seller	\$400.00
Non-realtor assisted / FSBO transaction	\$500.00
Buyer Fees	
New construction (buyer is builder/developer, excludes individuals)	\$0.00
Escrow/settlement services with institutional lender	\$400.00
Junior lien closing fee (simultaneous with first mortgage)	\$250.00

B. Residential Sale Transactions — Cash or Other Financing

Party / Transaction Type	Fee
Seller Fees	
New construction (seller is builder/developer, excludes individuals)	\$0.00
Customary realtor-assisted transaction	\$300.00
Short sale (seller negotiated with lender)	\$400.00
Relocation – commitment/policy not issued by our company	\$350.00
Relocation – commitment/policy issued by our company	\$400.00
Foreclosing lender is seller	\$400.00
Non-realtor assisted / FSBO transaction	\$500.00
Buyer Fees	
Escrow/settlement services – cash transaction	\$300.00
Escrow/settlement services – new loan with non-institutional lender	\$400.00

New construction (buyer is builder/developer, excludes individuals)	\$0.00
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C. Residential Refinance

Transaction Type	Fee
Escrow/settlement services (borrower)	\$400.00

D. Commercial Transactions

Transaction Type / Sale Amount	Fee
Commercial Sale	
\$2,000,000 or less	\$800.00
\$2,000,001 – \$5,000,000	\$1,250.00
\$5,000,001 – \$10,000,000	\$1,750.00
\$10,000,001 – \$25,000,000	\$2,500.00
\$25,000,001 and above	\$3,000.00
Commercial Refinance	
\$2,000,000 or less	\$600.00
\$2,000,001 – \$5,000,000	\$800.00
\$5,000,001 – \$25,000,000	\$1,000.00
\$25,000,001 and above	\$2,000.00

E. Other Closing-Related Fees

Service	Fee
Accommodation/witness signing (buyer or seller)	\$250.00 per party
Courier/overnight delivery (when not included in closing fee)	\$50.00
Wire transfer – outgoing (when not included in closing fee)	\$35.00 per wire
Notary fee	\$250.00 per signature
Remote/mobile closing (outside standard office area)	\$150.00
Rush/same-day processing	\$150.00

Our courier and wire fees above are higher than CTIC's standard \$28 fee and reflect our actual cost structure.

SECTION III — TITLE COMMITMENTS & REPORTS

Service	Fee
Standard Commitments	
Commitment incident to issuance of title policy	No separate charge
Commitment charge – residential 1–4 family (includes curative work)	\$400.00
Commitment charge – residential (copies of deeds/exceptions required)	\$300.00
Commitment charge – commercial	\$750.00
Commercial examination fee (includes curative work)	\$450.00
Additional charge if search/examination exceeds 3 hours	\$200.00
Foreclosure Commitments	
Foreclosure commitment – residential (no policy); includes 1 update	\$300.00
Each additional update – residential foreclosure commitment	\$100.00
Foreclosure commitment – commercial (no policy); includes 1 update	\$450.00
Each additional update – commercial foreclosure commitment	\$150.00
Foreclosure commitment – with policy (residential or commercial)	Standard premium applies
Lot Sale Commitments	
Lot sale commitment – residential (no policy; builder/developer)	\$150.00
Lot sale commitment – commercial (no policy)	\$100.00
Lot sale – policy issued for cost of lot	Standard premium applies
Platting Commitments	
Platting commitment – issued to governmental body in lieu of attorney's opinion (no policy)	\$500.00
Informational Commitments	
Informational commitment – residential (property valued up to \$500,000)	\$500.00
Informational commitment – residential (property valued over \$500,000)	\$750.00
Each update – residential informational commitment	\$100.00
Informational commitment – commercial (property valued up to \$1,000,000)	\$750.00

Informational commitment – commercial (property valued over \$1,000,000)	\$1,000.00
Each update – commercial informational commitment	\$150.00
Title insurance update – commitment less than 6 months old	No charge
Title insurance update – commitment more than 6 months old	\$100.00
Preliminary Title Reports	
Preliminary title report – residential 1–4 family	\$300.00
Update report – residential	\$125.00 each
Preliminary title report – commercial	\$750.00
Ownership & Encumbrance Reports	
O&E report – residential 1–4 family	\$125.00
O&E report – residential (lender requested only)	\$100.00
O&E report – residential with easements	\$300.00
O&E report – commercial	\$300.00
Copy charges – commercial O&E report	\$25.00 up to 25 pages; \$1.00 each additional
Complete property information report – residential (no insurance)	\$250.00
Complete property information report – residential (update)	\$125.00
Complete property information report – commercial	\$500.00
Copy charges – commercial complete property report	\$25.00 up to 25 pages; \$1.00 each additional
Cancellation Fees	
Cancellation – residential (after commitment issued)	\$250.00 – \$400.00 depending on work completed
Cancellation – commercial (after commitment issued)	\$750.00
Rush / Expedited Commitment	
Rush fee – commitment requested within 72 hours or closing within 5 days	\$100.00

Amounts paid for preliminary title reports or commitments shall be credited toward the premium due for any policy issued pursuant to those reports.

SECTION IV — ENDORSEMENTS

Standard ALTA endorsements adopted 2021 and thereafter carry the same rate rules as their -06 counterpart endorsements. Selected common endorsements are listed below. All endorsement forms filed with the Kansas Insurance Commissioner not otherwise listed are \$200.00.

Endorsement	Fee
No-charge endorsements (residential)	
ALTA 4/4.1 Condominium, ALTA 5/5.1 PUD, ALTA 6/6.2 Variable Rate, ALTA 8.1 Environmental Lien, ALTA 9/9.1/9.2/9.3/9.7/9.8/9.10 CC&Rs/Minerals, ALTA 13/13.1 Leasehold, ALTA 14/14.1/14.2/14.3 Future Advance, ALTA 22/22.1 Location, ALTA 39 Policy Authentication, ALTA 44 Insured Mortgage Recording, ALTA 47/47.1/47.2/47.3 Operative Law, ALTA 48/48.1 Tribal	No charge (residential)
Standard endorsements — residential	
ALTA 7 / 7.1 / 7.2 Manufactured Housing	\$100.00
ALTA 10 Assignment	\$75.00
ALTA 17 / 17.1 / 17.2 Access and Entry / Utility Access	\$50.00
ALTA 18 / 18.1 / 18.2 / 18.3 Tax Parcel	\$50.00
ALTA 19 / 19.1 / 19.2 Contiguity	\$50.00
ALTA 24 Doing Business, ALTA 25 / 25.1 Same as Survey, ALTA 26 Subdivision	\$50.00
ALTA 28 / 28.1 / 28.2 / 28.3 Encroachments/Easements	\$200.00
ALTA 3 Zoning – Unimproved (Risk Level 1)	\$200.00
ALTA 3.1 / 3.2 / 3.3 / 3.4 Zoning – Completed/Land Under Dev (Risk Level 1)	\$500.00
ALTA 9.6 Private Rights – Loan; ALTA 9.9 Private Rights – Owner's	\$200.00 / \$150.00
ALTA 10.1 / 10.3 Assignment and Date Down	\$200.00
ALTA 11 / 11.1 / 11.2 Mortgage Modification	\$200.00
ALTA 12 / 12.1 Aggregation – Loan	\$200.00
ALTA 15 / 15.1 / 15.2 Non-Imputation	Additional 20% – \$1,000 minimum
ALTA 16 Mezzanine Financing	Additional 20% – \$1,000 minimum
ALTA 29 / 29.1 / 29.2 / 29.3 Interest Rate Swap	Additional 25% – \$300 minimum
ALTA 31 Severable Improvements	Additional 10% – \$300 minimum
ALTA 32 / 32.1 / 32.2 Construction Loan	\$500.00
ALTA 35 / 35.1 / 35.2 / 35.3 Minerals and Subsurface	\$200.00
ALTA 38 Mortgage Tax	\$200.00

ALTA 40 / 40.1 Tax Credit	\$250.00
ALTA 41 / 41.1 / 41.2 / 41.3 Water	\$200.00
ALTA 43 Anti-Taint	Additional 10% – \$250 minimum
ALTA 45 Pari Passu Mortgage	\$300.00
ALTA 46 Option	Additional 10% – \$250 minimum
ALTA 49 / 49.1 Forgery	\$250.00
ALTA 50 Residential Solar	\$75.00
Nonstandard endorsement (modification of standard language)	\$150.00 per endorsement
All other ALTA endorsement forms filed with KS Commissioner	\$200.00
Commercial endorsements (where different from residential)	
ALTA 1 Street Assessments, ALTA 4/4.1, ALTA 5/5.1, ALTA 6/6.2, ALTA 8.1, ALTA 9 series, ALTA 14 series, ALTA 17 series, ALTA 18 series, ALTA 19 series, ALTA 22/22.1, ALTA 24-26	\$200.00 each
ALTA 3 Zoning – Unimproved (Risk Level 1)	\$200.00
ALTA 3.1 / 3.2 / 3.3 / 3.4 Zoning (Risk Level 1)	\$500.00
Small Commercial Loan Endorsement Pack (ALTA 9, 17, 18/18.1, 19/19.1, 22, 25)	\$550.00

SECTION V — ANCILLARY & NON-INSURANCE CHARGES

The following charges apply to non-insurance services. These charges are separate from title insurance premiums.

Service	Fee
Document preparation (deed, affidavit, other instruments)	\$150.00 per document
Document copies – up to 5 pages	\$25.00
Document copies – additional pages beyond 5	\$2.00 per page
Policy copy request (after 6 months from issuance)	\$25.00
Duplicate original policy	\$75.00
Recording fee	Actual cost charged by county recorder
Search / abstract fee – residential	\$150.00
Search / abstract fee – commercial	\$350.00
Residential relocation search package (without commitment)	\$300.00
Residential relocation search package (with commitment)	\$400.00
Copy/document retrieval	\$25.00 per document
Mortgage format non-compliance (register of deeds formatting failure)	\$50.00
Rundown and endorsement on construction loan (no disbursement by company)	\$250.00 per rundown
Mortgage modification guarantee (unpaid balance up to \$250,000)	\$125.00 flat
Remote/mobile closing fee (outside standard office area)	\$150.00
Rush/same-day processing fee	\$150.00

SECTION VI — SPECIAL TRANSACTIONS & ESCROW SERVICING

A. Convert Contract Purchaser's Policy to Owner's Policy

Issued when a contract purchaser pays off a contract for deed and wants a current policy showing title in their name. The contract for deed policy must be surrendered for cancellation.

Transaction Type	Fee
Residential – processing charge	\$500.00 + regular rate on excess of current FMV over original policy amount
Commercial – processing charge	\$3,000.00 + regular rate on excess of current FMV over original policy amount

B. Mechanic's Lien Workout

Obtaining lien waivers and disbursing funds to pay claimants.

Service	Fee
Mechanic's lien workout – up to 5 lien waivers	\$500.00
Each additional lien waiver beyond 5	\$50.00 each

C. Exchange Closing (1031 Exchange)

Closing transactions involving exchange of real property, including 1031 tax-deferred exchanges.

Service	Fee
1031 exchange setup fee – Kansas property	\$750.00
1031 reverse exchange setup fee – Kansas property	\$2,500.00
Exchange closing – multiple parcels (more than one parcel of real property)	Standard closing fee per transaction + \$250.00 per additional parcel

D. Disbursement of Funds Only

No closing services performed; company asked only to disburse funds or collect signatures on documents furnished by others.

Service	Fee
Disbursement only – no closing; customer provides lien waivers and all documents; up to 5 disbursements	\$350.00
Each additional disbursement beyond 5	\$50.00 each
Disbursement + collecting signatures on documents furnished to us	\$400.00

E. Indemnity Deposit

Funds held in escrow only; no closing services performed.

Service	Fee
Indemnity deposit setup fee	\$250.00
Monthly holding fee	\$50.00 per month

F. Long-Term Escrow / Contract Servicing

Ongoing escrow and contract servicing fees for installment contracts, contracts for deed, and similar long-term arrangements.

Service	Fee
Initial escrow / contract setup fee	\$500.00
Assignment / transfer fee / document hold only	\$200.00
Monthly payment service fee	\$50.00 per month
Quarterly, semi-annual, or annual payment service fee (not paid monthly)	\$100.00 per period
Insurance disbursement (monthly or semi-monthly, not paid annually)	\$25.00
Escrow close-out fee	\$100.00
Insufficient funds / returned check fee	\$50.00

SECTION VII — SPECIAL RATES

A. Commercial Reissue Rate

Applies to non-residential properties where a prior owner's title insurance policy on the same premises has been issued by an underwriter licensed in Kansas to the current owner and is available to us. Reissue credit is 40% of the regular rate on the amount of the prior owner's policy (or most recent loan policy if more recent and greater). Liability in excess of the prior policy amount is billed at the regular rate.

B. Commercial Substitution Rate

Where we have an existing commercial/industrial loan policy not over three years old and the same borrower requests a new loan policy on a substitute loan: 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount.

C. Builder's / Investor's Rate

\$2.00 per thousand for the first \$250,000 of liability; \$1.50 per thousand for liability above \$250,000; minimum \$250.00. Applies where two or more houses are constructed or acquired within the same chain of title requiring one title examination, or where an established residential builder/investor is paying for the title insurance.

D. Developer and Builder Rate

\$2.00 per thousand for the first \$200,000 of liability; \$1.00 per thousand for liability above \$200,000; minimum \$250.00. Applies where the developer is also the builder within a subdivision for which we have insured the underlying base title.

E. Unique and Unusual (U&U) Rule

If a risk presents unique or unusual conditions of exposure or hazard such that normal rating procedures do not produce a reasonable and equitable rate, such risk may be treated on an individual rate basis. Requests must be submitted to the Kansas Insurance Commissioner with supporting evidence prior to quotation or effectiveness, consistent with K.S.A. 40-2404(14).

All rates and charges are applicable statewide to all Kansas counties. Specific rates and charges are filed as required by K.S.A. 40-952(c). All filings are available for public inspection under the Kansas Open Records Act.

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