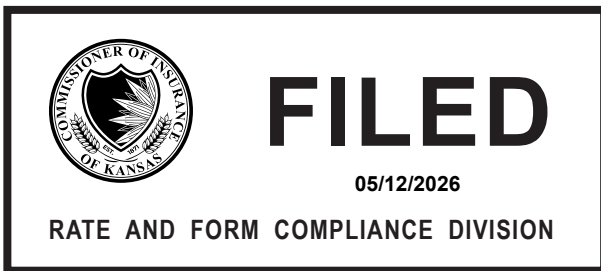


KC Elite Title, LLC

ALL COUNTIES IN KANSAS

Effective: 5-12-2026



RESIDENTIAL TITLE INSURANCE RATES		
(Charges made in policies issued on transactions involving 1-4 single family dwelling units)		
<u>TYPE OF TRANSACTION</u>		<u>RATE</u>
<u>Owners/HomeOwners Title Insurance Policies</u>		
Policies of title insurance protecting the owner's interest in one-four family residences		Schedule A
Alternative Policies of title insurance protecting the owner's interest in one-four family residences with Closing Services included.		Schedule B
<u>Loan, Refinance, Home Equity and Second Mortgage Insurance</u>		
Policies of title insurance protecting the interest of mortgage lenders. Loan policies issued on home equity and 2nd, 3rd or more mortgages.		Schedule C
<u>Simultaneous-Issued Mortgage Policies</u>		
Loan policies issued simultaneously with the issuance of an owners policy where the loan amount exceeds the amount of the owners policy, or if Owners Policy issued by other title company.		\$375 up to \$375,000.00 \$1 for each additional \$1,000.00 after \$375,000.00
A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or less the amount of said owners policy		\$375

NATIONAL LENDER Loan Policy Rate		\$300 for the first \$250,000 of coverage. \$500 for all loan policies between \$250,001 and \$500,000. \$700 for all loan policies between \$500,001 to \$750,000 \$1000 for all loans between \$750,001 and \$1,000,000 All loans over 1 million \$1/1000 of coverage All loans in this rate require a \$125 search fee
BANK RATE- A rate afforded to banks or direct lenders due to the fact that funding and return of the files will be simplified.		\$375 up to \$375,000.00 \$1 for each additional \$1,000.00 after \$375,000.00
<u>Endorsements - Loan Policy</u>		
Coverage's added to or changes made in the insurance contract resulting in difference or additional risk and issued subsequent to the date of the policy		4 (Condo), 5 (PUD), 6 (ARM), 8.1 (Environmental), 9 (Comprehensive), 34-06 (Identified Risk Coverage), no charge. All other residential endorsements are \$25.00 with exceptions of ALTA 7 and 11 (subject to underwriter approval and/or U&U)
Residential ALTA 11 - Mortgage Loan Modification		\$350 up to the difference of the filed Mtg/DOT and the new Mtg/DOT up to \$200K. After \$200,001 add an additional \$1 per thousand.
REO ALTA 11 - Mortgage Loan Modification - no prior CTC policy		\$300.00
Residential Policy ALTA 7 - Manufactured Home		\$50.00
Foreclosure Policy ALTA 7 - Manufactured Home		\$200.00
<u>Assumptions</u>		
Assumed by one of the borrowers already on the loan		\$500.00
Assumed in conjunction with a purchase		\$375.00
<u>Residential Pro Forma Fee</u>		\$100.00
<u>Endorsements - Residential Owner's Policy</u>		
All underwriter approved owner's policy endorsements		\$100.00
<u>Foreclosure and Deed in Lieu Reports:</u>		\$350.00 - \$500.00
<u>FHA, FHMA, FNMA, FHLMC, GNMA, VA, Conventional Loans,</u>		Depending on county, client and complexity. Includes one update.
<u>Foreclosure and Deed in Lieu Reports - Subsequent Updates</u>		\$150 after the 1st update
<u>Informational Report</u>		\$425.00
<u>Additional Tract Search Fee</u>		\$150.00

RESIDENTIAL IN OFFICE RURAL AREA RATE REAL ESTATE LOAN CLOSING Includes preparation of settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$295.00
RESIDENTIAL IN OFFICE REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$395.00
RESIDENTIAL IN OFFICE BANK RATE REAL ESTATE LOAN CLOSING Includes preparation of settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$250.00
RESIDENTIAL IN OFFICE FSBO SELLER/BUYER REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$395.00
RESIDENTIAL IN OFFICE SELLER OR CASH BUYER REAL ESTATE LOAN CLOSING Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$295.00
RESIDENTIAL FULL PROCESSING IN OFFICE REAL ESTATE LOAN CLOSING Title Clearance, includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office. Without assistance from attorney and/or broker		\$495.00
RESIDENTIAL FULL PROCESSING IN HOME REAL ESTATE LOAN CLOSING Title Clearance, includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in home Without assistance from attorney and/or broker		\$595.00
REMOTE ONLINE NOTARY (RON): Add to closing fee above. RON Seller		\$150.00
REMOTE ONLINE NOTARY (RON): Add to closing fee above. RON - Buyer with a Lender		\$150.00
2nd Loan Closing Fee		\$350.00
Accommodation Signing (Witness Closing)		\$150.00
E-Recording Fee		\$5 per document
Courier/Handling Fee (per package)		\$45.00
Technology Fee – per side		\$25.00
Reverse Mortgage Closing Fee (Buyer Purchase/ Refinance)		\$545.00
Wire/Courier Fee		\$45 (additional \$15 after first 3)
KS Title Elimination Fee		\$500.00

Cyber Security Fee		\$25-\$50
FEES FOR ANCILLARY SERVICES		
FINCEN REPORTING - SELLER/BUYER		\$150-\$500
Closing Coordination fee		\$75.00
1031 Coordination Fee		\$350.00
Closing loans outside of our office		\$50 additional
Closing loans from 5 to 7 pm at night		\$75 additional
Closings on Saturday		\$100 additional
Obtaining lien waivers, disbursing funds to pay claimants		\$150/DRAW
performed on a title insurance file that for some reason or		\$0-250.00
SPECIAL COVERAGES		a U & U will be filed in these situations

COMMERCIAL TITLE INSURANCE RATES		
(Charges made for policies issued on transactions involving industrial, commercial, and multi-family transactions)		
<u>TYPE OF TRANSACTION</u>		<u>RATE</u>
<u>Owners Title Insurance Policies</u>		
Policies of title insurance protecting owner's interest on commercial property		Schedule F
<u>Lender & Leasehold Title Insurance Policies</u>		
Policies of title insurance protecting the interest of lenders		Schedule G
<u>Simultaneous-Issued Lender & Leasehold Policy</u>		
Policies of title insurance protecting interest of lenders not exceeding the amount of owners policy and issued simultaneous therewith		Schedule H
<u>Simultaneous-Issued Lender & Leasehold Policy - in excess</u>		

Policies of title insurance protecting interest of lenders and the loan amount exceeds the amount of the owners policy		Schedule I
<u>Informational Report</u>		\$750.00
<u>Letter Report</u>		\$500.00
<u>New Construction Pending Disbursement Loan Policy</u>		
Policies of title insurance issued to lenders calling for periodic endorsements for increasing the liability of the policy and extending the time of the policy		\$250.00 per date down endorsement

<u>Commercial Pro Forma Fee</u>		\$250.00
<u>Commercial Search Fees</u>		\$250.00 plus \$50 per hour
<u>Additional Tract</u>		\$250.00
<u>Commercial Cancellation Fee</u>		\$500.00 + copy and additional tract fee
<u>Commercial Endorsements</u>		Schedule D
<u>Commercial Update Fee</u>		\$150.00
<u>Commercial Title Clearance</u>		\$125.00 per hour
<u>Commercial Closing Rates</u>		Schedule E

SCHEDULE A		
OWNERS TITLE INSURANCE POLICY		
<i>AMOUNT OF INSURANCE</i>		<i>INSURANCE RATES</i>
\$0 - \$100,000		\$450.00
\$100,001 - \$150,000		\$545.00
\$150,001 - \$200,000		\$605.00
\$200,001 - \$250,000		\$665.00
\$250,001 - \$300,000		\$725.00
\$300,001 - \$350,000		\$785.00
\$350,001 - \$400,000		\$845.00
\$400,001 - \$450,000		\$905.00
\$450,001 - \$500,000		\$965.00
\$500,001 - \$550,000		\$1,025.00
\$550,001 - \$600,000		\$1,080.00
\$600,001 - \$650,000		\$1,115.00
\$650,001 - \$700,000		\$1,150.00
\$700,001 - \$750,000		\$1,185.00
\$750,001 - \$800,000		\$1,220.00
\$800,001 - \$850,000		\$1,255.00
\$850,001 - \$900,000		\$1,280.00
\$900,001 - \$950,000		\$1,325.00
\$950,001 - \$1,000,000		\$1,360.00

SCHEDULE B		
Alternative Owners/HomeOwners Title Insurance Policies		

\$0 - \$100,000		\$895.00
\$100,001 - \$150,000		\$1,020.00
\$150,001 - \$200,000		\$1,045.00
\$200,001 - \$250,000		\$1,120.00
\$250,001 - \$300,000		\$1,220.00
\$300,001 - \$350,000		\$1,270.00
\$350,001 - \$400,000		\$1,320.00
\$400,001 - \$450,000		\$1,370.00
\$450,001 - \$500,000		\$1,430.00
\$500,001 - \$550,000		\$1,500.00
\$550,001 - \$600,000		\$1,550.00
\$600,001 - \$650,000		\$1,600.00
\$650,001 - \$700,000		\$1,650.00
\$700,001 - \$750,000		\$1,700.00
\$750,001 - \$800,000		\$1,750.00
\$800,001 - \$850,000		\$1,800.00
\$850,001 - \$900,000		\$1,850.00
\$900,001 - \$950,000		\$1,900.00
\$950,001 - \$1,000,000		\$1,950.00

SCHEDULE C
SUMMARY OF CHARGES FOR
REFINANCE POLICIES, HOME EQUITY AND SECOND MORTGAGES

<i>AMOUNT OF INSURANCE</i>		<i>INSURANCE RATES</i>
\$0 - \$100,000		\$440.00
\$100,001 - \$150,000		\$500.00
\$150,001 - \$200,000		\$560.00
\$200,001 - \$250,000		\$620.00
\$250,001 - \$300,000		\$680.00
\$300,001 - \$350,000		\$740.00
\$350,001 - \$400,000		\$800.00
\$400,001 - \$450,000		\$860.00
\$450,001 - \$500,000		\$920.00
\$500,001 - \$550,000		\$955.00
\$550,001 - \$600,000		\$990.00
\$600,001 - \$650,000		\$1,025.00
\$650,001 - \$700,000		\$1,060.00
\$700,001 - \$750,000		\$1,105.00
\$750,001 - \$800,000		\$1,130.00
\$800,001 - \$850,000		\$1,155.00
\$850,001 - \$900,000		\$1,200.00
\$900,001 - \$950,000		\$1,235.00

\$950,001 - \$1,000,000		\$1,270.00

SCHEDULE D

COMMERCIAL ENDORSEMENTS OWNERS POLICY AND LOAN POLICY

<u>End. No.</u>	<u>Endorsement Name</u>	<u>Commercial</u>	
			<u>Risk Rate</u>
3-06 / 3	Zoning		\$800
3.1-06 / 3.1	Zoning - Completed Structure		\$800
3.2-06 / 3.2	Zoning - Land Under Development		\$800
3.3	Zoning - Completed Improvement - Non-Conforming Use		\$800
3.4	No Zoning Classification		\$800
4-06 / 4	Condominium - Assessments Priority		\$150
4.1-06	Condominium - Current Assessments		\$150
4.1			
5-06	Planned Unit Development - Assessments Priority		\$150
5.1-06	Planned Unit Development - Current Assessments		\$150
6-06 / 6	Variable Rate Mortgage		\$150
6.2-06	Variable Rate Mortgage - Negative Amortization		\$150
6.2			
7-06	Manufactured Housing Unit		\$150
7.1-06 / 7.1	Manufactured Housing - Conversion: Loan		\$150
7.2-06	Manufactured Housing - Conversion: Owners		\$150
7.2			
8.1-06 / 8.1	Environmental Protection Lien		\$150
8.2-06	Commercial Environmental Protection Lien		\$150
9-06	Restrictions, Encroachments, Minerals - Loan Policy		\$150
9.1-06	Covenants, Conditions, and Restrictions - Unimproved Land - Owner's Policy		\$150
9.2-06	Covenants, Conditions, and Restrictions - Improved Land - Owner's Policy		\$150
9.3-06	Covenants, Conditions, Restrictions - Loan Policy		\$150
9.6-06	Private rights - Loan Policy		\$150
9.6.1-06	Private Rights - Current Assessments - Loan Policy		\$150
9.7-06	Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy		\$150
9.8-06	Covenants, Conditions, and Restrictions - Land Under Development - Owner's		\$150
9.9-06	Private Rights - Owner's Policy		\$250
9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy		\$250
10-06 / 10	Assignment		\$250
10.1-06 / 10.1	Assignment & Date-Down		\$250
11-06 / 11	Mortgage Modification		\$250

11.1-06 / 11.1	Mortgage Modification with Subordination		\$250
11.2-06 / 11.2	Mortgage Modification with Additional Amount of Insurance		\$250
12-06 / 12	Aggregation - Loan Policy		\$400
12.1-06 / 12.1	Aggregation - State Limits - Loan Policy		\$400
13-06	Leasehold - Owner's Policy		\$150
13.1-06	Leasehold - Loan Policy		\$150
14A-06 / 14A	Future Advance Priority w/Construction Lien Coverage		\$150
14B-06 / 14B	Future Advance Priority		\$150
14.1A-06 / 14.1A	Future Advance Knowledge w/Construction Lien Coverage		\$150
14.1B-06 / 14.1B	Future Advance Knowledge		\$150
14.2A-06 / 14.2A	Future Advance - Letter of Credit w/Construction Lien Coverage		\$150
14.2B-06 / 14.2B	Future Advance - Letter of Credit		\$150
14.3A-06 / 14.3A	Future Advance - Reverse Mortgage w/Construction Lien Coverage		\$150
14.3B-06 / 14.3B	Future Advance - Reverse Mortgage		\$150
15-06	Non-imputation - Full Equity Transfer		\$850
15.1-06	Non-imputation - Additional Insured		\$850
15.2-06	Non-imputation - Partial Equity Transfer		\$850
16-06	Mezzanine Financing		\$850
17-06	Access and Entry		\$250
17.1-06	Indirect Access and Entry		\$250
17.2-06	Utility Access		\$250
18-06	Single Tax Parcel		\$250
18.1-06	Multiple Tax Parcel - Easements		\$250
18.2-06	Multiple Tax Parcel		\$250
18.3-06	Single Tax Parcel and ID		\$250
19-06	Contiguity - Multiple Parcels		\$250
19.1-06	Contiguity - Single Parcel		\$250
19.2-06	Contiguity - Specified Parcels		\$250
20-06	First Loss - Multiple Parcel Transactions		\$250
22-06	Location		\$250
22.1-06	Location and Map		\$250
23-06	Coinsurance - Single Policy		\$250
23.1-06	Coinsurance		\$250
24-06	Doing Business		\$250
25-06	Same As Survey		\$250
25.1-06	Same as Portion of Survey		\$250
26-06 / 26	Subdivision		\$250
28-06	Easement - Damage or Enforced Removal		\$500
28.1-06 / 28.1	Encroachments - Boundaries and Easements		\$150
28.2-06	Encroachments - Boundaries and Easements - Described Improvements		\$150

28.3-06	Encroachments - Boundaries and Easements - Described Improvements and Land Under Development		\$150
29-06	Interest Rate Swap - Direct Obligation		\$150
29.1-06	Interest Rate Swap - Additional Interest		\$150
29.2-06	Interest Rate Swap - Direct Obligation - Defined Amount		\$150
29.3-06	Interest Rate Swap - Additional Interest - Defined Amount		\$150
30-06 / 30	Shared Appreciation Mortgage		\$150
30.1-06 / 30.1	Commercial Participation Interest		\$150
31-06	Severable Improvements		\$150
32-06 / 32	Construction Loan		\$150
32.1-06 / 32.1	Construction Loan - Direct Payment		\$150
32.2-06 / 32.2	Construction Loan - Insured's Direct Payment		\$150
33-06	Disbursement		\$150
34-06	Identified Risk Coverage		\$150
34.1-06 / 34.1	Identified Exception & Identified Risk Coverage		\$150
35-06	Minerals and Other Subsurface Substances - Buildings		\$150
35.1-06	Minerals and Other Subsurface Substances - Improvements		\$150
35.2-06	Minerals and Other Subsurface Substances - Described Improvements		\$150
35.3-06	Minerals and Other Subsurface Substances - Land Under Development		\$150
36-06	Energy Project - Leasehold/Easement - Owners		\$150
36.1-06	Energy Project - Leasehold/Easement - Loan		\$150
36.2-06	Energy Project - Leasehold - Owners		\$150
36.3-06	Energy Project - Leasehold - Loan		\$150
36.4-06	Energy Project - Covenants, Conditions & Restrictions - Land Under Development - Owners		\$150
36.5-06	Energy Project - Covenants, Conditions & Restrictions - Land Under Development - Loan		\$150
36.6-06	Energy Project - Encroachments		\$150
36.7-06	Energy Project - Fee Estate - Owners		\$150
36.8-06	Energy Project - Fee Estate - Loan		\$150
37-06	Assignment of Rents or Leases		\$150
39-06	Policy Authentication		\$150
40-06	Tax Credit - Owner's Policy		\$150
40.1-06	Tax Credit - Defined Amount - Owner's		\$150
41-06	Water - Buildings		\$150
41.1-06	Water - Improvements		\$150
41.2-06	Water - Described Improvements		\$150
41.3-06	Water - Land Under Development		\$150
42-06	Commercial Lender Group		\$150
43-06	Anti-Taint		\$150
44-06	Insured Mortgage Recording		\$150
45-06	Pari Passu Mortgage - Loan Policy		\$150
46-06	Option		\$150

47A	Operative Law - 2006 Owner's Policy		\$150
47B	Operative Law - 2006 Owner's Policy - includes Exclusion 6		\$150
47.1A	Operative Law - 2006 Loan Policy		\$150
47.1B	Operative Law - 2006 Loan Policy - includes Exclusion 8		\$150
47.1C	Operative Law - 2006 Loan Policy - includes Exclusion 9		\$150
47.1D	Operative Law - 2006 Loan Policy - includes Exclusions 8 & 9		\$150
LPF-DD	Limited Pre-Foreclosure Policy Date-Down		\$150
USP-DD	United States Date-Down Endorsement		\$150
CLTA 111.4-6	Mortgage Impairment After Conveyance		\$150
CLTA 150-06	Solar Endorsement		\$150
A	Fairway		\$150
B	Interim Mechanics' Lien		\$150
C	Maximum Loss		\$150
D	Nonmerger		\$150
E	Tax Benefit		\$150
F	Validity of Sublease		\$150
G	Balloon Mortgage		\$150
H	Pending Completion		\$150
I	Deletion of Arbitration Endorsement		\$150
O	Blank Endorsement*		\$150
	*Used to correct or amend policy schedules		

**SCHEDULE E
COMMERCIAL REAL ESTATE CLOSING FEE**

<u>Amount of Insurance</u>			<u>Charge</u>
250,000	or less		\$300
250,001	500,000		\$500
500,001	1,000,000		\$625
1,000,001	3,000,000		\$750
3,000,001	5,000,000		\$1,000
5,000,001	7,000,000		\$1,250
7,000,001	9,000,000		\$1,500
9,000,001	and above		\$1,750

**SCHEDULE F
COMMERCIAL OWNERS TITLE INSURANCE RATES**
Policies of title insurance protecting the owner's interest on commercial property

<u>Amount of Insurance</u>		<u>Charge</u>
50,000	or less	\$500
50,001	100,000	add \$4.00 per thousand
100,001	500,000	add \$3.00 per thousand
500,001	1,000,000	add \$2.00 per thousand
1,000,001	3,000,000	add \$1.00 per thousand
3,000,001	5,000,000	add \$0.80 per thousand
5,000,001	and above	add \$0.70 per thousand

SCHEDULE G

COMMERCIAL LENDER & LEASEHOLD TITLE INSURANCE RATES

Policies of title insurance protecting the lenders and leasee's interest on commercial property

<u>Amount of Insurance</u>		<u>Charge</u>
50,000	or Less	\$500
50,001	100,000	add \$4.00 per thousand
100,001	500,000	add \$3.00 per thousand
500,001	1,000,000	add \$2.00 per thousand
1,000,001	3,000,000	add \$1.00 per thousand
3,000,001	5,000,000	add \$0.80 per thousand
5,000,001	and Above	add \$0.70 per thousand

SCHEDULE H

COMMERCIAL SIMULTANEOUS LENDER & LEASEHOLD TITLE INSURANCE RATES

Policies of title insurance protecting the lenders and leasee's interest on commercial property NOT exceeding the amount of owner's policy and issued simultaneously

<u>Amount of Insurance</u>		<u>Charge</u>
1,000,000	or Less	\$400
1,000,001	2,000,000	\$650
2,000,001	3,000,000	\$850
3,000,001	4,000,000	\$1,100
4,000,001	5,000,000	\$1,350
5,000,001	6,000,000	\$1,600
6,000,001	7,000,000	\$1,850
7,000,001	and Above	\$2,100

SCHEDULE I

COMMERCIAL SIMULTANEOUS LENDER & LEASEHOLD TITLE INSURANCE RATES

Policies of title insurance protecting the lenders and lessee's interest on commercial property AND exceeding the amount of owner's policy and issued simultaneously

<u>Amount of Insurance</u>			<u>Charge</u>
1,000,000	or Less		\$400
1,000,001	2,000,000		\$650
2,000,001	3,000,000		\$850
3,000,001	4,000,000		\$1,100
4,000,001	5,000,000		\$1,350
5,000,001	6,000,000		\$1,600
6,000,001	7,000,000		\$1,850
7,000,001	and Above		\$2,100
\$3.00 for each additional \$1,000 liability in excess of owner's policy amount			



Effective October 15, 2024

ALL COUNTIES IN KANSAS

1201 NE Windsor Drive, Lee's Summit, MO 64086
816-888-7015 | KCEliteTitle.com

KC ELITE TITLE, LLC



RESIDENTIAL TITLE INSURANCE RATES

(Charges made in policies issued on transactions involving 1-4 single family dwelling units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>Owners Title Insurance Policies</u>	
Policies of title insurance protecting the owner's interest in one-four family residences	Schedule A
<u>Loan, Refinance, Home Equity and Second Mortgage Insurance Policies</u>	
Policies of title insurance protecting the interest of mortgage lenders. Loan policies issued on home equity and 2nd, 3rd or more mortgages.	Schedule C
<u>Simultaneous-Issued Mortgage Policies</u>	
Loan policies issued simultaneously with the issuance of an owners policy. Where the loan amount <u>exceeds</u> the amount of the owners policy.	\$425.00 <u>+\$1.00 for each additional \$1,000.00 after \$250,001.00</u>
<u>Cooperative Issue Loan Policy</u>	
A loan policy issued in conjunction with an Owners policy issued at the same time by another title agency as a split/cooperative closing.	\$425 +\$1.00 for each additional \$1000 over \$200,001 loan amt
<u>Endorsements - Loan Policy</u>	
Coverage's added to or changes made in the insurance contract resulting in difference or additional risk and issued subsequent to the date of the policy	4 (Condo), 5 (PUD), 6 (ARM), 8.1 (Environmental), 9 (Comprehensive), 34-06 (Identified Risk Coverage), no charge. All other residential endorsements are \$25.00 with exceptions of ALTA 7 and 11 (subject to underwriter approval and/or U&U)
Residential ALTA 11 - Mortgage Loan Modification	\$350 up to the difference of the filed Mtg/DOT and the new Mtg/DOT up to \$200K. After \$200,001 add an additional \$1 per thousand.
REO ALTA 11 - Mortgage Loan Modification - no prior CTC policy	\$300.00
Residential Policy ALTA 7 - Manufactured Home	\$50.00
Foreclosure Policy ALTA 7 - Manufactured Home	\$200.00
<u>Assumptions</u>	
Assumed by one of the borrowers already on the loan	\$500.00
Assumed in conjunction with a purchase	\$375.00
<u>Residential Pro Forma Fee</u>	
	\$100.00
<u>Endorsements - Residential Owner's Policy</u>	
All underwriter approved owner's policy endorsements	\$100.00
<u>Foreclosure and Deed in Lieu Reports:</u> <u>FHA, FHMA, FNMA, FHLMC, GNMA, VA, Conventional Loans,</u> <u>Post Sale Updates and Unassigned Loans</u>	
	\$350.00 - \$500.00 Depending on county, client and complexity. Includes one update.
<u>Foreclosure and Deed in Lieu Reports - Subsequent Updates</u>	
	\$150 after the 1st update
<u>Informational Report</u>	
	\$425.00
<u>Additional Tract Charge</u>	
	\$150.00
<u>Search Fee</u>	
	\$150.00

RESIDENTIAL NEW CONSTRUCTION TITLE INSURANCE RATES

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>Construction Loan Binder</u>	
A commitment for title insurance issued for the protection of the interest in property taken as a result of a filing of a mortgage for construction purposes and is good for 12 months. Binder's are available up to \$350,000.00.	\$1.00 / \$1,000 Minimum \$175
<u>Update Fee</u>	\$75.00
<u>Construction Loan Policy</u>	
A policy issued for the interest in the property taken as a result of a filing of a mortgage for construction purposes. No tract fee as long as in the same subdivision.	\$1.25 / \$1,000 up to \$1,000,000 over add \$.50/\$1,000 \$300.00 minimum
<u>Builder Rate</u>	
A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision . (Used when Builder is selling to a bonifide purchaser)	\$1.50/\$1,000 \$400.00 minimum
<u>New Construction Letter Report</u>	\$195.00
<u>Lot Sale Closing Fee</u>	\$0-150.00

CHARGES FOR ESCROW/CLOSING AND MISC. SERVICES

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>Residential Real Estate Loan Closing -- FSBO</u>	
Includes preparation of all documents required by the lender, including, but limited to, disclosure statements, settlement statements, disbursement of funds, deeds, title affidavits and indemnities. WITHOUT the assistance of an attorney or real estate broker.	Schedule B
<u>Residential Real Estate Loan Closing -- Buyer/Borrower/Consumer</u>	
Includes preparation of all loan documents required by the lender, including, but not limited to, disclosure statements, settlement statements, disbursement of funds, deeds, title affidavits and indemnities. WITH assistance of attorney or real estate broker. Not including Refinances.	\$400.00
<u>Refinance Closing or Second Mortgage</u>	\$300.00
<u>Second Mortgage - Closing Only - In conjunction with new loan. or refinance closing, Same Transaction</u>	\$200.00
<u>Escrow of funds to be held under escrow agreements by KC ELITE TITLE at the request of Lender, Buyer or Seller</u>	\$150.00 Dependent on contract if charged to buyer or seller
<u>Accommodation Sign-up (Witness Closing)</u>	
No Closing Statement, or Closing Disclosure prepared and no disbursing	\$225.00
<u>Prepare Closing Statement, Disburse and No Closing</u>	
Refinance	\$300.00
Purchase	\$375.00
<u>Delivery Service/Handling Fee (per package)</u>	\$45.00
<u>Wire Service/Handling Fee (incoming/outgoing)</u>	\$30.00
<u>E-Recording Fee</u>	\$5.50 per document recorded
<u>Seller Side Short Sale Closing Fee</u>	\$375.00
<u>Technology Fee – per side</u>	\$40
<u>Cash Closing Fee with attorney or real estate broker</u>	Schedule B
<u>KS Title Elimination Fee</u>	\$500.00
<u>New Construction Document Preparation Fee</u>	\$50.00
<u>Escrow Only</u>	
Purchase (Buyer/Seller)	Schedule B
Purchase (Seller Only)	Schedule B
Refinance	Schedule B
<u>Reverse Mortgage Closing Fee (Buyer Purchase/ Refinance)</u>	\$500.00
<u>Remote Online Notary - RON</u>	Schedule B
<u>Notary Fee - Not associated with an escrow closing</u>	\$55.00

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARDS SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE RELATED 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 SPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE, SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE

SCHEDULE A

OWNERS TITLE INSURANCE POLICY(No Seller closing fee)

<u>Amount of Insurance</u>	<u>Title Premium</u>	<u>Amount of Insurance</u>	<u>Title Premium</u>	
50,000	Less	550,001	560,000	\$1,395.00
50,001	60,000	560,001	570,000	\$1,405.00
60,001	70,000	570,001	580,000	\$1,415.00
70,001	80,000	580,001	590,000	\$1,425.00
80,001	90,000	590,001	600,000	\$1,435.00
90,001	100,000	600,001	610,000	\$1,450.00
100,001	110,000	610,001	620,000	\$1,460.00
110,001	120,000	620,001	630,000	\$1,470.00
120,001	130,000	630,001	640,000	\$1,480.00
130,001	140,000	640,001	650,000	\$1,490.00
140,001	150,000	650,001	660,000	\$1,500.00
150,001	160,000	660,001	670,000	\$1,510.00
160,001	170,000	670,001	680,000	\$1,520.00
170,001	180,000	680,001	690,000	\$1,530.00
180,001	190,000	690,001	700,000	\$1,540.00
190,001	200,000	700,001	710,000	\$1,550.00
200,001	210,000	710,001	720,000	\$1,560.00
210,001	220,000	720,001	730,000	\$1,570.00
220,001	230,000	730,001	740,000	\$1,580.00
230,001	240,000	740,001	750,000	\$1,590.00
240,001	250,000	750,001	760,000	\$1,600.00
250,001	260,000	760,001	770,000	\$1,610.00
260,001	270,000	770,001	780,000	\$1,620.00
270,001	280,000	780,001	790,000	\$1,630.00
280,001	290,000	790,001	800,000	\$1,640.00
290,001	300,000	800,001	810,000	\$1,650.00
300,001	310,000	810,001	820,000	\$1,660.00
310,001	320,000	820,001	830,000	\$1,670.00
320,001	330,000	830,001	840,000	\$1,680.00
330,001	340,000	840,001	850,000	\$1,690.00
340,001	350,000	850,001	860,000	\$1,700.00
350,001	360,000	860,001	870,000	\$1,710.00
360,001	370,000	870,001	880,000	\$1,720.00
370,001	380,000	880,001	890,000	\$1,730.00
380,001	390,000	890,001	900,000	\$1,740.00
390,001	400,000	900,001	910,000	\$1,750.00
400,001	410,000	910,001	920,000	\$1,760.00
410,001	420,000	920,001	930,000	\$1,770.00
420,001	430,000	930,001	940,000	\$1,780.00
430,001	440,000	940,001	950,000	\$1,790.00
440,001	450,000	950,001	960,000	\$1,800.00
450,001	460,000	960,001	970,000	\$1,810.00
460,001	470,000	970,001	980,000	\$1,820.00
470,001	480,000	980,001	990,000	\$1,830.00
480,001	490,000	990,001	1,000,000	\$1,840.00
490,001	500,000			
500,001	510,000			
510,001	520,000			
520,001	530,000			
530,001	540,000			
540,001	550,000			

*Over \$1,000,001 add \$1 per thousand

** Title Premium applies with or without
Prior Insurance

*Charges are subject to change without notice.

***The title charges listed herein do not apply to long and intricate titles, more than one chain of title or exceptional risks.

We reserve the right to make additional charges.

SCHEDULE B

ESCROW AND CLOSING CHARGES

The Closing fees shown below are charges in addition to the premiums for the Owner's and Lender's Title Insurance Policies

TYPE OF SERVICE/TRANSACTION	SELLER	BUYER	TOTAL CHARGE
PURCHASE WITH LOAN (SALE)	\$0	\$420	\$420
FSBO CLOSING	\$450	\$450	\$900
ACCOMMODATION SIGN-UP (No HUD or Checks)	\$225	\$225	\$500
PREPARE CLOSING STATEMENT AND DISBURSE - Refinance	\$0	\$300	\$300
PREPARE CLOSING STATEMENT AND DISBURSE - Purchase	\$0	\$400	\$400
ESCROW FUNDS PURCHASE WITH A REALTOR ESCROW FUNDS PURCHASER WITHOUT A REALTOR (FSBO)	Charge Buyer/Seller based on contract		\$200
REFINANCE OR SECOND MORTGAGE	\$0	\$325	\$325
SECOND MORTGAGE (Closing in conjunction with new loan or refi)	\$0	\$220	\$220
CASH CLOSING	\$0	\$225	\$225
SELLER SIDE SHORT SALE CLOSING FEE	\$425	\$0	\$425
LOT SALE CLOSING FEE	\$0	\$150	\$150
INVESTOR CLOSING FEE	\$150	\$150	\$300
ESCROW ONLY - Purchase (Buyer/Seller)	\$0	\$375	\$375
ESCROW ONLY - Purchase (Seller Only)	\$225	\$0	\$225
ESCROW ONLY - Refinance	\$0	\$300	\$300
REMOTE ONLINE NOTARY (RON): Add to closing fee above.			
RON - Buyer with Cash	\$0	\$130	\$130
RON - Buyer with a Lender	\$0	\$155	\$155
RON - Seller	\$130	\$0	\$130
RON - Additional signers	\$30 per signor after two signors		\$ TBD
RON - Single documents	\$30 per document		\$ TBD

Delivery Service / Handling Fee

\$45.00 per package

Wire Service / Handling Fee

\$30.00 per wire (incoming or outgoing)

* The fees shown under the seller and buyer columns represent the typical division of the applicable fee between the parties. However, the total fee may be allocated differently by agreement of the parties.

SCHEDULE C
SUMMARY OF CHARGES FOR
REFINANCE POLICIES, HOME EQUITY AND SECOND MORTGAGES

<u>Amount of Insurance</u>		<u>Title Premium</u>	<u>Amount of Insurance</u>		<u>Title Premium</u>
50,000	Less	\$425	625,001	650,000	\$1,100
50,001	60,000	\$450	650,001	675,000	\$1,125
60,001	70,000	\$475	675,001	700,000	\$1,150
70,001	80,000	\$500	700,001	725,000	\$1,175
80,001	90,000	\$525	725,001	750,000	\$1,200
90,001	100,000	\$550	750,001	775,000	\$1,225
100,001	125,000	\$575	775,001	800,000	\$1,250
125,001	150,000	\$600	800,001	825,000	\$1,275
150,001	175,000	\$625	825,001	850,000	\$1,300
175,001	200,000	\$650	850,001	875,000	\$1,325
200,001	225,000	\$675	875,001	900,000	\$1,350
225,001	250,000	\$700	900,001	925,000	\$1,375
250,001	275,000	\$725	925,001	950,000	\$1,400
275,001	300,000	\$750	950,001	975,000	\$1,425
300,001	325,000	\$775	975,001	1,000,000	\$1,450
325,001	350,000	\$800			
350,001	375,000	\$825			
375,001	400,000	\$850			
400,001	425,000	\$875			
425,001	450,000	\$900			
450,001	475,000	\$925			
475,001	500,000	\$950			
500,001	525,000	\$975			
525,001	550,000	\$1,000			
550,001	575,000	\$1,025			
575,001	600,000	\$1,050			
600,001	625,000	\$1,075			

**Over \$1,000,001 add \$1.00 per thousand

*Charges are subject to change without notice.

***The title charges listed herein do not apply to long and intricate titles, more than one chain of title or exceptional risks.

We reserve the right to make additional charges.

