



EverTitle Agency, LLC

ALL COUNTIES IN KANSAS

Effective: 5-22-2026

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
Loan policies issued on home equity when bank handles entire transaction.		Schedule D
<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

Informational Report		\$425.00
Additional Tract Search Fee		\$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 RESALE 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		\$425.00
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
General Closing Fee - Rate Available when needed		\$100-\$800
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 G
<u>Lender & Leasehold Title Insurance Policies</u>		
Policies of title insurance protecting the interest of lenders		Schedule H
<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 I
<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 J

<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 F
<u>Commercial Update Fee</u>		\$150.00
<u>Commercial Title Clearance</u>		\$125.00 per hour
<u>Commercial Closing Rates</u>		Schedule F

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
SUMMARY OF CHARGES FOR
BANK CLOSED HOME EQUITY**

<i>AMOUNT OF INSURANCE</i>		<i>INSURANCE RATES</i>
\$0 - \$10,000		\$160.00
\$10,001 - \$15,000		\$170.00
\$15,001 - \$20,000		\$180.00
\$20,001 - \$25,000		\$190.00
\$25,001 - \$30,000		\$200.00
\$30,001 - \$35,000		\$210.00
\$35,001 - \$40,000		\$220.00
\$40,001 - \$45,000		\$230.00
\$45,001 - \$50,000		\$240.00
\$50,001 - \$55,000		\$250.00
\$55,001 - \$60,000		\$260.00
\$60,001 - \$65,000		\$270.00
\$65,001 - \$70,000		\$280.00
\$70,001 - \$75,000		\$290.00
\$75,001 - \$80,000		\$300.00
\$80,001 - \$85,000		\$310.00
\$85,001 - \$90,000		\$320.00
\$90,001 - \$95,000		\$330.00
\$95,001 - \$100,000		\$340.00
\$100,001 - \$110,000		\$350.00
\$110,001 - \$120,000		\$370.00
\$120,001 - \$130,000		\$390.00
\$130,001 - \$150,000		\$410.00
\$150,001 - \$160,000		\$430.00
\$160,001 - \$170,000		\$440.00
\$170,001 - \$180,000		\$450.00
\$180,001 - \$190,000		\$470.00

\$190,001 - \$200,000		\$490.00
Standard Rates after 200k		

SCHEDULE E
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		\$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 F
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 G
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 H

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 I

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 J

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			



FILED

10/22/2025

RATE AND FORM COMPLIANCE DIVISION

EverTitle Agency, LLC

ALL COUNTIES IN KANSAS

Effective: 10-22-2025

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

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			



FILED

06/02/2023

RATE AND FORM COMPLIANCE DIVISION

ATTACHMENT 1

CHARGE FOR ESCROW, CLSING AND/OR OTHER SERVICES

Service	Charge
COMMERCIAL ESCROW CLOSING Includes preparation of contracts, escrow agreements, document signing, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$500.00
COMMERCIAL SIMPLE ESCROW CLOSING Includes preparation of transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$300.00
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 BUYER CLOSING FEE	\$295
RESIDENTIAL IN OFFICE SELLER CLOSING FEE	\$395
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 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	\$300.00
RESIDENTIAL IN OFFICE SELLER 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	\$175.00
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 REAL ESTATE LOAN CLOSING- Buyer only Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in office.	\$295.00

Without assistance from attorney and/or broker

RESIDENTIAL IN HOME REAL ESTATE LOAN CLOSING \$350.00

Includes preparation of closing documents (deed, mortgage, notes, assignments, etc.), settlement statement (CD), disbursement of funds, signing documents in home during business hours.

Without assistance from attorney and/or broker

RESIDENTIAL FULL PROCESSING IN OFFICE REAL ESTATE LOAN CLOSING \$495.00

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

RESIDENTIAL FULL PROCESSING IN HOME REAL ESTATE LOAN CLOSING \$595.00

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

DOCUMENT PREPARTION when not included in closings \$N/C

1. Deeds
2. Mortgages, notes
3. Affidavits
4. Assignments, releases
5. Contract for deed/option contracts
6. Real estate contracts
7. Escrow deposit agreements

FEES FOR ANCILLARY SERVICES

Closing loans outside of our office \$50 additional
Closing loans from 5 to 7 pm at night \$50 additional
Closings on Saturday \$100 additional

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings \$400.00

- a. Do not take policy \$200.00
- b. Do take policy \$50.00

LOT SALE TO BUYER \$75.00
(not builder)

PLATTING COMMITMENT Issued to governmental body in lieu of attorney's opinion to Show easements, taxes, mortgages, etc. Nominal amount	\$500.00
INFORMATIONAL COMMITMENT Issued for "amount to be agreed upon" where customer wants to check Of the title before sale/mortgage	\$75.00
CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY Issued when contact purchases pays off contract and wants current policy Showing title in his name	rate card minus \$100
MECHANICS LIEN WORK OUT Obtaining lien waivers, disbursing funds to pay claimants	\$75/DRAW
EXCHANGE CLOSING Closing transaction having more than one parcel of real Property	\$100 PER PARCEL ADDITIONAL TO CLOSING FEE
DISBURSEMENT OF FUNDS No closing services but asked to disburse money	\$75
Disbursement of funds No closing services, disbursing funds and collecting signatures On documents furnished to us.	\$75
INDEMNITY DEPOSIT Held in escrow no closing	\$not offered

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES

Properties Except 1-4 Single Family Dwelling Units)

Type of Transaction	Rate
Owners Title Insurance Policy Policies will be issued to owners, contract vendees And lessees	SEE RATE CARD
MORTGAGE TITLE INSURANCE POLICY Issued to lenders in an amount not to exceed 120% Of the loan amount	SEE RATE CARD
SIMULTANEOUS –ISSUED MORTGAGE POLICY Not exceeding the amount of owners policy issued simultaneous Therewith	\$350.00
SIMULTANEOUSS-ISSUED MORTGAGE POLICY where the amount of coverage exceeds the Owners policy	\$350+\$1/1000 FOR AMOUNT over owners policy
REFINANCE POLICIES Loan Policy issued on property as a result of refinancing a Previous loan	\$SEE RATE CARD
SECOND MORTGAGE POLICIES-LOAN POLICY Issued on 2 nd , 3 rd or more loans	\$ SEE RATE CARD
REISSUE POLICIES	\$ SEE RATE CARD
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY-calling for period endorsements for increasing Liability and extending time of policy	RATE CARD on initial amount, each increase \$1/1000 added to \$75 per re-issue
NEW CONSTRUCTION OWNERS POLICY	\$ SEE RATE CARD
NEW CONTRUCTION LOAN POLICY Issued to construction lender on construction loan (includes bind or construction loan policies)	\$ SEE RATE CARD

HOLD OPEN CHARGES

\$50.00

ENDORSEMENTS TO OWNERS POLICIES

ALL ENDORSEMENTS \$50.00
PER ENDORSEMENT

ENDORSEMENTS TO LOAN POLICIES

ALL ENDORSEMENTS \$50.00
PER ENDORSEMENT

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 SINGLE FAMILY LIVING UNITS)

TYPE OF TRANSACTION	RATE
SPECIAL COVERAGES	a U & U will be filed in these situations
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued With owners policy on new construction	\$ SEE RATE CARD
SECOND MORTGAGEE POLICIES- Loan policies issued on 2 nd , 3 rd or more loans	\$100.00 up to \$50,000 above that \$1/1000
HOLD OPEN CHARGES	\$100.00
RESIDENTIAL OWNERS POLICY-Policies of title insurance protecting The interest the owners interest in 1 to 4 family residences	\$ SEE RATE CARD
RESIDENTIAL HOMEOWNERS POLICY-Policies of title insurance protecting The interest of owners interest in 1 to 4 family residences including Extended coverages.	SEE RATE CARD
RESIDENTIAL MORTGAGEES POLICIES Policies of title insurance protecting the interest of mortgage Lenders	SEE RATE CARD
SIMULTANEOUSLY ISSUED LOAN POLICIES 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	\$325.00 up to 350k after +\$1/1000
RESIDENTIAL CONSTRUCTION LOAN POLICY-A loan policy issued Specifically for the protection of the interest in the property taken as the Result of the filing of a mortgage for construction purposes	\$1/1000 min \$250.00
CONSTRUCTION LOAN BINDER (COMMITMENT)- a commitment For title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$175.00

DEVELOPMENT LAND POLICY- a mortgages policy issued for the Protection of a lender who provides the funds to make improvements To the land so that said land can be resold for a different purpose	\$1/1000, minimum \$500.00
BUILDERS RATE(Residential Owners Policy) A rate afforded to builder/developers which is less the Rate of normal residential owners rate due to discount For volume as well as simplicity of search and examination	\$1/1000, minimum \$150.00
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES- A rate afforded to home owners where a lenders policy is required by the Lender as the result of the refinance of the owners existing financing	\$ SEE RATE CARD
RE-ISSUE RATE- A rate afforded to the owner as a seller Or borrower due to the fact that the title at issue previously been Searched and examined for durability as evidenced by the Issuance of a policy of title insurance with a prior date	\$ SEE RATE CARD
BANK RATE- A rate afforded to banks or direct lenders due to the fact That funding and return of the files will be simplified.	\$250 for the first \$250,000 of coverage Plus \$1/1000 for any Overage
NATIONAL LENDER 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
MULTIPLE LOT OR TRACT CHARGES- a charge made in connection with The issuance of either an owners or mortgagees policy when the subject Property consists of more than one chain of title	\$NO ADDITIONAL CHARGE
ABSTRACT RETIREMENT RATE A reduction in the premium charge as a result of being furnished an Abstract of title on the property to be insured and that the abstract Remains the property of the insured.	same as re-issue rate
ENDORSEMENTS- coverages added to the basic insurance Contract which add additional coverage to the insured and Consequently additional risk to the insurer. Specify type of Endorsement and the charge/ rate for each	NO ADDITIONAL CHARGE
LEASEHOLD POLICIES- policies issued to protect the interest Of the lessee in real property insuring the validity of an option To purchase granted to a lessee	same as re-issue rate

COMMERCIAL TITLE INSURANCE RATE- \$ same as re-issue rate
 Premiums charged on policies issued on transactions involving commercial,
 Multi-family, or industrial real estate

Search fee \$75
 Search fee for difficult or two parcel search \$125

CANCELLATION FEE- a charge made for actual work \$ no charge
 Performed on a title insurance file that for some reason or
 Circumstances does not result in the issuance of a title insurance policy

Rate Cards

AMOUNT OF INSURANCE	KANSAS TITLE REISSUE REFINANCE INSURANCE RATES	KANSAS TITLE REFINANCE INSURANCE RATES	KANSAS TITLE OWNERS and HOMEOWNERS INSURANCE RATES
UP TO \$50,000	320.00	450.00	450.00
\$50,001 - \$100,000	415.00	450.00	450.00
\$100,001 - \$150,000	475.00	605.00	545.00
\$150,001 - \$200,000	535.00	655.00	605.00
\$200,001 - \$250,000	595.00	725.00	655.00
\$250,001 - \$300,000	655.00	785.00	725.00
\$300,001 - \$350,000	715.00	845.00	785.00
\$350,001 - \$400,000	775.00	905.00	845.00
\$400,001 - \$450,000	835.00	965.00	905.00
\$450,001 - \$500,000	895.00	1025.00	965.00
\$500,001 - \$550,000	930.00	1080.00	1025.00
\$550,001 - \$600,000	965.00	1115.00	1080.00
\$600,001 - \$650,000	1,000.00	1150.00	1115.00
\$650,001 - \$700,000	1,035.00	1150.00	1150.00
\$700,001 - \$750,000	1,070.00	1185.00	1185.00
\$750,001 - \$800,000	1,105.00	1220.00	1,230.00
\$800,001 - \$850,000	1,130.00	1255.00	1,255.00
\$850,001 - \$900,000	1,175.00	1280.00	1,280.00
\$900,001 - \$950,000	1,210.00	1325.00	1,325.00
\$950,001 - \$1,000,000	1,245.00	1360.00	1,360.00

For amounts over \$1,000,000 the rate is 1360 plus \$1.25 for every \$1000 of coverage over \$1,000,000

AMOUNT OF INSURANCE	KANSAS TITLE RURAL INSURANCE RATES
UP TO \$15,000	\$150.00

\$15,001 - \$30,000	\$175.00
\$30,001 - \$40,000	\$195.00
\$40,001 - \$50,000	\$225.00
\$50,001 - \$60,000	\$250.00
\$60,001 - \$70,000	\$275.00
\$70,001 - \$80,000	\$305.00
\$80,001 - \$90,000	\$305.00
\$90,001 - \$110,000	\$350.00
\$110,001 - \$130,000	\$375.00
\$130,001 - \$150,000	\$425.00
\$150,001 - \$170,000	\$450.00
\$170,001 - \$190,000	\$475.00
\$190,001 - \$210,000	\$500.00
\$210,001 - \$230,000	\$525.00
\$230,001 - \$250,000	\$550.00
\$250,001 - \$300,000	\$610.00
\$300,001 - \$350,000	\$670.00
\$350,001 - \$400,000	\$730.00
\$400,001 - \$450,000	\$790.00
\$450,001 - \$500,000	\$850.00
\$500,001 - \$550,000	\$885.00
\$550,001 - \$600,000	\$920.00
\$600,001 - \$650,000	\$955.00
\$650,001 - \$700,000	\$990.00
\$700,001 - \$750,000	\$1,075.00

AMOUNT OF INSURANCE	KANSAS TITLE COMMERCIAL INSURANCE RATES
UP TO \$15,000	\$470.00
\$15,001 - \$30,000	\$565.00
\$30,001 - \$40,000	\$625.00
\$40,001 - \$50,000	\$685.00
\$50,001 - \$60,000	\$745.00
\$60,001 - \$70,000	\$805.00
\$70,001 - \$80,000	\$865.00
\$80,001 - \$90,000	\$925.00
\$90,001 - \$110,000	\$985.00
\$110,001 - \$130,000	\$1,045.00
\$130,001 - \$150,000	\$1,080.00
\$150,001 - \$170,000	\$1,115.00
\$170,001 - \$190,000	\$1,150.00
\$190,001 - \$210,000	\$1,185.00

\$210,001 - \$230,000	\$1,220.00
\$230,001 - \$250,000	\$1,255.00
\$250,001 - \$300,000	\$1,280.00
\$300,001 - \$350,000	\$1,325.00
\$350,001 - \$400,000	\$1,360.00
\$400,001 - \$450,000	\$1,395.00
\$450,001 - \$500,000	\$1,430.00
\$500,001 - \$550,000	\$1,465.00
\$550,001 - \$600,000	\$1,500.00
\$600,001 - \$650,000	\$1,535.00
\$650,001 - \$700,000	\$1,570.00
\$700,001 - \$750,000	\$1,605.00

ATTACHMENT 1

FILED

MAR 18 2019

VICKI SCHMIDT
Charge
Commissioner of Insurance

CHARGE FOR ESCROW, CLSING AND/OR OTHER SERVICES

Service

COMMERCIAL ESCROW CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$450.00
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds. Without assistance from attorney and/or broker	\$275.00
RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds. With assistance from attorney and/or broker	\$275.00
RESIDENTIAL LOAN CLOSING Includes preparation of all loan documents required by the Lender including, but not limited to mortgage, deed of trust, notes, Riders, assignments, government regulation reports and disclosures. Disbursement of funds	\$275.00
DOCUMENT PREPARTION when not included in closings 1. Deeds 2. Mortgages, notes 3. Affidavits 4. Assignments, releases 5. Contract for deed/option contracts 6. Real estate contracts 7. Escrow deposit agreements	\$N/C
FEEES FOR ANCILLARY SERVICES	
Closing loans outside of our office	\$50 additional
Closing loans from 5 to 7 pm at night	\$50 additional
Closings on Saturday	\$100 additional

FILED

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

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

MAR \$400.00

VICKI \$200.00

Commission \$50.00

LOT SALE TO BUYER
(not builder)

\$75.00

PLATTING COMMITMENT

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

\$500.00

INFORMATIONAL COMMITMENT

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

\$75.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

rate card
minus
\$100

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants

\$75/DRAW

EXCHANGE CLOSING

Closing transaction having more than one parcel of real Property

\$100 PER
PARCEL
ADDITIONAL TO
CLOSING FEE

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$75

Disbursement of funds

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

\$75

INDEMNITY DEPOSIT

Held in escrow no closing

\$not offered

ATTACHMENT 2

FILED

MAR 18 2019

VICKI SCHMIDT
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES

Properties Except 1-4 Single Family Dwelling Units)

Type of Transaction	Rate
Owners Title Insurance Policy Policies will be issued to owners, contract vendees And lessees	SEE RATE CARD
MORTGAGE TITLE INSURANCE POLICY Issued to lenders in an amount not to exceed 120% Of the loan amount	SEE RATE CARD
SIMULTANEOUS –ISSUED MORTGAGE POLICY Not exceeding the amount of owners policy issued simultaneous Therewith	\$350.00
SIMULTANEOUSS-ISSUED MORTGAGE POLICY where the amount of coverage exceeds the Owners policy	\$350+\$1/1000 FOR AMOUNT over owners policy
REFINANCE POLICIES Loan Policy issued on property as a result of refinancing a Previous loan	\$SEE RATE CARD
SECOND MORTGAGE POLICIES-LOAN POLICY Issued on 2 nd , 3 rd or more loans	\$ SEE RATE CARD
REISSUE POLICIES	\$ SEE RATE CARD
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY-calling for period endorsements for increasing Liability and extending time of policy	RATE CARD on initial amount, each increase \$1/1,000 added to \$75 per re-issue
NEW CONSTRUCTION OWNERS POLICY	\$ SEE RATE CARD
NEW CONTRUCTION LOAN POLICY Issued to construction lender on construction loan (includes bind or construction loan policies)	\$ SEE RATE CARD
HOLD OPEN CHARGES	\$50.00

ENDORSEMENTS TO OWNERS POLICIES

ALL ENDORSEMENTS \$50.00
PER ENDORSEMENT

FILED

ENDORSEMENTS TO LOAN POLICIES

ALL ENDORSEMENTS \$50.00
PER ENDORSEMENT

NOV 15 2019

VICKI SCHMIDT
Commissioner of Insurance

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 SINGLE FAMILY LIVING UNITS)

FILED

MAR 18 2019

VICKI SCHMIDT
Commissioner of Insurance

TYPE OF TRANSACTION	RATE
SPECIAL COVERAGES	a U & U will be filed in these situations
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued With owners policy on new construction	\$ SEE RATE CARD
SECOND MORTGAGEE POLICIES- Loan policies issued on 2 nd , 3 rd or more loans	\$100.00 up to \$50,000 above that \$1/1000
HOLD OPEN CHARGES	\$100.00
RESIDENTIAL OWNERS POLICY-Policies of title insurance protecting The interest the owners interest in 1 to 4 family residences	\$ SEE RATE CARD
RESIDENTIAL MORTGAGEES POLICIES Policies of title insurance protecting the interest of mortgage Lenders	SEE RATE CARD
SIMULTANEOUSLY ISSUED LOAN POLICIES 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	\$325.00
RESIDENTIAL CONSTRUCTION LOAN POLICY-A loan policy issued Specifically for the protection of the interest in the property taken as the Result of the filing of a mortgage for construction purposes	\$1/1000 min \$250.00
CONSTRUCTION LOAN BINDER (COMMITMENT)- a commitment For title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$175.00
DEVELOPMENT LAND POLICY- a mortgages policy issued for the Protection of a lender who provides the funds to make improvements To the land so that said land can be resold for a different purpose	\$1/1000, minimum \$500.00
BUILDERS RATE(Residential Owners Policy) A rate afforded to builder/developers which is less the Rate of normal residential owners rate due to discount	\$1/1000, minimum \$150.00

For volume as well as simplicity of search and examination

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES-
A rate afforded to home owners where a lenders policy is required by the
Lender as the result of the refinance of the owners existing financing

\$ SEE RATE CARD
FILED

RE-ISSUE RATE- A rate afforded to the owner as a seller
Or borrower due to the fact that the title at issue previously been
Searched and examined for durability as evidenced by the
Issuance of a policy of title insurance with a prior date

MAR 18 2009
\$ SEE RATE CARD
VICKI SCHMIDT
Commissioner of Insurance

BANK RATE- A rate afforded to banks or direct lenders due to the fact
That funding and return of the files will be simplified.

\$250 for the first
\$250,000 of coverage
Plus \$1/1000 for any
Overage

NATIONAL LENDER 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

MULTIPLE LOT OR TRACT CHARGES- a charge made in connection with
The issuance of either an owners or mortgagees policy when the subject
Property consists of more than one chain of title

\$NO ADDITIONAL
CHARGE

ABSTRACT RETIREMENT RATE

A reduction in the premium charge as a result of being furnished an
Abstract of title on the property to be insured and that the abstract
Remains the property of the insured.

same as re-issue rate

ENDORSEMENTS- coverages added to the basic insurance
Contract which add additional coverage to the insured and
Consequently additional risk to the insurer. Specify type of
Endorsement and the charge/ rate for each

NO ADDITIONAL
CHARGE

LEASEHOLD POLICIES- policies issued to protect the interest
Of the lessee in real property insuring the validity of an option
To purchase granted to a lessee

same as re-issue rate

COMMERCIAL TITLE INSURANCE RATE-

Premiums charged on policies issued on transactions involving commercial,
Multi-family, or industrial real estate

\$ same as re-issue rate

CANCELLATION FEE- a charge made for actual work
Performed on a title insurance file that for some reason or
Circumstances does not result in the issuance of a title insurance policy

\$ no charge

ATTACHMENT 1

CHARGE FOR ESCROW, CLSING AND/OR OTHER SERVICES

FILED

Service

MAR 18 2019
Charge
VICKI SCHMIDT
Commissioner of Insurance

COMMERCIAL ESCROW CLOSING

\$450.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

RESIDENTIAL REAL ESTATE CLOSING

\$275.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds. Without assistance from attorney and/or broker

RESIDENTIAL REAL ESTATE CLOSING

\$275.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds. With assistance from attorney and/or broker

RESIDENTIAL LOAN CLOSING

\$275.00

Includes preparation of all loan documents required by the Lender including, but not limited to mortgage, deed of trust, notes, Riders, assignments, government regulation reports and disclosures. Disbursement of funds

DOCUMENT PREPARTION when not included in closings

\$N/C

1. Deeds
2. Mortgages, notes
3. Affidavits
4. Assignments, releases
5. Contract for deed/option contracts
6. Real estate contracts
7. Escrow deposit agreements

FEES FOR ANCILLARY SERVICES

Closing loans outside of our office
Closing loans from 5 to 7 pm at night
Closings on Saturday

\$50 additional
\$50 additional
\$100 additional

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

\$400.00

a. Do not take policy

\$200.00

b. Do take policy

\$50.00

FILED

LOT SALE TO BUYER

(not builder)

\$75.00

MAR 18 2019
VICKI SCHMIDT
Commissioner of Insurance

PLATTING COMMITMENT

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

\$500.00

INFORMATIONAL COMMITMENT

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

\$75.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

rate card
minus
\$100

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants

\$75/DRAW

EXCHANGE CLOSING

Closing transaction having more than one parcel of real Property

\$100 PER
PARCEL
ADDITIONAL TO
CLOSING FEE

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$75

Disbursement of funds

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

\$75

INDEMNITY DEPOSIT

Held in escrow no closing

\$not offered

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES

Properties Except 1-4 Single Family Dwelling Units)

FILED

Type of Transaction

Rate

MAR 18 2019

Owners Title Insurance Policy
Policies will be issued to owners, contract vendees
And lessees

SEE RATE CARD

VICKI SCHMIDT
Commissioner of Insurance

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

SEE RATE CARD

SIMULTANEOUS –ISSUED MORTGAGE POLICY
Not exceeding the amount of owners policy issued simultaneous
Therewith

\$350.00

SIMULTANEOUSS-ISSUED MORTGAGE POLICY
where the amount of coverage exceeds the
Owners policy

\$350+\$1/1000 FOR AMOUNT
over owners policy

REFINANCE POLICIES
Loan Policy issued on property as a result of refinancing a
Previous loan

\$SEE RATE CARD

SECOND MORTGAGE POLICIES-LOAN POLICY
Issued on 2nd, 3rd or more loans

\$ SEE RATE CARD

REISSUE POLICIES

\$ SEE RATE CARD

NEW CONSTRUCTION PENDING DISBURSEMENT
POLICY-calling for period endorsements for increasing
Liability and extending time of policy

RATE CARD on initial
amount, each increase \$1/1000
added to \$75 per re-issue

NEW CONSTRUCTION OWNERS POLICY

\$ SEE RATE CARD

NEW CONTRUCTION LOAN POLICY
Issued to construction lender on construction loan
(includes bind or construction loan policies)

\$ SEE RATE CARD

HOLD OPEN CHARGES

\$50.00

ENDORSEMENTS TO OWNERS POLICIES

ALL ENDORSEMENTS \$50.00
PER ENDORSEMENT

ENDORSEMENTS TO LOAN POLICIES

ALL ENDORSEMENTS \$50.00
PER ENDORSEMENT

FILED

MAR 18 2019

VICKI SCHMIDT
Commissioner of Insurance

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES
(1-4 SINGLE FAMILY LIVING UNITS)

FILED

MAR 18 2019

VICKI SCHMIDT
Contractor of Insurance

TYPE OF TRANSACTION

SPECIAL COVERAGES

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued
With owners policy on new construction

SECOND MORTGAGEE POLICIES- Loan policies issued on
2nd, 3rd or more loans

HOLD OPEN CHARGES

RESIDENTIAL OWNERS POLICY-Policies of title insurance protecting
The interest the owners interest in 1 to 4 family residences

RESIDENTIAL MORTGAGEES POLICIES
Policies of title insurance protecting the interest of mortgage
Lenders

SIMULTANEOUSLY ISSUED LOAN POLICIES
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

RESIDENTIAL CONSTRUCTION LOAN POLICY-A loan policy issued
Specifically for the protection of the interest in the property taken as the
Result of the filing of a mortgage for construction purposes

CONSTRUCTION LOAN BINDER (COMMITMENT)- a commitment
For title insurance issued specifically for the protection of the interest in
property taken as the result of the filing of a mortgage for
construction purposes

DEVELOPMENT LAND POLICY- a mortgages policy issued for the
Protection of a lender who provides the funds to make improvements
To the land so that said land can be resold for a different purpose

BUILDERS RATE(Residential Owners Policy)
A rate afforded to builder/developers which is less the
Rate of normal residential owners rate due to discount

a U & U will be filed in
these situations

\$ SEE RATE CARD

\$100.00 up to \$50,000
above that \$1/1000

\$100.00

\$ SEE RATE CARD

SEE RATE CARD

\$325.00

\$1/1000 min \$250.00

\$175.00

\$1/1000, minimum
\$500.00

\$1/1000, minimum
\$150.00

For volume as well as simplicity of search and examination

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES-

A rate afforded to home owners where a lenders policy is required by the Lender as the result of the refinance of the owners existing financing

\$ SEE RATE CARD

FILED

MAR 18 2019

VICKI SCHMIDT

\$ SEE RATE CARD
Commissioner of Insurance

RE-ISSUE RATE- A rate afforded to the owner as a seller

Or borrower due to the fact that the title at issue previously been Searched and examined for durability as evidenced by the Issuance of a policy of title insurance with a prior date

BANK RATE- A rate afforded to banks or direct lenders due to the fact That funding and return of the files will be simplified.

\$250 for the first \$250,000 of coverage Plus \$1/1000 for any Overage

NATIONAL LENDER 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

MULTIPLE LOT OR TRACT CHARGES- a charge made in connection with The issuance of either an owners or mortgagees policy when the subject Property consists of more than one chain of title

\$NO ADDITIONAL CHARGE

ABSTRACT RETIREMENT RATE

A reduction in the premium charge as a result of being furnished an Abstract of title on the property to be insured and that the abstract Remains the property of the insured.

same as re-issue rate

ENDORSEMENTS- coverages added to the basic insurance Contract which add additional coverage to the insured and Consequently additional risk to the insurer. Specify type of Endorsement and the charge/ rate for each

NO ADDITIONAL CHARGE

LEASEHOLD POLICIES- policies issued to protect the interest Of the lessee in real property insuring the validity of an option To purchase granted to a lessee

same as re-issue rate

COMMERCIAL TITLE INSURANCE RATE-

Premiums charged on policies issued on transactions involving commercial, Multi-family, or industrial real estate

\$ same as re-issue rate

CANCELLATION FEE- a charge made for actual work

Performed on a title insurance file that for some reason or Circumstances does not result in the issuance of a title insurance policy

\$ no charge

EVERTITLE AGENCY, LLC

INSURANCE RATES

	OWNERS POLICY	REFINANCE RATE
UP TO \$50000	\$275	\$275
\$50,001-\$100,000	\$370	\$370
\$100,000-\$150,000	\$450	\$450
\$150,001-\$200,000	\$490	\$490
\$200,001-\$250,000	\$550	\$550
\$250,001-\$300,000	\$610	\$610
\$300,001-\$350,001	\$670	\$670
\$350,001-\$400,000	\$730	\$730
\$400,001-\$500,000	\$820	\$820

For amounts over \$500,000 use the following calculation

\$820 + \$1.25/1000 for any amount over \$500,000

FILED

MAR 18 2019

VICKI SCHMIDT
Commissioner of Insurance