

CHARLSON & WILSON BONDED ABSTRACTERS, INC.

111 N. 4th Street, Manhattan, KS 66502

1426 Browning Place, Suite 103, Manhattan, KS 66502

108 N. 2nd Street, Westmoreland, KS 66547

406 Lincoln Street, Wamego, KS 66547

Effective January 1, 2025

The following rates are filed in accordance with KSA 40-952(c):

CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES

All closing fees below apply IF an owner's policy or loan policy of title insurance is being issued. If a title insurance policy is not being issued, please contact our office for a quote.

SERVICE:

CHARGE:

**RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF
REAL ESTATE AGENT**

\$600.00

Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when a real estate agent is not involved. This fee includes the closing fee for a cash buyer.

**VACANT LOT ESCROW W/O ASSISTANCE OF REAL ESTATE
AGENT**

\$400.00

Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties when a real estate agent is not involved. This fee includes the closing fee for a cash buyer.

**VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE
AGENT**

\$200.00

Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions with contracts prepared by a realtor.

SETTLEMENT FEE FOR RESIDENTIAL REAL ESTATE CLOSINGS

\$250.00

Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions with contracts prepared by a realtor.

<u>SETTLEMENT FEE FOR AGRICULTURAL REAL ESTATE CLOSINGS</u>	\$500.00
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Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions with contracts prepared by a realtor.

<u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING RELOCATION COMPANY</u>	\$400.00
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Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company

<u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING A LOAN ASSUMPTION</u>	\$650.00
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Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold and involves the assumption of a loan

<u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING REPOSSESSED PROPERTIES</u>	\$400.00
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Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements

<u>CASH CLOSING/SETTLEMENT FEE</u>	\$150.00
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Includes preparation and review of closing statement with cash purchaser when assisted by a realtor

<u>LOAN CLOSING/SETTLEMENT FEE</u>	\$250.00
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Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds

<u>WITNESS CLOSING FEE</u>	\$250.00
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Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same

<u>FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION</u>	\$150.00
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Involves entering the lender's loan fees and expenses on settlement statement when C&W is not closing the Buyer

POST-CLOSING ESCROW ADMINISTRATION FEE **\$150.00**

Includes administration of agreements for funds held post-closing

TAX ESCROW FEE **\$75.00**

Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing

CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES

OWNER'S POLICY FOR PURCHASE OF PROPERTY **See rate card**

Issued when a purchaser completes the purchase of property

MORTGAGEE POLICY FOR REFINANCE **See rate card**

Issued when a mortgagee policy is required by the lender as the result of the refinancing of owner's existing mortgage loan

CONSTRUCTION LOAN POLICY FOR BUILDERS **\$175.00**

A rate afforded to builders for financing during the construction of a single-family or duplex dwelling on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property (does not include mechanics lien coverage)

LOAN POLICY INVOLVING NEW CONSTRUCTION FOR INDIVIDUALS **50% discount off rate card**

A rate afforded to individuals for beginning financing (not including mechanics lien coverage) during the construction of a single-family or duplex dwelling and for the end-loan policy (which may include mechanics lien coverage) on the subject property. If the customer is only filing one mortgage for the project, this discount will not apply.

MECHANICS LIEN COVERAGE and PROCESSING **\$300.00- 750.00**

Involves processing necessary documentation to remove exception in loan policy regarding mechanics liens when construction has commenced prior to the mortgage being recorded - available on a per case basis

MULTIPLE LOT OR TRACT CHARGES **See rate card + \$300.00 for each additional chain of title**

A charge made in connection with the issuance of a title insurance policy when the subject property consists of more than one chain of title

TITLE COMMITMENT UPDATES

\$75.00

A charge made for an update to a previously provided commitment issued within six months, extending the effective date

ENDORSEMENTS TO TITLE POLICIES

Coverage added to the basic insurance contract which adds additional coverage to the insured and, consequently, additional risk to the insurer

- Environmental (8.1-06)	\$40.00 (standard)
- Comprehensive – CCR (9.3-06)	\$40.00 (standard)
- Comprehensive – REM (9-06)	\$40.00 (standard)
- Variable Rate (6-06)	\$40.00 (standard)
- PUD (5.1-06)	\$40.00 (standard)
- PUD (5-06)	\$75.00
- Assumption (ALTA 11)	\$250.00
- Location of improvements - Land Location (22-06)	\$40.00 (standard)
- Manufactured Housing Loan Policy (7.1-06)	\$40.00
Owner's Policy (7.2-06)	\$40.00
- Future Advance (14-06)	\$40.00 (standard)
- Condominium (4-06)	\$125.00
- Access and Entry (17-06)	\$125.00
- Contiguity (19-06)	\$125.00
- Doing Business (24-06)	\$125.00
- Subdivision (26-06)	\$125.00
- Survey (same as) (25-06)	\$125.00
- Zoning (3.1-06)	20% of full premium (not simo) - \$500.00 minimum
- Zoning (3.06)	20% of full premium – (not simo) \$250.00 minimum
- Variable Rate - Negative Amortization (6.2-06)	\$125.00
- Aggregation/Tie-In (12-06)	\$125.00
- First Loss (20-06)	10% of premium

Add \$25.00 *per endorsement*, if requested post-closing

All endorsements listed above are \$125 each if issued in connection with a commercial transaction, except the Zoning endorsements, the First Loss endorsement and the Alta 11 – assumption endorsement, which will be charged as indicated above. Additional commercial endorsements will be quoted on a case-by-case basis

CHAINS OF TITLE

6-24 month - \$20.00

36 month - \$30.00

INSURING MORTGAGE LOAN MODIFICATION AGREEMENT

Includes title search and informational commitment to lender - **25% of original premium + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$300.00.**

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 hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis.

Requests for such treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of KSA 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 to being made effective.

SIMULTANEOUSLY ISSUED LOAN POLICIES:

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$275.00. If the amount of the loan policy exceeds the amount of the new owner's policy, add \$2.50/\$1,000 for each \$1,000 or fraction thereof exceeding the amount of the owner's policy.

Except for commercial transactions, in addition to the loan policy, the simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing, disclosed and agreed to by C & W.

ENDORSEMENTS:

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement (standard endorsements).

CLOSING CHARGES:

Courier service fee -----	\$30.00
Wire service fee for payoffs -----	\$30.00
Wire service fee for proceeds -----	\$30.00