

In order to file new rates you must email it to the following:

[Kid.addpc@ks.gov](mailto:Kid.addpc@ks.gov) with the word **Title** in the subject line.

For more information you can go to the Kansas Insurance Department website, click on companies up at the top, go down to Property/Casualty then go down to Title Companies and there is all kinds of information there.

## **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 Ave., Wamego, KS 66547**

**Effective January 1, 2026**

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

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.

### **SETTLEMENT FEES WHEN REALTOR IS ASSISTING:**

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.

<b>RESIDENTIAL REAL ESTATE CLOSINGS</b>	<b>\$300.00</b>
<b>VACANT LOT ESCROW</b>	<b>\$200.00</b>
<b>AGRICULTURAL REAL ESTATE CLOSINGS</b>	<b>\$500.00</b>
<b>RESIDENTIAL CLOSINGS INVOLVING RELOCATION COMPANY</b>	<b>\$400.00</b>
<b>RESIDENTIAL CLOSINGS INVOLVING A LOAN ASSUMPTION</b>	<b>\$650.00</b>
<b>RESIDENTIAL CLOSINGS INVOLVING REPOSSESSED PROPERTIES</b>	<b>\$400.00</b>
<b>CASH CLOSING FEE</b>	<b>\$150.00</b>

### **SETTLEMENT FEES WHEN REALTOR IS NOT ASSISTING:**

Includes preparation of contract, if applicable,, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions. These fees include the closing fee for a cash buyer.

<b>RESIDENTIAL OR AGRICULTURAL ESCROW</b>	<b>\$600.00</b>
<b>VACANT LOT ESCROW</b>	<b>\$400.00</b>

**OTHER SETTLEMENT FEES:**

**LOAN CLOSING FEE** **\$300.00**

Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds

**WITNESS CLOSING FEE** **\$250.00**

Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same

**FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION** **\$150.00**

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

**COURIER SERVICE FEE** **\$30.00**

**WIRE FEE FOR PAYOFFS OR PROCEEDS** **\$30.00**

**CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES**

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

**LOAN POLICY FOR REFINANCE** **See rate card**

**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 - 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**

- Environmental (8.1-06)	\$50.00 (standard)
- Comprehensive – CCR (9.3-06)	\$50.00 (standard)
- Comprehensive – REM (9-06)	\$50.00 (standard)
- Variable Rate (6-06)	\$50.00 (standard)
- PUD (5.1-06)	\$50.00 (standard)
- PUD (5-06)	\$75.00
- Assumption (ALTA 11)	\$250.00
- Location of improvements - Land Location (22-06)	\$50.00 (standard)
- Manufactured Housing Loan Policy (7.1-06)	\$50.00
Owner's Policy (7.2-06)	\$50.00
- Future Advance (14-06)	\$50.00 (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)	\$250.00
- 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 the filed loan premium in effect on date of modification + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$400.00.**

## 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.***

## 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.