

**Ray County Land Title, LLC**  
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**Estimated Residential Title Insurance Premiums and Title Service Charges,  
 Closing Fees and Closing Protection Letter Fees**

Loan Policy Risk Amount	Title Premium Fee (not to exceed)	Title Service Fee (not to exceed)	Total Cost of Fees (not to exceed)
Up to \$ 70,000	\$66.00	\$258.00	\$324.00
\$70,001 up to \$80,000	\$74.00	\$259.00	\$333.00
\$80,001 up to \$90,000	\$82.00	\$268.00	\$350.00
\$90,001 up to \$100,000	\$90.00	\$277.00	\$367.00
\$100,001 up to \$110,000	\$97.00	\$287.00	\$384.00
\$110,001 up to \$120,000	\$104.00	\$296.00	\$400.00
\$120,001 up to \$130,000	\$110.00	\$307.00	\$417.00
\$130,001 up to \$140,000	\$118.00	\$313.00	\$431.00
\$140,001 up to \$150,000	\$125.00	\$320.00	\$445.00
\$150,001 up to \$160,000	\$132.00	\$327.00	\$459.00
\$160,001 up to \$170,000	\$139.00	\$334.00	\$473.00
\$170,001 up to \$180,000	\$146.00	\$341.00	\$487.00
\$180,001 up to \$190,000	\$153.00	\$348.00	\$501.00
\$190,001 up to \$200,000	\$160.00	\$355.00	\$515.00
\$200,001 up to \$210,000	\$167.00	\$362.00	\$529.00
\$210,001 up to \$220,000	\$174.00	\$369.00	\$543.00
\$220,001 up to \$230,000	\$181.00	\$376.00	\$557.00
\$230,001 up to \$240,000	\$188.00	\$383.00	\$571.00
\$240,001 up to \$250,000	\$195.00	\$390.00	\$585.00
\$250,001 up to \$260,000	\$202.00	\$397.00	\$599.00
\$260,001 up to \$270,000	\$209.00	\$404.00	\$613.00
\$270,001 up to \$280,000	\$216.00	\$411.00	\$627.00
\$280,001 up to \$290,000	\$223.00	\$418.00	\$641.00
\$290,001 up to \$300,000	\$230.00	\$425.00	\$655.00

(Policy over \$300,000.00 - rates will be furnished upon request)

Closing Fees

Standard Loan Closing: \$375.00                      Wire Fee: \$35.00  
 Overnight Fees per package: \$45.00                      Email Fee: \$25.00  
 Lender Closing Protection Letter Fee: \$25.00  
 Recording Fees: \$24.00 1<sup>st</sup> Page and \$3.00 for each additional page  
 NOTE: Multiple tracts may require an additional search fee of \$100.00 per tract.

Description of Charges

Loan Policy-Risk Amount: the Risk Amount is equal to the loan amount shown on the Deed of Trust.

Title Premium Fee: The rate filed with the Missouri Department of Insurance determined by our Underwriter Alliant National Title Insurance Company, calculated in \$1,000.00 increments.

Title Service Fee: The fee to conduct the title search of the public records, examination, underwriting, commitment preparation, title clearing items, policy preparation, document retrieval and distribution/mailing operating costs and customer assistance.

NOTE: Title Service Fee could be adjusted due to the time involved or the complexity of the title issue.

Total Cost of Fees: The sum of the Title Premium Fee and the Title Service Fee charges.

Closing Protection: Optional coverage provided by the aforesaid underwriter to protect the buyer/lender from the acts of theft or fraud with regard to settlement funds and/or failure to comply written closing instructions.