

**Ray County Land Title, LLC**

203 West Main Street, Richmond, MO 64085

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**Estimated Residential Title Insurance Premiums and Title Service Charges,  
Closing Fees and Closing Protection Letter Fees**

Owner's Policy Risk Amount	Title Premium Fee (not to exceed)	Title Service Fee (not to exceed)	Total Cost of Fees (not to exceed)
Up to \$50,000	\$70.00	\$282.00	\$352.00
\$50,001 up to \$60,000	\$82.00	\$310.00	\$392.00
\$60,001 up to \$70,000	\$94.00	\$340.00	\$434.00
\$70,001 up to \$80,000	\$106.00	\$369.00	\$475.00
\$80,001 up to \$90,000	\$118.00	\$382.00	\$500.00
\$90,001 up to \$100,000	\$130.00	\$394.00	\$524.00
\$100,001 up to \$110,000	\$138.00	\$410.00	\$548.00
\$110,001 up to \$120,000	\$146.00	\$426.00	\$572.00
\$120,001 up to \$130,000	\$154.00	\$442.00	\$596.00
\$130,001 up to \$140,000	\$162.00	\$453.00	\$615.00
\$140,001 up to \$150,000	\$170.00	\$465.00	\$635.00
\$150,001 up to \$160,000	\$178.00	\$477.00	\$655.00
\$160,001 up to \$170,000	\$186.00	\$489.00	\$675.00
\$170,001 up to \$180,000	\$194.00	\$501.00	\$695.00
\$180,001 up to \$190,000	\$202.00	\$513.00	\$715.00
\$190,001 up to \$200,000	\$210.00	\$525.00	\$735.00
\$200,001 up to \$210,000	\$218.00	\$533.00	\$755.00
\$210,001 up to \$220,000	\$226.00	\$549.00	\$775.00
\$220,001 up to \$230,000	\$234.00	\$581.00	\$795.00
\$230,001 up to \$240,000	\$242.00	\$573.00	\$815.00
\$240,001 up to \$250,000	\$250.00	\$585.00	\$835.00
\$250,001 up to \$260,000	\$258.00	\$597.00	\$855.00
\$260,001 up to \$270,000	\$266.00	\$609.00	\$875.00
\$270,001 up to \$280,000	\$274.00	\$621.00	\$895.00
\$280,001 up to \$290,000	\$282.00	\$633.00	\$915.00
\$290,001 up to \$300,000	\$290.00	\$645.00	\$935.00

Simultaneously issued Loan Policy:

Not to Exceed the Owners Policy \$10.00 \$215.00 \$225.00

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

Closing Fees

Standard Seller Closing \$200.00 Standard Loan Closing: \$375.00 Overnight Fees per package: \$45.00

Seller and Buyer/Lender Closing Protection Letter Fee: \$25.00 per Closing Protection Letter

Electronic Delivery 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: Coverage provided by the aforesaid underwriter to protect the buyer/lender/seller from the acts of theft or fraud with regard to settlement funds and/or failure to comply written closing instructions.