



RATE AND RULES

FOR THE STATE OF

ARIZONA

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WFG NATIONAL TITLE INSURANCE COMPANY

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1 INTRODUCTION

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by the Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees. The rates for title insurance policies and endorsements issued by agents and/or employees of WFG National Title Insurance Company (“WFGNTIC”) are set forth in this manual. Unless otherwise stated, the rates contained herein shall include both the charge for gross premium for title insurance and the charge for search of title and examination thereof. The rates shown are for the issuance of various evidences of title as required by Arizona Revised Statute (“ARS”) 20-376 and do not include any additional services(s) unless otherwise noted or provided for in this schedule of fees and charges.

WFG National Title Insurance Company, (hereinafter “Insurer”), being a qualified title insurer in the State of Arizona in compliance with ARS 30-1563, has filed all of Insurer’s regularly issued forms of title policies, including endorsements, guarantees, and other forms of insurance coverage, and modifications and withdrawals thereof, as required by ARS 30-1591. Said forms are referenced herein.

Wherever in this schedule a Policy, Guarantee, Binder or Endorsement form is referred to, such reference may be identified by the designations “ALTA,” “LTAA,” or “CLTA,” which refer to the American Land Title Association, the Land Title Association of Arizona or the California Land Title Association respectively. In addition, there may be a reference to a form used solely by the Company and which will be designated “WFG”.

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2 GENERAL RULES FOR USE OF RATES

2.1 Definitions

2.1.1 Acquisition Loan

An “Acquisition Loan” is a loan secured by a mortgage or deed of trust on property, made contemporaneously with the acquisition of that property by the borrower, except as set forth in Section 2.3.

2.1.2 Basic Rate

“Basic Rate” shall refer to the premium for the respective liability amounts as set forth in the table in Section 3.1, as adjusted for amounts over \$1,000,000.

2.1.3 Builder

“Builder” refers to a person or entity that is licensed as a general contractor, and is in the regular business of building new homes and/or buildings.

2.1.4 Commercial or Commercial Property

“Commercial” or “Commercial Property” refers to any real estate which is not a Residential Property. A mixed-use property, including a farm or ranch, which includes 1 to 4 family residential uses, is classed as a Commercial Property.

2.1.5 Company

The “Company” shall mean WFG National Title Insurance Company, which is the insurer filing this rate manual. Where appropriate “Company” shall include WFG Lenders Services, LLC and WFG Lender Services Agency of Arizona, LLC

2.1.6 Developer

“Developer” is an individual or entity engaged in the business of purchasing land for the purpose of improving it for resale.

2.1.7 Development Project

“Development Project” shall mean (i) one or more contiguous parcels of land, whether vacant or not, intended to be subdivided into four or more lots or four or more units within a common interest community, each of which are intended to be improved for resale and (ii) four or more lots within a single subdivision of record, whether vacant or not, each of which are intended to be improved for resale.

2.1.8 Expanded Coverage

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowner’s Policy or the ALTA Expanded Coverage Residential Loan Policy.

2.1.9 Extended Coverage

“Extended Coverage” refers to title insurance coverage provided under the ALTA Owner’s or loan policy or variant approved for use in the State, which includes

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2. GENERAL RULES FOR USE OF RATES

coverage for certain off-record matters and does not contain any “standard” or “regional” exceptions that limit coverage solely to matter disclosed by those records that impart constructive notice. A Short Form Policy contains broad exceptions, and even though it does not include the same “standard” or “regional” exceptions as a Standard Coverage Policy, is not considered or priced as an Extended Coverage Policy.

2.1.10 Investor

“Investor” shall mean a person or entity which owns three (3) or more residential properties, or has owned three (3) or more residential properties at some point during the past 24 months.

2.1.11 Offering Provider

“Offering Provider” refers to the Company, WFG National Lender Services, LLC, WFG National Title Company of California, and WFG Lender Services Agency of Arizona, LLC or an agent of WFG appropriately licensed and authorized to issue title insurance policies on behalf of the Company.

2.1.12 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section 2.3.

2.1.13 Finance Loan

A “Finance Loan” is any loan secured by a mortgage, deed of trust, security deed or deeds to secure debt on property, which is not an Acquisition Loan.

2.1.14 Residential or Residential Property

“Residential” or “Residential Property” refers to a 1 to 4 family residential property, including a vacant lot intended for residential purposes, a condominium unit or a single unit in a cooperative apartment complex.

2.1.15 Short Form Policy

“Short Form Policy” is an abbreviated Policy that insures the insured in accordance with and subject to the terms, exclusions and conditions as set forth in the corresponding long form ALTA Policy, all of which are incorporated by reference in the Short Form policies.

Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy. As noted in Section 2.1.9, the pre-printed exceptions contained in a Short Form Policy shall not cause it to be considered or priced as an Extended Coverage Policy.

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2.1.16 Standard Coverage

“Standard Coverage” refers to title insurance coverage provided under the ALTA standard Owner’s or loan policy or variant approved for use in the State.

2.1.17 Qualifying Reissue Policy

Qualifying Reissue Policy” refers to an existing:

- Standard coverage or expanded coverage owner’s or leasehold policy.
- Insuring the current owner (seller) of property proposed to be insured with a new owner’s policy
- Covering the identical parcel proposed to be insured in the new policy, or covering a larger parcel that includes all of the property proposed to be insured in the new policy, and
- Having an effective date of less than five years prior to the date the order for a new policy is placed.

2.1.18 State

“State” shall mean the State of Arizona.

2.2 Amount of Insurance

2.2.1 Owner’s Policies

Owner’s title insurance policies will not be issued for less than the full value of the premises, including any improvements or appurtenances, if applicable, as determined by:

- the contract purchase price for sale of the premises including the value of any assumed liens or obligations;
- the appraised value of the premises; or
- a good faith estimate of the value of the premises.

2.2.2 Loan Policies

Loan title insurance policies (including Loan policies insuring a leasehold mortgage) will be issued in the amount equal to the face value of the insured mortgage, except:

- If the value of the insured premises or the equity of the Trustor/Mortgagor is less than the face amount of the Deed of Trust/Mortgage, then the amount of insurance may be equal to the value of the premises or the equity of the mortgagor in the premises.

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- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the Deed of Trust/Mortgage, the policy may be written in an amount greater than the face amount of the mortgage, but no more than 125% of the face amount of the Deed of Trust/Mortgage.
- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the premises provided the values of the other property or properties is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

2.2.3 Leasehold Owner's Policies

Policies insuring the lessee's interest in a leasehold will not be issued with a policy liability amount less than the value of the insured's interest in the premises, determined based on the following criteria:

- 40% of the sum of the annual rent over the remaining years in the lease term for a lease term of up to 49 years.
- Full value of land and existing improvements, if the lease is for a remaining term of 50 years or more.
- Possible future cost of living adjustments to annual rental will not be considered in determining policy limits, however mandatory rental adjustments or minimum cost of living adjustments set forth in the lease will be.
- Where rent is contingent, based on sales volumes or other formula, the result of which is unknown at the time of policy, the issuing party shall make a reasonable determination of the value of the insured's interest in the premises.

2.2.4 Other Interests

Policies insuring any interest other than a fee ownership, loan or leasehold will not be issued for less than the value of the insured's interest in the premises, as reasonably determined.

2.2.5 Co-Insurance

If WFG National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.4, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

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2. GENERAL RULES FOR USE OF RATES

2.3 Transfers Not Considered an Acquisition Loan/Purchase Transaction

The following transfers, when made without payment of valuable consideration other than assumption of or acquisition subject to existing debt secured by the property to be insured, shall NOT be considered when determining whether a loan is an Acquisition Loan or a transaction is a Purchase Transaction:

- A transfer to or from a spouse;
- A transfer to or from a trust of which the borrower, and/or the borrower's spouse is the beneficiary during their lifetimes;
- A transfer to or from an entity wholly owned by the borrower and/or borrower's spouse;
- transfers by operation of law as distinguished from purchase, including heirs, devisees, survivors, personal representatives, or next of kin;
- A transfer to successors by dissolution, merger, consolidation, distribution, or reorganization;
- A transfer to successors by conversion to another kind of entity;
- transfers to an entity if
- the stock, shares, memberships, or other equity interests of the grantee are wholly-owned by the grantor;
- the grantee wholly owns the stock, shares, memberships, or other equity interests of the grantor; or
- the grantee is wholly-owned by an affiliated entity of grantor, provided the grantor and the grantee are both wholly-owned by the same person or entity.

2.4 Insurance Under One Policy of Multiple Parcels/Multiple Chains Of Title

When multiple parcels of land, which each have unique legal descriptions, are insured under a single policy, including when one or more of the insured parcels are composed of easements which benefit or are appurtenant to a primary parcel, an additional work charge of \$100.00 per parcel will be assessed.

For purpose of applying this rule, contiguous parcels of land in one county shall be treated as one parcel, provided record title to the land and record title to the access is vested in one owner at the time application is made. Each noncontiguous parcel having a separate chain

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2. GENERAL RULES FOR USE OF RATES

of title shall be treated as a separate parcel. If the parcels of land lie in more than one county, they shall be treated as separate parcels in each county.

2.5 Elimination of Fractional Dollars/Rounding

Whenever any rate, calculated according to the formulas set forth herein, results in a premium which includes a fraction of a dollar, any fractional portion of a dollar shall be rounded to the next higher dollar.

2.6 Increase in Policy Liability

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The incremental liability shall be charged at the rate applicable to the policy type originally issued, giving consideration in the current rate to amounts previously insured.

2.7 Federal Rule Compliance

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R. part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the agent's or closing office's share of such premium.

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3 BASIC RATE TABLE

3.1 Basic Rate Table

Liability Amount	Rate
\$0 to \$50,000	\$525.00
\$50,001 to \$70,000	\$696.00
\$70,001 to \$100,000	\$756.00
\$100,001 to \$110,000	\$812.00
\$110,001 to \$120,000	\$849.00
\$120,001 to \$130,000	\$883.00
\$130,001 to \$140,000	\$915.00
\$140,001 to \$150,000	\$947.00
\$150,001 to \$160,000	\$979.00
\$160,001 to \$170,000	\$1,011.00
\$170,001 to \$180,000	\$1,043.00
\$180,001 to \$190,000	\$1,077.00
\$190,001 to \$200,000	\$1,109.00
\$200,001 to \$210,000	\$1,140.00
\$210,001 to \$220,000	\$1,169.00
\$220,001 to \$230,000	\$1,200.00
\$230,001 to \$240,000	\$1,229.00
\$240,001 to \$250,000	\$1,258.00
\$250,001 to \$260,000	\$1,288.00
\$260,001 to \$270,000	\$1,317.00
\$270,001 to \$280,000	\$1,347.00
\$280,001 to \$290,000	\$1,377.00
\$290,001 to \$300,000	\$1,378.00
\$300,001 to \$310,000	\$1,407.00
\$310,001 to \$320,000	\$1,438.00
\$320,001 to \$330,000	\$1,465.00
\$330,001 to \$340,000	\$1,495.00
\$340,001 to \$350,000	\$1,555.00
\$350,001 to \$360,000	\$1,583.00
\$360,001 to \$370,000	\$1,614.00
\$370,001 to \$380,000	\$1,643.00
\$380,001 to \$390,000	\$1,673.00
\$390,001 to \$400,000	\$1,702.00
\$400,001 to \$410,000	\$1,729.00

Liability Amount	Rate
\$410,001 to \$420,000	\$1,753.00
\$420,001 to \$430,000	\$1,780.00
\$430,001 to \$440,000	\$1,806.00
\$440,001 to \$450,000	\$1,834.00
\$450,001 to \$460,000	\$1,855.00
\$460,001 to \$470,000	\$1,880.00
\$470,001 to \$480,000	\$1,907.00
\$480,001 to \$490,000	\$1,934.00
\$490,001 to \$500,000	\$1,958.00
\$500,001 to \$510,000	\$1,981.00
\$510,001 to \$520,000	\$2,008.00
\$520,001 to \$530,000	\$2,032.00
\$530,001 to \$540,000	\$2,058.00
\$540,001 to \$550,000	\$2,083.00
\$550,001 to \$560,000	\$2,107.00
\$560,001 to \$570,000	\$2,134.00
\$570,001 to \$580,000	\$2,158.00
\$580,001 to \$590,000	\$2,184.00
\$590,001 to \$600,000	\$2,207.00
\$600,001 to \$610,000	\$2,238.00
\$610,001 to \$620,000	\$2,259.00
\$620,001 to \$630,000	\$2,272.00
\$630,001 to \$640,000	\$2,285.00
\$640,001 to \$650,000	\$2,309.00
\$650,001 to \$660,000	\$2,335.00
\$660,001 to \$670,000	\$2,386.00
\$670,001 to \$680,000	\$2,410.00
\$680,001 to \$690,000	\$2,435.00
\$690,001 to \$700,000	\$2,460.00
\$700,001 to \$710,000	\$2,488.00
\$710,001 to \$720,000	\$2,511.00
\$720,001 to \$730,000	\$2,537.00
\$730,001 to \$740,000	\$2,561.00
\$740,001 to \$750,000	\$2,587.00

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3. BASIC RATE TABLE

Liability Amount	Rate
\$750,001 to \$760,000	\$2,612.00
\$760,001 to \$770,000	\$2,638.00
\$770,000 to \$780,000	\$2,662.00
\$780,001 to \$790,000	\$2,688.00
\$790,001 to \$800,000	\$2,714.00
\$800,001 to \$810,000	\$2,738.00
\$810,001 to \$820,000	\$2,764.00
\$820,001 to \$830,000	\$2,788.00
\$830,001 to \$840,000	\$2,813.00
\$840,001 to \$850,000	\$2,839.00
\$850,001 to \$860,000	\$2,864.00
\$860,001 to \$870,000	\$2,890.00
\$870,001 to \$880,000	\$2,913.00

Liability Amount	Rate
\$880,001 to \$890,000	\$2,940.00
\$890,001 to \$900,000	\$2,965.00
\$900,001 to \$910,000	\$2,990.00
\$910,001 to \$920,000	\$3,015.00
\$920,001 to \$930,000	\$3,041.00
\$930,001 to \$940,000	\$3,066.00
\$940,001 to \$950,000	\$3,091.00
\$950,001 to \$960,000	\$3,117.00
\$960,001 to \$970,000	\$3,141.00
\$970,001 to \$980,000	\$3,164.00
\$980,001 to \$990,000	\$3,189.00
\$990,001 to \$1,000,000	\$3,214.00

Above \$1,000,000, add \$18.00 per \$10,000 of additional liability

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4 OWNER'S INSURANCE

4.1 Owner's Insurance

- A Standard Coverage Owner's policy will be issued to the Buyer/Purchaser at the Basic Rate for the respective liability amounts as listed in Section 3.
- An Expanded Coverage Owner's Policy (ALTA Homeowner's Policy) will be issued to Buyer/Purchaser at 110% of the Basic Rate for the respective liability amounts as listed in Section 3.
- An Extended Coverage Owner's Policy will be issued to Buyer/Purchaser at 150% of the Basic Rate for the respective liability amounts as listed in Section 3.

4.2 Leasehold Owner's Insurance

The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and 13.1 (Lender's) Endorsements. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) or 13.1 (Lender's) leasehold endorsement will be added to the appropriate Title Insurance policy at no additional cost.

4.3 U.S. Policy Form

An ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owner's Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owner's Policy in section 4.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity.

4.4 Residential Owner's Policy Reissue Rates

The premium for the new Owner's Policy or Leasehold Owner's Policy shall be 80% of the premium calculated under Section 4.1 or 4.2 for the corresponding liability amount and policy type when the order for the new policy is less than 5 years after the effective date of any Qualifying Reissue Policy.

- Where a reissue rate applies, it applies without regard to the amount insured under the Qualifying Reissue Policy.
- The minimum Reissue Policy Charge shall be the lesser of \$840.00 or the Basic Rate.
- Charges for any endorsement are not reduced by any reissue rate.
- Reissue rates do not apply to Commercial, Investor and Builder/Developer Rates in Section 10.

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5 BASIC LENDER INSURANCE RATES

5.1 Loan Policy for Acquisition Loan

- A Standard Coverage loan policy will be issued insuring an Acquisition Loan at the Basic Rate for the respective liability amounts as set forth in Section 3.
- An Expanded Coverage Loan Policy will be issued insuring an Acquisition Loan at 110% of the Basic Rate premium for the respective liability amounts as set forth in Section 3.
- An Extended Coverage Loan Policy will be issued insuring an Acquisition Loan at 120% of the Basic Rate premium for the respective liability amounts as set forth in Section 3.

5.2 Lender's Insurance On (Re)Finance of Property Already Owned By Borrower

A Standard Coverage or Extended Coverage Loan Policy will be issued insuring a Finance Loan for the premiums set forth in the following table:

Liability	Premium
\$0 to \$250,000	\$425.00
\$250,001 to \$500,000	\$575.00
\$500,001 to \$750,000	\$720.00
\$750,001 to \$1,000,000	\$860.00

*For each \$10,000 or fraction thereof above \$1,000,000, add \$5.40

An Expanded Coverage Loan Policy will be issued insuring a Finance Loan for 110% of the premiums set forth in the above table.

Included in the rates as set forth in the table above, are the charges for ALTA Endorsements 4, 4.1, 5, 5.1, 6, 6.1, 6.2, 8.1, 9 and 9.10, or corresponding forms of endorsements promulgated by the California Land Title Association (CLTA) and Land Title Association of Arizona (LTAA), which may be issued without additional charge when appropriate.

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5. BASIC LENDER INSURANCE RATES

5.3 Short Form Loan Policies

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a same type of coverage as set forth in subsection 5.1 and 5.2 above, except that a Short Form Loan Policy is not considered or priced as an Extended Coverage Policy.

5.4 Additional Advances

For an insured open-ended deed of trust or mortgage, or one having a future advance clause, additional advances evidenced by additional notes may be covered by either an endorsement to an outstanding policy issued by this Company or the issuance of a new policy. The charge for the endorsement or new policy will be as calculated as set forth in section 5.2 on the amount of the advance only. Minimum charge of \$360.00.

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6 SIMULTANEOUS ISSUE RATES

6.1 Owner's and Loan Policies

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued. The loan policy(s) will be charged at the rate of 60% of the applicable rate for the type of loan policy(s) being issued. The minimum charge for a concurrent loan policy shall be \$315.00.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.2 Multiple Loan Policies

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated and that aggregate liability amount will be used to calculate the title premium applicable to the type of loan policy being issued.

When an Extended Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, title premium will be computed on the mortgage or deed of trust intended to be recorded first based on the type of loan policy to be issued on the senior mortgage. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy(ies) was of the same type.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.3 Owner's and Leasehold Policies

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Section 4. The policy insuring the leasehold interest will be charged at 40% of the applicable rate for the type of policy(s) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$525.00.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.4 Combinations of Owner's, Leasehold & Loan Policies

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Section 4, and the remaining policies will be issued at the simultaneous issue rates set forth in Sections 6.1, 6.2 or 6.3, as applicable.

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7 HOLD OPEN OWNER'S POLICIES

7.1 Third Party Transaction (Hold Open)

When the purchaser of property intends to resell the same property within 3 years after closing the acquisition, and so advises at the time the initial order is placed, the Company will issue an interim binder at closing to the buyer. The purchaser shall pay 125% of the applicable rate for the type of title insurance policy desired at the time of the initial closing.

The future transaction must be one sale to an ultimate purchaser who will be the insured under a policy of title insurance. The seller will pay any premium difference between the original sales price and the subsequent sales price to the new purchaser at the applicable rate for title insurance at the time of the subsequent closing. At the subsequent closing, the Company will issue the applicable policy to the new purchaser. The minimum cost for the subsequent transaction shall be \$150.00.

If there is no subsequent transaction within the 3 year period, upon request, a policy will be issued to the initial purchaser of the binder in the amount of, and at the expiration of, the binder at no additional charge.

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8 LENDER'S SPECIAL RATES

8.1 Applicable Provisions and Restrictions

Lender's Special Rates are only made available to selected lenders who not only provide a high volume of business to the Offering Provider but work with the Offering Provider to develop systems, processes and computer integrations, centralized order processing and tracking, and other controls and economies of scale that enable a more highly efficient, lower cost provision of title services and insurance. The Lender's Special Rates are only available when ALL of the following conditions are met.

- Lender's Special Rates are available only for a Finance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed the maximum liability of \$3,000,000.
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities.
- The order must be opened electronically and escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Loan Policy or other loan policy that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.
- The lender must also enter into a written agreement with the Offering Provider that specifically describes the workflows and systems to efficiently transmit, receive and process title orders by direct integration of the parties' systems.

8.2 Lender's Special Rate

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth in Section 8.1 above shall be as follows:

Liability Amount	Premium
\$0 to \$250,000	\$360
\$250,001 to \$500,000	\$535

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SPECIALTY LENDER'S POLICIES

\$500,001 to \$750,000	\$640
\$750,001 to \$1,000,000	\$750
\$1,000,001 to \$1,500,000	\$1,000
\$1,500,001 to \$2,000,000	\$1,250
\$2,000,001 to \$2,500,000	\$1,500
\$2,500,001 to \$3,000,000	\$1750

9 SPECIALTY LENDER'S POLICIES

9.1 HE² - Home Equity 2nd Generation Title Insurance Policy

The Home Equity 2nd Generation Title Insurance policy is a master policy with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for this policy shall be:

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, legal fees, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

9.2 ALTA Residential Limited Coverage Junior Loan and Short Form Residential Limited Coverage Junior Loan Policy

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

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SPECIALTY LENDER'S POLICIES

- One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with the policy at no charge.
- The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy.

9.3 Mortgage Priority Guarantee (“MPG”)

The Mortgage Priority Guarantee provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MPG” shall be:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

9.4 Residential Limited Coverage Mortgage Modification Policy (“MMP”)

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MMP” shall be:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

WFG NATIONAL TITLE INSURANCE COMPANY

10 COMMERCIAL, INVESTOR & BUILDER/DEVELOPER

10.1 Commercial Properties, Development Properties

Title insurance policies insuring (a) any person or entity acquiring a Commercial Property with a liability amount of \$2,000,000 or more; or (b) the acquisition of property(ies) by a Developer or Builder for development shall be priced as set forth in the following table, without regard to whether extended coverage is being included.

Policy Liability	Owner's or Leasehold Owner's Policy	Loan Policy or Leasehold Loan Policy
Up to \$2,000,000, rate per \$10,000 or fraction	\$17.50	15.00
\$2,000,001 – \$10,000,000, per additional \$10,000 or fraction	\$12.60	\$10.80
\$10,000,001 - \$35,000,000, per additional \$10,000 or fraction	\$10.80	\$9.90
\$35,000,001 and over, per additional \$10,000 or fraction	\$9.00	\$9.00

For policy liabilities greater than \$10,000,000.00, the Company reserves the right to charge premium in an amount it deems appropriate for the entire policy, but in no instance will the premium exceed the rate for the appropriate policy type shown above.

Where one or more such policies is being issued simultaneously, the pricing on the simultaneously issued policies shall be computed in accord with Section 6, using the rates calculated above as the “applicable rate.”

10.2 Investors in Residential Properties

An Owner's title insurance policy insuring an Investor acquiring Residential Property will be priced at 70% of the premium calculated for an Owner's Policy of the same type under Sections 4.1, 4.2, 4.3, as applicable.

A loan policy issued simultaneously with an Owner's Policy under this section will be priced at 60% of the premium calculated under Section 5.1.

10.3 First Sale of New Construction by Builder or Developer

A Standard Coverage Owner's title insurance policy, insuring the purchaser of a newly completed Residential Property from a Developer or Builder, will be priced as follows

Liability Amount	Standard Coverage Owner's Policy	Homeowner's Policy
\$0 to 200,000	\$375	\$412.50
\$200,001 to \$300,000	\$420	\$462.00
\$300,001 to \$400,000	\$510	\$561.00

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11. GUARANTEES AND MISCELLANEOUS CHARGES

\$400,001 to \$500,000	\$590	\$649.00
\$500,001 to \$600,000	\$670	\$737.00
\$600,001 to \$700,000	\$750	\$825.00
\$700,001 to \$800,000	\$825	\$907.50
\$800,001 to \$900,000	\$905	\$995.50
\$901,000 to \$1,000,000	\$985	\$1,083.50

For each \$10,000 of liability over \$1,000,000, add \$6.00.

A simultaneously issued loan policy will be priced as set forth in section 6.

11 GUARANTEES AND MISCELLANEOUS CHARGES

11.1 Trustee's Sale Guarantee

The charge for a Trustee's Sale Guarantee will be based on the total unpaid balance of the defaulted loan as follows:

Trustee's Sale Guarantee – Statewide Rates

Liability Up To	Rate	Liability Up To	Rate	Liability Up To	Rate
\$55,000	\$285.00	\$675,000	\$917.00	\$1,375,000	1,421.00
\$60,000	\$300.00	\$700,000	\$935.00	\$1,400,000	1,439.00
\$65,000	\$315.00	\$725,000	\$953.00	\$1,425,000	1,457.00
\$70,000	\$330.00	\$750,000	\$971.00	\$1,450,000	1,475.00
\$75,000	\$345.00	\$775,000	\$989.00	\$1,475,000	1,493.00
\$100,000	\$360.00	\$800,000	\$1,007.00	\$1,500,000	1,511.00
\$125,000	\$390.00	\$825,000	\$1,025.00	\$1,525,000	1,529.00
\$150,000	\$420.00	\$850,000	\$1,043.00	\$1,550,000	1,547.00
\$175,000	\$450.00	\$875,000	\$1,061.00	\$1,575,000	1,565.00
\$200,000	\$480.00	\$900,000	\$1,079.00	\$1,600,000	1,583.00
\$225,000	\$510.00	\$925,000	\$1,097.00	\$1,625,000	1,601.00
\$250,000	\$540.00	\$950,000	\$1,115.00	\$1,650,000	1,619.00
\$275,000	\$570.00	\$975,000	\$1,133.00	\$1,675,000	1,637.00
\$300,000	\$600.00	\$1,000,000	\$1,151.00	\$1,700,000	1,655.00
\$325,000	\$625.00	\$1,025,000	\$1,169.00	\$1,725,000	1,673.00
\$350,000	\$650.00	\$1,050,000	\$1,187.00	\$1,750,000	1,691.00
\$375,000	\$675.00	\$1,075,000	\$1,205.00	\$1,775,000	1,709.00
\$400,000	\$700.00	\$1,100,000	\$1,223.00	\$1,800,000	1,727.00
\$425,000	\$725.00	\$1,125,000	\$1,241.00	\$1,825,000	1,745.00
\$450,000	\$745.00	\$1,150,000	\$1,259.00	\$1,850,000	1,763.00
\$475,000	\$765.00	\$1,175,000	\$1,277.00	\$1,875,000	1,781.00
\$500,000	\$785.00	\$1,200,000	\$1,295.00	\$1,900,000	1,799.00
\$525,000	\$805.00	\$1,225,000	\$1,313.00	\$1,925,000	1,817.00
\$550,000	\$825.00	\$1,250,000	\$1,331.00	\$1,950,000	1,835.00
\$575,000	\$845.00	\$1,275,000	\$1,349.00	\$1,975,000	1,853.00
\$600,000	\$863.00	\$1,300,000	\$1,367.00	\$2,000,000	1,871.00
\$625,000	\$881.00	\$1,325,000	\$1,385.00		
\$650,000	\$899.00	\$1,350,000	\$1,403.00		

***For amounts above \$2,000,000, add \$15.00 per \$25,000.00 of liability.**

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11. GUARANTEES AND MISCELLANEOUS CHARGES

Each Trustee's Sale Guarantee includes one date down at time of sale, additional date downs may be ordered at \$50.00 per request.

11.2 Conversion of a Trustee Sale Guarantee to a Litigation Guarantee

\$400.00.00 will be charged to convert a Trustee's Sale Guarantee into a Litigation Guarantee or the converse.

11.3 Litigation Guarantees (All Types)

Charge: 80% of Basic Rate Table based upon the value of the particular estate or interest involved, minimum charge \$420.00.

Includes one (1) continuation report at no additional charge, if requested within six (6) months from the date of the original report to cover the filing of a Lis Pendens.

Additional date downs may be ordered a \$75.00 per request.

NOTE: LITIGATION GUARANTEE: A litigation guarantee is issued for the benefit of an attorney only, to be used for the purpose of instituting legal proceedings in connection with quiet title actions, petitions, foreclosures of mortgages, condemnation, liens and assessments or other matters of litigation.

11.4 Judgment and Tax Lien Guarantee

\$100.00 per name, husband and wife considered one name, plus \$5.00 for each lien over two reported. The amount of guarantee is the next multiple of \$100.00 above the fee charged. Minimum charge \$150.00.

When issued in conjunction with an order for title insurance where the parties are sellers, buyers or borrowers or with another guarantee described in this Section, the minimum charge shall be \$50.00.

11.5 Recorded Document Guarantee

The minimum charge is \$1,000.00 for this form of Guarantee, upon receipt of a completed application for the issuance of CLTA Recorded Document Guarantee. The Company may charge additional fees, based upon the amount of work involved, with a minimum of \$100.00 per hour. Notwithstanding anything to the contrary, the liability for said Guarantee shall not exceed \$25,000 over the price of the guarantee.

Upon subsequent issuance of a loan or owner's title insurance policy covering the property for which a guarantee has been issued, a credit of 50% of the price of the guarantee or \$500.00, whichever is less, will be applied to said policy.

11.6 Property Search Guarantee

Guarantees listing those properties apparently vested in, or deeds of trust or mortgages held by certain designated parties.

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11. GUARANTEES AND MISCELLANEOUS CHARGES

- Assessor's Tax Rolls Only.

\$25.00 per year, per name, husband and wife are considered one name, plus

\$15.00 for each parcel over two reported.
- Recorder's indices including the current year Assessor's Rolls.

\$25.00 per year, per name, husband and wife are considered one name.

Minimum \$75.00 plus \$15.00 for each parcel over two reported on property searches, plus \$5.00 for each deed of trust over two reported on encumbrance searches.
- The limit of liability is the next multiple of \$100.00 above the fee charged.
- Guarantees in excess of \$100.00 may be issued at 35% of the Basic Rate as set forth in Section 3, based upon the amount of assurance requested.

NOTE: On searches involving common names or where a considerable amount of work is required to produce the guarantee, an additional charge commensurate with the work done shall be made.

11.7 Chain of Title Guarantee

A guaranteed chain of title may be issued only for specific purposes and limited to specific periods of time with a limit of liability of \$1,000.

The charge of a Chain of Title Guarantee shall be \$150 minimum for each chain of title, plus \$50 for each item reported. Liability amounts in excess \$1,000 will be charged as set forth in the Basic Insurance Rate Table in Section 3.

As a limited service for the benefit of a lender only, provided such is related to the issuance of a policy of title insurance, the charge shall be \$50.00 for a chain of title covering the period of time not to exceed forty-five days subsequent to the date of the issuance of the lender's insurance.

11.8 Plant Service Information Guarantee

Other information contained in the public records may be researched and the results reported. The charge for this product is based on the time involved in production at an hourly rate from \$50.00 per hour to \$100.00 per hour, based upon the type of employee required to furnish the information, plus an additional charge of \$25.00 per hour typing time. The limit of liability is the next multiple of \$100.00 above the fee charged.

WFG NATIONAL TITLE INSURANCE COMPANY

11. GUARANTEES AND MISCELLANEOUS CHARGES

11.9 Subdivision or Condominium Guarantee

Guarantees for map filing are issued for the following charges:

\$300.00 base charge, plus \$20.00 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard liability amount is \$1,000.

11.10 Parcel Map Guarantee

\$300.00 base charged, plus \$20.00 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard liability amount is \$1,000.00.

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12 CLOSING PROTECTION COVERAGE TRANSACTION SPECIFIC

This coverage, which is limited to a specific transaction, provides the covered party with certain protection as set forth in the WFG Closing Protection Letter against fraud, misapplication of funds or failure to comply with written closing instructions by an agent of WFG subject to the provisions contained therein.

The Rate for the issuance of this coverage shall be twenty-five dollars (\$25.00) for a lender, its successors and assigns, as their interests may appear; twenty-five dollars (\$25.00) for seller(s); twenty-five dollars (\$25.00) for buyer(s)/borrower(s).

This Rate is remitted in its entirety to the Insurer (which for purposes of this section does not include the issuing agent).

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13 ENDORSEMENTS

This section contains endorsements, and the pricing therefor. All of the endorsements alter the regularly issued policies in some manner to expand, limit or clarify coverage(s).

Each endorsement to any policy shall be issued for the additional premium set forth in the table below. Where the table refers to a percentage figure, the premium for the endorsement will be the stated percentage of the greater of:

- the premium computed for the policy to which the endorsement is to be attached taking into account any applicable discounts; or
- if the premium the policy to which the endorsement is to be attached is computed at Simultaneous Issue rates under Section 6, the premium which would have applied to the policy had it not been issued at Simultaneous Issue rates.

13.1 General Rules

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the form was designated to be attached to a specific policy but can be modified for other policies. If any of these coverages are desired, such requests shall be considered a “unique requirement”. Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

Situations may arise, where in the opinion of the Company; a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. In such cases, the endorsement charge may be adjusted.

When the same type of endorsement out of a single chain of title, in the same tract or subdivision is to be issued, a single fee will be charged based on the aggregated amount of the estate(s) or interest(s) covered, plus \$10.00 for each endorsement issued.

Endorsement No.	Owner	Lender
ALTA 3 [(CLTA 123.1)] ¹ Zoning – Unimproved Land	10% Min \$100	10% Min \$100
ALTA 3.1 (CLTA 123.2)] ¹ Zoning – Completed Structure	15% Min \$100	15% Min \$100
ALTA 3.2 [(CLTA 123.3)] ¹ Zoning – Land Under Development	15% Min \$100	15% Min \$100
ALTA 3.3 [(CLTA 123.4)] ¹ Zoning-Completed Improvement-Non-	15% Min \$500	15% Min \$500

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 3.4 [(CLTA 123.5)] ¹ Zoning-No Zoning Classification	15% Min \$250	15% Min \$250
ALTA 4 [(CLTA 115.1)] Condominium-Assessments Priority	N/A	\$100
ALTA 4.1 [(CLTA 115.3)] Condominium-Current Assessments	N/A	\$100
ALTA 5 [(CLTA 115.2)] Planned Unit Development- Assessments Priority	N/A	\$100
ALTA 5.1 [(CLTA 115.4- 06)] Planned Unit Development-	N/A	\$100
ALTA 6 [(CLTA 111.5)] Variable Rate Mortgage	N/A	\$100
ALTA 6.2 [(CLTA 111.8)] Variable Rate Mortgage – Negative Amortization	N/A	\$100
ALTA 7 [(CLTA 116.5)] Manufactured Housing Unit	\$100.00 per Manufactured Housing Unit.	\$100.00 per Manufactured Housing Unit.
ALTA 7.1 [(CLTA 116.5.1)] Manufacture Housing – Conversion – Loan Policy	N/A	\$100.00 per Manufactured Housing Unit.
ALTA 7.2 [(CLTA 116.5.2)] Manufacture Housing – Conversion – Owner’s Policy	\$100.00 per Manufactured Housing Unit	N/A
ALTA 8.1 [(CLTA 110.9)] Environmental Protection Lien	N/A	\$75
ALTA 8.2 [(CLTA 110.9.1)] Commercial Environmental Protection	No Charge	\$150
ALTA 9 [(CLTA 100.2)] Restrictions, Encroachments & Minerals - Loan Policy	N/A	No charge with policy \$100 after policy

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 9.1 [(CLTA 100.9)] Covenants, Conditions & Restrictions- Unimproved Land - Owner's Policy	\$100	N/A
ALTA 9.2 [(CLTA 100.10)] Covenants, Conditions & Restrictions - Improved Land – Owner's Policy	\$100	N/A
ALTA 9.3 [(CLTA 100.2.1)] Covenants, Conditions & Restrictions - Loan Policy	N/A	No charge with policy \$100 after
ALTA 9.6 [(CLTA 100.2.6)] Private Rights – Loan Policy	N/A	\$100
ALTA 9.6.1 Private Rights-Current Assessments - Loan Policy	N/A	\$100.00
ALTA 9.7- [(CLTA 100.2.7)] Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	\$100
ALTA 9.8 [(CLTA 100.2.8)] Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	\$100	N/A
ALTA 9.9 [(CLTA 100.2.9)] Private Rights - Owner's Policy	\$100	N/A
ALTA 9.10 [(CLTA 100.2.10)] Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	\$100
ALTA 10 [(CLTA 104.12)] Assignment	N/A	\$100

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 10.1 [(CLTA 104.13)] Assignment and Date Down	N/A	20% Min. \$200 Max. \$500
ALTA 11 [(CLTA 110.11)] Mortgage Modification	N/A	25% Minimum \$200
ALTA 11.1 [(CLTA 110.11.1)] Mortgage Modification with Subordination	N/A	25% Minimum \$200
ALTA 11.2 [(CLTA 110.11.2)] Mortgage Modification with Additional Amount of Insurance	N/A	25% plus additional premium for increase in policy limits Minimum \$300
ALTA 12 [(CLTA 117)] Aggregation – Loan Policy	N/A	\$100
ALTA 12.1 [(CLTA 117.1)] Aggregation – State Limits – Loan Policy	N/A	\$100
ALTA 13 [(CLTA 119.5)] Leasehold - Owner's Policy	No Charge	N/A
ALTA 13.1 [(CLTA 119.6)] Leasehold - Loan	N/A	No Charge
ALTA 14 [(CLTA 111.14)] Future Advance – Priority	N/A	\$100
ALTA 14.1 [(CLTA 111.14.1)] Future Advance – Knowledge	N/A	\$100
ALTA 14.2 [(CLTA 111.14.2)] Future Advance – Letter of Credit	N/A	\$100
ALTA 14.3 [(CLTA 111.14.3)] Future Advance - Reverse Mortgage	N/A	\$100

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 15 [(CLTA 127)] ¹ Non-Imputation – Full Equity Transfer	10% minimum \$500	N/A
ALTA 15.1 [(CLTA 127.1)] ¹ Non-Imputation – Additional Insured	10% minimum \$500	N/A
ALTA 15.2 [(CLTA 127.2)] ¹ Non-Imputation – Partial Equity Transfer	10% minimum \$500	N/A
ALTA 16 [(CLTA 128)] Mezzanine Financing	20% based on amount of Mezzanine Loan	N/A
ALTA 17 [(CLTA 103.11)] Access and Entry	\$100	\$100
ALTA 17.1 [(CLTA 103.12)] Indirect Access and Entry	\$100	\$100
ALTA 17.2 [(CLTA 103.13)] Utility Access	\$100	\$100
ALTA 18 [(CLTA 129)] Single Tax Parcel	\$100	\$100
ALTA 18.1 [(CLTA 129.1)] Multiple Tax Parcel - Easements	\$100	\$100
ALTA 18.2 [(CLTA 129.2)] Multiple Tax Parcel	\$100	\$100
ALTA 18.3 [(CLTA 129.3)] Single Tax Parcel and ID	\$100	\$100
ALTA 19 [(CLTA 116.4.1)] Contiguity – Multiple Parcels	\$100	\$100
ALTA 19.1 [(CLTA 116.4)] Contiguity – Single Parcel	\$100	\$100

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 19.2 [(CLTA 116.9)] Contiguity – Specified Parcels	\$100	\$100
ALTA 20 [(CLTA 130)] ¹ First Loss – Multiple Parcel Transactions	N/A	\$100
ALTA 22 [(CLTA 116.01)] Location	No Charge at Policy date - \$100 post policy	No Charge at Policy date - \$100 post policy
ALTA 22.1 [(CLTA 116.02)] Location and Map	No Charge at Policy date - \$100 post policy	No Charge at Policy date - \$100 post policy
ALTA 23 [(CLTA 114.3)] Coinsurance – Single Policy	No Charge	No Charge
ALTA 23.1 [(CLTA 114.4)] Co-Insurance – Multiple Policies	No Charge	No Charge
ALTA 24 [(CLTA 133)] Doing Business	N/A	No Charge at Policy date - \$100 post policy
ALTA 25 [(CLTA 116.1)] Same as Survey	\$100	\$100
ALTA 25.1 [(CLTA 116.1.2)] Same as Portion of Survey	\$100	\$100
ALTA 26 [(CLTA 116.8)] Subdivision	N/A	\$100
ALTA 27 [(CLTA 132)] ¹ Usury	N/A	\$200
ALTA 28 [(CLTA 103.1)] Easement – Damage or Enforced Removal	\$100	\$100
ALTA 28.1 [(CLTA 103.14)] Encroachments – Boundaries and Easements	\$100	\$100

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 28.2 [(CLTA 103.15)] Encroachments – Boundaries and Easements – Described Improvements	\$100	\$100
ALTA 28.3 [(CLTA 103.16)] Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	\$100	\$100
ALTA 29 [(CLTA 134)] ¹ Interest Rate Swap Endorsement– Direct Obligation	N/A	10%
ALTA 29.1 [(CLTA 134.1)] ¹ Interest Rate Swap Endorsement – Additional Interest	N/A	10%
ALTA 29.2 [(CLTA 134.2)] ¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	20% plus appropriate rate for increased insurance amount \$250 Minimum
ALTA 29.3 [(CLTA 134.3)] ¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	20% plus appropriate rate for increased insurance amount \$250 Minimum
ALTA 30 [(CLTA 135)] Shared Appreciation Mortgage	N/A	\$100
ALTA 30.1 [(CLTA 135.1)] Commercial Participation Interest	N/A	\$.50/\$1,000 up to \$1 million Over \$1 million Negotiable
ALTA 31 [(CLTA 136)] Severable Improvements Endorsement	N/A	5% \$250 Min. \$1,500 Max

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 32 [(CLTA 137)] Construction Loan	N/A	10% \$100 Minimum
ALTA 32.1 [(CLTA 137.1)] Construction Loan –Direct Payment	N/A	10% \$100 Minimum
ALTA 32.2 [(CLTA 137.2)] Construction Loan –Insured’s Direct Payment	N/A	10% \$100 Minimum
ALTA 33 [(CLTA 138)] Disbursement Endorsement	N/A	\$100 Residential \$200 Commercial
ALTA 34 [(CLTA 139)] Identified Risk Coverage	\$100	\$100
ALTA 34.1 [(CLTA 139.1)] Identified Exception – Identified Risk Exception	\$100	\$100
ALTA 35 [(CLTA 140)] Minerals and Other Subsurface Substances – Buildings	\$100	\$100
ALTA 35.1 [(CLTA 140.1)] Minerals and Other Subsurface Substances – Improvements	\$100	\$100
ALTA 35.2 [(CLTA 140.2)] Minerals and Other Subsurface Substances – Described Improvements	\$100	\$100
ALTA 35.3 [(CLTA 140.3)] Minerals and Other Subsurface Substances – Land Under Development	\$100	\$100
ALTA 36 [(CLTA 141)] Energy Project – Leasehold/Easement - Owner’s	10% \$250 Min. \$1,500 Max	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 36.1 [(CLTA 141.1)] Energy Project – Leasehold/Easement – Loan	N/A	10% \$250 Min. \$1,500 Max
ALTA 36.2 [(CLTA 141.2)] Energy Project – Leasehold Owner’s Policy	10% \$250 Min. \$1,500 Max	N/A
ALTA 36.3 [(CLTA 141.3)] Energy Project – Leasehold Loan	N/A	10% \$250 Min. \$1,500 Max.
ALTA 36.4 [(CLTA 141.4)] Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	10% \$250 Min. \$1,500 Max.	N/A
ALTA 36.5 [(CLTA 141.5)] Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	\$100
ALTA 36.6 [(CLTA 141.6)] Energy Project – Encroachments	N/A	\$100
ALTA 36.7 [(CLTA 141.7)] Energy Project – Fee Estate Owner’s Policy	10% \$250 Min. \$1,500 Max.	N/A
ALTA 36.8 [(CLTA 141.8)] Energy Project – Fee Estate Loan Policy	N/A	10% \$250 Min. \$1,500 Max.
ALTA 37 [(CLTA 104.6)] Assignment of Rents or Leases	N/A	\$100
ALTA 38 Mortgage Tax	N/A	No charge
ALTA 39 [(CLTA 142)] Policy Authentication	No Charge	No Charge
ALTA 40 [(CLTA 147)] Tax Credit - Owner’s Policy	\$100	N/A

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 40.1 [(CLTA 147.1)] Tax Credit – Defined Amount - Owner’s Policy	10%, min \$250, plus appropriate rate for increased insurance amount	N/A
ALTA 41 [(CLTA 143)] Water – Buildings	10%	10%
ALTA 41.1 [(CLTA 143.1)] Water – Improvements	10%	10%
ALTA 41.2 [(CLTA 143.2)] Water – Described Improvements	10%	10%
ALTA 41.3 [(CLTA 143.3)] Water – Land Under Development	10%	10%
ALTA 42 [(CLTA 144)] Commercial Lender Group	N/A	\$250
ALTA 43- [(CLTA 145)] Anti-Taint	N/A	\$100
ALTA 44 [(CLTA 146)] Insured Mortgage Recording	N/A	\$100
ALTA 45 [(CLTA 148)] Pari Passu Mortgage - Loan Policy	N/A	\$100
ALTA 46 [(CLTA 149)] Option	10%	N/A
ALTA 47 [(CLTA 151)] Operative Law 2006 Owner’s Policy	No Charge	N/A
ALTA 47.1 [(CLTA 151.1)] Operative Law 2006 Loan Policy	N/A	No Charge
ALTA 47.2 [(CLTA 151.2)] Operative Law 2013 Homeowner’s Policy	No Charge	N/A

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 47.3 [(CLTA 151.3)] Operative Law 2015 Expanded Coverage Residential Loan Policy	N/A	No charge
ALTA JR1 Supplemental Coverage (See Short Form Junior Loan Policy)	N/A	No Charge
ALTA JR2 Variable Rate/Revolving Credit (See Short Form Junior Loan Policy)	N/A	No Charge
WFG General Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Arbitration Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Solar Endorsement	No Charge	No Charge
CLTA 100.4 CCR's, Violations Loan Policy	N/A	N/C \$100 post policy
CLTA 100.12 CCR's Rights of Reversion Owner's or Loan Policy	\$100	\$100
CLTA 100.13 CCR's, Assessments Liens Loan Policy	N/A	\$100
CLTA 102.5 Foundation Loan Policy	N/A	\$100
CLTA 103.5 Water Rights, Surface Damage Owner's or Loan Policy	\$100	\$100
CLTA 103.7 Land Abuts Street Owner's or Loan Policy	\$100	\$100
CLTA 107.10 Additional Named Insured	\$100	\$100

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13. ENDORSEMENTS

Endorsement No.	Owner	Lender
CLTA 111.9 Variable Rate / FNMA 7 Year Balloon Loan Policy	N/A	\$100 \$125 post policy
CLTA 122 Construction Loan Advance Loan Policy	N/A	\$100 Residential \$200 Commercial
WFG Patent	\$100	\$100
WFG Deletion of Natural Person Requirement Homeowner's Policy	No Charge	N/A

NOTE 1: As footnoted ¹, these endorsements may not be issued without express approval of the Company's Underwriting Department.

NOTE 2: When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Regional Underwriting Department.

13.2 Modification of an Endorsement

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium for the endorsement as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the rate charged for the policy.