



To: All California Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Rates and Forms Department
Date: July 27, 2023
Bulletin No.: CA 2023-02
Subject: Revised California Title and Escrow Rates effective August 1, 2023

WFG National Title Insurance Company has filed new and revised title and escrow rates for California, which will be effective August 1, 2023.

The updated manual can be accessed here: [California Title and Escrow Rate Manual effective 8-1-23.pdf \(wfgunderwriting.com\)](https://www.wfgunderwriting.com/California%20Title%20and%20Escrow%20Rate%20Manual%20effective%208-1-23.pdf)

Redlined changes can be accessed here: [California Manual Redline \(wfgunderwriting.com\)](https://www.wfgunderwriting.com/California%20Manual%20Redline)

The changes include but are not limited to the following:

- The effective date 8-1-2023 (some sections and page numbers may have changed)
- Section 2.1.2 and 2.1.3 added definitions for Developer and Development Project
- Section 2.1.6 definition added for Investor
- Section 2.2.7 language revised for Natural Resources, Tidelands, Timbe3r and Crop Interests (by written agreement removed)
- Section 3.1.14 Investor's Title Discount Program - rate added
- Section 3.1.18 Consumer Direct Rate minimum charge increased to \$600
- Old Section 4.6 WFG Title Interactive Processing System (TIPS) Loan Rates - removed
- Section 5.2.1 Master Home Equity Policy - added language -may only be issued if Offering Provider has addendum to agency agreement authorizing use
- Section 7.1.1; 7.1.2 and 7.2.1 Major Projects initial insurance, reissue of Owner's or Lessee's and Loan Policies - revised rates
- Section 7.6 Subdivision/Builder/Bulk Rates has been revised to read: Subdivision/Developer's Rates
- Section 7.6.1 and 7.6.2 Title Only Services fees added
- Section 7.6.3 and 7.6.4 Title and Escrow Services fees added
- Section 7.6.5 Disbursement Service Escrow fees added
- Section 10.2.2 All-Inclusive Residential Property Escrow - removed limit of 4 wire transfers to read "Required wire transfers"

NOTE: This Bulletin is intended for use by title issuing offices, title insurance agents and approved attorneys of WFG National Title Insurance Company only. Reliance by any other person or entity is unauthorized. This bulletin is intended solely for the purpose of establishing underwriting policies and/or procedures of WFG National Title Insurance Company.

- Section 10.2.2 All-Inclusive Residential Property Escrow - removed two overnight deliveries to read “(4)”
- Section 10.2.3 Reverse Mortgage Rate-Residential Property - revised fees for escrow services
- Section 10.7.1 Standard Sale Escrow Fees - changed to read “Sale Escrow Fees” and revised fees over \$2,000,000
- Section 10.7.2 Standard Loan Escrow Fees - changed to read “Loan Escrow Fees” and revised fees over \$2,000,000
- Section 10.7.5 REO & Relocation Escrow Rate - revised fees over \$3,000,000
- Section 10.7.7 Commercial/Industrial Property - revised rate table
- Section 10.7.8 Commercial/Industrial Property - Refinance - revised fees over \$2,000,000
- Section 10.7.9 WFG Lender Division - all counties - added “All- inclusive escrow fees.....”
- Section 10.8.1 Mobile Home/Manufactured Unit on Common Ownership Property - revised fees
- Section 10.9 Northern CA Escrow Rates - added Fresno, Merced and Stanislaus counties
- Section 10.9.1 Sale Escrow Services - revised fees over \$2,000,000
- Section 10.10.1 Sale Escrow Rate (Santa Barbara) revised rates over \$2,000,000
- Sections 10.11; 10.11.1; 10.11.2; 10.11.3; 10.11.4 and 10.11.5 - San Francisco, San Mateo and Sonoma counties escrow rates ADDED
- Section 10.12; 10.12.1; 10.12.2; Ventura County Escrow Rates – ADDED

For any questions regarding the new rates or any other bulletins, please contact your WFG California Underwriter.

Agents are advised to contact their software providers to confirm that our title rates and forms are updated.

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