



**RATE AND
RULES**

FOR THE STATE OF

CALIFORNIA

EFFECTIVE DATE: September 15, 2014

WFG National Title Insurance Company
2711 Middleburg Drive, Suite 206
Columbia, SC 29204
Phone: (803) 799-4747
Fax: (803) 799-4443

WFG NATIONAL TITLE INSURANCE COMPANY

FORWARD

The rules and procedures contained herein are in no manner, either express or implied, to be construed as establishing or changing the rules and procedures pertaining to the title practices followed by the Company, but are shown in order to properly apply the applicable Insurance Rate Table(s). The rates shown are for the issuance of various evidences of title as required by Article 5.5 (commencing with section 12401) of the Insurance Code and Section 2556.1 of the Administrative Code of the State of California and do not include any additional services(s) unless otherwise noted or provided for in this schedule of fees and charges.

INSURANCE FORMS

WFG NATIONAL TITLE INSURANCE COMPANY, (hereinafter “Insurer”), being a qualified title insurer and a member in good standing of California Land Title Association, an Advisory Organization qualified as such under Section 12340.8 of the Insurance Code, has by written appointment, pursuant to Section 25596.1(e) of the Administrative Code, constituted said Advisory Organization as agent of Insurer for the sole purpose of filing with the Insurance Commissioner, under the name of California Land Title Association, 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 Section 12401.1 of the Insurance Code. The agency appointment however reserved the right of Insurer to file independently of the agent any and all forms and modifications and withdrawals thereof. Insurer has adopted, as Insurer’s Association currently on file with the Insurance Commissioner and has ratified the filing of such forms as the filing of Insurer. Said forms being incorporated herein by reference in appendix A attached hereto.

Wherever in this schedule a policy form is referred to, such reference means the form filed by the California Land Title Association under identification as CLTA or ALTA, or the form filed by Insurer, whichever is current.

WFG NATIONAL TITLE INSURANCE COMPANY

TABLE OF CONTENTS

	FORWARD	2
	TABLE OF CONTENTS	3
PART I	General Rules	4
	<i>Basic Rate Table</i>	17
PART II	Owner's Insurance	22
	Residential Property (1-4 Family) and Commercial /Industrial Property (under \$1,000,000)	
PART III	Lender's Insurance	39
PART IV	Commercial/Industrial Property, Planned Project Title Insurance and Escrow Services (over \$1,000,000)	52
PART V	Subdivision and Builders Bulk Rate- Title and Escrow Services	57
PART VI	Guarantees and Miscellaneous Plant Services	64
PART VII	Endorsements	71
PART VIII	WFG Lender Division - Title and Escrow Services	91
PART IX	Escrow Rules and Rates	97

WFG NATIONAL TITLE INSURANCE COMPANY

PART I

GENERAL RULES AND PROCEDURES

All Title, Escrow, and Miscellaneous Services

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.1 GENERAL APPLICATION

All offices of WFG TITLE INSURANCE COMPANY hereinafter referred to as the “Company” and all underwritten companies use this manual, including the insurance rate tables contained herein, for various evidences of title.

The fees and charges provided for in this schedule of fees and charges are for: 1) regularly issued policies, as defined in section 12340.2 of the Insurance Code, including endorsements, guarantees and other forms of insurance coverage; 2) services in connection with the business of title insurance as defined in section 12340.3 of the Insurance Code, including escrow services; 3) miscellaneous services whether or not deemed to be service under 1) or 2) herein.

INSURANCE RATE TABLES

The Insurance Rate Tables contained within the parts of this schedule are used for all charges for the various types of evidences of title issued by the Company. The tables are also the basis for computing the percentage charges for all added coverage, reissues, endorsements, etc., as provided for in the various part of this schedule. The charges set forth in said insurance rate tables or in other parts of this schedule are minimum charges. 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. In the event such charges are made, agreement thereto will be obtained from each person or entity obligated to pay all or any part of such charges in writing in advance.

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.2 MINIMUM CHARGES/ADDITIONAL CHARGES FOR UNUSUAL RISKS OR SERVICES

The charges set forth herein are minimum charges for regularly issued policies including endorsements, guarantees, and other forms of insurance coverage, and for ordinary services in connection with the business of title insurance, including escrow services (See Part IX). 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.

Additional charges may be made for abstracts of title, attorney's opinions, certified copies of documents or regularity guarantees involving litigation or proceedings in jurisdictions in California counties wherein the Company has no direct operation and in jurisdictions outside and State of California, among other things. This paragraph contemplates services that cannot be performed by the Company but which are necessary to its proper performance of requested services.

Additional fees and charges for unusual risks or services, not specifically scheduled, but authorized under section 12401.8 of the Insurance Code require the consent in writing in advance of each person or entity obligated to pay all or any part thereof. Except for endorsements listed in part VII the minimum charge for any title insurance coverage in the form of a policy, binder, commitment or guarantee, is \$400.00 unless a different dollar amount is stated as the applicable or minimum charge. The stated minimum applies even though a lower amount results from application of the percentages in this schedule.

1.3 CHARGES STATED AS PERCENTAGES OF INSURANCE RATE

The Insurance Rate tables filed with this schedule of fees and charges set forth the basic charges for title insurance at various insurance amounts of \$5,000.00 increments up to \$1,000,000.00 in liability and \$1,000.00 increments thereafter. Throughout the schedule, many charges are stated as percentage rates without further reference to the rate table. The stated percentage rate is to be applied to the appropriate rate in the table for the amount involved in the transaction. Where the amount of the transaction falls within an increment in a rate table, the basic charge will be the one corresponding to the next higher increment, but the policy or other insurance coverage will be issued in the amount of the transaction only. In the event a computed charge ends up as a portion of a whole dollar, the charge will be rounded up to the next whole dollar.

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.4 CHARGES FOR INCREASED LIABILITY

Throughout this schedule there are references to increased liability. Unless defined differently in the section where the reference appears, the appropriate charge for increased liability is the difference between the charge based on the amount of insurance issued, each computed at the appropriate rate for the type of insurance involved. The method for such calculation shall be as follows:

Determine the applicable charge for the total amount of insurance, including the increased amount of liability. Then determine the applicable charge for the prior amount of insurance. Subtract this amount from the amount shown for the total amount of insurance to be issued to determine the fee for the increased liability, e.g.:

Total liability \$100,000	\$655.00
Prior Insurance \$50,000	425.00
Charge for \$50,000 of liability	\$230.00

1.5 TITLE INSURANCE SERVICE DEFINED

Unless specifically provided otherwise, the charges for title insurance in this schedule include only the following services:

- A. Examination of title, reporting on the condition of title, and issuance of the title insurance policy or other form of insurance coverage.
- B. Receipt and presentation of documents for recording or filing.
- C. Receipt and tender of funds for payment of recording fees, transfer taxes, real property taxes, bonds and assessments.

1.6 COMBINATION LOAN PACKAGES TERMINOLOGY

LP-3: Initial ALTA Loan Policy Additional Coverage only
LP-4: Initial CLTA Loan Policy plus 101 Endorsement
LP-5: Initial CLTA Loan Policy plus reissue as CLTA coverage
LP-6: Initial CLTA Loan Policy plus reissue as ALTA coverage
LP-8: Initial CLTA Loan Policy plus reissue as CLTA coverage and 101.2 Endorsement
LP-9: Initial CLTA coverage plus 101 Endorsement and reissue as ALTA coverage
LP-10: Initial ALTA Loan Policy Additional Coverage plus reissue as ALTA coverage

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.7 ASSUMPTION OF LIABILITY

Whenever documents of any kind are recorded in accordance with instruction, which impose a definite liability upon the Company, the charges applicable for the type of policy of title insurance normally issued, covering such documents will accrue immediately upon recording.

1.8 SHORT TERM RATE

Intentionally deleted

1.9 INSURED OWNER

Only for purpose of computing charges, the term “insured owner” is defined as any of the following:

1. The named insured, the vestee, or the parties as defined in a policy of title insurance insuring title to the subject property, or a lien thereon.
2. A corporation, which acquired title from its insured stockholders, or from its insured parent corporation or an insured subsidiary corporation or from an insured subsidiary corporation of a common parent corporation.
3. Stockholders of an insured corporation who acquired title from the corporation.
4. A partnership, which acquired title from insured owners who are members of the partnership, and if it is a newly created partnership, it acquired title from an insured partnership involving substantially the same general partners. NOTE: Joint Ventures shall be considered to be partnerships within the meaning of this paragraph.
5. Partners of an insured partnership who acquired title from the partnership.
6. A distributee of an estate where the deceased was an insured owner, except a purchaser for value from an heir or devisee.
7. A principal who acquired title from an insured nominee or trustee, or a nominee or trustee who acquired title from an insured principal.
8. A trustee, which acquired title from an insured owner to establish a trust, or a beneficiary which acquired title from an insured trustee to terminate or change a trust.

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.10 ADDITIONAL CHAIN OR PARCEL CHARGES

The insurance rates referred to in this schedule contemplate a single chain of title or parcel and where additional chains of title or parcels are included, the following additional charges are applicable:

- A. Chains of Title (different Ownerships)
Additional properties, searched concurrently, in different ownerships constitute additional chains of title and will be charged at the full rate applicable.
- B. Parcels (same Ownership)
 - 1. Additional properties, searched concurrently, in the same ownership in the State of California, are additional parcels unless they are located in the same county and are contiguous, or they are located in the same county and are in the same government section, grant, tract, subdivision, swamp-and-overflow survey or tideland survey, and will be charged for at a minimum of \$200.00 per additional parcel. The provisions contained herein are further limited by the provisions of section 1.14 of this schedule.
 - 2. Appurtenant easements, not previously insured, are additional parcels as to each ownership searched. (See section 1.22 and 1.23 this part)
 - 3. Contiguous portions of a street or other public or private way, not previously insured with the principal property are additional parcels. (See sections 1.22 and 1.23 this part)

1.11 CANCELLATION CHARGE

The charge where an order is cancelled after the issuance of the report of title, will be that amount, which in the opinion of the Company is proper compensation for the services, rendered or the said charge be less than the minimum amount required under section 12404.1 of the Insurance Code of the State of California. If the report cannot be cancelled "no fee" pursuant to the provisions of said Insurance Code, then the minimum cancellation fee shall be \$400.00

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.12 EMPLOYEE RATE

No charge shall be made to employees (including employees on approved retirement) of the Company or its underwritten title companies, subsidiary title companies or affiliated title companies for escrow services or policies issued in connection with the financing, refinancing, sale or purchase of the employee's bona fide home property. Waiver of such charges is authorized only in connection with those costs, which the employee would be obligated to pay, by established custom, as a party to the transaction.

1.13 CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS

1. Owners form: 60% of Basic Rate Table (part II) Minimum \$400.00 for CLTA Standard Form Coverage Insurance, 70% of Basic Rate Table (part II) minimum \$500.00 for ALTA owners insurance form extended coverage on properties used as a church or for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the church's obligation. Standard charges apply on all other types of transactions and to all additional coverage's provided said charge is normally the church's obligation. Standard charges apply on all other types of transactions and to all additional coverage's.
2. Lenders form: 40% of Basic Rate Table (part II) with a minimum of \$350.00 for CLTA Standard Coverage, or 50% of Basic Rate Table (part II) with a minimum of \$400.00 for Alta Additional Coverage, for Lenders insurance on properties used as a church or for charitable purposes within the scope of the normal activities of such entities. Normal rates apply in all other instances and for all additional coverage's added thereto.

1.14 MULTIPLE POLICIES, GUARANTEES, OR OWNERSHIPS INSURED SIMULTANEOUSLY (COMMON OWNER)

1. Two or more different purchasers simultaneously acquire from a common owner property in the same tract, grant, subdivision, government section, swamp and overflow or tideland survey within a county of California. 100% of the Basic Rate Table applicable based upon the aggregate amount of insurance issued, plus an additional charge of \$50.00 for each separate policy simultaneously issued or individual purchaser insured over one. The total charge is proportionately divided as to ownerships issued or policies issued.

GENERAL RULES

**1.14 MULTIPLE POLICIES, GUARANTEES, OR OWNERSHIPS
INSURED SIMULTANEOUSLY (COMMON OWNER) (Continued)**

2. One purchaser simultaneously acquires from a common owner property in different tracts, grants, subdivisions, government section, swamp and overflow or tideland surveys within the State of California. 100% of the Basic Rate Table applicable, based upon the aggregate amount of insurance issued, plus the additional parcel charge of \$200.00 per parcel, except where two such parcels in the same county abut to form one contiguous holding in the same owner, plus the additional policy charge of \$50.00 for each policy, if any, issued simultaneously over one. (see definition of "parcel" in section 1.10B)
3. Two or more different purchasers simultaneously acquire from a common owner property in different tracts, grants, subdivisions, government sections, swamp and overflow or tideland surveys. 100% of the Basic Rate Table applicable computed on the amount of each separate sale in the same manner as though each policy were being issued at different times. .
4. The charge for two or more guarantees issued simultaneously out of the same ownership in the same county will be at the applicable rate for the aggregate liability assumed plus \$50.00 for each guarantee issued.

NOTES:

- a. This section does not apply to policies issued under section 2.13, 3.4, or 3.11 in either parts II or III, nor does it apply to any portion of parts IV or V.
- b. If owner/lessee insurance is issued, pursuant to this section, to more than one owner/lessee, the minimum charge for the policy(ies) issued to each owner/lessee is \$250.00 for CLTA or \$300.00 for ALTA owners.

GENERAL RULES

1.15 GENERAL RULES FOR CONTRACT RATES FOR FEDERAL, STATE, COUNTY, OR MUNICIPAL AGENCIES

Separate contracts may be entered into with governmental, state, or municipal agencies for the furnishing of guarantees or policies of title insurance or performing escrow services, for such charges as may be agreed upon by and between the Company and the agency. Said contracts must be approved by the appropriate manager.

1.16 BONDHOLDERS POLICIES

The CLTA or ALTA Loan Charge is computed under part III starting with sections 3.1, the same as for the type of insurance issued on any loan. The minimum charge shall be based upon an amount not less than that portion of said bonds allocated to the property covered.

1.17 INTEREST IN “NATURAL RESOURCES”

This section shall govern the pricing procedures for all Natural Resources, except water or any rights thereto. Said Natural Resources may be surface or subsurface and to fall under this section shall be either an estate where the Natural Resources have been severed from the surface fee estate or they have been leased by the owner of the surface fee estate to a third party. Natural Resources are hereby defined to include, but not be limited to: Basic chemical elements, or any naturally occurring compound or complex mixture of them (either organic or inorganic), timber and geothermal deposits.

The CLTA standard coverage policy is the only policy available to insure natural resource interests regardless of whether it insures the owner of a severed Natural Resource, the Lessee of an unsevered Natural Resource, or a lender making a loan an either estate.

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.18 INTEREST IN "NATURAL RESOURCES"(Continued)

A. INSURANCE COVERAGE ON SEVERED NATURAL RESOURCES:

1. Owner's form: 200% of Basic Rate Table, minimum \$600.00 Said policy shall be issued in an amount agreed upon between the customer and the company.
2. Lender's form: On lands that have been previously insured in the present vestee- 80% of Basic Rate Table, minimum \$300.00. On all other loans, on said lands, 160% of Basic Rate Table. Minimum charge: \$600.00.

B. INSURANCE COVERAGE ON LEASED NATURAL RESOURCES:

1. 200% Of Insurance Rate Table "R" based upon the amount of insurance as agreed upon by and between the Company and the insured. Minimum charge: \$600.00.
2. Assignments or Modifications:
 - a. INSURED LEASEHOLDS:
100% of Basic Rate Table based upon the amount of insurance in the outstanding policy, minimum \$300.00, plus the increased liability charge, if any, computed at 200% of Basic Rate Table.
 - b. NON-INSURED LEASEHOLDS:
200% of Basic Rate Table based upon the amount of insurance as agreed upon by and between the Company and the insured.
Minimum charge: \$600.00.
3. Lenders Leasehold:
 - a. INSURED LEASEHOLDS:
80% of Basic Rate Table based upon the amount of the loan.
Minimum charge: \$425.00.
 - b. NON-INSURED LEASEHOLDS:
160% of Basic Rate Table based upon the amount of the loan.
Minimum charge: \$680.00.
4. Production Payment, Lenders, Leasehold:
200% of Basic Rate Table based upon the amount of the loan.
Minimum charge: \$800.00.

GENERAL RULES

1.18 INTEREST IN “NATURAL RESOURCES”(Continued)

Where the order involves a loan covering an estate created concurrently with and as part of the loan transaction, then the owner or lessee must also be insured and charges made therefore in the same manner as when a sale and loan are processed concurrently on a fee title. A policy or policies, for full value of the estate, must be issued insuring both the lessee or owner and lender.

1.19 SUBMERGED OR TIDE LANDS

1. Owners form: 100% of the Basic Rate Table applicable for CLTA standard coverage policy based upon the full amount of the estate or interest covered when such estate has been previously insured. Minimum \$425.00. If not previously insured, all charges are doubled. Minimum charge \$850.00. .
2. Lenders Form: On submerged or tideland not previously insured, all charges are doubled. (See part II, Section 3.1 for formulas for concurrent and nonconcurrent loans CLTA)

ALTA owner's coverage may or may not be available, based on the risk involved.

1.20 SEPARATE SALES (DIFFERENT SELLERS-ONE BUYER)

The applicable Title Insurance Rate, depending on type of property, shall be charges on the full amount of each separate sale to one common purchaser even if the sales are handled concurrently and either one or separate policies are to be issued.

1.21 LATE RECORDING/INSURING 2 DIFFERENT OWNERS ON SAME DAY

In certain instances due to requirements of the customer, it will be necessary to cause certain documents to be recorded, for example, at 8:00A.M. and other documents at 8:01A.M., or at some other time on the same day and the policies to be issued accordingly. The charges to be affixed are to be computed as if the recording and policies were issued at the same time; provided duplicate insurance on the same identical property is not actually being issued on the different recording times to two different parties. If duplicate insurance is required, insuring more than one owner as of different times, the charge is based upon the amount of insurance to the last insured owner. To this is added an additional charge, to be determined in the judgment of the Company according to its underwriting practices.

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.22 VACATED STREETS, ALLEYS EASEMENTS, RIGHTS OF WAY OR REVERSIONARY INTEREST

No concurrent policy

\$500.00 per parcel for a preliminary report of title including the issuance of a policy of title insurance within a period of twenty-four (24) months from the date thereof, with standard insurance of \$30,000.00. Insurance in excess of the above amount is charged for on an increased liability basis. . For special contracts and services with Federal, State or Municipalities or their Agencies, refer to section 1.15 this part.

1.23 VACATED STREETS, ALLEYS EASEMENTS, RIGHTS OF WAY OR REVERSIONARY INTEREST

Concurrent with policy

Vacated streets, alleys, easements, right of way or reversionary interests covered concurrently with the issuance of a policy may be searched at a charge commensurate with the work done. Minimum \$250.00 per parcel. If not Concurrent with issuance of a policy, refer to section 1.22 above.

1.24 CREDIT FOR REPORTS ON SUBSEQUENT POLICIES

Section A (up to 12 months) is to be used at the discretion of the company. Sections A (over 12 months) and B are applied to all cases.

A. Where no major change in the title has occurred since the issuance of the original report, the order may be reopened and all or a portion of the charge with the following time periods from the date of the report:

Within 12 Months: 100% of the reported charge may be absorbed in or credited to the final policy charge.

Over 12 Months: No credit for the report charge shall be absorbed in or credited to a final policy charge.

B. Where a major change has occurred in the title since the date of report and a policy is to be issued covering additional documents, the insurance rate applicable shall be charges and no credit for amounts previously billed for services will apply.

WFG NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.25 ALTA U.S. POLICY FORM / U.S. DATEDOWN ENDORSEMENT

A. ALTA U.S. POLICY FORM, 1991

This policy 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 a CLTA Standard Coverage Owners Policy. Therefore pricing for this policy shall be governed by the rules set forth in section 2.1, Part II. Minimum charge: \$400.00.

B. U.S. DATEDOWN ENDORSEMENT FORM, 1991 (MODIFIED)

The price for one date down endorsement is included in the price for the policy as in A above, if issued within 24 months of the policy date or if more than one endorsement is required, for each endorsement issued – minimum \$100.00 plus increased liability, if any.

1.26 ELECTRONIC COMMERCE

Title and escrow service may be required in some cases involving electronic commerce. Due to volume and the desire to reduce costs to the consumer and the Company, the Company may wish to engage in contractual arrangements to receive and deliver title insurance and escrow documents via an electronic commerce network using proprietary software. The Company proposes to charge a reduced rate of 90% of all otherwise applicable escrow and title rates on such transactions. All such requests must be submitted in full detail, for consideration, to the Company. This is necessary in order to maintain uniformity on projects of a similar nature and to offer prices that are consistent with the Company's underwriting practices and the established rating structure. Any agreements made pursuant to this Section require Home Office approval. All parties who are obligate to pay all or any part of said charges shall be required to give their consent in writing.

WFG NATIONAL TITLE INSURANCE COMPANY

1.27 BASIC RATE TABLE

The rate formula shown in the table below shall be used to calculate all rates found in this Rate Manual, before any special pricing, credit or discount is applied, unless a specific Rate table is provided in a specific Section. The premium arrived at by using this formula is subject to the provisions of Section 1.3 above.

Liability	Premium
Up to \$100,000	\$525.00 (Base Premium)
\$100,001 to \$500,000	Add \$10.00 for each \$5,000
\$500,001 to \$750,000	Add \$8.00 for each \$5,000
\$750,001 to \$1,000,000	Add \$5.00 for each \$5,000
\$1,000,001 to \$2,000,000	Add \$1.00 for each \$1,000
\$2,000,001 to \$3,000,000	Add 0.80 for each \$1,000
\$3,000,001 to \$5,000,000	Add \$0.70 for each \$1,000
\$5,000,001 and up	Add \$0.60 for each \$1,000

WFG NATIONAL TITLE INSURANCE COMPANY

PART II - OWNER'S INSURANCE

**TITLE INSURANCE FOR RESIDENTIAL PROPERTY
(1-4 FAMILY)**

AND

COMMERCIAL / INDUSTRIAL PROPERTY UNDER \$1,000,000

This part contains pricing for Owner's Fees, Leasehold and Lesser estates as well as Lender's Insurance and Binders thereon.

This part contains pricing for owner's Fee, Leasehold and Lesser estates as well as Lender's Insurance and Binders thereon.

Includes pricing for title services for all property not covered under Parts III, IV or V.

Includes pricing for Escrow Services for all 1-4 family, Commercial and Industrial property except that which may qualify under PARTS III, IV, V or VIII as appropriate.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II – OWNER’S INSURANCE

2.1 OWNER’S RATE

The charge for policies for owners of fee, leasehold or lesser estates are set forth herein. Excluded, however is pricing for, 1; any insurance covering lands that are tidelands or submerged lands not previously insured (see Section 1.19, Part 1 or 2), any owner’s interest of severed “Natural Resources” (see Section 1.18, Part I).

All policies, except the excluded policies, will be computed upon the amount of the policy. If the customer requests “optionee” insurance for only the amount paid for the option, it is permissible to do so.

When the policy is issued in connection with an exchange or other transaction not involving a sale, the full value will be the amount determined by the Company from available data bearing on value.

A. CLTA STANDARD POLICY:

ALL ESTATES/INTERESTS NOT SPECIFICALLY EXCLUDED ABOVE

100% of Basic Rate Table on full value of estate or interest insured. Minimum \$400.00.

Upon approval by the Company, printed exceptions 1, 2, 3, 4, or 5 of Part I, Schedule B of the CLTA Standard policy will be eliminated from the owner’s policy at an additional cost of 10% of Insurance Rate Table “R” for each exception eliminated. (Maximum additional charge is 20% of Basic Rate Table for removal of all 5 exceptions).

B. ALTA OWNERS (EXTENDED COVERAGE) POLICY:

ALL ESTATES/INTERESTS NOT SPECIFICALLY EXCLUDED ABOVE

140% of Basic Rate Table on full value of estate or interest insured
Minimum \$560.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART II – OWNER’S INSURANCE

2.1 OWNER’S RATE (Continued)

**D. ALTA/CLTA HOMEOWNERS POLICY OF TITLE INSURANCE
(VERSION DATED 02-03-2010, Revised 12-03-2013) FOR A ONE-
TO-FOUR FAMILY RESIDENCE:**

100% of Basic Rate Table, plus an additional 10% of the applicable premium.

Schedule A deductible amounts and maximum dollar limits of liability for the following Covered Risks:

- Covered Risk16: Deductible amount is 1% of Policy amt. or \$2,500 (whichever is less) with a max. liability of \$10,000.
- Covered Risk18: Deductible amount is 1% of Policy amt. or \$5,000 (whichever is less) with a max. liability of \$25,000
- Covered Risk19: Deductible amount is 1% of Policy amount or \$5,000 (whichever is less) with a max. liability of \$25,000
- Covered Risk 21: Deductible amount is 1% of Policy amount or \$2,500 (whichever is less) with a max. liability of \$5,000

PART II – OWNER’S INSURANCE

2.2

REISSUE OF OWNER’S INSURANCE (NO TIME LIMIT)

- A. Reissue of Owner’s insurance, if the owner was previously insured by the Company, where no transaction is involved. Said reissue must be based on fair market value at date of reissue.
- 1) CLTA reissued as CLTA
25% of Basic Rate Table on amount of outstanding insurance (Minimum charge applies) plus increased liability.
 - 2) CLTA reissued as ALTA/CLTA Homeowner’s Policy of Title Insurance
25% of Basic Rate Table on amount of outstanding insurance (Minimum charge applies) plus increased liability, PLUS an additional 10% surcharge for additional coverage.
 - 3) CLTA reissued as ALTA Extended Coverage
Same as 1 above: plus 20% of Basic Rate Table based on the total liability of the policy.
 - 4) ALTA Extended Coverage reissued as ALTA Extended Coverage
40% of Basic Rate Table on amount of outstanding insurance (Minimum charge applies) plus increased liability;.

PART II – OWNER’S INSURANCE

2.2 REISSUE OF OWNER’S INSURANCE (NO TIME LIMIT) (Continued)

- B. Reissue of owner’s insurance, if the owner was previously insured by the Company, to include a concurrently issued loan policy. Said reissue must be based on the fair market value on the reissue date unless all or a portion of the loan is to be used to make improvements, then the reissue must be based on the estimated fair market value upon completion of the improvements (see section 3.1 this part for loan policy concurrent).
- 1) CLTA reissued as CLTA
25% of Basic Rate Table on amount of outstanding insurance (minimum charge applies) plus increased liability.
 - 2) CLTA reissued as ALTA/CLTA Homeowner’s Policy of Title Insurance
25% of Basic Rate Table on amount of outstanding insurance (minimum charge applies) plus increased liability, PLUS an additional 10% surcharge for addition coverages.
 - 3) CLTA reissued as ALTA Extended Coverage
Same as above: plus 20% of Basic Rate Table based on the total liability of the policy.
 - 4) ALTA Extended Coverage reissued as ALTA Extended Coverage
40% of Basic Rate Table on amount of outstanding insurance (minimum charge applies) plus increased liability.

2.3 DEPARTMENT OF VETERANS AFFAIRS (DVA)

- A. ACQUISITION BY DVA, concurrent with veteran’s acquisition.
100% of Basic Rate Table on full value of property being acquired by veteran or valuation of same from veteran to DVA whichever is greater. Minimum \$400.00.
- B. ACQUISITION BY DVA, Veteran already record owner.
80% of basic Rate Table on full value of estate or interest insured if veteran is record owner at time order is placed. Short Term Rate may apply. (Minimum \$400.00). Section 2.2B may be used in lieu of this section or if known to the company, at the time of acquisition by veteran a DVA transaction is in process use section 2.13 this part. (Re-Sale Binder).

WFG NATIONAL TITLE INSURANCE COMPANY

PART II – OWNER’S INSURANCE

2.3 DEPARTMENT OF VETERANS AFFAIRS (DVA) (Continued)

- C. CONVEYANCE BY DVA to Veteran upon payment of contract
25% of Basic Rate Table on amount of outstanding insurance,
(Minimum \$400.00) plus increased liability, if policy insures veteran-
vendee whose interest was insured by the Company.
- D. If the veteran is paying off DVA, concurrent with a sale to a 3rd party
this charge is not made. Only the premium charge on the sale to the
3rd party shall be collected.
- E. If the present “Veteran” was not insured by the Company, pricing for
new policy, use owners rating (Section 2.1 this part).

2.4 ACQUISITION OF FEE BY VENDEE

- A. If the present vendee’s interest was insured by the Company the
following rating applies:
CLTA reissued as CLTA:
 - 1.) 25% of Basic Rate Table on amount of outstanding insurance
(Minimum charge applies) plus increased liability.
 - 2.) CLTA reissued as ALTA/CLTA Homeowner’s Policy;
25% of Basic Rate Table on amount of outstanding insurance
(Minimum charge applies) plus increased liability, PLUS a
10% surcharge for the additional coverages.
 - 3.) CLTA reissued as ALTA
Same as 1 above; plus 20% of Basic Rate Table based on the
total liability of the policy.
 - 4.) ALTA reissued as ALTA
40% of Basic Rate Table on amount of outstanding insurance
(Minimum charge applies) plus increased liability.
- B. If the Vendee is selling to 3rd party concurrent with acquiring the fee
this section will not be used. Pricing will be in accordance with
section 2.1 this part.
- C. If the present Vendee was not insured by the Company, pricing for a
new policy, use owner’s rating (section 2.1 this part).

PART II – OWNER’S INSURANCE

2.5 ACQUISITION OF FEE TITLE BY A LESSEE

- A. When title to the underlying fee is acquired by a lessee, whose leasehold interest was insured by the Company, and Lessee either 1.) owns the improvements on the leased land or 2.) is acquiring the fee under an option in the lease, the following rating applies:
- 1) CLTA reissued as CLTA:
25% of Basic Rate Table on amount of outstanding insurance (Minimum charge applies) plus increased liability.
 - 2) CLTA reissued as ALTA/CLTA Homeowner's Policy;
25% of Basic Rate Table on amount of outstanding insurance (Minimum charge applies) plus increased liability, PLUS a 10% surcharge for the additional coverages.
 - 3) CLTA reissued as ALTA Extended Coverage
Same as 1 above: plus 20% of Basic Rate Table based on the total liability of the policy.
 - 4) ALTA Extended Coverage reissued as ALTA Extended Coverage
40% of Basic Rate Table on amount of outstanding insurance (Minimum charge applies) plus increased liability.
- B. If the Lessee is selling to a 3rd party concurrently with acquiring the fee, this section will not be used. Pricing will be in accordance with section 2.1 this part.
- C. If the present Lessee was not insured by the Company, pricing for a new policy, use owner's insurance section 2.1 this part.

PART II – OWNER’S INSURANCE

2.6 ACQUISITION OF FEE TITLE BY OPTIONEE

- A. If a policy was issued by the Company insuring the optionee for the full amount paid for the option the conversation policy is priced according to owner’s insurance section 2.1 this part.
- B. If a policy was issued by the Company insuring the optionee for the full amount of the option price:
 - 1) CLTA reissued as CLTA:
25% of Basic Rate Table on amount of outstanding insurance (minimum charge applies) plus increased liability.
 - 2) CLTA reissued as ALTA/CLTA Homeowner’s Policy:
25% of Basic Rate Table on amount of outstanding insurance (minimum charge applies) plus increased liability, PLUS a 10% surcharge for additional coverage
 - 3) CLTA reissued as ALTA Extended Coverage:
Same as 1 above: plus 40% of Basic Rate Table based on the total liability of the policy.
 - 4) ALTA Extended Coverage reissued as ALTA Extended Coverage:
40% of Basic Rate Table on amount of outstanding insurance (Minimum charge applies) plus increased liability.
- C. If the optionee is selling to a 3rd party concurrently with acquiring the fee this section will not be used. Pricing will be in accordance with section 2.1 this part.
- D. If the present optionee was not insured by the Company, pricing for new policy, use owner’s rating (section 2.1 this part).

PART II – OWNER’S INSURANCE

2.7 PURCHASE, IMPROVEMENT AND SALE OF PROPERTY WITH A LEASEBACK

A. Initial Policy:

Owners Rate applicable under section 2.1, this part, based upon the full value of the estate or interest covered.

B. Final Policy:

- 1.) CLTA reissued as CLTA:
25% or Basic Rate Table on amount of outstanding insurance (Minimum charge applies), plus increased liability.
- 2.) CLTA reissued as ALTA/CLTA Homeowners Policy:
25% or Basic Rate Table on amount of outstanding insurance (Minimum charge applies), plus increased liability, PLUS a 10% surcharge for additional coverage.
- 3.) CLTA reissued as ALTA Extended Coverage:
Same as 1 above: plus 40% of Basic Rate Table based on the total liability of the policy.
- 4.) ALTA extended Coverage reissued as ALTA Extended Coverage:
40% of Basic Rate Table on amount of outstanding insurance (Minimum charge applies) plus increased liability.

SECTIONS 2.7A and 2.7 B are effective only if:

1. The property so purchased is to be developed with certain improvements, and;
2. The Grantee has agreed to transfer the land and/or improvements to predetermined investor; and
3. The investor has agreed to lease the transferred property to his grantor; and
4. The final policy to the ultimate purchaser is issued within 24 months from the expiration date of the statutory period for filing mechanic’s liens. (If additional policies insuring a lessee or a lender are required, refer to appropriate sections, this part).

PART II – OWNER’S INSURANCE

2.8 OWNER’S POLICY FOLLOWING A JUDICIAL FORECLOSURE, TRUSTEE’S SALE OR DEED IN LIEU OF EITHER

The minimum charge shall be based upon the total unpaid balance of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. Insurance in excess of said amount is available on an increased liability basis. In addition, the following requirements must be met: 1.) A Trustees Sale Guarantee must have issued for the trustee’s sale or foreclosure guarantee on the default in question and 2.) the beneficial interest of the indebtedness in question must have been insured.

A. CLTA OWNER’S POLICY

- 1) If the new owner of the fee was the insured beneficiary, the charge for a new CLTA Owners Policy shall be 40% of Basic Rate Table, based on the amount of the prior guarantee plus increased liability. Minimum charge applies.
- 2) If the new owner of the fee is the grantee of the insured beneficiary, within 12 months after the insured beneficiary, acquired fee title, the charge for a new CLTA Owners Policy shall be 45% of Basic Rate Table, based on the amount of the prior guarantee plus increased liability. Minimum charge applies.
- 3) If the new owner of the fee is other than the insured beneficiary the charge for a new CLTA Policy shall be 60% of Basic Rate Table, based on the amount of the prior guarantee plus increased liability. Minimum charge applies.

B. If the new owner was insured by ALTA Lenders Policy the charge for an ALTA Owners Policy shall be the same charge as called for in A above plus 25% of Basic Rate Table based on the total liability assumed.

C. If a federal or state agency guaranteed the loan, the deed may be recorded and issuance of the policy may be deferred for up to two years to include a deed to such agency at no additional charge except for increased liability. When requested by the federal or state agency within the two-year period, in lieu of issuing a binder to it, and making the normal charge therefore, the Company will issue a policy as required by said federal or state agency for 30% of Basic Rate Table based on the then total market value of the property. For an additional 80% of Basic Rate Table based on the total liability shown in the policy one additional transaction on the property will be insured by CLTA Standard Policy in the amount of the original policy

PART II – OWNER’S INSURANCE

2.8(C.) OWNER’S POLICY FOLLOWING A JUDICIAL FORECLOSURE, TRUSTEE’S SALE OR DEED IN LIEU OF EITHER (Continued)

in favor of the vestee or his nominee. Increased liability shall be computed at 80% of Basic Rate Table.

If your transaction does not comply with all of the requirements as above stated, said transaction shall be priced under section 2.1 (Owner’s this part).

2.9 CLTA FORM BINDER WITHOUT CONCURRENT TRANSACTION

If there is no transaction recorded between the date of placement of an order for a binder or a commitment and the date of its issuance, a 3-year binder or commitment will be issued for 110% of Basic Rate Table based on, and issued in the amount of, the full value of the estate or interest involved. If, within the 3-year period, the Company issues a policy of title insurance, the binder/commitment charge will be credited to the final policy charge, and the final policy charge will be increased by 10% of the Insurance Rate.

A binder or a commitment may be extended for one additional twelve-month period, prior to its expiration, by payment of an additional 10% of the Insurance Rate.

2.10 CLTA FORM BINDER ONLY-WITH CONCURRENT TRANSACTION

If an initial transaction is to be reflected in a CLTA binder the charge shall be made pursuant to section 2.1 (this part) plus 10% of Basic Rate Table for a 3-year binder based on and issued for the full value of the estate or interest involved.

Within the term of the binder, or the extension thereof, at no additional charge, on additional transaction on the property will be insured by the form of policy coverage stated in the binder, in the amount of the binder, in favor of the vestee or his transferee. Appropriate charges will be added for increased liability and additional coverage. If there is no additional transaction, the policy will be issued to the vestee in the amount of, and at the expiration of, the binder at no additional charge. Increased liability shall be 100% of Basic Rate Table for CLTA Coverage during the binder’s initial term or the 1 year extension thereof (as set forth below).

WFG NATIONAL TITLE INSURANCE COMPANY

The binder may be extended for one additional twelve-month period, prior to its expiration, by payment of an additional 10% of the Insurance Rate.

PART II – OWNER’S INSURANCE

2.10 CLTA FORM BINDER ONLY-WITH CONCURRENT TRANSACTION (C0ntinued)

This section does not apply to Natural Resources separated from surface ownership (section 1.18, part 1) nor to section 1.14 (Multiple policies or Guarantees issued simultaneously), section 1.18, part 1 (natural Resources Leaseholds), nor parts IV or V.

2.11 LEASEHOLD MINIMUM INSURANCE

1. Ten times annual rental if lease is for a term of 25 years or less.
2. Twenty times annual rental if lease is for a term more than 25 years but less than 50 years.
3. Full value of land and existing improvements, if lease is for a term of 50 years or more.

Leasehold and fee interest may be insured in the same policy for full value of the property and existing improvements without segregation of liability, at no additional charge. If the leasehold and fee interests are segregated in the same policy by endorsement, or if a separate leasehold policy is issued concurrently with the owner’s policy the segregated amount of leasehold insurance will be charges for an increased liability over amount of insurance on the fee interest (plus \$100.00 for additional policy if issued).

2.12 GROUP TITLE DISCOUNT PROGRAM

Separate agreements may be entered into with the trade, business and commercial organizations, labor unions, membership clubs and other groups or organizations for the furnishing of policies of title insurance for participating members for any or all of the following reduced rates:

- A. CLTA Standard Owners policy for all estates / interests not specifically excluded in 2.1 above:

A discount of up to 30% of Basic Rate Table based on full value of estate or interest insured. Minimum charge: \$425.00.

PART II – OWNER’S INSURANCE

2.12 GROUP TITLE DISCOUNT PROGRAM (Continued)

B. REFINANCE RATE

For an Extended Coverage Loan Policy insuring a lender making a loan, the proceeds of which are used, in whole or in part, to refinance the borrower’s existing loan(s) secured by a deed(s) of trust encumbering the property which is the subject of such loan a discount of up to 40% of the Basic Rate Table. Minimum charge applies.

2.13 SPECIAL “REO” RATE

The Special “REO” Rate only applies to policies issued with respect to properties improved with a one to four family residential dwelling or residential condominiums and which are issued in connection with the sale of property by the beneficiary of a deed of trust or its affiliate following a foreclosure, trustee’s sale or deed on lieu of foreclosure of such property. The Special “REO” rate for a Standard Coverage Owners Policy with an amount of insurance not in excess of \$250,000.00 shall be \$390.00. The Special “REO” Rate for a Standard Coverage Owners Policy with an amount of insurance in excess of \$250,000.00 shall be 50% of the Basic Rate Table.

2.14 FIRST TIME BUYER(S)*

When a “First Time Buyer” is acquiring an owner occupied one-to-four family residential dwelling, the buyer(s) will be entitled to a discount equal to 25% of the basic rate which they would be charged for Title Insurance Policies as set forth in Parts II and III herein.

2.15 SENIOR CITIZEN RATE*

When a “Senior Citizen” (i.e.-at least 55 years of age) is selling an owner occupied one-to-four family residential dwelling, the seller will be entitled to a discount equal to 25% of the basic rate which they would be charged for Title Insurance Policies as set forth in Part II and III herein.

2.16 U.S. MILITARY RATE*

When an active, honorably separated or retired member of the United States Military or Military Reserves is acquiring or selling an owner occupied one-to-four family residential dwelling, they will be entitled to a discount equal to 25% of the basic rate which they would be charged for Title Insurance Policies as set forth in Parts II and III herein.

2.17 PART II – OWNER'S INSURANCE PREVIOUS TITLE POLICY DISCOUNT

(Applies to all Counties except Los Angeles.)

When an owner is selling or refinancing a one-to-four family residential dwelling located outside of Los Angeles County, and provides the Company with a copy of their previous Owners Policy of Title Insurance, the owner will be entitled to a discount equal to 10% of the applicable charge or rate for Title Insurance Policies which they would customarily be charged as set forth in Parts II and III herein. Policy copy must be furnished to the Company at the time of application.

2.18 CONSUMER DIRECT RATES*

(For use in all counties)

The charge for a CLTA Standard Coverage policy to insure the buyer on a sale of an owner occupied one-to-four family residential dwelling shall be 50% of the Basic Rate when the consumer presents a certificate or advertisement of WFG title Insurance Company and/or WFG Title & Escrow Services Company received by the consumer by direct mail or general advertisement. Minimum charge: \$425.00

*Note: To qualify for the rates set forth in sections 2.14, 2.15 and 2.16 above, the company will require appropriate proof of eligibility from the parties to the transaction verifying they are entitled to the discount as described. No other discounts or special rates, or combination of discounts or special rates, shall be applicable.

PART III – LENDER’S INSURANCE

3.1 LOAN RATE

Charges on amount of loan allocated to property insured:

A. CLTA Standard Policy only or concurrent with CLTA Owners or ALTA Residential

- | | | |
|-----|---|--|
| 4. | Without transfer requiring owner’s insurance. | 80% of the Basic Rate Table
Minimum \$350.00 |
| 2. | Concurrent with owner’s insurance where the loan does not exceed the amount of the owner’s insurance nor is any part of the loan for construction of improvements. | \$100.00 for additional policy |
| 3. | Concurrent with owner’s insurance
Where the loan does not exceed the amount of the owner’s insurance or all or a portion of the loan is for constructing improvements, then the concurrent loan policy may be priced as in a.) or b.). | |
| a.) | The concurrent owner’s insurance, may be increased to the full market value of the land and improvements (when completed) on an increased liability basis. Using 80% of the Basic Rate Table additional for CLTA | The applicable charge for increased liability as set forth in A3a.
Plus \$100.00 for the additional policy. |
| b.) | For the total amount of the loan. | 64% of the Basic Rate Table |

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.1 LOAN RATE (Continued)

- B. ALTA Extended Policy only or concurrent with CLTA Owner’s or CLTA/ALTA Homeowner’s Policy.
- | | | |
|----|---|---|
| 1. | Without transfer requiring owner’s insurance. | 100% of the Basic Rate Table
Minimum \$400.00 |
| 2. | Concurrent with owner’s insurance where the loan does not exceed the amount of the owner’s insurance. | Based on loan amount with CLTA:
40% of the Basic Rate Table plus \$75.00.
Minimum \$325 |

In the event that two or more Lenders Policies are required concurrent with an Owner’s Policy, the first of the policies may be priced at the rate for the aggregate of the loans and subsequent concurrent policies at \$100 each.

3. Concurrent with owner’s insurance where the loan exceeds the owner’s insurance or all or a portion of the loan is for constructing improvements then the concurrent loan policy may be priced as in a.) or b.).
- | | | |
|----|---|---|
| a) | The Concurrent owner’s insurance, may be increased to the full market value of the land and improvements (when completed) on an increased liability basis using 80% of the Basic Rate Table for CLTA or ALTA Residential and 90% for CLTA/ALTA Homeowner’s. | The applicable charge for increased liability as set forth in B3a, plus the appropriate Charge in B2 Above. |
| b) | For the total amount of the loan. | 80% of the Basic Rate Table |
4. If an ALTA Expanded Coverage Residential Loan Policy is required to be issued concurrent with the ALTA/CLTA Homeowner’s Policy, in lieu of the ALTA Extended Coverage Loan Policy, it will be issued pursuant to the charges shown in the above Section.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.1 LOAN RATE (Continued)

C. ALTA LOAN POLICY ONLY OR CONCURRENT WITH ALTA OWNERS EXTENDED COVERAGE

- | | | |
|----|--|---|
| 1. | Without transfer requiring Owner’s insurance. | 100% of the Basic Rate Table
\$400 Minimum |
| 2. | Concurrent with owner’s insurance where the loan does not exceed the amount of the owner’s insurance nor is any part of the loan for construction of improvements. | \$100.00
for additional policy |

Short Term Rate does not apply.

3. Concurrent with owners insurance where the loan exceeds the owner’s insurance or all or a portion of the loan is for constructing improvements then the concurrent loan policy may be priced as in a) or b).

- | | | |
|----|--|---|
| a) | The concurrent owner’s insurance may be increased to the full market value of the land and improvements (when completed) on and increased Liability basis using 105% of the Basic Rate Table for ALTA Owner’s. | The charge for increased liability as set forth in 3C.a.
Plus \$50.00 for additional policy. |
| b) | For all loan amounts in excess of the owner’s insurance. | 80% of the Basic Rate Table on a increased liability basis |

plus \$50 for

additional policy.

- D. ALTA Expanded Coverage Residential Loan Policy will be issued pursuant to the provisions contained in Section “B” above, plus a surcharge of an additional 10% of the Basic Rate Table. See Section 3.1B(4) for concurrent rates.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.2 COMBINATION COVERAGES AND REISSUES OF INITIAL LOAN POLICIES

Additional charges in this section apply when a policy of the Company insuring a construction loan, or an interim loan with a take-out commitment, is reissued to insure a permanent loan.

If the permanent loan is for a larger amount than the initial loan, add for increased liability. For additional endorsement charges, see Part VII.

Time limits for reissue:

Interim Loan- within two years from expiration of mechanic’s lien period.
Add 10% for an additional year on construction loans only.

A. Where initial policy is CLTA Standard Coverage Form:

1. 10% of the Basic Rate Table for Priority Insurance (101 Endorsement).
2. 15% of the Basic Rate Table for reissue as CLTA.
3. 35% of the Basic Rate Table for reissue as ALTA.

NOTE: Combinations of initial and additional coverage are as follows:

LP-4: consists of CLTA coverage plus additional coverage No. 1 above

LP-5: consists of CLTA coverage plus additional coverage No. 2 above.

LP-6: consists of CLTA coverage plus additional coverage No. 3 above.

LP-8: consists of CLTA coverage plus additional coverage Nos. 1 and 2

LP-9: consists of CLTA coverage plus additional coverage Nos. 2 and 3

B. Where initial policy is ALTA Loan Additional Coverage Form:

1. 15% of the Basic Rate Table for reissue as CLTA
2. 30% of the Basic Rate Table for reissue as ALTA

NOTE: Combinations of initial and additional coverage are as follows:

LP-3: consists of initial ALTA only, no reissue.

LP-10: consists of ALTA coverage plus additional coverage No. 2 above

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.2 COMBINATION COVERAGES AND REISSUES OF INITIAL LOAN POLICIES (Continued)

C. Permanent financing after construction-either CLTA or ALTA

Where permanent financing is to be insured, after construction, and the company has issued a combination of initial and additional coverage’s as specified in A and B above, a policy may be issued insuring the permanent financing lender, during the time limit(s) set forth above at:

10% of the Basic Rate Table, based upon the amount of the last policy, plus increased liability, if any.

3.3 REISSUE OF LENDER INSURANCE

Reissue to update an insured lender’s title under a policy of title insurance issued by the company, where no transaction is involved (no time limit).

A. CLTA Standard Coverage Policy form:

15% of the Basic Rate Table based on unpaid balance
Minimum \$350.00.

B. ALTA Loan Policy Additional Coverage Form:

20% of the Basic Rate Table based on unpaid balance
Minimum \$400.00.

This section does not apply in the circumstance where an interim/construction lender becomes the permanent lender. Refer to section 3.2 above.

3.4 CLTA LOAN POLICY IN CONNECTION WITH ALTA (JUNIOR LIEN)

A CLTA Standard Coverage Loan Policy issued concurrently with an ALTA Loan Policy Additional Coverage, in the absence of the issuance of any owner/lessee insurance, is charged for on an increased liability basis, based upon the face amount of the Deeds of Trust, plus the additional policy charge of \$100.00.

PART III – LENDER’S INSURANCE

3.5 MODIFICATION OR REVAMPING/REPLACEMENT OF INSURED DEED OF TRUST

- A. **Revamping/replacement of insured deed of trust.** Based on an insured deed of trust, and provided the present borrower is an insured owner, the present lender is an insured lender under a policy of title insurance, and the property is substantially the same.
1. Replacement = 60% of the Basic Rate Table if new coverage is a CLTA Form.
MINIMUM \$350.00
 2. Replacement = 70% of the Basic Rate Table if new coverage is an ALTA Form.
MINIMUM \$350.00

3.6 ADDITIONAL ADVANCE

For an insured deed of trust, based on amount of advance:

- A. 60% of the Basic Rate Table if new coverage is CLTA FORM.
MINIMUM \$400.00
- B. 70% of the Basic Rate Table if both coverages are ALTA FORM.
MINIMUM \$400.00
- C. 80% of the Basic Rate Table if CLTA is converted to ALTA FORM.
MINIMUM \$425.00

3.7 ASSIGNMENT OF INSURED DEED OF TRUST

- A. For an insured deed of trust, based on unpaid balance of loan, or if assignment is collateral security for a loan, the amount of that loan:
1. 30% of the Basic Rate Table if new coverage is CLTA FORM
Minimum \$400.00
 2. 40% of the Basic Rate Table if both coverages are ALTA FORM
Minimum \$400.00
 3. 50% of the Basic Rate Table if new coverage is ALTA FORM
Minimum \$400.00
- B. Endorsements to policies of the Company requiring search of beneficial interest only:
- (see Part VII – Endorsements)

PART III – LENDER’S INSURANCE

3.8 DISASTER LOANS

CLTA and ALTA Loan Policies may be issued to cover financing / refinancing required by an owner of record, within 24 months of the date of a Proclamation of a State Disaster by the Governor, in rebuilding any structure/restoration of land which was partially or totally destroyed in the disaster. Lender’s policies shall be issued in the amount of the loan as follows:

CLTA LENDERS POLICY: 50% of the Basic Rate Table, Minimum
\$400.00

ALTA LENDERS POLICY: 60% of the Basic Rate Table, Minimum
\$400.00

ALL OTHER SERVICES / COVERAGES at scheduled rates.

3.9 BINDER, FUTURE FINANCING

A binder may be issued to insure future financing, upon the payment of the following charges: 1) The applicable concurrent loan rate from Section 3.1, this part, for the contemplated loan amount and type of loan policy to be issued, 2) plus 10% of the Basic Rate Table based on the same loan amount, for a 12-month loan binder.

Said Loan Binder may be extended for an additional 12 months upon payment of an additional 10% of the Basic Rate Table based on the contemplated loan amount (this charge may be paid at any time prior to expiration of the first 12 months if it appears that the binder will have to be extended).

Such binder shall only be issued at this rate at the same time that the property to be used as security for the loan is acquired and where issuance of the owner’s policy on the acquired property is requested to be withheld until issuance of the Loan Policy.

If, however, the owner wishes a binder covering the owner interest rather than having an owner’s policy such binder may be issued concurrently with insuring the loan using the pricing formulas set forth in section 2.12 of this part. The issuance of the “Final Policy” to the ultimate purchaser from the owner named in the binder will be issued in accordance with the provision of said re-sale binder.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.9 BINDER, FUTURE FINANCING (Continued)

No additional charge will be made at the time of issuance of the loan policy except for increased liability, if any or if the finally requested loan policy affords more extensive title coverage than that contemplated in the binder. In any event, the pricing for said loan policy shall be made on a concurrent issue basis.

Short Term Rate does not apply to the 10% charges set forth above but may apply to the other charges depending upon whether or not they apply to the section under which the Loan Policy is priced.

3.10 ADDITIONAL COVERAGE-CLTA LENDER’S INSURANCE

Upon approval by the Company, printed exceptions, 1, 2, 3, 4 or 5 of part 1, Schedule B of the CLTA Standard Policy will be eliminated from the lender’s policy at an additional cost of 10% of the Basic Rate Table for each exception eliminated. (Maximum additional charge is 20% of the Basic Rate Table, for removal of all five exceptions).

3.11 MASTER LOAN POLICY FOR RESIDENTIAL HOME EQUITY MORTGAGES

This is a special policy designed specifically for junior priority loans providing limited protections concerning only those matters specifically defined in the Insuring Provisions set forth in the Master Loan Policy. \$45.00 for loan amounts up to \$100,000.00. \$65 for loan amounts from \$100,001.00 to \$250,000.00. \$120 for loan amounts from \$250,001 to \$500,000.00. Master Loan Policy for Residential Home Equity Mortgage Report Fee of \$30.00.

3.12 EXPEDITED / ELECTRONIC REFINANCE RATES

For insuring a deed of trust where:

- A. The property involved is one-to-four family residential;
- B. The order is opened electronically and the Preliminary Report or Commitment is delivered electronically;
- C. The Preliminary Report and Policy are prepared using streamlined searching procedures allowing for the use of generic exceptions for such matters as Covenants Conditions and Restrictions, Easements, Mineral and Water Rights or Survey Matters and
- D. The new policy coverage is ALTA in form (including ALTA Loan Policy or ALTA Short Form Loan Policy)

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.12 EXPEDITED / ELECTRONIC REFINANCE RATES (continued)

The new policy charges shall be as follows:

LIABILITY AMOUNT	RATE
\$0 - \$100,000	\$ 350
\$100,001 - \$250,000	\$ 425
\$250,001 - \$350,000	\$ 575
\$350,001 - \$450,000	\$ 625
\$450,001 - \$550,000	\$ 875
\$550,001 - \$650,000	\$ 925
\$650,001 - \$750,000	\$1,125
\$750,001 - \$850,000	\$1,225
\$850,001 - \$1,000,000	\$1,375
\$1,000,001 - \$1,500,000	\$1,650
\$1,500,001 - \$2,000,000	\$2,050
\$2,000,001 - \$3,000,000	\$2,850
\$3,000,001 - \$4,000,000	\$3,450
\$4,000,001 - \$5,000,000	\$4,250

Coverages provided under the following endorsements may be included where applicable at no additional charge upon request of the lender at the time of closing: 100, 100.2, 103.1, 103.5, 111.5, 111.6, 111.7, 111.8, 115.1, 115.2, 116 and 116.2.

For amounts in excess of \$5,000,000 refer to section 3.5. No other discounts shall be applicable. This section shall not apply to construction loans.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.14 REFINANCE BULK RATE 1

**TITLE RATE TABLE
ALTA SHORT FORM RESIDENTIAL LOAN POLICY (6-16-07)
FOR USE IN ALL COUNTIES**

The statewide pricing for this loan policy is as follows:

Loan Liability amount up to and including \$250,000	\$ 325.00
Loan Liability amount over \$250,000.00 up to and including \$500,000	\$ 450.00
Loan Liability amount over \$500,000.00 up to and including \$750,000	\$ 550.00
Loan Liability amount over \$750,000 up to and including \$1,000,000	\$650.00
Loan Liability amount over 1,000,000 up to and including 1,500,000	\$1,100.00
Loan Liabilities in excess of \$1,500,000 are not subject to this Section-See the Basic Rate Table.	

The qualifying parameters justifying the above pricing are as follows:

1. The primary escrow service for this loan must be performed entirely by WFG Lender Division or an underwritten title company having similar electronic ordering and centralized processing capabilities, or the primary escrow services for this loan must be performed by the lender or an independent escrow agent, with WFG Lender Division or a comparable UTC as noted above performing limited or sub-escrow functions.
2. *The lender or mortgage broker would have a required minimum of twenty (20) monthly escrow openings ordered through the WFG Lender Division or comparable UTC.
3. The request to open escrow must be made electronically.
4. Acceptance by all parties of a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Bonds and Assessments, Easements, and Covenants, Conditions and Restrictions.

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.15 REFINANCE BULK RATE 2

TITLE RATE TABLE

ALTA SHORT FORM RESIDENTIAL LOAN POLICY (6-16-07) (High Volume)

FOR USE IN ALL COUNTIES

The statewide pricing for this loan policy is as follows:

Loan Liability amount up to and including \$250,000	\$ 300.00
Loan Liability amount over \$250,000.00 up to and including \$500,000	\$ 375.00
Loan Liability amount over \$500,000.00 up to and including \$750,000	\$ 425.00
Loan Liability amount over \$750,000 up to and including \$1,000,000	\$ 475.00
Loan Liability amount over 1,000,000 up to and including 1,500,000	1,000.00
Loan Liabilities in excess of \$1,500,000 are not subject to this Section-See the Basic Rate Table.	

The qualifying parameters justifying the above pricing are as follows:

1. The primary escrow service for this loan must be performed entirely by WFG Lender Division or an underwritten title company having similar electronic ordering and centralized processing capabilities, or the primary escrow services for this loan must be performed by the lender or an independent escrow agent, with WFG Lender Division or a comparable UTC as noted above performing limited or sub-escrow functions.
2. *The lender or mortgage broker would have a required minimum of fifty (50) monthly escrow openings ordered through the WFG Lender Division or comparable UTC.
3. The request to open escrow must be made electronically.
4. Acceptance by all parties of a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Bonds and Assessments, Easements, and Covenants, Conditions and Restrictions.

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.16 REFINANCE BULK RATE 3

TITLE RATE TABLE

**ALTA SHORT FORM RESIDENTIAL LOAN POLICY (6-16-07)(Very High Volume)
FOR USE IN ALL COUNTIES**

The statewide pricing for this loan policy is as follows:

Loan Liability amount up to and including \$250,000	\$ 275.00
Loan Liability amount over \$250,000 up to and including \$500,000	\$ 350.00
Loan Liability amount over \$500,000 up to and including \$750,000	\$ 400.00
Loan Liability amount over \$750,000 up to and including \$1,000,000	\$ 450.00
Loan Liability amount over \$1,000,000 up to and including \$1,500,000	\$ 800.00
Loan Liabilities in excess of \$1,500,000 are not subject to this Section-See the Basic Rate Table.	

The qualifying parameters justifying the above pricing are as follows:

1. The primary escrow service for this loan must be performed entirely by WFG Lender Division or an underwritten title company having similar electronic ordering and centralized processing capabilities, or the primary escrow services for this loan must be performed by the lender or an independent escrow agent, with WFG Lender Division or a comparable UTC as noted above performing limited of sub-escrow functions.
2. The lender or mortgage broker would have a required minimum of one hundred (100) monthly escrow openings ordered through the WFG Lender Division or comparable UTC.
3. The request to open escrow must be made electronically.
4. Acceptance by all parties of a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Bonds and Assessments, Easements, and Covenants, Conditions and Restrictions.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III – LENDER’S INSURANCE

3.17 ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

Upon application, the Company may issue the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy to an insured affording limited liability based upon a search for specific types of interest shown by the public record.

The charge for this type of Limited Coverage Junior Loan Policy shall be a Flat Fee Premium of \$110.00 for a liability not to exceed \$250,000.00.

Endorsements for the ALTA Residential Limited Coverage Junior Loan Policy:

Continuation:	No Charge for first issuance, then \$15.00 per issuance
Revolving Credit/Variable Rate:	\$15.00, if issued at time of issuance of Policy

WFG NATIONAL TITLE INSURANCE COMPANY

PART IV - COMMERCIAL / INDUSTRIAL PROPERTY

AND

APARTMENT PROJECTS (4 UNITS AND OVER)

This part contains pricing for title insurance for Owner's / Lessee's interest and loans and binders on properties currently improved with Commercial, Industrial and/or Multiple Residential (4 units and over) structures.

Includes pricing for title services for all qualifying property.

WFG NATIONAL TITLE INSURANCE COMPANY

**PART IV - COMMERCIAL / INDUSTRIAL PROPERTY
AND
APARTMENT PROJECTS (4 UNITS AND OVER)**

4.1 OWNER'S INSURANCE

Commercial, Industrial or Apartment Projects, involving owner or lender policies in excess of \$1,000,000.00 in liability.

- A. Owner's and /or Lessee's Policy (original amount or increased liability).
To the base amount of \$ 2,120 shall be added the following:

<u>Liability</u>	<u>Rate/\$1,000.00</u>	
	<u>CLTA</u>	<u>ALTA</u>
\$1,000,001 and over	\$.50	\$.60

- B. Reissue of Owner's and/or Lessee's Policy:

- B.1 Owner's or Lessee's Policy updated, by reissue in same form to an insured owner/lessee, where no transaction is involved, in the amount of the outstanding policy:

CLTA	\$.25 per \$1,000	(maximum \$350.00)
ALTA	\$.35 per \$1,000	(maximum \$500.00)

For increased liability above prior policy, apply appropriate charged in "A" above.

- B.2 Owner's or Lessee's Policy updated, by reissue in same form to an insured owner/lessee, to include a loan in the amount of the outstanding policy.

<u>Liability</u>	
Up to \$10,000,000	\$10,000,001 and over
CLTA \$.25 per \$1,000	\$.20 (maximum \$3,500)
ALTA \$.35 per \$1,000	\$.30 (maximum \$4,500)

For increased liability above prior policy, apply appropriate charge in "A" above. Concurrent loan charges are computed as in "B" above.

- B.3 Owner's or Lessee's CLTA policy coverage update and simultaneously converted to ALTA Coverage, to the charges set forth in 1 or 2 above, as appropriate for CLTA coverage, there shall be added the following charges based on the full amount of the new policy.

<u>Liability</u>	
Up to \$10,000,000	\$10,000,001 and over
\$.35 per \$1,000	\$.25 per \$1,000

WFG NATIONAL TITLE INSURANCE COMPANY

**PART IV - COMMERCIAL / INDUSTRIAL PROPERTY
AND
APARTMENT PROJECTS (4 UNITS AND OVER)**

4.2 LENDER'S INSURANCE – CONCURRENT ISSUANCE

In the event that an insured loan policy of title insurance is required in conjunction with and simultaneous to the issuance of an owner's policy of title insurance, the lender's policy shall be issued for an additional policy fee of \$50.00, together with the rate specified below for each \$1,000 of liability:

Note: It is permissible to use this section if a loan policy is required in connection with the property acquisition policy, regardless of which section of this pricing manual said policy was priced. Provided: the property, upon acquisition, meets the requirements of this section as stated above.

4.2.1 CLTA LENDERS POLICY ISSUED CONCURRENTLY

With CLTA or ALTA Owner's or Lessee's Policy

- a. For all lenders policy liability up to the amount of the owner's or lessee's policy.
No additional charge.
- b. For all lenders policy liability in excess of the amount of the owner's or lessee's policy

<u>Liability</u>	<u>Rate/\$1,000</u>
	<u>CLTA</u>
Up to \$10,000,000	\$.70
\$10,000,001 to \$50,000,000	.65
\$50,000,001 to \$100,000,000	.60
\$100,000,001 and over	.55

4.2.2 ALTA LENDERS POLICY ISSUED CONCURRENTLY

ALTA Extended Coverage Lender's Policy issued concurrently with CLTA Standard Coverage owners or lessees policy.

- a. For all lenders policy liability up to the amount of the owner's or lessee's policy.

<u>Liability</u>	<u>Rate/\$1,000</u>
	<u>ALTA Surcharge</u>
All Liability	\$.20
Short Term Rate does not apply	

- b. For all lenders policy liability in excess of the amount of the owner's or lessee's policy.

<u>Liability</u>	<u>Rate/ \$1,000</u>
	<u>ALTA</u>
1,000,001 and over	\$.60

WFG NATIONAL TITLE INSURANCE COMPANY

**PART IV - COMMERCIAL / INDUSTRIAL PROPERTY
AND
APARTMENT PROJECTS (4 UNITS AND OVER)**

4.2 LENDER'S INSURANCE – CONCURRENT ISSUANCE (Continued)

4.2.3 ALTA LENDERS POLICY ISSUED CONCURRENTLY

1. ALTA Extended Coverage Lender's Policy issued concurrently with ALTA Extended Coverage owner's or lessee's policy.
 - a. For all lenders policy liability up to the amount of the owner's or lessee's policy:
No Additional Charge

4.2.4 INCREASED LIABILITY – CONCURRENT ISSUANCE

For all lenders policy liability in excess of the amount of the owner's or lessee's policy.

<u>Liability</u>	<u>Rate/ \$1,000</u>
	<u>ALTA</u>
1,000,001 and over	\$.60

4.3 LENDER'S INSURANCE – NON-CONCURRENT ISSUANCE

Non-Concurrent Loan Policies will be priced at 70% of owners rate shown in section 4.1 A.

Final loan policy after construction or interim loan policy to the amount of the loan replaced (initial loans are priced above).

<u>Prior Final Policy</u>		<u>Rate</u>
Original CLTA / New Maximum \$300.00	CLTA	\$.20 per \$1,000–
Original CLTA / New Maximum \$500.00	ALTA	\$.40 per \$1,000 –
Original ALTA / New Maximum \$500.00	ALTA	\$.35 per \$1,000 –

For increased liability above prior policy, apply appropriate shown above, whichever was appropriate for prior policy pricing.

WFG NATIONAL TITLE INSURANCE COMPANY

**PART IV - COMMERCIAL / INDUSTRIAL PROPERTY
AND
APARTMENT PROJECTS (4 UNITS AND OVER)**

4.4 LENDER'S INSURANCE – LOAN BINDER

A lender's binder or ALTA loan commitment is charged for separately, determined by liability; to the charge set forth in B or C above for the type of loan policy required shall be added:

<u>Liability</u>	<u>Binder Charge per \$1,000</u>
Up to \$10,000,000	\$.10
\$10,000,001 and over	.05

4.5 LENDER'S INSURANCE – COMMERCIAL REFINANCE RATE

Policies covering a new loan on Commercial Property, for the purposed of the refinance of existing secured debt will be issued for the following charges, based on the Liability of the New Loan:

Liability Rate per \$1,000

2,999,999 and under above	70% of the Basic Rate Table shown
3,000,000 to \$10,000,000	\$.70/\$1,000
10,000,001 to \$50,000,000	\$.65/\$1,000
50,000,001 to \$100,000,000	\$.60/\$1,000
100,000,001 and over	\$.55/\$1,000
Minimum fee of	\$400.00

4.6 ENDORSEMENTS – COMMERCIAL/INDUSTRIAL/PLANNED PROJECT

The charge for each endorsement attached to a policy issued under the provisions of this section shall be at the percentage shown in the Endorsement section (part VII, hereof). The maximum aggregate charge for all endorsement to a single ALTA policy issued under this section shall be 20% of the charge for the policy.

NOTE: If any of the property, included in the subject planned project is tideland or submerged land, consider the possible effect of section 1.19, part I, hereof.

WFG NATIONAL TITLE INSURANCE COMPANY

PART V - SUBDIVISION/BUILDERS/BULK RATE

This part contains pricing for the issuance of title insurance for Owner's / Lessee's interests and Loan issued to insure transactions involving new subdivisions, builder services and bulk sales of multiple parcels or units..

Includes pricing for title services for all qualifying property.

Includes pricing for escrow services for all property included in this part, except that which may qualify for pricing under Part I.

This part does not contain a separate escrow rate table, as do other parts. This part has self-contained escrow schedules.

The following rating structures are available only to an owner/lessor who is developing land within a single subdivision, tract or governmental section into two or more lots or units of occupancy for sale or lease as separate units. The charges are in addition to the charges for the policy insuring the developer upon acquisition of his estate or interest in land.

The Company reserves the right to limit the time period in which the following pricing shall effective for any such development. The Company must establish said time period prior to issuance of the first policy hereunder.

The provisions of section 1.14, part I, are not applicable to this part. However, if it reduces the costs to the parties, to use section 1.14, part I, it is permissible to do so but all pricing must be done using parts II or III as appropriate.

"Time Share" Interest and/or fractional interest in Recreational Property may be priced under this part; said interest may be either Fee or Leasehold estates.

WFG NATIONAL TITLE INSURANCE COMPANY

PART V - SUBDIVISION/BUILDERS/BULK RATE

**PART V
SUBDIVISION/BUILDERS BULK RATE
INSURANCE RATE TABLE "S"**

AMOUNT OF INSURANCE	BASE RATE	AMOUNT OF INSURANCE	BASE RATE	AMOUNT OF INSURANCE	BASE RATE
<hr/>					
UP TO:					
\$20,000	\$150.00	\$47,000	\$241.00	\$74,000	\$322.00
21,000	153.00	48,000	244.00	75,000	325.00
22,000	156.00	49,000	247.00	76,000	328.00
23,000	159.00	50,000	250.00	77,000	331.00
24,000	162.00	51,000	253.00	78,000	334.00
25,000	165.00	52,000	256.00	79,000	337.00
26,000	168.00	53,000	259.00	80,000	340.00
27,000	171.00	54,000	262.00	81,000	344.00
28,000	174.00	55,000	265.00	82,000	348.00
29,000	177.00	56,000	268.00	83,000	352.00
30,000	180.00	57,000	271.00	84,000	356.00
31,000	184.00	58,000	274.00	85,000	360.00
32,000	188.00	59,000	277.00	86,000	364.00
33,000	192.00	60,000	280.00	87,000	368.00
34,000	196.00	61,000	283.00	88,000	372.00
35,000	200.00	62,000	286.00	89,000	376.00
36,000	204.00	63,000	289.00	90,000	380.00
37,000	208.00	64,000	292.00	91,000	384.00
38,000	212.00	65,000	295.00	92,000	388.00
39,000	216.00	66,000	298.00	93,000	392.00
40,000	220.00	67,000	301.00	94,000	396.00
41,000	223.00	68,000	304.00	95,000	400.00
42,000	226.00	69,000	307.00	96,000	404.00
43,000	229.00	70,000	310.00	97,000	408.00
44,000	232.00	71,000	313.00	98,000	412.00
45,000	235.00	72,000	316.00	99,000	416.00
46,000	238.00	73,000	319.00	100,000	420.00

FOR EACH ADDITIONAL \$1,000 OF LIABILITY

<u>OVER</u>	<u>UP TO</u>	<u>ADD</u>	<u>BASE RATE</u>	<u>TOTAL</u>
\$ 100,000	\$ 300,000		\$2.50	\$ 920.00
300,001	1,000,000		2.00	2,320.00
1,000,001	5,000,000		1.75	9,320.00
5,000,001	10,000,000		1.50	16,820.00
10,000,001	50,000,000		1.20	64,820.00
50,000,001	up		1.00	

WFG NATIONAL TITLE INSURANCE COMPANY

PART V - SUBDIVISION/BUILDERS/BULK RATE

5.1 BASIC SUBDIVISION RATE (SHORT TERM RATE DOES NOT APPLY)

The following rates apply only if two or more policies are to be issued insuring as many different purchasers or lessees, depending on the number to units in a project, and based on the full value of each separate sale or leasehold estate:

2 to 40 units	65% of Rate Table "S" (Minimum \$150.00)
41 to 100 units	60% of Rate Table "S" (Minimum \$150.00)
101 units or more	55% of Rate Table "S" (Minimum \$150.00)

NOTE: If CLTA/ALTA Homeowners coverage is requested, add 20% of Rate Table "S".

5.2 BUILDERS BASIC RATE-RESIDENTIAL ONLY (SHORT TERM RATE DOES NOT APPLY)

The following rates apply to the various types of policies required in the financing and development of two or more separate residential units in a project and are based on the contemplated sales price (or unit value under a lease) of each separate unit, regardless of whether the construction loans are recorded singly or in multiples and depending on the number of units in the project. The charge will be computed on a per-unit basis at the following percentages based on the full value of each separate sale (or unit value under a lease), according to the number of units.

2 to 40 units	65% of Rate Table "S" (Minimum \$150.00)
41 to 100 units	60% of Rate Table "S" (Minimum \$150.00)
101 units or more	55% of Rate Table "S" (Minimum \$150.00)

NOTE: If Extended coverage is required, add 20% of Rate Table "S"

WFG NATIONAL TITLE INSURANCE COMPANY

PART V - SUBDIVISION/BUILDERS/BULK RATE

5.3 BUILDERS BASIC RATE-RESIDENTIAL ONLY – ADDITIONAL COVERAGES

To the above referenced percentages, the following appropriate charges for additional insurance will be added, as required:

- | | | |
|--------|--|-----------------------|
| A. | CLTA Standard Policy on Construction Loan | 10% of Rate Table "S" |
| B. | Endorsement No. 101 on A. above | 5% of Rate Table "S" |
| C. | ALTA Loan Policy on Construction loan | 20% of Rate Table "S" |
| D. | Reissue as ALTA loan on original loan or take out | 15% of Rate Table "S" |
| E. | Reissue as CLTA standard Loan Policy on original loan or take-out loan | \$50.00 |
| F. | ALTA owners Residential Policy on sale | 15% of Rate Table "S" |
| G. | ALTA owners full extended coverage on sale | 20% of Rate Table "S" |
| LP-3: | Owners or Lessees CLTA Policy plus additional coverage No. 3 above | |
| LP-4: | Owners or Lessees CLTA Policy plus additional coverage Nos. 1 and 2 above. | |
| LP-5: | Owners or Lessees CLTA Policy plus additional coverage Nos. 1 and 5 above. | |
| LP-6: | Owners or Lessees CLTA Policy plus additional coverage Nos. 1 and 4 above. | |
| LP-8: | Owners or Lessees CLTA Policy plus additional Coverage Nos. 1, 2, and 5 above. | |
| | LP-9: Owners or Lessees CLTA Policy plus additional coverage Nos. 1, 2, and 4 above. | |
| LP-10: | Owners or Lessees CLTA Policy plus additional Coverage Nos. 3 and 4 above. | |
| LP-11: | Owners or Lessees CLTA Policy plus additional coverage No. 4 above. | |

WFG NATIONAL TITLE INSURANCE COMPANY

PART V - SUBDIVISION/BUILDERS/BULK RATE

5.4 OTHER LOAN POLICY

If the project otherwise qualifies under this part, the basic subdivision rates in section 5.1 also apply to ALTA (Extended) Loan Policies, using the same pricing formulas, unless said loans are otherwise provided for in section 5.2 or section 5.6. Appropriate charges will be added for additional loan coverage's using Insurance Rate Table "S" and formulas from part II. If CLTA Standard Coverage is required, deduct 20% from the percentages shown in the appropriate category. The minimum charges shown in section 5.1 apply to any loan priced under that section.

5.5 SUBDIVISION ESCROWS

For the combined title and primary escrow services under this part, add the escrow unit charge from the following table to appropriate title insurance unit rate. The additional per unit rate depends upon the number of units in a given project as follows:

FOR USE IN ALL COUNTIES EXCEPT:

LOS ANGELES, ORANGE, SAN DIEGO, SAN BERNARDINO, RIVERSIDE, VENTURA AND IMPERIAL.

Sales price per unit or Loan amount (if no sale is involved)	2 – 40 units	41 – 100 units	101 units
Up to \$ 60,000	\$130.00	\$120.00	\$110.00
60,001 to 70,000	135.00	125.00	115.00
70,001 to 80,000	140.00	130.00	120.00
80,001 to 90,000	145.00	135.00	125.00
90,001 to 100,000	150.00	140.00	130.00
100,001 to 110,000	155.00	145.00	135.00
110,001 to 120,000	160.00	150.00	140.00
120,001 to 130,000	165.00	155.00	145.00
130,001 to 140,000	170.00	160.00	150.00
140,001 to 150,000	175.00	165.00	155.00
150,001 to 160,000	180.00	170.00	160.00
160,001 to 170,000	185.00	175.00	165.00
170,001 to 180,000	190.00	180.00	170.00
180,001 to 190,000	195.00	185.00	175.00
190,001 to 200,000	200.00	190.00	180.00

Each \$10,000 or fraction thereof above \$200,000, add \$5.00.

WFG NATIONAL TITLE INSURANCE COMPANY

PART V - SUBDIVISION/BUILDERS/BULK RATE

5.5 SUBDIVISION ESCROWS (Continued)

FOR USE IN THE COUNTIES OF:

**LOS ANGELES, ORANGE, SAN DIEGO, SAN BERNARDINO, RIVERSIDE,
VENTURA AND IMPERIAL**

Sales price per unit or Loan amount (if no sale is involved)	0 - 100 units	Over 100 units
Up to 100,000	\$500.00	\$350.00
100,001 to 110,000	512.50	362.50
110,001 to 120,000	525.00	375.00
120,001 to 130,000	537.50	387.50
130,001 to 140,000	550.00	400.00
140,001 to 150,000	562.50	412.50
150,001 to 160,000	575.00	425.00
160,001 to 170,000	587.50	437.50
170,001 to 180,000	600.00	450.00
180,001 to 190,000	612.50	462.50
190,001 to 200,000	625.00	475.00

Each \$10,000.00 or fraction thereof above \$200,000, add \$4.00.

5.6 LOAN TIE-IN ESCROW

A new loan escrow handled concurrently with the sale escrow, will cost a minimum additional charge of \$150.00. All other loan escrows will be priced according to the following "Loan Escrow" Section.

5.7 ESCROW RATES-OTHER

If the transaction does not require full escrow services, see part I. If the transaction qualifies for pricing under any of those sections, the appropriate charges therein may be used.

PART V - SUBDIVISION/BUILDERS/BULK RATE

5.6 LOAN POLICIES-OFF SITE CONSTRUCTION LOANS

If the Company provides the service called for in section 5.1 or 5.2 above, and the project otherwise qualifies under this part, the following rates apply to policies insuring off site construction loans. The charges will be made on the actual amount of each loan for the particular coverage's required. The percentages of the builder's insurance rate for the desired insurance coverage's are:

A. Standard Lenders Policy on off-site construction loan	30% of Rate Table "S"
B. Endorsement No. 101 on A above	10% of Rate Table "S"
C. ALTA Loan Policy on off-site construction loan	45% of Rate Table "S"
D. ALTA Loan Policy on reissue or take-out loan	15% of Rate Table "S"

Charges for additional coverage endorsement will be added in accordance with Part VII of this manual.

WFG NATIONAL TITLE INSURANCE COMPANY

**PART VI - GUARANTEES
AND
MISCELLANEOUS PLANT SERVICES**

This part contains pricing for guarantees and Miscellaneous Plant Services

6.1 GENERAL PRICING FOR PROVISIONS FOR SECTIONS 6.2 THROUGH 6.16 OF THIS PART

- A. The charges in this Part are applicable to Guarantees with stipulated liabilities covering a particular estate, interest or service. Where multiple guarantees are issued, refer to section 1.14, Part I. .
- B. All Guarantees/Plant Services beginning with numbered section 6.2 and continuing through section 6.17 of this Part shall be issued on form(s) stated in each numbered section and will be priced using a minimum work charge of \$50.00 per hour or fraction thereof for search and examining time, plus a minimum work charge of \$25.00 per hour or fraction thereof for typing time; unless a different method of computing the charge is specifically set forth in any numbered section.
- C. All of the Guarantees/Plant Services will have a minimum work charge and will have stated liability of the next multiple of \$100.00 above the fee charged, unless otherwise stated.
- D. If insurance is desired, the charge therefore shall be in addition to the applicable guarantee or work charge. To determine the premium for the amount of insurance desired; use the appropriate section or sections in Part II. No credit is to be given for any “work charge” or a “regular charge” to offset any of the insurance premium.

WFG NATIONAL TITLE INSURANCE COMPANY

**PART VI - GUARANTEES
AND
MISCELLANEOUS PLANT SERVICES**

**6.2 TRUSTEE'S SALE OR JUDICIAL FORECLOSURE GUARANTEE
(DEED OF TRUST OR MORTGAGES)
(CLTA Guarantee Form No. 22)**

Up to \$55,000.00 in liability, the premium will be \$285.00 (Minimum Premium)
Over \$55,000.00, add \$15.00 for each \$5,000 in liability, up to \$75,000.00
Over \$75,000.00, add \$15.00 for each \$25,000 in liability, up to \$100,000.00
Over \$100,000.00, add \$30.00 for each \$25,000 in liability, up to \$300,000.00
Over \$300,000.00, add \$25.00 for each \$25,000 in liability, up to \$425,000.00
Over \$425,000.00, add \$20.00 for each \$25,000 in liability, up to \$575,000.00
Over \$575,000.00, add \$18.00 for each \$25,000 in liability, up to \$2,000,000.00
Over \$2,000,000.00, add \$15.00 for each \$25,000 in liability

CONTINUATION OF GUARANTEE

\$50.00 for each continuation guarantee, over two issued prior to but not including the actual sale date down.

CONVERSION OF GUARANTEE

A charge of \$75.00 will be assessed to convert a Trustee's Sale Guarantee into a Judicial Foreclosure Guarantee, or vice versa; or to reissue a guarantee for the benefit of a substituted trustee or attorney.

6.2A. LIMITED TRUSTEE'S SALE GUARANTEE

The Limited Residential Trustee's Sale Guarantee may only be issued for the foreclosure of a deed of trust or mortgage which encumbers a single family residential property of one to four units of a single unit in a residential condominium. The liability amount of the guarantee is the least of the unpaid principal balance of the foreclosing deed of trust or \$250,000. This guarantee may be issued in connection with the foreclosure of a deed of trust or mortgage in excess of \$250,000. However the amount of the guarantee may not be increased. If the liability is desired in excess of \$250,000, please see the Trustee's Sale Guarantee in section 6.1 or the Limited Trustee's Sale Guarantee in section 6.2.

The charge for a Limited Residential Trustee's Sale Guarantee is \$225.00. The charge for a date down or continuation of the guarantee shall be \$50.00 for the first one issued and \$25.00 for each date down or continuation thereafter.

**PART VI - GUARANTEES
AND
MISCELLANEOUS PLANT SERVICES**

6.2B LITIGATION GUARANTEES (OTHER THAN IN 6.1 ABOVE)
(CLTA Guarantee Form No. 1)

80% of the Basic Rate Table, based upon the value of the particular estate or interest involved, minimum charge \$300.00. If any of the property falls within the definitions contained in sections 1.18 or 1.19, Part I, all charges are double. Assurance is based on the value of the estate interest involved.

CONTINUATION

\$75.00 for each continuation guarantee over one issued within the period of twenty-four (24) months of the original guarantee to cover the filing of a Lis Pendens.

6.3 CHAIN OF TITLE GUARANTEE
(CLTA Form No. 6)

A guaranteed chain of title is issued only for specific purposes and limited periods of time.

The standard liability amount is \$1,000.00. Insurance in excess thereof is available on an increased liability basis at the per-unit rate applicable under Insurance Rate Table "R" based upon the additional amount requested.

1. Except under the limited conditions as provided for in 2 below, the charge shall be:

\$100.00 basic charge for each chain of title, plus a minimum of \$5.00 for each item reported.

If issued in conjunction with a preliminary title report, charge only for each item reported in addition to the charge for the title report. Minimum charge: \$50.00.

2. A limited service for the benefit of a lender only, provided such is related to the issuance of a policy of title insurance based upon a full examination of title, the charge shall be:
 - a. No additional charge where the chain of title is to cover the period of time not to exceed six (6) months prior to the date the loan is recorded.
 - b. \$25.00 for a chain of title covering the period of time not to exceed forty-five (45) days subsequent to the effective date of the lender's insurance.

WFG NATIONAL TITLE INSURANCE COMPANY

**PART VI - GUARANTEES
AND
MISCELLANEOUS PLANT SERVICES**

6.4 JUDGMENT AND/OR TAX LIEN GUARANTEE
(CLTA Guarantee Form No. 10)

- A. Limited Liability Coverage: The charge is \$100.00 per name, husband and wife considered one name, plus \$5.00 for each lien over two reported. The amount of liability shall be the next multiple of \$100.00 above the fee charged. A date down at the close of escrow is included in the above charge. Maximum liability of \$1,000.
- B. Additional Liability Coverage: If additional liability coverage is requested, the charge shall be 60% of the Basic Rate Table, based on the amount of the estate involved. Minimum charge: \$300.00. A date down at the close of escrow is included in the above charge.

6.5 MECHANIC'S LIEN GUARANTEE (CLTA Guarantee Form No. 9)

Minimum \$100.00 per parcel plus \$5.00 for each lien over two reported. The standard liability is the next multiple of \$100.00 above the fee charged. Insurance in excess thereof is available for the following additional charges:

Owner: 20% of the Basic Rate Table (Minimum \$300.00)
Lender: 10% of the Basic Rate Table (Minimum \$300.00)

6.6 PROPERTY SEARCH GUARANTEE (CLTA Guarantee Form No. 13)

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

- A. Assessor's Tax Rolls Only:

\$20.00 per year, per name (husband and wife considered as one name) plus \$5.00 for each parcel over two reported. Minimum charge: \$50.00.
- B. Recorder's indices including the current year assessor's rolls.

\$20.00 per year, per name (husband and wife considered as one name), plus \$5.00 for each parcel over two reported on property searches. Minimum charge: \$50.00.

WFG NATIONAL TITLE INSURANCE COMPANY

**PART VI - GUARANTEES
AND
MISCELLANEOUS PLANT SERVICES**

6.7 PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (Chattels)
(CLTA Guarantee Form No. 11)

Lists liens or charges filed or recorded in the office of the County Recorder against personal property in the name of designated persons and located on designated property.

A. BASIC CHARGE

\$50.00 per name per year (husband and wife considered one name), minimum \$75.00, plus \$50.00 for continuation guarantee covering the recordation of documents.

6.8 LOT BOOK GUARANTEE / LONG FORM (CLTA Guarantee Form No. 12)

A limited title service, which is issued at the following charges:

A Minimum of \$100.00 per parcel, showing the apparent record owner, any deed of trust or mortgages affecting the subject property. And if requested, an additional charge of \$5.00 per document reported, for those included in the following list:

AGREEMENT NOT TO ENCUMBER
AGREEMENT NOT TO CONVEY
ATTACHMENTS
ASSIGNMENT OF RENTS
FINANCING STATEMENT
HOMESTEAD
NOTICE OF COMPLETION
TAX DEED

The above charges apply to each issue.

6.9 SUBDIVISION OR CONDOMINIUM GUARANTEE
(CLTA Guarantee Form No. 14)

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. Insurance in excess thereof is available on an increased liability basis, pursuant to Section 6.1D above

WFG NATIONAL TITLE INSURANCE COMPANY

**PART VI - GUARANTEES
AND
MISCELLANEOUS PLANT SERVICES**

**6.10 PLANT SERVICE INFORMATION GUARANTEE OR COMBINATION
GUARANTEES (CLTA Guarantee Form No. 17)**

The charge is an hourly rate. Refer to General Pricing Provisions, Page 56 this part.
Minimum charge: \$75.00.

6.11 MINING CLAIM GUARANTEE (CLTA Guarantee Form No. 18)

A certificate of Title on mining claims issued only for the benefit of the United States Department of Interior, Bureau of Land Management with a stated amount of liability of \$300.00. ++The charge is based upon the amount of time and work required to produce the guarantee. Minimum charge: \$300.00.

6.12 PRELIMINARY PARCEL MAP GUARANTEE (CLTA Form 24)

\$300.00 base charge, plus \$20.00 minimum additional charge for each ownership, easement, right of way or interest search or reported. The standard liability amount is \$1,000.00. Insurance in excess thereof is available on an increased liability basis, pursuant to Section 6.1D above

6.13 FINAL PARCEL MAP GUARANTEE (CLTA Form 23)

A. \$50.00 if the preliminary guarantee in 6.13 above was issued and the final guarantee is a date-down thereof.

If CLTA Form 24 not issued-

B. \$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. Insurance in excess thereof is available on an increased liability basis, pursuant to Section 6.1D above.

6.14 NOTICE OF AWARD OF CONTRACT AND BOND GUARANTEE

A special form of guarantee known as CLTA Guarantee Form No.20 issued to the State of California covering assessments or bonds reported subsequent to the acquisition of certain lands by the State at a charge of \$75.00 per issue.

WFG NATIONAL TITLE INSURANCE COMPANY

**PART VI - GUARANTEES
AND
MISCELLANEOUS PLANT SERVICES**

6.15 RECORDERS INDEX GUARANTEE (CLTA Guarantee Form No. 21)

A listing of all documents, found in the Grantor/Grantee indices, provided pursuant to the customer's request. The charge is an hourly rate. Refer to General Pricing Provisions, pursuant to Section 6.1B above. Minimum charge: \$75.00.

6.16 LIMITED COVERAGE LOAN GUARANTEE

This Guarantee provides the Assured with a limited search product available to lenders only. The Guarantee will be issued at the following rates:

<u>Liability:</u>	<u>Premium:</u>
0 to \$70,000	\$65.00
\$70,001 to \$200,000	\$100.00
\$200,001 to \$250,000	\$125.00
\$250,001 to \$360,000	\$200.00

This Guarantee will not be written for any liability over \$360,000.00

Endorsements for the Limited Coverage Loan Guarantee:

Continuation:	\$15.00 per issuance
Revolving Credit/Variable Rate:	\$15.00, if issued at time of issuance of the Guarantee

6.17 MORTGAGE PROTECTION GUARANTY

This Guarantee provides the Assured of the continuing priority of a Deed of Trust that has been modified by a recorded modification agreement.

Flat Fee: \$125.00

PART VII - ENDORSEMENTS

This section contains endorsements, and the pricing therefor. All of the endorsements alter the regularly issued policies in some manner. In general, some of them expand the coverage, some limit the coverage, some are used to clarify coverage, some are used to delete exceptions and some are used to add additional insured's or insurers.

GENERAL RULES

The percentage figures shown following each endorsement are to be interpreted to mean, in all cases, the percentage of the same insurance rate schedule that was used to price the policy to which the endorsement is to be attached.

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". Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in section 1.16, Part I hereof.

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. Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in section 1.16, Part I hereof.

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.

Note: This Part does not contain any title or escrow rate tables.

NOTE 1: 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.

NOTE 2: When "X" appears, it means that coverage by endorsement is applicable and pricing immediately follows.

NOTE 3: Endorsement numbers used herein refer to the California Land Title Association endorsement forms unless otherwise indicated.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII - ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
100-06	(Restrictions, etc.) N/A	N/A	N/A	No charge if issued at date of policy only.
100.1	(Restrictions, etc.) N/A	20%	N/A	N/A
100/100.1	(Charge for modification or deletion of provisions contained in the endorsement)			
	Section 1 a and b 10%)		
	Section 1 c 10%)		
	Section 2 a and b 10%)	Minimum Charge \$100.00	
	Section 3 a 10%)	Maximum Charge 20%	
	Section 3 b 10%)		
	Section 4 10%)		
100.2-06	(ALTA FORM 9) (Restrictions, Encroachments, Minerals) N/A	N/A	N/A	No charge issued at date of policy only.
100.2.1-06	(ALTA FORM 9.3-06) (Restrictions, Encroachments, Minerals) N/A	N/A	N/A	No charge issued at date of policy only.
100.2.2-06	(ALTA FORM 9.4-06) (Restrictions, Encroachments, Minerals – Unimproved Land) N/A	N/A	10%	N/A
100.2.3-06	(ALTA FORM 9.5-06) (Restrictions, Encroachments, Minerals – Improved Land) N/A	N/A	10%	N/A
100.4-06	(Present Violation of Particular Restrictions) N/A	10%	N/A	\$25.00
100.5-06	(Present Violation of Restrictions) 20%	N/A	\$100.00	N/A
100.6-06	(Present or Future Violation of Restrictions) 20%	N/A	\$100.00	N/A
100.7-06	(Present Violation of Particular Restriction) 20%	N/A	\$100.00	N/A
100.8-06	(Present or Future Violation of Particular Restriction) 20%	N/A	\$100.00	\$100.00 Minimum LP-Const 10%
100.9-06	ALTA FORM 9.1-06) (Restrictions, Encroachments, Minerals – Unimproved Land) 25%	N/A	10%	N/A
100.10-06	ALTA FORM 9.2-06) (Restrictions, Encroachments, Minerals – Unimproved Land) 10%	N/A	10%	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII - ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
100.12-06	(Right of Re-entry or Reverter is not Enforceable) 20%		N/A	\$25.00 per issue, \$15.00 per issue on tract deals where three or more are issued concurrently
100.13-06	(Upkeep Assessment Subordinate) N/A		N/A	\$50.00 per issue, \$25.00 per issue on tract deals where three or more are issued concurrently
100.17-06	(Modification of Restrictions) 20% 10% Minimum charge of \$100.00		20%	10%
100.18-06	(Enforceability of reverter provision contained in CC&R and as to unmarketability or title due to such reverter provision) N/A \$50.00		N/A	\$50.00
100.19-06	(No present Violation of CC&R) 20% 10%		\$100.00	\$25.00
100.20-06	(Enforcement of Existing Violation of CC&R) 20% 10%		\$100.00	\$25.00
100.21-06	(Approval of Plans Required by CC&R) 20% 10%		\$25.00	\$25.00
100.23-06	(Oil & Gas Lease-Damage to Improvements) N/A N/A		N/A	\$50.00
100.24-06	(Oil & Gas Lease-No Right of Surface Entry) N/A N/A		N/A	10%
100.25-06	(No Violation of CC&R by subsurface entry) N/A N/A		N/A	20%
100.26-06	(Right of Entry on Top 500 Feet-F.H.A.) 20% 10%		N/A	10%
100.27-06	(Unmarketability of Title-present Violations of CC&R) N/A N/A Minimum charge of \$100.00		N/A	\$50.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII - ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
100.28-06	(Violation of Particular Provisions of CC&R by Future Construction)			
	20%	10%	20%	10%
100.29-06	(Mineral Rights, Damage to Improvements)			
	20%	10%	20%	\$25.00
101	(Priority insurance M/L)			
	N/A	10%	N/A	N/A
		Minimum charge of \$100.00		
101.1-06	(M/L Insurance after Notice of Completion)			
	20%	N/A	20%	N/A
		Minimum charge of \$100.00		
	10%	N/A	10%	N/A
		Minimum charge of \$100.00		
101.2-06	(M/L Insurance after Notice of Completion)			
	N/A	10%	N/A	10%
101.3-06	(M/L Insurance, No Notice of Completion)			
	N/A	10%	N/A	10%
		Minimum charge of \$100.00		
101.4	(M/L Insurance, No Notice of Completion)			
	20%	N/A	N/A	N/A
		Minimum Charge of \$100.00		
101.5-06	(M/L Insurance, Notice regular and no record liens except as shown, limited liability)			
	N/A	X	N/A	X
	Lenders only: \$25.00 per issue, plus \$10.00 per each lien reported over two where M/L priority insurance is not included in the original policy. For insurance in excess of \$100.00 add 10% based on the loan amount. On tract deals where three or more Notices are covered simultaneously and a separate endorsement is issued concurrently for each, add to the above charge \$10.00 for each endorsement over one.			
101.6-06	(M/L Insurance, Notice regular and no record liens except as shown, limited liability same as policy)			
	N/A	X	N/A	X
	Lenders only: No charge for one endorsement where M/L priority insurance is included in the original policy. For each additional over one add \$25.00 per issue, plus \$10.00 for each lien reported over two. On tract deals where three or more notices are covered simultaneously and a separate endorsement is issued concurrently for each, add to the above charge \$10.00 for each endorsement over one.			

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII - ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
101.8	(Priority over M/L insurance arising out of off-site work. Financing by separate loan)			
	N/A	10%	N/A	10%
	Minimum charge of \$100.00			
101.9-06	(M/L Insurance, on a part of a project after notice of Completion on only a portion of the land described in the policy)			
	X	N/A	X	N/A
	Owners only: 20% based on the proportionate amount of the liability under the original policy applicable to the land under the Notice of Completion.			
	Minimum charge of \$100.00			
101.10-06	(M/L Insurance after Notice of Completion on only a portion of the land described in the insured mortgage)			
	N/A	X	N/A	X
	Lender only: 10% based on the proportionate amount of the loan applicable to the land under the Notice of Completion.			
	Minimum charge of \$100.00			
101.11-06	(M/L Insurance on a portion of a project, no Notice of Completion)			
	N/A	X	N/A	X
	Lender only: 10% based on the proportionate amount of the loan applicable to the land to be covered by the M/L Insurance.			
	Minimum charge of \$100.00			
101.12-06	(M/L Insurance on a portion of a project, no Notice of Completion)			
	20%	N/A	20%	N/A
	Minimum charge of \$100.00			
101.13-6	(Mechanics Lien Insurance after Notice of Completion)			
	N/A	10%	N/A	10%
	Minimum charge of \$100.00			
102.4-06	(Foundations-no violations, no encroachment by improvements)			
	N/A	10%	N/A	10%
		Min. \$50.00		Min. \$50.00
		Max \$500.00		Max \$500.00
102.5-06	(Foundations-no violations, no encroachment onto easements or adjoining land)			
	N/A	15%	N/A	15%
		Min. \$50.00		Min. \$50.00
		Max \$750.00		Max \$750.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII - ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
102.6-06	(Foundations-no violations, no encroachment, affects portion of land described in policy)			
	N/A	10%	N/A	10%
		Min. \$50.00		Min. \$50.00
		Max \$500.00		Max \$500.00
		Based on portion of loan applicable to the land covered.		Based on portion of loan applicable to the land covered.
102.7	(Foundations-no violations, no encroachment onto easements or adjoining land, affects portion of land described in policy)			
	N/A	15%	N/A	15%
		Min. \$50.00		Min. \$50.00
		Max \$750.00		Max \$750.00
		Based on portion of loan applicable to the land covered.		Based on portion of loan applicable to the land covered.
103.1-06	(ALTA FORM 28-06) (Easement, damage from use or maintenance)			
	20% - **	10% - **	20% - **	No Charge*
	** 1 to 4 Family Residential Property \$50.00 minimum, other property \$100.00-minimum			
	* Imperial County \$25.00			
103.2-06	(Easement, damage or Enforced Removal)			
	N/A	N/A	N/A	No Charge
103.3-06	(Easement, removal of improvements)			
	N/A	10% - ***	N/A	***
	*** 1 to 4 Family Residential Property \$25.00 minimum, other property \$100.00- minimum			
103.4-06	(Easements providing ingress and egress)			
	20%	10%	10%	10%
	Minimum charge of \$100.00			
103.5-06	(Surface rights to extract water)			
	20%	10%	20%	10%
103.6-06	(No encroachment on specific easements)			
	N/A	N/A	N/A	10%
	Minimum charge of \$100.00			
103.7-06	(Land abuts on existing street)			
	20%	10%	\$25.00	\$25.00
	Min. \$50.00			
	Max. \$200.00			

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
103.8-06	(Insurance against damage to present or future improvements by reason of water development)			
	N/A	10% Min. \$100.00	N/A	10% Min \$100.00
103.9-06	(Encroachment on public street)			
	N/A	N/A	N/A	10% Min. \$100.00
103.10-06	(Use of surface by owner of land below horizontal plane)			
	20%	20%	20%	20%
	Minimum charge of \$100.00			
103.11-06	(ALTA FORM 17-06) (Access and Entry)			
	\$50	\$50	\$50	\$50
103.12-06	(ALTA FORM 17.1-06) (Indirect Access and Entry)			
	\$50	\$50	\$50	\$50
103.13-06	(ALTA FORM 17.2-06) (Utility Access)			
	N/A	N/A	\$200	\$200
104-06	(Assignment of beneficial interest)			
(104.8)	N/A	N/A	N/A	30% Min \$250.00 Max \$500.00
104A	(Assignment of beneficial interest)			
(104.9)	N/A	30% Min \$250.00 Max \$500.00	N/A	N/A
104.1-06	(Assignment of beneficial interest)			
(104.10)	N/A	X	N/A	X
	Lenders Only: Issued concurrently with Policy: \$150.00 Issued Subsequent to Policy: 1 to 4 Family Residential Property: Without vested owner \$200.00, with vested owner 20% based on unpaid balance of loan, Min. \$200.00, Max. \$500.00, other property: Minimum charge \$395.00.			
104.4-06	(Collateral assignment of beneficial interest)			
(104.11)	N/A	X	N/A	X
	Lenders Only: Without vested owner Minimum charge \$250.00, with vested owner 20% based upon amount of loan secured by collateral assignment, Minimum charge \$250.00. Other property: Minimum charge \$395.00.			
104.6-06	(ALTA Form 37-06)(Assignment of Lessor's interest)			
	N/A	N/A	N/A	\$100.00 per issue, \$25.00 per issue on tract deals where three or more are issued concurrently

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
104.7-06	Assignment of Rents and Leases) N/A	\$100.00 per issue \$25.00 per issue on tract deals where three or more are issued concurrently.	N/A	\$100.00 per issue, \$25.00 per issue on tract deals where three or more are issued concurrently
104.8-06	(Assignment of beneficial interest) N/A	N/A	N/A	30% Min \$250.00 Max \$500.00
104.9	(Assignment of beneficial interest) N/A	30% Min \$250.00 Max \$500.00	N/A	N/A
104.10-06	(Assignment of beneficial interest) N/A	X	N/A	X
	Lenders Only: Issued concurrently with Policy: \$150.00 Issued Subsequent to Policy: 1 to 4 Family Residential Property: Without vested owner \$200.00, with vested owner 20% based on unpaid balance of loan, Min. \$200.00, Max. \$500.00, other property: Minimum charge \$395.00.			
104.11-06	(Collateral assignment of beneficial interest) N/A	X	N/A	X
	Lenders Only: Without vested owner Minimum charge \$250.00, with vested owner 20% based upon amount of loan secured by collateral assignment, Minimum charge \$250.00. Other property: Minimum charge \$395.00.			
104.12-06	(ALTA FORM 10-06) (Assignment of beneficial interest) N/A	N/A	N/A	30% Min \$250.00 Max \$500.00
104.13-06	(ALTA FORM 10.1-06) (Assignment of beneficial interest and Date Down) N/A	N/A	N/A	30% Min \$250.00 Max \$500.00
105-06	(Insuring two or more deeds of trust in favor of the same lender) N/A	N/A	N/A	\$100.00
105.1	(Insuring two or more deeds of trust in favor of the same lender) N/A	\$100.00	N/A	N/A
106-06	(Highway Policy-STATE OF CALIFORNIA) \$50.00	N/A	\$50.00	N/A
106C-06	(Highway Policy-STATE OF CALIFORNIA) \$50.00	N/A	\$50.00	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
106.1-06	(Highway Policy-STATE OF CALIFORNIA) \$50.00	N/A	\$50.00	N/A
106.1C-06	(Highway Policy-STATE OF CALIFORNIA) \$50.00	N/A	\$50.00	N/A
106.2-06	(Highway Policy-STATE OF CALIFORNIA) \$50.00	N/A	\$50.00	N/A
106.2C-06	(Highway Policy-STATE OF CALIFORNIA) \$50.00	N/A	\$50.00	N/A
107.1-06	(Allocation of liability) \$25.00	\$25.00	\$25.00	\$25.00
107.2-06	(Increase liability) X	X	X	X
	All policies: The insurance rate applicable for each additional \$1,000.00 or fraction thereof of liability in excess of the amount shown on existing policy.			
107.5-06	(Constructive severance of improvements in lease) N/A	\$100.00	N/A	\$100.00
107.9-06	(Naming an additional insured) X	X	X	X
	All policies: \$50.00 if attached at time of original policy. \$100.00 per issue if attached subsequent.			
107.10-06	(Naming an additional insured) X	X	X	X
	All policies: \$50.00 if attached at time of original policy. \$100.00 per issue if attached subsequent.			
107.11-06	(Unenforceability of lien following ostensible merger) N/A	N/A	N/A	10% Max \$250.00 Minimum charge of \$100.00
108.7	(Additional Advance) N/A	60% Min. \$250.00 based on amount of advance, plus 10% to include priority insurance over M/L. No additional charge to include modification of deed of trust.	N/A	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

<u>END. NO</u>	<u>CLTA POLICIES</u>		<u>ALTA POLICIES</u>	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
108.8-06	(Additional Advance) N/A	N/A	N/A	70% Min. \$250.00 based on amount of advance. No additional charge to include modification of deed and trust.
108.9	(Additional Advance) (DVA) 80% Min. \$250.00 Based on amount of advance plus 10% if M/L coverage is added by no.101 Endorsement.	N/A	N/A	N/A
108.10-06	(Revolving Credit Increased Limit) N/A	N/A	N/A	70% Minimum \$250.00 based on amount of advance
109	(No transfer of lessors interest in community lease) 20%	20% Minimum charge of \$100.00	N/A	N/A
110.1-06	(Deletion of specific exceptions (non-risk basis, creditor's rights)) N/A	N/A	20%	10% * Maximum \$200.00 No charge for deletion of creditors rights only
110.3-06	(Release of surface rights) N/A	N/A	\$50.00	\$50.00
110.4-06	(Validity of modification of deed of trust) N/A	N/A	N/A	10% based on unpaid balance Min. \$100.00
110.5-06	(Modification of deed of trust including priority) N/A	N/A	N/A	35% based on unpaid balance Min. \$100.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
110.6	(Modification of deed of trust including priority) N/A		N/A	N/A
		25% based on unpaid balance Min. \$300.00		
110.7-06	(Enforcement of lien or encumbrance) N/A		\$100.00	\$100.00
		N/A		
110.9-06	(ALTA FORM 8.1-06) (Enforcement of Environmental Protection Lien) N/A		N/A	No Charge
		No Charge		
110.9.1-06	(ALTA FORM 8.2-06) (Environmental Protection Lien)) No Charge		N/A	N/A
		N/A		
110.10-06	(Modification and additional advance) N/A		N/A	35% based on amount advanced Min. \$300.00
		N/A		
110.11-06	(ALTA FORM 11-06) (Modification) N/A		N/A	35% based on amount advanced Min. \$300.00
		N/A		
110.11.1-06	(ALTA FORM 11.1-06) (Modification with Subordination) N/A		N/A	35% based on amount advanced Min. \$300.00
		N/A		
111-06	(Partial reconveyance, no impairments) N/A		N/A	10% based on unpaid balance. Min \$50.00 Max \$200.00
		N/A		
111.1-06	(Partial reconveyance, no impairments. Alternate form) N/A		N/A	10% based on unpaid balance. Min \$50.00 Max \$200.00
		N/A		
111.2-06	(Subordination agreement, no impairments) N/A		N/A	10% when issued with
		N/A		
111.3-06	(Partial reconveyance, no impairment of lien, no encroachment of improvements) N/A		30% based on	unpaid balance Min. \$100.00
		N/A		
		N/A		

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

<u>END. NO</u>	<u>CLTA POLICIES</u>		<u>ALTA POLICIES</u>	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
111.4-06	(Conveyance by original trustor will not impair mortgage lien made of F.H.A project)		N/A	10% based on unpaid balance. Min. \$50.00 Max. \$250.00
	N/A	N/A		
111.5-06	(ALTA FORM 6-06) (Variable Rate Mortgage)		N/A	No Charge *
	N/A	N/A		
111.7-06	(Variable Rate, Renewal)		N/A	No Charge *
	N/A	N/A		
111.8-06	(ALTA FORM 6.2-06) (Variable Rate Mortgage with Negative Amortization)		N/A	No Charge *
	N/A	N/A		
111.9-06	(F.N.M.A. 7 Year Balloon Mortgage purchase program)		N/A	No Charge *
	N/A	N/A		
111.10-06	(Optional advance-Revoluting credit)		N/A	\$25.00
	N/A	N/A		
111.11-06	(Obligatory advance-Revoluting credit)		N/A	No Charge *
	N/A	N/A		
111.14-06	(ALTA FORM 14-06) (Future Advance-Priority)		N/A	No Charge *
	N/A	N/A		
111.14.1-06	(ALTA FORM 14.1-06) (Future Advance-Knowledge)		N/A	No Charge *
	N/A	N/A		
111.14.2-06	(ALTA FORM 14.2-06) (Future Advance-Letter of Credit)		N/A	No Charge *
	N/A	N/A		
111.14.3-06	(ALTA FORM 14.3-06) (Future Advance-Reverse Mortgage)		N/A	No Charge *
	N/A	N/A		
112	(Bondholder's Policy)		N/A	N/A
	N/A	\$25.00		
112.1-06	(Bondholder's Policy)		N/A	\$25.00
	N/A	N/A		
112.2	(Bondholder's Policy – Joint Powers Transaction)		N/A	N/A
	N/A	\$25.00		
			* <u>Imperial County \$25.00</u>	
114-06	(Co-insurance)		N/A	Based on Policy Liability
	N/A	N/A		

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
114.1-06	(Co-insurance joint and several liability) N/A	N/A	N/A	Based on Policy Liability
114.2-06	(Co-insurance joint and several liability) N/A	N/A	N/A	Based on Policy Liability
114.3-06	(ALTA FORM 23-06) Co-Insurance, Single Policy N/A	N/A	N/A	Based on Allocated Policy Liability
115-06	(Estate or interest covered is condominium in fee) N/A No charge if attached with original issue. 10% on single policies if attached subsequent. \$25.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.		X	X
115.1-06	(ALTA FORM 4-06) (Condominium Endorsement) N/A	N/A	N/A	No charge
115.2-06	(ALTA FORM 5-06) (Planned Unit Development Endorsement) N/A	N/A	N/A	No charge
115.3-06	(ALTA FORM 4.1-06) (Condominium Endorsement) N/A	N/A	?	No charge
115.4-06	(ALTA FORM 5.1-06) (Planned Unit Development Endorsement) N/A	N/A	?	No charge
116-06	(Designation of improvements, land location) N/A No charge if attached with original issue. 10% on single policies if attached subsequent. \$25.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.		N/A	X
116.01-06	(ALTA FORM 22-06) (Location) N/A	N/A	\$25.00	10%
116.02-06	(ALTA FORM 22.1-06) (Location and Map) N/A ALTA Lenders: \$10.00 if attached with issuance of Policy . 10% if attached subsequent \$10.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.		\$25	X
116.1-06	(ALTA FORM 25-06) (Same as Survey) N/A	N/A	10%	10%

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
116.1.2-06	(ALTA FORM 25.1-06) (Same as Portion of Survey)		10%	10%
	N/A	N/A		
116.2-06	Designation of Improvements – Condominium)		?	X
	N/A	N/A		No charge if attached with original issue. 10% on single policies if attached subsequent. \$10.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.
116.3-06	(Description after map recorded)		20%	10%
	N/A	N/A		Minimum charge \$100.00
116.4-06	(ALTA FORM 19.1-06) (Contiguity Single Parcel)		X	X
	X	X	X	X
	\$100.00 Min. except \$25.00 for ALTA Loan if all parcels comprise the land covered in the policy.			
116.4.1-06	(ALTA FORM 19-06) (Contiguity, Multiple Parcels)		X	X
	X	X	X	X
	\$100.00 Min. except \$25.00 for ALTA Loan if all parcels comprise the land covered in the policy.			
116.5-06	(ALTA FORM 7-06) (Manufactured Housing Unit)		N/A	\$25.00
	N/A	\$25.00	N/A	\$25.00
116.5.1-06	(ALTA FORM 7.1-06) (Manufactured Housing Unit – Conversion Loan)		N/A	\$25.00
	N/A	N/A	N/A	\$25.00
116.6-06	(Manufactured Housing Unit included within the term “land”)		N/A	N/A
	\$25.00	25.00	N/A	N/A
116.7-06	(Subdivision Map Act Compliance)		10%	10%
	N/A	N/A		Minimum charge of \$100.00
116.8-06	(ALTA FORM 26-08) (Subdivision)		10%	10%
	N/A	N/A		Minimum charge of \$100.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

<u>END. NO</u>	<u>CLTA POLICIES</u>		<u>ALTA POLICIES</u>	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
117-06	(ALTA FORM 12-06) (Aggregation)			
	N/A	N/A	N/A	\$25.00
119-06	(Insurance as to the execution and priority of a lease)			
	N/A	N/A	N/A	20% Minimum charge of \$100.00
119.1	(Adds printed exceptions to exclude liability for certain matters which may affect title to a lease-hold estate)			
	\$25.00	\$25.00	N/A	N/A
119.2-06	(Validity and Priority of Lease)			
	N/A	N/A	N/A	20% Minimum charge of \$100.00
119.3-06	(Circuitry of Lien makes priority doubtful)			
	N/A	N/A	N/A	10% Minimum charge of \$100.00
119.4	(Bondholder's - Validity of Sublease – Joint Powers)			
	\$50.00	\$50.00	N/A	N/A
119.5-06	(ALTA FORM 13-06) (Leasehold – Owner's)			
	X	N/A	X	N/A
	Added at no additional charge to Owner's Policy, based on Section 2.11 and 2.1 above)			
119.6-06	(ALTA FORM 13.1-06) (Leasehold – Lender's)			
	N/A	X	N/A	X
	Added at no additional charge to Loan Policy, based on Section 2.11 and 3.1 above)			
120.2	(Trust deed subordinate to lease)			
	20%	20%	20%	20%
	Minimum charge of \$100.00			
122-06	(Construction Lender Advance)			
	N/A	N/A	N/A	Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
122.1A-06	(Construction Loan Advance – Initial Advance – 2006		ALTA Loan Policy	
	N/A	N/A	N/A	X Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue.
122.1B-06	(Construction Loan Advance – Subsequent Disbursement – 2006		ALTA Loan Policy	
	N/A	N/A	N/A	X Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue.
122.2-06	(Construction Lender Advance)			
	N/A	N/A	N/A	80% based upon amount of advance Min. \$250.00
123.1-06	(ALTA FORM 3-06) (Zoning classification and allowable uses-vacant land)			
	N/A	N/A	10% Min. \$100	10% Min \$100 ALTA Loan Policies only: \$25.00 per issue on tract issued deals, if three or more are issued concurrently subsequent to issuance of original policy. \$25.00 per issue if issued concurrently at time of original policy.
123.2-06	(ALTA FORM 3.1-06) (Zoning – Completed Structure) (If CLTA Form 123.1 was previously issued, this form will be issued for an additional 5% - No previous issuance – see below)			
	N/A	N/A	15% Min. \$100	15% Min. \$100 ALTA Loan Policies only: \$25.00 per issue on tract issued deals, if three or more are issued concurrently subsequent to issuance of original policy. \$25.00 per issue if issued concurrently at time of original policy.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
124.1-06	(Covenants are Binding) N/A	N/A	20% Minimum charge of \$100.00	10%
124.2-06	(Covenants I Lease are Binding) N/A	N/A	20% Minimum charge of \$100.00	10%
124.3-06	(Covenants I Lease are Binding) N/A	N/A	20% Minimum charge \$100.00	10%
125-06	(ALTA FORM 2-06) (Truth in Lending) N/A	N/A	N/A	No Charge
127-01	(ALTA Form 15-06) (Nonimputation, Full Equity Transfer) N/A	N/A	10%	N/A
127.1-01	(ALTA Form 15.1-06) (Nonimputation, Additional Insured) N/A	N/A	15%	N/A
127.2-01	(ALTA Form 15.2-06) (Nonimputation, Partial Equity Transfer) N/A	N/A	15%	N/A
128-06	(ALTA FORM 16-06) (Mezzanine Financing) N/A	N/A	10%	N/A
129-06	(ALTA FORM 18-06) (Single Tax Parcel) \$25.00	\$25.00	\$25.00	\$25.00
129.1-06	(ALTA FORM 18.1-06) (Multiple Tax Parcel) \$25.00	\$25.00	\$25.00	\$25.00
130-06	(ALTA FORM 20-06) (First Loss – Multiple Parcel Transaction) N/A	N/A	N/A	20%
132	(Usury) N/A	\$100.00	N/A	\$100.00
132-06	(ALTA FORM 27-06) (Usury) N/A	N/A	N/A	\$100.00
133-06	(ALTA FORM 24-06) (Doing Business) N/A	N/A	N/A	\$100
134-06	(ALTA FORM 29-06) (Interest Rate Swap – Direct Obligation) N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

<u>END. NO</u>	<u>CLTA POLICIES</u>		<u>ALTA POLICIES</u>	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
134.1-06	(ALTA FORM 29.1-06) (Interest Rate Swap – Additional Interest)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
134.2-06	(ALTA FORM 29.2-06) (Interest Rate Swap-Additional Interest-Defined Amount)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
134.3-06	(ALTA FORM 29.3-06) (Interest Rate Swap-Additional Interest-Defined Amount)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
135-06	(ALTA FORM 30-06) (One to Four Family Shared Appreciation)			
	N/A	N/A	N/A	\$25 for Residential \$.50/\$1000 up to \$1 million for Commercial Negotiable over \$1million
136-06	(ALTA FORM 31-06) (Severable Improvements)			
	N/A	N/A	N/A	.50/\$1000 up to \$1 million Negotiable over \$1 million
137-06	(ALTA FORM 32-06) (Construction Loan – Loss of Priority)			
	N/A	N/A	N/A	.50/\$1000 up to \$1 million Negotiable over \$1 million
137.1-06	(ALTA FORM 32.1-06) (Construction Loan-Loss of Priority-Direct Payment)			
	N/A	N/A	N/A	N/C
138-06	(ALTA FORM 33-06) (Disbursement)			
	N/A	N/A	N/A	\$50

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
139-06	(ALTA FORM 34-06) (Identified Risk Coverage)			
	N/A	N/A	N/A	\$25 for Residential \$.50/\$1000 up to \$1 million for Commercial Negotiable over \$1million
140-06	(ALTA Form 35-06) (Minerals and Other Subsurface Substances – Buildings)			
	10%	\$100	10%	\$100
	For Owner's Insurance: Minimum \$100, Maximum \$500.00			
140.1-06	(ALTA Form 35.1-06) (Minerals and Other Subsurface Substances – Improvements)			
	10%	\$100	10%	\$100
	For Owner's Insurance: Minimum \$100, Maximum \$500.00			
140.2-06	(ALTA Form 35.2-06) (Minerals and Other Subsurface Substances – Desc. Improvements)			
	10%	\$150	10%	\$150
	For Owner's Insurance: Minimum \$150, Maximum \$500.00			
140.3-06	(ALTA Form 35.3-06) (Minerals and Other Subsurface Substances – Land Under Dev.)			
	10%	\$250	10%	\$250
	For Owner's Insurance: Minimum \$250, Maximum \$500.00			
141-06 to 141.6-06	(ALTA Forms 36-06 through 36.6-06) (Energy Projects)			
	These endorsements shall be issued only by specific request and with approval of the Regional Underwriting Staff. The premium shall be determined pursuant to the Paragraph 4.6 in Section IV above.			
142-06	(ALTA Form 39-06) (Policy Authentication)			
	No Charge	No Charge	No Charge	No Charge
143-06	(ALTA Form 40-06) (Water – Buildings)			
	10%	\$100	10%	\$100
	For Owner's Insurance: Minimum \$100, Maximum \$500.00			
143.1-06	(ALTA Form 40.1-06) (Water – Improvements)			
	10%	\$100	10%	\$100
	For Owner's Insurance: Minimum \$100, Maximum \$500.00			
143.2-06	(ALTA Form 40.2-06) (Water – Described Improvements)			
	10%	\$150	10%	\$150
	For Owner's Insurance: Minimum \$150, Maximum \$500.00			

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
143.3-06	(ALTA Form 40.3-06) (Water – Land Under Development)			
	10%	\$250	10%	\$250
	For Owner's Insurance: Minimum \$250, Maximum \$500.00			
144-06	(ALTA Form 42-06) (Commercial Lender Group Endorsement)			
	N/A	\$250	N/A	\$250

NOTE: 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 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 Basic Rate based on the amount of the policy to be endorsed.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII - WFG LENDER DIVISION

8.1. GENERAL APPLICATION

This section VIII only applies to Refinance transactions for Residential Property (1-4 family unless otherwise indicated).

WFG Lender Division (WLD) is a centralized unit that markets to lenders with large centralized processing centers. WLD's goal is to provide service to clients requiring bulk service statewide. WLD's Escrow Rates are different from the Company in that:

- All Escrow Services will be performed on site by their own staff therefore eliminating the need for any third party escrow agents.
- The use of advanced technology including electronic ordering and software integration will allow for improved production flow thus allowing for less product costs.
- Centralization reduces services costs as well as provide for better communication and customer service.

WLD also includes underwritten title companies with the same capabilities as WFG Lenders Division and are specifically authorized to use these rates by the Company in writing.

8.2. ESCROW

8.2.1 Full Escrow Service: Except where noted otherwise, the fees for escrow services include all of the following (as requested):

- Escrow Instructions
- Estimates of closing costs
- Ordering demands
- Pay secured obligations, as required
- Pay up to "3" credit cards or unsecured debts
- Amendments (LRT, etc.)
- HUD-1
- Disburse proceeds to borrower
- Coordinate borrower signing, if required.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII - WFG LENDER DIVISION

8.2. ESCROW (Continued)

8.2.2 Limited Escrow Service: Except where noted otherwise, the fees for escrow services include all of the following:

- Escrow Instructions
- Estimates of closing costs.
- Pay secured obligations as required.
- Pay up to “3” credit cards or unsecured debts.
- Amendment(s) if needed.
- HUD-1

Lender is responsible for providing escrow current demands and hazard and/or flood insurance.

8.2.3 Standard Sub Escrow Service: This service includes:

- Receipt of incoming funding wire
- One Payoff
- Disbursement of funds

8.2.4 Extended Sub Escrow Service: This service includes:

- Receipt of incoming funding wire.
- Two to Three Payoffs
- Disbursement of funds
- Additional services as required. (Refer to additional Services Fee Table under Section 8.10, below.)

8.3. **TITLE INSURANCE SERVICE DEFINED**

Unless specifically provided otherwise, the charges for title insurance in this schedule include only the following services:

- a) Examination of title, reporting on the condition of title, and issuance of the title insurance policy or other form of insurance coverage.
- b) Receipt and presentation of documents for recording or filing.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII - WFG LENDER DIVISION

8.3. TITLE INSURANCE SERVICE DEFINED (Continued)

8.3.1 ALTA Short Form Residential Loan Policy and ALTA Residential Loan Policy

Rates set forth in Section 6.16, above

8.3.2 Limited Coverage Loan Guarantee (LCLG)

A limited search service, provided to lenders only. For applicable rates and services, refer to Section 8.10, below.

8.4 ESCROW RATE TABLE REFINANCE – FULL ESCROW

FOR USE IN ALL COUNTIES

Escrow services on a refinance loan transaction will be charged a flat rate of \$400.00

The parameters required to qualify for this price are as follows:

1. The primary escrow service for this loan must be performed entirely by the WFG Lender Division.
2. *The lender or mortgage broker would have a required minimum of twenty (20) monthly escrow openings ordered through the WFG Lender Division.
3. The request to open escrow must be made electronically.

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII - WFG LENDER DIVISION

8.5 ESCROW RATE TABLE REFINANCE – LIMITED ESCROW

FOR USE IN ALL COUNTIES

Escrow services on a refinance loan transaction will be charged a flat rate of \$300.00.

The parameters required to qualify for the above pricing are as follows:

1. The primary escrow service for this loan must be performed entirely by the WFG Lender Division, with WFG Lender Division performing all limited or sub-escrow functions.
2. *The lender or mortgage broker would have a required minimum of twenty (20) monthly escrow opening ordered through the WFG Lender Division.
3. The request to open escrow must be made electronically.

*NOTE: This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

8.6 ESCROW RATE TABLE - EXTENDED SUB ESCROW

FOR USE IN ALL COUNTIES

Escrow services on a transaction with an Extended Sub Escrow will be charged a flat rate of \$110.00 for up to three payoffs, with a charge of \$10.00 for each additional payoff.

The parameter required to qualify for the above pricing are as follows:

1. *The lender or client would have a required minimum of fifteen (15) orders opened through the WFG Lender Division per month for this type of escrow in conjunction with a Guarantee or any other non-insured product, **OR**
2. *The lender would have a required minimum of twenty (20) title orders per month through the WFG Lender Division.

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII - WFG LENDER DIVISION

8.7 ESCROW RATE TABLE - REO ESCROWS

FOR USE IN ALL COUNTIES

In sale escrows where the seller is a lender who has acquired a residential 1 to 4 unit property and is now selling, the escrow fee shall be \$600.00.

In order to qualify for this escrow fee, the REO owner must have a written contract for services with WFG Lenders Division, the escrow process must be handled by WFG Lenders Division in a centralized location and the opening, closing and substantially all of the document delivery is done electronically.

8.8 ESCROW RATE TABLE - ADDITIONAL SERVICES

FOR USE IN ALL COUNTIES

Services in addition to those provided for in the description of an escrow, shall be charged not more than the following:

Description	Fee
Loan Tie In Fee	\$150.00
2 nd Loan Tie In Fee	\$ 75.00
Piggyback 2 nd Loan Escrow Fee	\$100.00
Drawing Documents (per document)	\$ 50.00
Processing Subordination (not preparation of subordination)	\$ 50.00
E-mail Documents (per set, includes copy set for borrower)	\$ 50.00
Personal Debt/Credit Card payoff (each after first "3")	\$ 10.00
Interest Bearing Account Set-up Fee	\$ 75.00
Ordering Demands (each over 2)	\$ 15.00
Processing HOA Documents	\$ 50.00
Lien/Judgment Title Clearance Work Charge	\$100.00
Mobile Notary Service	\$150.00
Wire Fee	\$ 30.00
Overnight Fee	\$ 25.00

8.9 ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

NOTE: This Product has been moved to Paragraph 3.17 on Page 51

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII - WFG LENDER DIVISION

8.10 TITLE RATE TABLE - LIMITED COVERAGE LOAN GUARANTEE

FOR USE IN ALL COUNTIES

A limited search service, provided to lenders only, which is issued at the following charge:

<u>Liability:</u>	<u>Premium:</u>
0 to \$70,000	\$65.00
\$70,001 to \$200,000	\$100.00
\$200,001 to \$250,000	\$125.00
\$250,001 to \$360,000	\$200.00

This Guarantee will not be written for any liability over \$360,000.00

Endorsements for the Limited Coverage Loan Guarantee:

Continuation:	\$15.00 per issuance
Revolving Credit/Variable Rate:	\$15.00, if issued at time of issuance of the Guarantee

8.11 COMBINED SERVICES RATE FOR GOVERNMENT SPONSORED MORTGAGE RELIEF PROGRAMS.

The rate for a transaction arising out of a State or Federal government sponsored mortgage relief program involving a modification or replacement of an existing loan up to \$729,000 shall be \$750.00. Services included are escrow processing, notary fees, document preparation fees, wire fees and the issuance of the required title insurance product.

The requirements for this combined rate are:

1. The property is one to four family residential.
2. The request to open escrow must be made electronically.
3. The primary escrow service must be performed by a centralized escrow location of WFG Title Insurance Company.

The Company may authorize underwritten title companies with a similar centralized escrow location to use these rates. Such authorization must be in writing.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULES

9.1 ESCROW RATES DEFINED

When escrow services of any type are involved with the issuance of one or more policies of title insurance, all offices of the Company will use the appropriate escrow schedules, which are set forth within the following Part of this manual. All underwritten companies use the appropriate escrow rates unless superseded by an independent filing by any underwritten title company.

The various tables of Escrow Rates set out below, are minimum rates and additional charges may be made in the event unusual escrow risks are assumed or unusual services are performed. In the event such charges are made, agreement thereto will be obtained from each person or entity obligated to any part of such charges in writing in advance.

CLOSING SERVICE SCHEDULE (STATEWIDE)

Coordination of Closing, Minimum Instruction preparation

AMOUNT OF ESCROW	SALE ESCROW	LOAN ESCROW
\$ 0 - 100,000	\$200.00	\$140.00
100,000 - 200,000	300.00	210.00
200,000 - 300,000	400.00	280.00
300,000 - 400,000	500.00	350.00
400,001 and up	600.00	420.00

9.2 LIMITED ESCROW SERVICE (SUB-ESCROW)

Limited Escrow Services are performed by the Company only in support of a primary escrow agent (other than "Company") in connection with the issuance of a policy of title insurance and the services are limited to the acceptance of documents and funds, (other than monies to be paid for property taxes, bonds, or assessments, recording fees, transfer taxes, etc., or charges of the Company), to order tax services, to effectively pay off or release a particular encumbrance or charge against the land, or to transfer funds from one party to another based upon instructions limited to such items by the lender, lien holder or payor. When such Limited Escrow Service is performed in conjunction with a sale transaction,, a minimum additional charge of \$100.00 shall be made. For transactions as defined in Section 3.5.the minimum charge will be \$45.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULES

9.3 SALE ESCROW RATE - FOR ALL COUNTIES NOT SEPARATELY FILED

9.3.1: Residential Property (1 to 4 Family):

<u>Amount of Transaction</u>	<u>Rate</u>
\$0-\$1,000,000.00	Basic Escrow Rate of \$400.00, plus \$4.00 per \$1,000 of amount of sales price (or fraction thereof) Minimum Charge of \$800.00
\$1,000,001.00 and up	Add \$2.00 per \$1,000 of the amount of sales price (or fraction thereof)

9.3.2 Commercial/Industrial Property

<u>Amount of Transaction</u>	<u>Rate</u>
\$0-\$5,000,000	\$1.00 per \$1,000 of sales price plus \$250.00 Minimum \$1,500.00
\$5,000,001 and up	Additional \$.50 per \$1,000 of sales price

9.4 LOAN ESCROW RATE

9.4.1: Residential Property (1 to 4 family):

<u>Amount of Transaction</u>	<u>Rate</u>
\$0-\$500,000.00	\$450.00
\$500,001.00-\$750,000.00	\$550.00
\$750,001.00-\$1,000,000.00	\$750.00
\$1,000,001.00 and up	\$750, plus \$0.75 for each \$1,000.00 of the loan amount (or fraction thereof) over \$1,000,000.00

9.4.2 Residential Loan Tie-In escrow Rates:

A new loan escrow handled concurrently with the sale escrow.

<u>Amount of Transaction</u>	<u>Rate</u>
\$0-\$1,000,000.00 and over	\$450.00

9.4.3 Commercial/Industrial Property-Refinance

<u>Amount of Transaction</u>	<u>Rate</u>
\$0 - \$300,000	\$450.00
\$300,001 - \$500,000	\$600.00
\$500,001 - \$750,000	\$700.00
\$750,001 - \$1,000,000	\$800.00
\$1,000,001 and up	By written agreement

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULES

9.4.4 All-Inclusive Residential Refinance Escrow Rate

The rates shown in this Paragraph includes the fees and charges for the Company to provide local escrow services provided by Company personnel (including basic escrow services and the following specific items: issuance of all payoff checks, except those for the payment of credit cards or other debts not secured by the real property involved in the escrow, up to four (4) wire transfers, one electronic document download, local messenger services (excluding special messengers), up to two (2) overnight delivery services, preparation of up to two (2) documents and the processing of one subordination.), **WHEN** said services are provided in conjunction with the issuance of a WFGNTIC title insurance policy insuring a residential mortgage lender. This rate does not include notary fees, signature services, recording fees, transfer tax or any other governmental fees or charges.

<u>Amount of Transaction</u>	<u>Fee Charged</u>
Up to \$250,000	\$350.00
\$250,001 up to \$3,000,000	\$450.00

In the event that more than one (1) loan is involved in the transaction, an additional fee of \$200.00 will be added for each additional loan, without reference to the amount of the additional loan(s).

9.5 ADDITIONAL PROCESSING FEES

Loan Tie-in Fee	(See Paragraph 9.4.2 above)
Preparation of Misc. Documents	\$50.00 each (Max. 3 documents)
Processing Demand(s)/Payoff(s)	\$10.00 (each, after first 3)
Unsecured Liens/Bills	\$20.00 each
Processing Subordination	\$100.00 each
E-Doc Fee	\$50.00 per set
Document Copy Fee	\$25.00 per set
Overnight Delivery	\$25.00 each (\$35. if oversized package)
Wire Fee	\$30.00 each
HOA Processing	\$25.00 per association
Exchange Processing Fee	\$150.00
Interest Bearing Account set up	\$75.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULES

9.6 REO ESCROW RATES FOR ALL COUNTIES

The rates set forth are applicable when the following conditions are met:

1. The seller of the subject property is a financial institution that has acquired title by trustees' deed or deed in lieu of foreclosure.
2. The Company is issuing one or more title insurance policies in connection with the transaction.
3. A centralized point of contact has been established between the seller and the company.
4. Transmission of the new order, title information and transaction related communication is done electronically.
5. There is a written services agreement between the seller and the Company.

Escrow Fees:

<u>Amount of Transaction</u>	<u>Rate</u>
Up to \$750,000	\$600.00
\$750,001 and above	\$900.00

There will be an additional charge of \$250.00 for loan related services, for each additional loan there will be an additional charge of \$100.00 for loan related services.

9.7 ESCROW DISCOUNT PROGRAMS

9.7.1 Group Rate Escrow and Title Discount Rate

Separate agreements may be entered into with trade, business and commercial organizations, labor unions, membership clubs and other groups or organizations for the furnishing of escrow services, when provided in conjunction with the issuance of title insurance products for participating members for any or all of the following reduced rates:

Sale Escrow: A discount of up to 20% of the applicable escrow rate.

9.7.2 Good Customer Discount Rate

Applicable to a customer of WFG National Title Insurance Company that has used the services of the company multiple times during the previous twelve (12) month period.

Sale Escrow: A discount of up to 20% of the applicable escrow rate.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULES

9.8 Northern California Escrow Rate

The following escrow rates shall be applicable to all escrow transaction in the counties of Alameda, Sacramento and Santa Clara:

9.8.1 Sale Escrow Rate – Residential Property (1 – 4 Family)

Amount of Transaction	Rate
\$0-\$100,000.00	MINIMUM \$575.00
\$100,001 to \$500,000	ADD \$6.00 per five thousand
\$500,001 to \$1,000,000	ADD \$5.00 per five thousand
\$1,000,001 to \$1,200,000	ADD \$2.00 per five thousand
\$1,200,001 to \$1,500,000	ADD \$1.00 per five thousand
ABOVE \$1,500,001	By written agreement

9.8.2 Loan Escrow Rate - Commercial/Industrial Refinance

A. (Institutional Lender)

Amount of Transaction	Rate
\$0-\$250,000	MINIMUM \$750.00
\$250,001 to \$1,000,000 .00	\$2.00 per \$5,000
\$1,000,001 and up	By written agreement

B. Commercial/Industrial Refinance (Non-Institutional Lender)

Amount of Transaction	Rate
\$0-\$250,000	MINIMUM
\$250,001 to \$1,000,000	\$3.00 per \$5,000
\$1,000,001 and up	By written agreement

PART IX - ESCROW RATES AND RULES

9.8 Northern California Escrow Rate (continued)

9.8.3 Refinance Loan Escrow Rate – Residential Property

\$0 to \$1,000,000.	\$450
Over \$1,000,001 and up	Negotiable

9.8.4 Additional Processing Fees

Short Sale, Above Resale escrow rate plus	\$200.00
Franchise Tax Board Filing	\$45.00
Loan Tie In Fee 1 loan \$150.00/ 2 loans	\$200.00
Preparation of Grant Deed	\$50.00 each
Preparation of Misc. Documents	\$50.00 each
Unsecured Liens/Bills	\$20.00 each
E-Doc Fee	\$50.00 per set
Wire Fee	\$25.00 each

WFG NATIONAL TITLE INSURANCE COMPANY

Exchange Processing Fee	\$150.00
Courier Fee	\$25.00 each

9.9 Central California Escrow Rates for Santa Barbara County Only

Excluding the following Sections dealing with Centralized pricing, the applicable escrow fees shall be determined by the county where the escrow is being handled and not the county where the property is located.

9.9.1 Basic Escrow Rates for Santa Barbara County (Rate Table 9-9 A)

The following escrow rates shall be applicable to all residential (1 to 4 family, improved or unimproved) escrow transaction in the County of Santa Barbara only:

Amount of Transaction	Rate
\$0-\$100,000.00	\$515.00 (MINIMUM RATE)
\$100,001 to \$200,000	\$715.00
\$200,001 to \$300,000	\$915.00
\$300,001 to \$400,000	\$1,015.00
\$400,001 to \$500,000	\$1,115.00
\$500,001 to \$600,000	\$1,215.00
\$600,001 to \$700,000	\$1,315.00
\$700,001 to \$800,000	\$1,415.00
\$800,001 to \$900,000	\$1,515.00
\$900,001 to \$1,000,000	\$1,615.00
\$1,000,001 to \$1,250,000	\$1,740.00
\$1,250,001 to \$1,500,000	\$1,865.00
\$1,500,001 to \$2,000,000	\$2,115.00
\$2,000,001 to \$3,000,000	\$2,365.00
Above \$3,000,001	\$2,365.00

PART IX - ESCROW RATES AND RULE

9.9 Central California Escrow Rates for Santa Barbara County Only

9.9.2 Sale Escrow Rate – Residential Property (1 – 4 Family) for Santa Barbara County Only

A. Sale Escrow Rate – Residential Property (1 – 4 Family) – All Cash

If the transaction is an All Cash Sale, the full charge shall be the applicable rate shown in the table above under Section 9.9.1.

B. Sale Escrow Rate – Residential Property (1 – 4 Family) – Short Sale

If the transaction is a Short Sale, to the applicable fee shown in the table above under Section 9.9.1, an additional fee of \$250.00 will be assessed.

9.9.3 Concurrent Loan Escrow Rates – New Loans - Residential Property (1 – 4 Family) - For Santa Barbara County Only

In conjunction with a Sale Escrow involving Residential (1 to 4 Family) property, a concurrent loan escrow will be priced, in addition to those charges referenced above, according to the following

A. Single Loan Escrow Service

If the transaction is for a New Loan, to the applicable fee shown in the table above under Section 9.9.1, an additional fee of \$270.00 will be assessed.

B. Double Loan Escrow Service

If the transaction is for a New Loan and involves two loans, to the applicable fee shown in the table above under Section 9.9.1, an additional fee of \$440.00 will be assessed. The services provided includes two electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.

C. Multiple Loan Escrow Service

If the transaction is for a New Loan and involves more than two loans, to the applicable fee shown in the table above under Section 9.9.1, an additional charge of \$440.00 for the initial two loans will be assessed, together with an additional charge of \$120.00 will be added for each additional loan. The services provided includes one additional electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.

PART IX - ESCROW RATES AND RULE

9.9 Central California Escrow Rates for Santa Barbara County Only

9.9.4 Loan Escrow Rates – New Loans - Residential Property (1 – 4 Family) - For Santa Barbara County Only

A. RESIDENTIAL LOAN ESCROW FEE – No Title Insurance

For improved one-to-four family residential loan transactions where the Company is not issuing a lender's policy of title insurance, and for all unimproved residential property loan transactions, the fee shall be as set forth below based on the loan amount. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction.

9.9.5 Loan Escrow Rates – New Loans - Residential Property (1 – 4 Family) - For Santa Barbara County Only (Continued)

A. RESIDENTIAL LOAN ESCROW FEE – No Title Insurance

Amount of Transaction	Rate
\$0-\$100,000.00	\$300.00 (MINIMUM RATE)
\$100,001 to \$300,000	\$450.00
\$300,001 to \$500,000	\$600.00
\$500,001 to \$750,000	\$750.00
\$750,001 to \$1,000,000	\$900.00
\$500,001 and up	\$900.00

B. RESIDENTIAL LOAN ESCROW FEE — With title insurance

1. Local Loan Escrow Fee:

For improved one-to-four family residential loan transactions where the Company is issuing one or more lender's policies of title insurance, the fee shall be as set forth below based on the loan amount. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction. The escrow fee shown in this Section includes all basic escrow, processing and administrative services. This fee does not include notary and signing fees, recording fees, transfer tax or any other governmental fees or charges.

PART IX - ESCROW RATES AND RULE

9.9 Central California Escrow Rates for Santa Barbara County Only

9.9.5 Loan Escrow Rates – New Loans - Residential Property (1 – 4 Family) - For Santa Barbara County Only (Continued)

A. RESIDENTIAL LOAN ESCROW FEE — With title insurance (Continued)

1. Local Loan Escrow Fee (continued):

Amount of Transaction	Rate
\$0-\$50,000.00	\$250.00 (MINIMUM RATE)
\$50,001 to \$75,000	\$300.00
\$75,001 to \$100,000	\$350.00
\$100,001 and up	\$450.00

2. Centralized Loan Escrow Fee:

For improved one-to-four family residential loan transactions where the Company is issuing one or more lender's policies of title insurance, the fee shall be as shown in Section 9.9.5 B (1) above, based on the loan amount, and shall also include notary and signing fees up to a maximum of \$100. This rate shall apply where the loan escrow is initiated through and coordinated by a WFG Lenders Services division or by an agent with comparable capabilities.

9.9.6 Residential REO/Relocation Escrow Fee - Residential Property (1 – 4 Family) - For Santa Barbara County Only

For those escrow transactions involving residential property (1 to 4 Family) involving a loan transaction, where the property is an REO (Real Estate Owned by a lender), is being transferred pursuant to a contact with a relocation company or is being processed by an employer-sponsored relocation service, the rate shall be based on the table below. This rate is subject to the caveat that the Company is issuing one or more title insurance policies in connection with each transaction.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULE

9.9 **Central California Escrow Rates for Santa Barbara County Only**

9.9.6 **Residential REO/Relocation Escrow Rates (Rate Table 9.9 REO)
For Santa Barbara County Only**

Amount of Transaction	Rate
\$0-\$100,000.00	\$400.00 (MINIMUM RATE)
\$100,001 to \$200,000	\$550.00
\$200,001 to \$ 300,000	\$700.00
\$300,001 to \$400,000	\$800.00
\$400,001 to \$500,000	\$900.00
\$500,001 to \$600,000	\$1,000.00
\$600,001 to \$700,000	\$1,100.00
\$700,001 to \$800,000	\$1,200.00
\$800,001 to \$900,000	\$1,300.00
\$900,001 to \$1,000,000	\$1,400.00
\$1,000,001 to \$1,250,000	\$1,500.00
\$1,250,001 to \$1,500,000	\$1,600.00
\$1,500,001 to \$2,000,000	\$1,800.00
\$2,000,001 to \$5,000,000	\$1,900.00
Above \$5,000,001	\$1,900.00

A. REO/Relocation Escrow – All Cash Transaction

If the REO/Relocation Escrow transaction is an All Cash Sale, the full charge shall be the applicable rate shown in the table above under Section 9.9.6 (Rate Table 9.9REO).

B. REO/Relocation Escrow with Single Loan Escrow Service

If the transaction is for a New Loan, to the applicable fee shown in the table above under Section 9.9.6 (Rate Table 9.9 REO), an additional charge of \$250.00 will be assessed.

PART IX - ESCROW RATES AND RULE

9.9

Central California Escrow Rates for Santa Barbara County Only

9.9.6 Residential REO/Relocation Escrow Fee - Residential Property (1 – 4 Family) - For Santa Barbara County Only (Continued)

C. REO/Relocation Escrow with Double Loan Escrow Service

If the transaction is for a New Loan and involves two loans, to the applicable fee shown in the table above under Section 9.9.6 (Rate Table 9.9REO), plus an additional charge of \$400.00 will be assessed. The services provided includes two electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.

D. REO/Relocation Escrow with Multiple Loan Escrow Service

If the transaction is for a New Loan and involves more than two loans, to the applicable fee shown in the table above under Section 9.9.6 (Rate Table 9.9REO), an additional charge of \$400.00 for the initial two loans will be assessed, together with an additional charge of \$100.00 will be added for each additional loan. The services provided includes one additional electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee

E. REO/Relocation Escrow – Centralized - All cash transaction

In connection with basic escrow services provided for an all cash purchase transaction meeting the conditions set forth herein, the fee shall be as set forth below. The fee shall include basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent), and preparation of up to two documents.

The rates set forth below are applicable when the following conditions have been met:

- (1) The Company is issuing one or more title insurance policies in connection with the transaction,
- (2) A centralized point of contact has been established between the REO seller and the Company,
- (3) Transmission of the new order, title information and transaction-related approval is are completed by electronic means.

PART IX - ESCROW RATES AND RULE**9.9****Central California Escrow Rates for Santa Barbara County Only****9.9.6 Residential REO/Relocation Escrow Fee - Residential Property (1 – 4 Family) - For Santa Barbara County Only (Continued)****E. REO/Relocation Escrow – Centralized - All cash transaction (Continued)**

- (4) Electronic tracking of the transaction is performed, and
- (5) The Company has a written agreement with the REO seller providing for these conditions.

Rate Table 9.9REO Centralized

Amount of Transaction	Rate
\$0-\$100,000.00	\$400.00 (MINIMUM RATE)
\$100,001 to \$200,000	\$550.00
\$200,001 and up	\$600.00

F. REO/Relocation Concurrent Loan Escrow Fee - Centralized – One loan:

When a concurrent New Loan Escrow is required, in addition to the charge shown in Rate Table 9.9REO Centralized, there will be a separate additional charge of \$250 for loan related services, which fee includes one electronic document download, one loan tie-in fee, and preparation of one additional document.

G. REO/Relocation Concurrent Loan Escrow Fee – Centralized - Two loans:

When a concurrent New Loan Escrow is required, in addition to the charge shown in Rate Table 9.9REO Centralized, there will be a separate additional charge of \$400 for two loan related services, which fee includes two electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.

H. REO/Relocation Concurrent Loan Escrow Fee – Centralized - More than two loans:

For each New Loan Escrow over two, in addition to the charge shown in Rate Table 9.9REO Centralized, there will be a separate additional charge of \$400 for the first two loan related services, plus an additional charge of \$100.00 for each additional New Loan Escrow required.

PART IX - ESCROW RATES AND RULE

9.9 Central California Escrow Rates for Santa Barbara County Only

9.9.6 Residential REO/Relocation Escrow Fee - Residential Property (1 – 4 Family) - For Santa Barbara County Only (Continued)

I. REO/RELOCATION AUCTION FEE — For all counties

When the escrow transaction involves the sale of property subject to this Section 9.9.6 through an auction proceeding, the fee shall be as set forth above in Section 9.9.6 E, plus \$250, for all counties.

9.9.7 Disbursement Escrow Services - Residential Property (1 – 4 Family) - For Santa Barbara County Only

In connection with an order for title insurance when the Company is providing disbursement escrow services in support of a primary escrow agent other than the Company, the fee shall be as follows:

For refinance transactions on improved one-to-four family residential property the fee will be \$45 per order.

For all other transactions \$125 per order.

Services available under this Section are limited to:

- A. The receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured.
- B. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions.
- C. The disbursement of any remaining funds to the primary escrow agent.

NOTE: This disbursement escrow service does not include ordering payoff demand statements from existing lienholders.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULE

9.9 Central California Escrow Rates for Santa Barbara County Only

9.9.8 Miscellaneous Escrow Related Services Residential Property (1 – 4 Family) - For Santa Barbara County Only

The following fees apply each time the Escrow Related Service is provided, except as provided in those Sections shown above that are incorporated in the pricing shown therein.

Coordination for signings outside of originating escrow office	\$150
Document preparation fee	\$50
Electronic document download fee	\$50
Fee per check to pay credit card or other debt not secured by the real property involved in the escrow	\$10
Checks returned due to insufficient funds fee	\$15
Interest bearing account set-up fee	\$50
Loan tie-in/assumption fee	\$150
Standard overnight delivery fee (letter size or equivalent)	\$15
Wire transfer delivery fee	\$15

9.9.9 Equity Share Escrows - Residential Property (1 – 4 Family) - For Santa Barbara County Only

For escrow services rendered in connection with transactions involving the purchase of improved one-to-four family residential properties by first-time homebuyers who are party to documented equity-sharing arrangements, the charge shall be 75% of the otherwise applicable fee.

9.9.10 Concurrent Junior Mortgage Escrows Residential Property (1 – 4 Family) - For Santa Barbara County Only

For escrow services rendered in connection with improved one-to-four family residential transactions involving a junior mortgage closing or assumption concurrently with a first mortgage transaction on the same property and handled by the same office, the fee shall be \$100.

9.9.11 Funds Held In Escrow - Residential Property (1 – 4 Family) - For Santa Barbara County Only

When the Company has funds remaining in escrow over 90 days after either close of escrow or estimated close of escrow, the Company shall impose a monthly holding fee of \$25 that is to be charged against the funds held by the Company.

PART IX - ESCROW RATES AND RULE

9.9 Central California Escrow Rates for Santa Barbara County Only

9.9.12 Exchange Escrow Processing - Residential Property (1 – 4 Family) - For Santa Barbara County Only

In connection with escrows involving IRC § 1031 Exchanges, a fee of \$200 per exchange component within the transaction shall be charged in addition to the applicable escrow fee.

9.9.13 Sale of Note and Deed of Trust Escrow Processing - Residential Property (1 – 4 Family) - For Santa Barbara County Only

In connection with an escrow for the sale and assignment of a note and deed of trust, the fee shall be as set forth below, and shall include basic escrow services and the following specific items: issuance of checks except those to pay credit card debt or other debt not secured by the real property, up to two wire transfers, coordination of acquiring the original loan title insurance policy, coordination of acquiring copies of any necessary corporate documents, and preparation of up to two documents.

Amount of Transaction	Rate
\$0-\$500,000.00	\$600.00 (MINIMUM RATE)
\$500,001 to \$1,000,000	\$800.00
\$1,000,001 and up	\$1,200.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULE

9.10 Central California Escrow Rates for Ventura County Only

Excluding the following Sections dealing with Centralized pricing, the applicable escrow fees shall be determined by the county where the escrow is being handled and not the county where the property is located.

9.10.1 Basic Escrow Rates for Ventura County Only (Rate Table 9-10 A)

The following escrow rates shall be applicable to all residential (1 to 4 family, improved or unimproved) escrow transaction in the county of Ventura only:

<u>Amount of Transaction</u>	<u>Rate</u>
\$0-\$50,000.00	\$800.00 (MINIMUM RATE)
\$50,001 to \$60,000	\$850.00
\$60,001 to \$70,000	\$910.00
\$70,001 to \$80,000	\$970.00
\$80,001 to \$90,000	\$1,030.00
\$90,001 to \$100,000	\$1,090.00
For each \$10,000 above \$100,000	Add \$35.00
For each \$10,000 above \$300,000	Add \$14.00
For each \$10,000 above \$500,000	Add \$10.00
For each \$10,000 above \$1,000,000	Add \$5.00

9.10.2 Sale Escrow Rate – Residential Property (1 – 4 Family) for Ventura County Only

A. Sale Escrow Rate – Residential Property (1 – 4 Family) – All Cash

If the transaction is an All Cash Sale, the full charge shall be the applicable rate shown in the table above under Section 9.9.2.

B. Sale Escrow Rate – Residential Property (1 – 4 Family) – Short Sale

If the transaction is a Short Sale, to the applicable fee shown in the table above under Section 9.9.2, an additional fee of \$250.00 will be assessed.

PART IX - ESCROW RATES AND RULE

9.10 Central California Escrow Rates for Ventura County Only

9.10.3 Loan Escrow Rates – Concurrent Loans - Residential Property (1 – 4 Family)

When a Sale Escrow is closed concurrent with a new loan and the Company is requested to process an escrow for the Lender, the following additional charges will be added to the charges shown in Section 9.10.1 (Rate Table 9.10 A), as follows:

A. Single Concurrent Loan Escrow Service

If the transaction is for a New Loan, to the applicable fee shown in the table above (Rate Table 9.10 A) under Section 9.10.1, an additional charge of \$270.00 will be assessed.

B. Double Concurrent Loan Escrow Service

If the transaction is for a New Loan and involves two loans, to the applicable fee shown in the table (Rate Table 9.10 A) above under Section 9.10.1, an additional charge of \$440.00 will be assessed. The services provided includes two electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.

C. Multiple Concurrent Loan Escrow Service

If the transaction is for a New Loan and involves more than two loans, to the applicable fee shown in the table (Rate Table 9.10.A) above under Section 9.10.1, an additional charge of \$440.00 for the initial two loans will be assessed, together with an additional charge of \$120.00 will be added for each additional loan. The services provided includes one additional electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.

PART IX - ESCROW RATES AND RULE**9.10 Central California Escrow Rates for Ventura County Only****9.10.4 Loan Escrow Rates – New Loans - Residential Property (1 – 4 Family) - For Ventura County Only****A. Residential Loan Escrow Fee – No Title Insurance**

For improved one-to-four family residential loan transactions where the Company is not issuing a lender's policy of title insurance, and for all unimproved residential property loan transactions, the fee shall be as set forth below based on the loan amount. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction.

Amount of Transaction	Rate
\$0-\$100,000.00	\$300.00 (MINIMUM RATE)
\$100,001 to \$300,000	\$450.00
\$300,001 to \$500,000	\$600.00
\$500,001 to \$750,000	\$750.00
\$750,001 to \$1,000,000	\$900.00
\$1,000,001 and above	\$900.00

B. Residential Loan Escrow Fee - With title insurance**1. Local Loan Escrow Fee:**

For improved one-to-four family residential loan transactions where the Company is issuing one or more lender's policies of title insurance, the fee shall be as set forth below based on the loan amount. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction. The escrow fee shown in this Section 9.10.4 (A) includes all basic escrow, processing and administrative services. This fee does not include notary and signing fees, recording fees, transfer tax or any other governmental fees or charges.

Amount of Transaction	Rate
\$0-\$50,000.00	\$250.00 (MINIMUM RATE)
\$50,001 to \$75,000	\$300.00
\$75,001 to \$100,000	\$350.00
\$100,001 and up	\$450.00

PART IX - ESCROW RATES AND RULE**9.10****Central California Escrow Rates for Ventura County Only****9.10.4 Loan Escrow Rates – New Loans - Residential Property (1 – 4 Family) - For Ventura County Only (Continued)****B. Residential Loan Escrow Fee - With title insurance (Continued)****2. Centralized Loan Escrow Fee:**

For improved one-to-four family residential loan transactions where the Company is issuing one or more lender's policies of title insurance, the fee shall be as shown in Section 9.10.4 B (1) above, based on the loan amount, and shall also include notary and signing fees up to a maximum of \$100. This rate shall apply where the loan escrow is initiated through and coordinated by a WFG Lenders Services division or by an agent with comparable capabilities.

9.10.5 REO/Relocation Escrow Fee - Residential Property (1 – 4 Family) - For Ventura County Only

For those escrow transactions involving residential property (1 to 4 Family) involving a loan transaction, where the property is (a) an REO (Real Estate Owned by a lender) property, (b) is being transferred pursuant to a contract with a relocation company or (c) is being processed by an employer-sponsored relocation service, the rate shall be based on the table below. This rate is subject to the caveat that the Company is issuing one or more title insurance policies in connection with each transaction.

9.10.5 REO/Relocation Escrow Rates – Rate Table 9.10.5 REO

Amount of Transaction	Rate
\$0-\$100,000.00	\$800.00 (MINIMUM RATE)
\$100,001 to \$200,000	\$1,100.00
\$200,001 to \$300,000	\$1,400.00
\$300,001 to \$400,000	\$1,500.00
\$400,001 to \$500,000	\$1,600.00
\$500,001 to \$600,000	\$1,700.00
\$600,001 to \$700,000	\$1,800.00
\$700,001 to \$800,000	\$1,900.00
\$800,001 to \$900,000	\$2,000.00
\$900,001 to \$1,000,000	\$2,050.00
\$1,000,001 to \$1,250,000	\$2,100.00
\$1,250,001 to \$1,500,000	\$2,200.00
\$1,500,001 to \$2,000,000	\$2,300.00
\$2,000,001 to \$3,000,000	\$2,800.00
\$3,000,001 to \$5,000,000	\$3,300.00
Above \$5,000,001	\$3,300.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULE

9.10 Central California Escrow Rates for Ventura County Only

9.10.5 REO/Relocation Escrow Rates – Rate Table 9.10.5 REO

Amount of Transaction	Rate
\$0-\$100,000.00	\$800.00 (MINIMUM RATE)
\$100,001 to \$200,000	\$1,100.00
\$200,001 to \$300,000	\$1,400.00
\$300,001 to \$400,000	\$1,500.00
\$400,001 to \$500,000	\$1,600.00
\$500,001 to \$600,000	\$1,700.00
\$600,001 to \$700,000	\$1,800.00
\$700,001 to \$800,000	\$1,900.00
\$800,001 to \$900,000	\$2,000.00
\$900,001 to \$1,000,000	\$2,050.00
\$1,000,001 to \$1,250,000	\$2,100.00
\$1,250,001 to \$1,500,000	\$2,200.00
\$1,500,001 to \$2,000,000	\$2,300.00
\$2,000,001 to \$3,000,000	\$2,800.00
\$3,000,001 to \$5,000,000	\$3,300.00
Above \$5,000,001	\$3,300.00

9.10 Central California Escrow Rates for Ventura County Only

9.10.5 REO/Relocation Escrow Rates – Residential Property (1 – 4 Family) - For Ventura County Only

A. REO/Relocation Escrow – All Cash Transaction

If the REO/Relocation Escrow transaction is an All Cash Sale, the full charge shall be the applicable rate shown in the table above under Section 9.10.5 (Rate Table 9.10.5 REO).

B. REO/Relocation Escrow with Single Loan Escrow Service

If the transaction is for a New Loan, to the applicable fee shown in the table above under Section 9.10.5 (Rate Table 9.10.5 REO), an additional charge of \$250.00 will be assessed.

C. REO/Relocation Escrow with Double Loan Escrow Service

If the transaction is for a New Loan and involves two loans, to the applicable fee shown in the table above under Section 9.10.5 (Rate Table 9.10.5 REO), an additional charge of \$400.00 will be assessed. The services provided includes two electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.

PART IX - ESCROW RATES AND RULE

9.10.5 REO/Relocation Escrow Rates – Residential Property (1 – 4 Family) - For Ventura County Only (Continued)

D. REO/Relocation Escrow with Multiple Loan Escrow Service

If the transaction is for a New Loan and involves more than two loans, to the applicable fee shown in the table above under Section 9.10.5 (Rate Table 9.10.5 REO), an additional charge of \$400.00 for the initial two loans will be assessed, together with an additional charge of \$100.00 will be added for each additional loan. The services provided includes one additional electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee

9.10 Central California Escrow Rates for Ventura County Only

9.10.6 Centralized Residential REO/Relocation Escrow Rates for Ventura County Only

A. Centralized Residential REO/Relocation Escrow — All cash transaction

In connection with basic escrow services provided for an all cash purchase transaction meeting the conditions set forth herein, the fee shall be as set forth below. The fee shall include basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent), and preparation of up to two documents.

The rates set forth below are applicable when the following conditions have been met:

- (1) The Company is issuing one or more title insurance policies in connection with the transaction,
- (2) A centralized point of contact has been established between the REO seller and the Company,
- (3) Transmission of the new order, title information and transaction-related approval is are completed by electronic means,
- (4) Electronic tracking of the transaction is performed, and (5) the Company has a written agreement with the REO seller providing for these conditions.

WFG NATIONAL TITLE INSURANCE COMPANY

The rate for an all-cash transaction shall be a flat fee of \$600.

PART IX - ESCROW RATES AND RULE

9.10 Central California Escrow Rates for Ventura County Only

9.10.6 Centralized Residential REO/Relocation Escrow Rates for Ventura County Only (continued)

B. Centralized Residential REO/Relocation Escrow - One loan:

In addition to the above charge there will be a separate additional charge of \$250 for loan related services, which fee includes one electronic document download, one loan tie-in fee, and preparation of one additional document.

C. Centralized Residential REO/Relocation Escrow - Two loans:

In addition to the charge shown in Section 9.10.6 (A) above, there will be a separate additional charge of \$400 for loan related services for two concurrent loans, which fee includes two electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.

9.10

9.10.6

D. Centralized Residential REO/Relocation Escrow — More than two loans:

In addition to the charge shown in Section 9.10.6 (A) above, there will be a separate additional charge of \$400 for loan related services for two concurrent loans, plus an additional charge of \$100.00 for each loan escrow over two..

E. Centralized Residential REO/Relocation Auction Escrow Fee - For all counties

When the escrow transaction involves the sale of property subject to this Section 9.10.6 through an auction proceeding, the fee shall be as set forth above in Section 9.10.5 (Rate Table 9.10.5 REO) plus \$250, for all counties.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULE

9.11 Central California Escrow Rates for Ventura County Only

9.10.7 Disbursement Escrow Services - Residential Property (1 – 4 Family) - For Ventura County Only

In connection with an order for title insurance when the Company is providing disbursement escrow services in support of a primary escrow agent other than the Company, the fee shall be as follows:

For refinance transactions on improved one-to-four family residential property: \$45 per order.

For all other transactions: \$125 per order.

Services available under this Section are limited to:

- A. The receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured.
- B. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions.
- C. The disbursement of any remaining funds to the primary escrow agent.

This disbursement escrow service does not include ordering payoff demand statements from existing lienholders.

9.10.8 Miscellaneous Escrow Related Services Residential Property (1 – 4 Family) - For Ventura County Only

The following fees apply each time the Escrow Related Service is provided, except as provided in those Section listed above where said services are incorporated into the pricing of those Sections.

Coordination for signings outside of originating escrow office	\$150
Document preparation fee	\$50
Electronic document download fee	\$50
Fee per check to pay credit card or other debt not secured by the real property involved in the escrow	\$10
Checks returned due to insufficient funds fee	\$15
Interest bearing account set-up fee	\$50
Loan tie-in/assumption fee	\$150
Standard overnight delivery fee (letter size or equivalent)	\$15

WFG NATIONAL TITLE INSURANCE COMPANY

Wire transfer delivery fee	\$15
----------------------------	------

PART IX - ESCROW RATES AND RULE

9.10 Central California Escrow Rates for Ventura County Only

9.10.9 Concurrent Junior Mortgage Escrows Residential Property (1 – 4 Family) - For Ventura County Only

For escrow services rendered in connection with improved one-to-four family residential transactions involving a junior mortgage closing or assumption concurrently with a first mortgage transaction on the same property and handled by the same office, the fee shall be \$100.

9.10.10 Funds Held In Escrow - Residential Property (1 – 4 Family) - For Ventura County Only

When the Company has funds remaining in escrow over 90 days after either close of escrow or estimated close of escrow, the Company shall impose a monthly holding fee of \$25 that is to be charged against the funds held by the Company.

9.10.11 Exchange Escrow Processing - Residential Property (1 – 4 Family) - For Ventura County Only

In connection with escrows involving IRC § 1031 Exchanges, a fee of \$200 per exchange component within the transaction shall be charged in addition to the applicable escrow fee.

9.10.12 Sale of Note and Deed of Trust Escrow Processing - Residential Property (1 – 4 Family) - For Ventura County Only

In connection with an escrow for the sale and assignment of a note and deed of trust, the fee shall be as set forth below, and shall include basic escrow services and the following specific items: issuance of checks except those to pay credit card debt or other debt not secured by the real property, up to two wire transfers, coordination of acquiring the original loan title insurance policy, coordination of acquiring copies of any necessary corporate documents, and preparation of up to two documents.

Amount of Transaction	Rate
\$0-\$500,000.00	\$600.00 (MINIMUM RATE)
\$500,001 to \$1,000,000	\$800.00
\$1,000,001 and up	\$1,200.00

PART IX - ESCROW RATES AND RULE

**9.11 Central California Escrow Rates- Commercial/Industrial Property -
for Santa Barbara and Ventura Counties Only**

**9.11.1 Central California Escrow Rates – Commercial/Industrial
Property – For Santa Barbara and Ventura Counties Only**

The escrow fees set forth in this Section constitute the total escrow fee for the given transaction and are not to be charged on a "per side" basis. However, the total escrow fee may be apportioned to either side in accordance with the instructions of the parties. The applicable escrow fees shall be determined by the county where the escrow is being handled and not the county where the property is located.

**9.11.1 Commercial Industrial Escrow Rates – Santa Barbara and Ventura
Counties – Rate Table 9.11.1 C&I**

The following escrow rates shall be applicable to all non-residential escrow transactions in the counties of Santa Barbara and Ventura only:

Amount of Transaction	Rate
\$0-\$60,000.00	\$655.00 (MINIMUM RATE)
\$60,001 to \$100,000	\$750.00
\$100,001 to \$150,000	\$800.00
\$150,001 to \$200,000	\$850.00
\$200,001 to \$250,000	\$900.00
\$250,001 to \$300,000	\$950.00
\$300,001 to \$350,000	\$1,000.00
\$350,001 to \$400,000	\$1,050.00
\$400,001 to \$450,000	\$1,100.00
\$450,001 to \$500,000	\$1,150.00
\$500,001 to \$550,000	\$1,265.00
\$550,001 to \$600,000	\$1,380.00
\$600,001 to \$650,000	\$1,495.00
\$650,001 to \$700,000	\$1,610.00
\$700,001 to \$750,000	\$1,725.00

WFG NATIONAL TITLE INSURANCE COMPANY

\$750,001 to \$800,000	\$1,840.00
\$800,001 to \$850,000	\$1,955.00
\$850,001 to \$900,000	\$2,070.00
\$900,001 to \$950,000	\$2,185.00
\$950,001 to \$1,000,000	\$2,300.00
\$1,000,001 to \$2,000,000	\$2,700.00
\$2,000,001 to \$3,000,000	\$3,200.00

PART IX - ESCROW RATES AND RULE

**9.11 Central California Escrow Rates- Commercial/Industrial Property -
for Santa Barbara and Ventura Counties Only (Continued)****9.11.1 Commercial Industrial Escrow Rates – Santa Barbara and
Ventura Counties****A. Sale Escrow Rate – Commercial/Industrial Property – All Cash**

If the transaction is an All Cash Sale, the full charge shall be the applicable rate shown in the table above under Section 9.11.1 (See Rate Table 9.11.1 C&I).

**9.11.2 Central California Escrow Rates – Commercial/Industrial
Property – Loan Escrow Rates - For Santa Barbara and Ventura
Counties Only**

For loan transactions involving non-residential escrow transactions in the counties of Santa Barbara and Ventura only, the fee shall be as set forth below. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction.

Amount of Transaction	Rate
\$0-\$100,000.00 (MINIMUM RATE)	\$300.00
\$100,001 to \$300,000	\$450.00
\$300,001 to \$500,000	\$600.00
\$500,001 to \$750,000	\$700.00
\$750,001 to \$1,000,000	\$800.00
\$1,000,001 to \$2,000,000	\$1,000.00
\$2,000,001 to \$3,000,000	\$1,250.00

PART IX - ESCROW RATES AND RULE

**9.11 Central California Escrow Rates- Commercial/Industrial Property -
for Santa Barbara and Ventura Counties Only (Continued)**

**9.11.3 Central California Escrow Rates – Commercial/Industrial
Property – Bulk Sale Escrows - For Santa Barbara and Ventura
Counties Only**

The Company may furnish escrow services in connection with bulk sale transactions involving non-residential escrow transactions in the counties of Santa Barbara and Ventura only for the following fees:

Amount of Transaction	Rate:
\$0 to \$200,000	\$1,750.00
\$200,001 to \$500,000	\$2,500.00
\$500,001 to \$1,000,000	\$3,500.00
\$1,000,001 to \$3,000,000	\$4,000.00
\$3,000,001 to \$5,000,000	\$4,500.00
\$5,000,001 to \$7,000,000	\$5,000.00
\$7,000,001 to \$9,000,000	\$5,500.00
\$9,000,001 to \$11,000,000	\$6,000.00
\$11,000,001 to \$13,000,000	\$6,500.00
\$13,000,001 to \$15,000,000	\$7,000.00
\$15,000,001 to \$17,000,000	\$7,500.00
\$17,000,001 to \$19,000,000	\$8,000.00
\$19,000,001 to \$21,000,000	\$8,500.00
\$21,000,001 to \$23,000,000	\$9,000.00
\$23,000,001 to \$25,000,000	\$9,500.00
\$25,000,001 and up	\$10,000.00

\$50 will be charged for each disputed invoice processed through escrow.

When the Company is under specific escrow instructions involved in a Bulk Sale Escrow, which specify the Company to hold funds of more than \$10,000 to be disbursed in one or more disbursements by specific instruction after close of escrow, the fee shall be \$250 per file.

ABC liquor license transfer:

As part of the bulk sale escrow: \$ 500

Only service requested: \$1,000

If a real property transaction is being handled by the Company concurrently with a bulk sale escrow transaction, the Bulk Sale escrow fee shall be reduced by 25%.

PART IX - ESCROW RATES AND RULE

9.11 Central California Escrow Rates- Commercial/Industrial Property - for Santa Barbara and Ventura Counties Only

9.11.4 Central California Escrow Rates – Commercial/Industrial Property – Exchange Escrow Processing - For Santa Barbara and Ventura Counties Only

In connection with escrows involving I.R.O § 1031 Exchanges, a fee of \$200 per exchange component within the transaction shall be charged in addition to the applicable escrow fee.

9.11.5 Central California Escrow Rates – Commercial/Industrial Property – Closing Service Coordination - For Santa Barbara and Ventura Counties Only

- A. Where the Company prepares minimum instructions and the majority of instructions and documentation are furnished to the Company for use in the escrow, the following fees shall apply:

Amount of Transaction	Rate:
\$0 to \$100,000	\$150.00
\$100,001 to \$150,000	\$200.00
\$150,001 to \$400,000	\$350.00
\$400,001 and up	\$500.00

- B. Where the Company prepares Settlement Statements (estimated or final) in connection with the Closing Service Coordination, the fee shall be \$100 per transaction.

9.11.6 Central California Escrow Rates – Commercial/Industrial Property – Disbursement Escrow Service - For Santa Barbara and Ventura Counties Only

In connection with an order for title insurance when the Company is providing disbursement escrow services in support of a primary escrow agent other than the Company, the fee shall be \$125 per order.

Services available under this Section are limited to:

- A. The receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured.
- B. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions.
- C. The disbursement of remaining funds to the primary escrow agent

This disbursement escrow service does not include ordering payoff demand statements from existing lienholders.

PART IX - ESCROW RATES AND RULE

**9.11 Central California Escrow Rates- Commercial/Industrial Property -
for Santa Barbara and Ventura Counties Only**

**9.11.7 Central California Escrow Rates – Commercial/Industrial
Property – Escrow Related Services - For Santa Barbara and
Ventura Counties Only**

The following fees apply each time the Escrow Related Service is provided,

Document preparation fee	\$50
Electronic document download fee	\$50
Fee per check to pay credit card or other debt not secured by the real property involved in the escrow	\$10
Checks returned due to insufficient funds fee	\$15
Interest bearing account set-up fee	\$50
Loan tie-in/assumption fee	\$150
Standard overnight delivery fee (letter size or equivalent)	\$15
Wire transfer delivery fee	\$15

Note: The fees in this Section shall not be applied to transactions covered under previously listed Sections 9.11.1 through 9.11.3.

**9.11.8 Central California Escrow Rates – Commercial/Industrial
Property – Funds Held in Escrow - For Santa Barbara and
Ventura Counties Only**

When the Company has funds remaining in escrow over 90 days after either close of escrow or estimated close of escrow, the Company shall impose a monthly holding fee of \$25 that is to be charged against the funds held by the Company.

**9.11.9 Central California Escrow Rates – Commercial/Industrial
Property – Loan Payoff Escrow - For Ventura County Only**

When the Company is handling an escrow that is not in support of another escrow transaction, but is solely for the purpose of paying off an existing debt secured by real property, the fee shall be \$250.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ESCROW RATES AND RULE

**9.11 Central California Escrow Rates- Commercial/Industrial Property -
for Santa Barbara and Ventura Counties Only**

**9.11.10 Central California Escrow Rates – Commercial/Industrial
Property – Holding Escrows - For Santa Barbara and Ventura
Counties Only**

When the Company is handling an escrow that is not in support of another escrow transaction and is solely for the purpose of holding funds, the following fees shall apply:

Amount of Transaction	Rate:
\$0 to \$500,000	\$750.00
\$500,001 to \$1,000,000	\$1,000.00
\$1,000,001 and up	\$1,250.00