



**WFG National Title Insurance Company**  
a Williston Financial Group company

## **RATE AND RULES**

## **FOR THE STATE OF CALIFORNIA**

**Effective Date: February 1, 2024**

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# WFG National Title Insurance Company California Rates & Rules

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# **WFG National Title Insurance Company California Rates & Rules**

## **INTRODUCTION**

### **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 do not include any additional services(s) unless otherwise noted or provided for in this manual of fees and charges.

### **INSURANCE FORMS**

WFG National Title Insurance Company, (hereinafter “Company”), 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 any and all forms and modifications and withdrawals thereof independently of the agent. Insurer has adopted agent’s filings currently on file with the Insurance Commissioner and has ratified the filing of such forms as the filing of Insurer.

Wherever in this manual 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

## California Rates & Rules

### 1 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 different rate is provided in a specific Section. The premium arrived at by using this formula is subject to the provisions of the General Rules.

Liability Amount		Basic Rate
\$0.00	to \$100,000.00	\$600.00
\$100,001.00	to \$105,000.00	\$642.00
\$105,001.00	to \$110,000.00	\$654.00
\$110,001.00	to \$115,000.00	\$666.00
\$115,001.00	to \$120,000.00	\$678.00
\$120,001.00	to \$125,000.00	\$690.00
\$125,001.00	to \$130,000.00	\$702.00
\$130,001.00	to \$135,000.00	\$714.00
\$135,001.00	to \$140,000.00	\$726.00
\$140,001.00	to \$145,000.00	\$738.00
\$145,001.00	to \$150,000.00	\$750.00
\$150,001.00	to \$155,000.00	\$760.00
\$155,001.00	to \$160,000.00	\$770.00
\$160,001.00	to \$165,000.00	\$780.00
\$165,001.00	to \$170,000.00	\$790.00
\$170,001.00	to \$175,000.00	\$800.00
\$175,001.00	to \$180,000.00	\$810.00
\$180,001.00	to \$185,000.00	\$820.00
\$185,001.00	to \$190,000.00	\$830.00
\$190,001.00	to \$195,000.00	\$840.00
\$195,001.00	to \$200,000.00	\$850.00
\$200,001.00	to \$205,000.00	\$860.00
\$205,001.00	to \$210,000.00	\$870.00
\$210,001.00	to \$215,000.00	\$880.00
\$215,001.00	to \$220,000.00	\$890.00
\$220,001.00	to \$225,000.00	\$900.00
\$225,001.00	to \$230,000.00	\$910.00
\$230,001.00	to \$235,000.00	\$920.00
\$235,001.00	to \$240,000.00	\$930.00
\$240,001.00	to \$245,000.00	\$940.00
\$245,001.00	to \$250,000.00	\$950.00
\$250,001.00	to \$255,000.00	\$960.00
\$255,001.00	to \$260,000.00	\$970.00
\$260,001.00	to \$265,000.00	\$980.00
\$265,001.00	to \$270,000.00	\$990.00
\$270,001.00	to \$275,000.00	\$1,000.00
\$275,001.00	to \$280,000.00	\$1,010.00
\$280,001.00	to \$285,000.00	\$1,020.00
\$285,001.00	to \$290,000.00	\$1,030.00
\$290,001.00	to \$295,000.00	\$1,040.00
\$295,001.00	to \$300,000.00	\$1,050.00
\$300,001.00	to \$305,000.00	\$1,060.00
\$305,001.00	to \$310,000.00	\$1,070.00
\$310,001.00	to \$315,000.00	\$1,080.00
\$315,001.00	to \$320,000.00	\$1,090.00
\$320,001.00	to \$325,000.00	\$1,100.00
\$325,001.00	to \$330,000.00	\$1,110.00
\$330,001.00	to \$335,000.00	\$1,120.00
\$335,001.00	to \$340,000.00	\$1,130.00
\$340,001.00	to \$345,000.00	\$1,140.00
\$345,001.00	to \$350,000.00	\$1,150.00
\$350,001.00	to \$355,000.00	\$1,160.00
\$355,001.00	to \$360,000.00	\$1,170.00
\$360,001.00	to \$365,000.00	\$1,180.00
\$365,001.00	to \$370,000.00	\$1,190.00
\$370,001.00	to \$375,000.00	\$1,200.00
\$375,001.00	to \$380,000.00	\$1,210.00
\$380,001.00	to \$385,000.00	\$1,220.00
\$385,001.00	to \$390,000.00	\$1,230.00
\$390,001.00	to \$395,000.00	\$1,240.00
\$395,001.00	to \$400,000.00	\$1,250.00
\$400,001.00	to \$405,000.00	\$1,260.00
\$405,001.00	to \$410,000.00	\$1,270.00
\$410,001.00	to \$415,000.00	\$1,280.00
\$415,001.00	to \$420,000.00	\$1,290.00
\$420,001.00	to \$425,000.00	\$1,300.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount		Basic Rate
\$425,001.00	to \$430,000.00	\$1,310.00
\$430,001.00	to \$435,000.00	\$1,320.00
\$435,001.00	to \$440,000.00	\$1,330.00
\$440,001.00	to \$445,000.00	\$1,340.00
\$445,001.00	to \$450,000.00	\$1,350.00
\$450,001.00	to \$455,000.00	\$1,360.00
\$455,001.00	to \$460,000.00	\$1,370.00
\$460,001.00	to \$465,000.00	\$1,380.00
\$465,001.00	to \$470,000.00	\$1,390.00
\$470,001.00	to \$475,000.00	\$1,400.00
\$475,001.00	to \$480,000.00	\$1,410.00
\$480,001.00	to \$485,000.00	\$1,420.00
\$485,001.00	to \$490,000.00	\$1,430.00
\$490,001.00	to \$495,000.00	\$1,440.00
\$495,001.00	to \$500,000.00	\$1,450.00
\$500,001.00	to \$505,000.00	\$1,453.00
\$505,001.00	to \$510,000.00	\$1,455.00
\$510,001.00	to \$515,000.00	\$1,458.00
\$515,001.00	to \$520,000.00	\$1,460.00
\$520,001.00	to \$525,000.00	\$1,463.00
\$525,001.00	to \$530,000.00	\$1,465.00
\$530,001.00	to \$535,000.00	\$1,468.00
\$535,001.00	to \$540,000.00	\$1,470.00
\$540,001.00	to \$545,000.00	\$1,472.00
\$545,001.00	to \$550,000.00	\$1,480.00
\$550,001.00	to \$555,000.00	\$1,488.00
\$555,001.00	to \$560,000.00	\$1,496.00
\$560,001.00	to \$565,000.00	\$1,504.00
\$565,001.00	to \$570,000.00	\$1,512.00
\$570,001.00	to \$575,000.00	\$1,520.00
\$575,001.00	to \$580,000.00	\$1,528.00
\$580,001.00	to \$585,000.00	\$1,536.00
\$585,001.00	to \$590,000.00	\$1,544.00
\$590,001.00	to \$595,000.00	\$1,552.00
\$595,001.00	to \$600,000.00	\$1,560.00
\$600,001.00	to \$605,000.00	\$1,568.00
\$605,001.00	to \$610,000.00	\$1,576.00
\$610,001.00	to \$615,000.00	\$1,584.00
\$615,001.00	to \$620,000.00	\$1,592.00

Liability Amount		Basic Rate
\$620,001.00	to \$625,000.00	\$1,600.00
\$625,001.00	to \$630,000.00	\$1,608.00
\$630,001.00	to \$635,000.00	\$1,616.00
\$635,001.00	to \$640,000.00	\$1,624.00
\$640,001.00	to \$645,000.00	\$1,632.00
\$645,001.00	to \$650,000.00	\$1,640.00
\$650,001.00	to \$655,000.00	\$1,648.00
\$655,001.00	to \$660,000.00	\$1,656.00
\$660,001.00	to \$665,000.00	\$1,664.00
\$665,001.00	to \$670,000.00	\$1,672.00
\$670,001.00	to \$675,000.00	\$1,680.00
\$675,001.00	to \$680,000.00	\$1,688.00
\$680,001.00	to \$685,000.00	\$1,696.00
\$685,001.00	to \$690,000.00	\$1,704.00
\$690,001.00	to \$695,000.00	\$1,712.00
\$695,001.00	to \$700,000.00	\$1,720.00
\$700,001.00	to \$705,000.00	\$1,728.00
\$705,001.00	to \$710,000.00	\$1,736.00
\$710,001.00	to \$715,000.00	\$1,744.00
\$715,001.00	to \$720,000.00	\$1,752.00
\$720,001.00	to \$725,000.00	\$1,760.00
\$725,001.00	to \$730,000.00	\$1,768.00
\$730,001.00	to \$735,000.00	\$1,776.00
\$735,001.00	to \$740,000.00	\$1,784.00
\$740,001.00	to \$745,000.00	\$1,792.00
\$745,001.00	to \$750,000.00	\$1,800.00
\$750,001.00	to \$755,000.00	\$1,806.00
\$755,001.00	to \$760,000.00	\$1,812.00
\$760,001.00	to \$765,000.00	\$1,818.00
\$765,001.00	to \$770,000.00	\$1,824.00
\$770,001.00	to \$775,000.00	\$1,830.00
\$775,001.00	to \$780,000.00	\$1,836.00
\$780,001.00	to \$785,000.00	\$1,842.00
\$785,001.00	to \$790,000.00	\$1,848.00
\$790,001.00	to \$795,000.00	\$1,854.00
\$795,001.00	to \$800,000.00	\$1,860.00
\$800,001.00	to \$805,000.00	\$1,866.00
\$805,001.00	to \$810,000.00	\$1,872.00
\$810,001.00	to \$815,000.00	\$1,878.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount		Basic Rate
\$815,001.00	to \$820,000.00	\$1,884.00
\$820,001.00	to \$825,000.00	\$1,890.00
\$825,001.00	to \$830,000.00	\$1,896.00
\$830,001.00	to \$835,000.00	\$1,902.00
\$835,001.00	to \$840,000.00	\$1,908.00
\$840,001.00	to \$845,000.00	\$1,914.00
\$845,001.00	to \$850,000.00	\$1,920.00
\$850,001.00	to \$855,000.00	\$1,926.00
\$855,001.00	to \$860,000.00	\$1,932.00
\$860,001.00	to \$865,000.00	\$1,938.00
\$865,001.00	to \$870,000.00	\$1,944.00
\$870,001.00	to \$875,000.00	\$1,950.00
\$875,001.00	to \$880,000.00	\$1,956.00
\$880,001.00	to \$885,000.00	\$1,962.00
\$885,001.00	to \$890,000.00	\$1,968.00
\$890,001.00	to \$895,000.00	\$1,974.00
\$895,001.00	to \$900,000.00	\$1,980.00
\$900,001.00	to \$905,000.00	\$1,986.00
\$905,001.00	to \$910,000.00	\$1,992.00
\$910,001.00	to \$915,000.00	\$1,998.00
\$915,001.00	to \$920,000.00	\$2,004.00
\$920,001.00	to \$925,000.00	\$2,010.00
\$925,001.00	to \$930,000.00	\$2,016.00
\$930,001.00	to \$935,000.00	\$2,022.00
\$935,001.00	to \$940,000.00	\$2,028.00
\$940,001.00	to \$945,000.00	\$2,034.00
\$945,001.00	to \$950,000.00	\$2,040.00
\$950,001.00	to \$955,000.00	\$2,046.00
\$955,001.00	to \$960,000.00	\$2,052.00
\$960,001.00	to \$965,000.00	\$2,058.00
\$965,001.00	to \$970,000.00	\$2,064.00
\$970,001.00	to \$975,000.00	\$2,070.00
\$975,001.00	to \$980,000.00	\$2,076.00
\$980,001.00	to \$985,000.00	\$2,082.00
\$985,001.00	to \$990,000.00	\$2,088.00
\$990,001.00	to \$995,000.00	\$2,094.00
\$995,001.00	to \$1,000,000.00	\$2,100.00
\$1,000,001.00	to \$1,005,000.00	\$2,255.00
\$1,005,001.00	to \$1,010,000.00	\$2,260.00

Liability Amount		Basic Rate
\$1,010,001.00	to \$1,015,000.00	\$2,265.00
\$1,015,001.00	to \$1,020,000.00	\$2,270.00
\$1,020,001.00	to \$1,025,000.00	\$2,275.00
\$1,025,001.00	to \$1,030,000.00	\$2,280.00
\$1,030,001.00	to \$1,035,000.00	\$2,285.00
\$1,035,001.00	to \$1,040,000.00	\$2,290.00
\$1,040,001.00	to \$1,045,000.00	\$2,295.00
\$1,045,001.00	to \$1,050,000.00	\$2,300.00
\$1,050,001.00	to \$1,055,000.00	\$2,305.00
\$1,055,001.00	to \$1,060,000.00	\$2,310.00
\$1,060,001.00	to \$1,065,000.00	\$2,315.00
\$1,065,001.00	to \$1,070,000.00	\$2,320.00
\$1,070,001.00	to \$1,075,000.00	\$2,325.00
\$1,075,001.00	to \$1,080,000.00	\$2,330.00
\$1,080,001.00	to \$1,085,000.00	\$2,335.00
\$1,085,001.00	to \$1,090,000.00	\$2,340.00
\$1,090,001.00	to \$1,095,000.00	\$2,345.00
\$1,095,001.00	to \$1,100,000.00	\$2,350.00
\$1,100,001.00	to \$1,105,000.00	\$2,355.00
\$1,105,001.00	to \$1,110,000.00	\$2,360.00
\$1,110,001.00	to \$1,115,000.00	\$2,365.00
\$1,115,001.00	to \$1,120,000.00	\$2,370.00
\$1,120,001.00	to \$1,125,000.00	\$2,375.00
\$1,125,001.00	to \$1,130,000.00	\$2,380.00
\$1,130,001.00	to \$1,135,000.00	\$2,385.00
\$1,135,001.00	to \$1,140,000.00	\$2,390.00
\$1,140,001.00	to \$1,145,000.00	\$2,395.00
\$1,145,001.00	to \$1,150,000.00	\$2,400.00
\$1,150,001.00	to \$1,155,000.00	\$2,405.00
\$1,155,001.00	to \$1,160,000.00	\$2,410.00
\$1,160,001.00	to \$1,165,000.00	\$2,415.00
\$1,165,001.00	to \$1,170,000.00	\$2,420.00
\$1,170,001.00	to \$1,175,000.00	\$2,425.00
\$1,175,001.00	to \$1,180,000.00	\$2,430.00
\$1,180,001.00	to \$1,185,000.00	\$2,435.00
\$1,185,001.00	to \$1,190,000.00	\$2,440.00
\$1,190,001.00	to \$1,195,000.00	\$2,445.00
\$1,195,001.00	to \$1,200,000.00	\$2,450.00
\$1,200,001.00	to \$1,205,000.00	\$2,455.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$1,205,001.00 to \$1,210,000.00	\$2,460.00
\$1,210,001.00 to \$1,215,000.00	\$2,465.00
\$1,215,001.00 to \$1,220,000.00	\$2,470.00
\$1,220,001.00 to \$1,225,000.00	\$2,475.00
\$1,225,001.00 to \$1,230,000.00	\$2,480.00
\$1,230,001.00 to \$1,235,000.00	\$2,485.00
\$1,235,001.00 to \$1,240,000.00	\$2,490.00
\$1,240,001.00 to \$1,245,000.00	\$2,495.00
\$1,245,001.00 to \$1,250,000.00	\$2,500.00
\$1,250,001.00 to \$1,255,000.00	\$2,505.00
\$1,255,001.00 to \$1,260,000.00	\$2,510.00
\$1,260,001.00 to \$1,265,000.00	\$2,515.00
\$1,265,001.00 to \$1,270,000.00	\$2,520.00
\$1,270,001.00 to \$1,275,000.00	\$2,525.00
\$1,275,001.00 to \$1,280,000.00	\$2,530.00
\$1,280,001.00 to \$1,285,000.00	\$2,535.00
\$1,285,001.00 to \$1,290,000.00	\$2,540.00
\$1,290,001.00 to \$1,295,000.00	\$2,545.00
\$1,295,001.00 to \$1,300,000.00	\$2,550.00
\$1,300,001.00 to \$1,305,000.00	\$2,555.00
\$1,305,001.00 to \$1,310,000.00	\$2,560.00
\$1,310,001.00 to \$1,315,000.00	\$2,565.00
\$1,315,001.00 to \$1,320,000.00	\$2,570.00
\$1,320,001.00 to \$1,325,000.00	\$2,575.00
\$1,325,001.00 to \$1,330,000.00	\$2,580.00
\$1,330,001.00 to \$1,335,000.00	\$2,585.00
\$1,335,001.00 to \$1,340,000.00	\$2,590.00
\$1,340,001.00 to \$1,345,000.00	\$2,595.00
\$1,345,001.00 to \$1,350,000.00	\$2,600.00
\$1,350,001.00 to \$1,355,000.00	\$2,605.00
\$1,355,001.00 to \$1,360,000.00	\$2,610.00
\$1,360,001.00 to \$1,365,000.00	\$2,615.00
\$1,365,001.00 to \$1,370,000.00	\$2,620.00
\$1,370,001.00 to \$1,375,000.00	\$2,625.00
\$1,375,001.00 to \$1,380,000.00	\$2,630.00
\$1,380,001.00 to \$1,385,000.00	\$2,635.00
\$1,385,001.00 to \$1,390,000.00	\$2,640.00
\$1,390,001.00 to \$1,395,000.00	\$2,645.00
\$1,395,001.00 to \$1,400,000.00	\$2,650.00

Liability Amount	Basic Rate
\$1,400,001.00 to \$1,405,000.00	\$2,655.00
\$1,405,001.00 to \$1,410,000.00	\$2,660.00
\$1,410,001.00 to \$1,415,000.00	\$2,665.00
\$1,415,001.00 to \$1,420,000.00	\$2,670.00
\$1,420,001.00 to \$1,425,000.00	\$2,675.00
\$1,425,001.00 to \$1,430,000.00	\$2,680.00
\$1,430,001.00 to \$1,435,000.00	\$2,685.00
\$1,435,001.00 to \$1,440,000.00	\$2,690.00
\$1,440,001.00 to \$1,445,000.00	\$2,695.00
\$1,445,001.00 to \$1,450,000.00	\$2,700.00
\$1,450,001.00 to \$1,455,000.00	\$2,705.00
\$1,455,001.00 to \$1,460,000.00	\$2,710.00
\$1,460,001.00 to \$1,465,000.00	\$2,715.00
\$1,465,001.00 to \$1,470,000.00	\$2,720.00
\$1,470,001.00 to \$1,475,000.00	\$2,725.00
\$1,475,001.00 to \$1,480,000.00	\$2,730.00
\$1,480,001.00 to \$1,485,000.00	\$2,735.00
\$1,485,001.00 to \$1,490,000.00	\$2,740.00
\$1,490,001.00 to \$1,495,000.00	\$2,745.00
\$1,495,001.00 to \$1,500,000.00	\$2,750.00
\$1,500,001.00 to \$1,505,000.00	\$2,755.00
\$1,505,001.00 to \$1,510,000.00	\$2,760.00
\$1,510,001.00 to \$1,515,000.00	\$2,765.00
\$1,515,001.00 to \$1,520,000.00	\$2,770.00
\$1,520,001.00 to \$1,525,000.00	\$2,775.00
\$1,525,001.00 to \$1,530,000.00	\$2,780.00
\$1,530,001.00 to \$1,535,000.00	\$2,785.00
\$1,535,001.00 to \$1,540,000.00	\$2,790.00
\$1,540,001.00 to \$1,545,000.00	\$2,795.00
\$1,545,001.00 to \$1,550,000.00	\$2,800.00
\$1,550,001.00 to \$1,555,000.00	\$2,805.00
\$1,555,001.00 to \$1,560,000.00	\$2,810.00
\$1,560,001.00 to \$1,565,000.00	\$2,815.00
\$1,565,001.00 to \$1,570,000.00	\$2,820.00
\$1,570,001.00 to \$1,575,000.00	\$2,825.00
\$1,575,001.00 to \$1,580,000.00	\$2,830.00
\$1,580,001.00 to \$1,585,000.00	\$2,835.00
\$1,585,001.00 to \$1,590,000.00	\$2,840.00
\$1,590,001.00 to \$1,595,000.00	\$2,845.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$1,595,001.00 to \$1,600,000.00	\$2,850.00
\$1,600,001.00 to \$1,605,000.00	\$2,855.00
\$1,605,001.00 to \$1,610,000.00	\$2,860.00
\$1,610,001.00 to \$1,615,000.00	\$2,865.00
\$1,615,001.00 to \$1,620,000.00	\$2,870.00
\$1,620,001.00 to \$1,625,000.00	\$2,875.00
\$1,625,001.00 to \$1,630,000.00	\$2,880.00
\$1,630,001.00 to \$1,635,000.00	\$2,885.00
\$1,635,001.00 to \$1,640,000.00	\$2,890.00
\$1,640,001.00 to \$1,645,000.00	\$2,895.00
\$1,645,001.00 to \$1,650,000.00	\$2,900.00
\$1,650,001.00 to \$1,655,000.00	\$2,905.00
\$1,655,001.00 to \$1,660,000.00	\$2,910.00
\$1,660,001.00 to \$1,665,000.00	\$2,915.00
\$1,665,001.00 to \$1,670,000.00	\$2,920.00
\$1,670,001.00 to \$1,675,000.00	\$2,925.00
\$1,675,001.00 to \$1,680,000.00	\$2,930.00
\$1,680,001.00 to \$1,685,000.00	\$2,935.00
\$1,685,001.00 to \$1,690,000.00	\$2,940.00
\$1,690,001.00 to \$1,695,000.00	\$2,945.00
\$1,695,001.00 to \$1,700,000.00	\$2,950.00
\$1,700,001.00 to \$1,705,000.00	\$2,955.00
\$1,705,001.00 to \$1,710,000.00	\$2,960.00
\$1,710,001.00 to \$1,715,000.00	\$2,965.00
\$1,715,001.00 to \$1,720,000.00	\$2,970.00
\$1,720,001.00 to \$1,725,000.00	\$2,975.00
\$1,725,001.00 to \$1,730,000.00	\$2,980.00
\$1,730,001.00 to \$1,735,000.00	\$2,985.00
\$1,735,001.00 to \$1,740,000.00	\$2,990.00
\$1,740,001.00 to \$1,745,000.00	\$2,995.00
\$1,745,001.00 to \$1,750,000.00	\$3,000.00
\$1,750,001.00 to \$1,755,000.00	\$3,005.00
\$1,755,001.00 to \$1,760,000.00	\$3,010.00
\$1,760,001.00 to \$1,765,000.00	\$3,015.00
\$1,765,001.00 to \$1,770,000.00	\$3,020.00
\$1,770,001.00 to \$1,775,000.00	\$3,025.00
\$1,775,001.00 to \$1,780,000.00	\$3,030.00
\$1,780,001.00 to \$1,785,000.00	\$3,035.00
\$1,785,001.00 to \$1,790,000.00	\$3,040.00

Liability Amount	Basic Rate
\$1,790,001.00 to \$1,795,000.00	\$3,045.00
\$1,795,001.00 to \$1,800,000.00	\$3,050.00
\$1,800,001.00 to \$1,805,000.00	\$3,055.00
\$1,805,001.00 to \$1,810,000.00	\$3,060.00
\$1,810,001.00 to \$1,815,000.00	\$3,065.00
\$1,815,001.00 to \$1,820,000.00	\$3,070.00
\$1,820,001.00 to \$1,825,000.00	\$3,075.00
\$1,825,001.00 to \$1,830,000.00	\$3,080.00
\$1,830,001.00 to \$1,835,000.00	\$3,085.00
\$1,835,001.00 to \$1,840,000.00	\$3,090.00
\$1,840,001.00 to \$1,845,000.00	\$3,095.00
\$1,845,001.00 to \$1,850,000.00	\$3,100.00
\$1,850,001.00 to \$1,855,000.00	\$3,105.00
\$1,855,001.00 to \$1,860,000.00	\$3,110.00
\$1,860,001.00 to \$1,865,000.00	\$3,115.00
\$1,865,001.00 to \$1,870,000.00	\$3,120.00
\$1,870,001.00 to \$1,875,000.00	\$3,125.00
\$1,875,001.00 to \$1,880,000.00	\$3,130.00
\$1,880,001.00 to \$1,885,000.00	\$3,135.00
\$1,885,001.00 to \$1,890,000.00	\$3,140.00
\$1,890,001.00 to \$1,895,000.00	\$3,145.00
\$1,895,001.00 to \$1,900,000.00	\$3,150.00
\$1,900,001.00 to \$1,905,000.00	\$3,155.00
\$1,905,001.00 to \$1,910,000.00	\$3,160.00
\$1,910,001.00 to \$1,915,000.00	\$3,165.00
\$1,915,001.00 to \$1,920,000.00	\$3,170.00
\$1,920,001.00 to \$1,925,000.00	\$3,175.00
\$1,925,001.00 to \$1,930,000.00	\$3,180.00
\$1,930,001.00 to \$1,935,000.00	\$3,185.00
\$1,935,001.00 to \$1,940,000.00	\$3,190.00
\$1,940,001.00 to \$1,945,000.00	\$3,195.00
\$1,945,001.00 to \$1,950,000.00	\$3,200.00
\$1,950,001.00 to \$1,955,000.00	\$3,205.00
\$1,955,001.00 to \$1,960,000.00	\$3,210.00
\$1,960,001.00 to \$1,965,000.00	\$3,215.00
\$1,965,001.00 to \$1,970,000.00	\$3,220.00
\$1,970,001.00 to \$1,975,000.00	\$3,225.00
\$1,975,001.00 to \$1,980,000.00	\$3,230.00
\$1,980,001.00 to \$1,985,000.00	\$3,235.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$1,985,001.00 to \$1,990,000.00	\$3,240.00
\$1,990,001.00 to \$1,995,000.00	\$3,245.00
\$1,995,001.00 to \$2,000,000.00	\$3,250.00
\$2,000,001.00 to \$2,005,000.00	\$3,254.00
\$2,005,001.00 to \$2,010,000.00	\$3,258.00
\$2,010,001.00 to \$2,015,000.00	\$3,262.00
\$2,015,001.00 to \$2,020,000.00	\$3,266.00
\$2,020,001.00 to \$2,025,000.00	\$3,270.00
\$2,025,001.00 to \$2,030,000.00	\$3,274.00
\$2,030,001.00 to \$2,035,000.00	\$3,278.00
\$2,035,001.00 to \$2,040,000.00	\$3,282.00
\$2,040,001.00 to \$2,045,000.00	\$3,286.00
\$2,045,001.00 to \$2,050,000.00	\$3,290.00
\$2,050,001.00 to \$2,055,000.00	\$3,294.00
\$2,055,001.00 to \$2,060,000.00	\$3,298.00
\$2,060,001.00 to \$2,065,000.00	\$3,302.00
\$2,065,001.00 to \$2,070,000.00	\$3,306.00
\$2,070,001.00 to \$2,075,000.00	\$3,310.00
\$2,075,001.00 to \$2,080,000.00	\$3,314.00
\$2,080,001.00 to \$2,085,000.00	\$3,318.00
\$2,085,001.00 to \$2,090,000.00	\$3,322.00
\$2,090,001.00 to \$2,095,000.00	\$3,326.00
\$2,095,001.00 to \$2,100,000.00	\$3,330.00
\$2,100,001.00 to \$2,105,000.00	\$3,334.00
\$2,105,001.00 to \$2,110,000.00	\$3,338.00
\$2,110,001.00 to \$2,115,000.00	\$3,342.00
\$2,115,001.00 to \$2,120,000.00	\$3,346.00
\$2,120,001.00 to \$2,125,000.00	\$3,350.00
\$2,125,001.00 to \$2,130,000.00	\$3,354.00
\$2,130,001.00 to \$2,135,000.00	\$3,358.00
\$2,135,001.00 to \$2,140,000.00	\$3,362.00
\$2,140,001.00 to \$2,145,000.00	\$3,366.00
\$2,145,001.00 to \$2,150,000.00	\$3,370.00
\$2,150,001.00 to \$2,155,000.00	\$3,374.00
\$2,155,001.00 to \$2,160,000.00	\$3,378.00
\$2,160,001.00 to \$2,165,000.00	\$3,382.00
\$2,165,001.00 to \$2,170,000.00	\$3,386.00
\$2,170,001.00 to \$2,175,000.00	\$3,390.00
\$2,175,001.00 to \$2,180,000.00	\$3,394.00

Liability Amount	Basic Rate
\$2,180,001.00 to \$2,185,000.00	\$3,398.00
\$2,185,001.00 to \$2,190,000.00	\$3,402.00
\$2,190,001.00 to \$2,195,000.00	\$3,406.00
\$2,195,001.00 to \$2,200,000.00	\$3,410.00
\$2,200,001.00 to \$2,205,000.00	\$3,414.00
\$2,205,001.00 to \$2,210,000.00	\$3,418.00
\$2,210,001.00 to \$2,215,000.00	\$3,422.00
\$2,215,001.00 to \$2,220,000.00	\$3,426.00
\$2,220,001.00 to \$2,225,000.00	\$3,430.00
\$2,225,001.00 to \$2,230,000.00	\$3,434.00
\$2,230,001.00 to \$2,235,000.00	\$3,438.00
\$2,235,001.00 to \$2,240,000.00	\$3,442.00
\$2,240,001.00 to \$2,245,000.00	\$3,446.00
\$2,245,001.00 to \$2,250,000.00	\$3,450.00
\$2,250,001.00 to \$2,255,000.00	\$3,454.00
\$2,255,001.00 to \$2,260,000.00	\$3,458.00
\$2,260,001.00 to \$2,265,000.00	\$3,462.00
\$2,265,001.00 to \$2,270,000.00	\$3,466.00
\$2,270,001.00 to \$2,275,000.00	\$3,470.00
\$2,275,001.00 to \$2,280,000.00	\$3,474.00
\$2,280,001.00 to \$2,285,000.00	\$3,478.00
\$2,285,001.00 to \$2,290,000.00	\$3,482.00
\$2,290,001.00 to \$2,295,000.00	\$3,486.00
\$2,295,001.00 to \$2,300,000.00	\$3,490.00
\$2,300,001.00 to \$2,305,000.00	\$3,494.00
\$2,305,001.00 to \$2,310,000.00	\$3,498.00
\$2,310,001.00 to \$2,315,000.00	\$3,502.00
\$2,315,001.00 to \$2,320,000.00	\$3,506.00
\$2,320,001.00 to \$2,325,000.00	\$3,510.00
\$2,325,001.00 to \$2,330,000.00	\$3,514.00
\$2,330,001.00 to \$2,335,000.00	\$3,518.00
\$2,335,001.00 to \$2,340,000.00	\$3,522.00
\$2,340,001.00 to \$2,345,000.00	\$3,526.00
\$2,345,001.00 to \$2,350,000.00	\$3,530.00
\$2,350,001.00 to \$2,355,000.00	\$3,534.00
\$2,355,001.00 to \$2,360,000.00	\$3,538.00
\$2,360,001.00 to \$2,365,000.00	\$3,542.00
\$2,365,001.00 to \$2,370,000.00	\$3,546.00
\$2,370,001.00 to \$2,375,000.00	\$3,550.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$2,375,001.00 to \$2,380,000.00	\$3,554.00
\$2,380,001.00 to \$2,385,000.00	\$3,558.00
\$2,385,001.00 to \$2,390,000.00	\$3,562.00
\$2,390,001.00 to \$2,395,000.00	\$3,566.00
\$2,395,001.00 to \$2,400,000.00	\$3,570.00
\$2,400,001.00 to \$2,405,000.00	\$3,574.00
\$2,405,001.00 to \$2,410,000.00	\$3,578.00
\$2,410,001.00 to \$2,415,000.00	\$3,582.00
\$2,415,001.00 to \$2,420,000.00	\$3,586.00
\$2,420,001.00 to \$2,425,000.00	\$3,590.00
\$2,425,001.00 to \$2,430,000.00	\$3,594.00
\$2,430,001.00 to \$2,435,000.00	\$3,598.00
\$2,435,001.00 to \$2,440,000.00	\$3,602.00
\$2,440,001.00 to \$2,445,000.00	\$3,606.00
\$2,445,001.00 to \$2,450,000.00	\$3,610.00
\$2,450,001.00 to \$2,455,000.00	\$3,614.00
\$2,455,001.00 to \$2,460,000.00	\$3,618.00
\$2,460,001.00 to \$2,465,000.00	\$3,622.00
\$2,465,001.00 to \$2,470,000.00	\$3,626.00
\$2,470,001.00 to \$2,475,000.00	\$3,630.00
\$2,475,001.00 to \$2,480,000.00	\$3,634.00
\$2,480,001.00 to \$2,485,000.00	\$3,638.00
\$2,485,001.00 to \$2,490,000.00	\$3,642.00
\$2,490,001.00 to \$2,495,000.00	\$3,646.00
\$2,495,001.00 to \$2,500,000.00	\$3,650.00
\$2,500,001.00 to \$2,505,000.00	\$3,654.00
\$2,505,001.00 to \$2,510,000.00	\$3,658.00
\$2,510,001.00 to \$2,515,000.00	\$3,662.00
\$2,515,001.00 to \$2,520,000.00	\$3,666.00
\$2,520,001.00 to \$2,525,000.00	\$3,670.00
\$2,525,001.00 to \$2,530,000.00	\$3,674.00
\$2,530,001.00 to \$2,535,000.00	\$3,678.00
\$2,535,001.00 to \$2,540,000.00	\$3,682.00
\$2,540,001.00 to \$2,545,000.00	\$3,686.00
\$2,545,001.00 to \$2,550,000.00	\$3,690.00
\$2,550,001.00 to \$2,555,000.00	\$3,694.00
\$2,555,001.00 to \$2,560,000.00	\$3,698.00
\$2,560,001.00 to \$2,565,000.00	\$3,702.00
\$2,565,001.00 to \$2,570,000.00	\$3,706.00

Liability Amount	Basic Rate
\$2,570,001.00 to \$2,575,000.00	\$3,710.00
\$2,575,001.00 to \$2,580,000.00	\$3,714.00
\$2,580,001.00 to \$2,585,000.00	\$3,718.00
\$2,585,001.00 to \$2,590,000.00	\$3,722.00
\$2,590,001.00 to \$2,595,000.00	\$3,726.00
\$2,595,001.00 to \$2,600,000.00	\$3,730.00
\$2,600,001.00 to \$2,605,000.00	\$3,734.00
\$2,605,001.00 to \$2,610,000.00	\$3,738.00
\$2,610,001.00 to \$2,615,000.00	\$3,742.00
\$2,615,001.00 to \$2,620,000.00	\$3,746.00
\$2,620,001.00 to \$2,625,000.00	\$3,750.00
\$2,625,001.00 to \$2,630,000.00	\$3,754.00
\$2,630,001.00 to \$2,635,000.00	\$3,758.00
\$2,635,001.00 to \$2,640,000.00	\$3,762.00
\$2,640,001.00 to \$2,645,000.00	\$3,766.00
\$2,645,001.00 to \$2,650,000.00	\$3,770.00
\$2,650,001.00 to \$2,655,000.00	\$3,774.00
\$2,655,001.00 to \$2,660,000.00	\$3,778.00
\$2,660,001.00 to \$2,665,000.00	\$3,782.00
\$2,665,001.00 to \$2,670,000.00	\$3,786.00
\$2,670,001.00 to \$2,675,000.00	\$3,790.00
\$2,675,001.00 to \$2,680,000.00	\$3,794.00
\$2,680,001.00 to \$2,685,000.00	\$3,798.00
\$2,685,001.00 to \$2,690,000.00	\$3,802.00
\$2,690,001.00 to \$2,695,000.00	\$3,806.00
\$2,695,001.00 to \$2,700,000.00	\$3,810.00
\$2,700,001.00 to \$2,705,000.00	\$3,814.00
\$2,705,001.00 to \$2,710,000.00	\$3,818.00
\$2,710,001.00 to \$2,715,000.00	\$3,822.00
\$2,715,001.00 to \$2,720,000.00	\$3,826.00
\$2,720,001.00 to \$2,725,000.00	\$3,830.00
\$2,725,001.00 to \$2,730,000.00	\$3,834.00
\$2,730,001.00 to \$2,735,000.00	\$3,838.00
\$2,735,001.00 to \$2,740,000.00	\$3,842.00
\$2,740,001.00 to \$2,745,000.00	\$3,846.00
\$2,745,001.00 to \$2,750,000.00	\$3,850.00
\$2,750,001.00 to \$2,755,000.00	\$3,854.00
\$2,755,001.00 to \$2,760,000.00	\$3,858.00
\$2,760,001.00 to \$2,765,000.00	\$3,862.00



# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$2,765,001.00 to \$2,770,000.00	\$3,866.00
\$2,770,001.00 to \$2,775,000.00	\$3,870.00
\$2,775,001.00 to \$2,780,000.00	\$3,874.00
\$2,780,001.00 to \$2,785,000.00	\$3,878.00
\$2,785,001.00 to \$2,790,000.00	\$3,882.00
\$2,790,001.00 to \$2,795,000.00	\$3,886.00
\$2,795,001.00 to \$2,800,000.00	\$3,890.00
\$2,800,001.00 to \$2,805,000.00	\$3,894.00
\$2,805,001.00 to \$2,810,000.00	\$3,898.00
\$2,810,001.00 to \$2,815,000.00	\$3,902.00
\$2,815,001.00 to \$2,820,000.00	\$3,906.00
\$2,820,001.00 to \$2,825,000.00	\$3,910.00
\$2,825,001.00 to \$2,830,000.00	\$3,914.00
\$2,830,001.00 to \$2,835,000.00	\$3,918.00
\$2,835,001.00 to \$2,840,000.00	\$3,922.00
\$2,840,001.00 to \$2,845,000.00	\$3,926.00
\$2,845,001.00 to \$2,850,000.00	\$3,930.00
\$2,850,001.00 to \$2,855,000.00	\$3,934.00
\$2,855,001.00 to \$2,860,000.00	\$3,938.00
\$2,860,001.00 to \$2,865,000.00	\$3,942.00
\$2,865,001.00 to \$2,870,000.00	\$3,946.00
\$2,870,001.00 to \$2,875,000.00	\$3,950.00
\$2,875,001.00 to \$2,880,000.00	\$3,954.00
\$2,880,001.00 to \$2,885,000.00	\$3,958.00
\$2,885,001.00 to \$2,890,000.00	\$3,962.00
\$2,890,001.00 to \$2,895,000.00	\$3,966.00
\$2,895,001.00 to \$2,900,000.00	\$3,970.00
\$2,900,001.00 to \$2,905,000.00	\$3,974.00
\$2,905,001.00 to \$2,910,000.00	\$3,978.00
\$2,910,001.00 to \$2,915,000.00	\$3,982.00
\$2,915,001.00 to \$2,920,000.00	\$3,986.00
\$2,920,001.00 to \$2,925,000.00	\$3,990.00
\$2,925,001.00 to \$2,930,000.00	\$3,994.00
\$2,930,001.00 to \$2,935,000.00	\$3,998.00
\$2,935,001.00 to \$2,940,000.00	\$4,002.00
\$2,940,001.00 to \$2,945,000.00	\$4,006.00
\$2,945,001.00 to \$2,950,000.00	\$4,010.00
\$2,950,001.00 to \$2,955,000.00	\$4,014.00
\$2,955,001.00 to \$2,960,000.00	\$4,018.00

Liability Amount	Basic Rate
\$2,960,001.00 to \$2,965,000.00	\$4,022.00
\$2,965,001.00 to \$2,970,000.00	\$4,026.00
\$2,970,001.00 to \$2,975,000.00	\$4,030.00
\$2,975,001.00 to \$2,980,000.00	\$4,034.00
\$2,980,001.00 to \$2,985,000.00	\$4,038.00
\$2,985,001.00 to \$2,990,000.00	\$4,042.00
\$2,990,001.00 to \$2,995,000.00	\$4,046.00
\$2,995,001.00 to \$3,000,000.00	\$4,050.00
\$3,000,001.00 to \$3,005,000.00	\$4,154.00
\$3,005,001.00 to \$3,010,000.00	\$4,157.50
\$3,010,001.00 to \$3,015,000.00	\$4,161.00
\$3,015,001.00 to \$3,020,000.00	\$4,164.50
\$3,020,001.00 to \$3,025,000.00	\$4,168.00
\$3,025,001.00 to \$3,030,000.00	\$4,171.50
\$3,030,001.00 to \$3,035,000.00	\$4,175.00
\$3,035,001.00 to \$3,040,000.00	\$4,178.50
\$3,040,001.00 to \$3,045,000.00	\$4,182.00
\$3,045,001.00 to \$3,050,000.00	\$4,185.50
\$3,050,001.00 to \$3,055,000.00	\$4,189.00
\$3,055,001.00 to \$3,060,000.00	\$4,192.50
\$3,060,001.00 to \$3,065,000.00	\$4,196.00
\$3,065,001.00 to \$3,070,000.00	\$4,199.50
\$3,070,001.00 to \$3,075,000.00	\$4,203.00
\$3,075,001.00 to \$3,080,000.00	\$4,206.50
\$3,080,001.00 to \$3,085,000.00	\$4,210.00
\$3,085,001.00 to \$3,090,000.00	\$4,213.50
\$3,090,001.00 to \$3,095,000.00	\$4,217.00
\$3,095,001.00 to \$3,100,000.00	\$4,220.50
\$3,100,001.00 to \$3,105,000.00	\$4,224.00
\$3,105,001.00 to \$3,110,000.00	\$4,227.50
\$3,110,001.00 to \$3,115,000.00	\$4,231.00
\$3,115,001.00 to \$3,120,000.00	\$4,234.50
\$3,120,001.00 to \$3,125,000.00	\$4,238.00
\$3,125,001.00 to \$3,130,000.00	\$4,241.50
\$3,130,001.00 to \$3,135,000.00	\$4,245.00
\$3,135,001.00 to \$3,140,000.00	\$4,248.50
\$3,140,001.00 to \$3,145,000.00	\$4,252.00
\$3,145,001.00 to \$3,150,000.00	\$4,255.50
\$3,150,001.00 to \$3,155,000.00	\$4,259.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$3,155,001.00 to \$3,160,000.00	\$4,262.50
\$3,160,001.00 to \$3,165,000.00	\$4,266.00
\$3,165,001.00 to \$3,170,000.00	\$4,269.50
\$3,170,001.00 to \$3,175,000.00	\$4,273.00
\$3,175,001.00 to \$3,180,000.00	\$4,276.50
\$3,180,001.00 to \$3,185,000.00	\$4,280.00
\$3,185,001.00 to \$3,190,000.00	\$4,283.50
\$3,190,001.00 to \$3,195,000.00	\$4,287.00
\$3,195,001.00 to \$3,200,000.00	\$4,290.50
\$3,200,001.00 to \$3,205,000.00	\$4,294.00
\$3,205,001.00 to \$3,210,000.00	\$4,297.50
\$3,210,001.00 to \$3,215,000.00	\$4,301.00
\$3,215,001.00 to \$3,220,000.00	\$4,304.50
\$3,220,001.00 to \$3,225,000.00	\$4,308.00
\$3,225,001.00 to \$3,230,000.00	\$4,311.50
\$3,230,001.00 to \$3,235,000.00	\$4,315.00
\$3,235,001.00 to \$3,240,000.00	\$4,318.50
\$3,240,001.00 to \$3,245,000.00	\$4,322.00
\$3,245,001.00 to \$3,250,000.00	\$4,325.50
\$3,250,001.00 to \$3,255,000.00	\$4,329.00
\$3,255,001.00 to \$3,260,000.00	\$4,332.50
\$3,260,001.00 to \$3,265,000.00	\$4,336.00
\$3,265,001.00 to \$3,270,000.00	\$4,339.50
\$3,270,001.00 to \$3,275,000.00	\$4,343.00
\$3,275,001.00 to \$3,280,000.00	\$4,346.50
\$3,280,001.00 to \$3,285,000.00	\$4,350.00
\$3,285,001.00 to \$3,290,000.00	\$4,353.50
\$3,290,001.00 to \$3,295,000.00	\$4,357.00
\$3,295,001.00 to \$3,300,000.00	\$4,360.50
\$3,300,001.00 to \$3,305,000.00	\$4,364.00
\$3,305,001.00 to \$3,310,000.00	\$4,367.50
\$3,310,001.00 to \$3,315,000.00	\$4,371.00
\$3,315,001.00 to \$3,320,000.00	\$4,374.50
\$3,320,001.00 to \$3,325,000.00	\$4,378.00
\$3,325,001.00 to \$3,330,000.00	\$4,381.50
\$3,330,001.00 to \$3,335,000.00	\$4,385.00
\$3,335,001.00 to \$3,340,000.00	\$4,388.50
\$3,340,001.00 to \$3,345,000.00	\$4,392.00
\$3,345,001.00 to \$3,350,000.00	\$4,395.50

Liability Amount	Basic Rate
\$3,350,001.00 to \$3,355,000.00	\$4,399.00
\$3,355,001.00 to \$3,360,000.00	\$4,402.50
\$3,360,001.00 to \$3,365,000.00	\$4,406.00
\$3,365,001.00 to \$3,370,000.00	\$4,409.50
\$3,370,001.00 to \$3,375,000.00	\$4,413.00
\$3,375,001.00 to \$3,380,000.00	\$4,416.50
\$3,380,001.00 to \$3,385,000.00	\$4,420.00
\$3,385,001.00 to \$3,390,000.00	\$4,423.50
\$3,390,001.00 to \$3,395,000.00	\$4,427.00
\$3,395,001.00 to \$3,400,000.00	\$4,430.50
\$3,400,001.00 to \$3,405,000.00	\$4,434.00
\$3,405,001.00 to \$3,410,000.00	\$4,437.50
\$3,410,001.00 to \$3,415,000.00	\$4,441.00
\$3,415,001.00 to \$3,420,000.00	\$4,444.50
\$3,420,001.00 to \$3,425,000.00	\$4,448.00
\$3,425,001.00 to \$3,430,000.00	\$4,451.50
\$3,430,001.00 to \$3,435,000.00	\$4,455.00
\$3,435,001.00 to \$3,440,000.00	\$4,458.50
\$3,440,001.00 to \$3,445,000.00	\$4,462.00
\$3,445,001.00 to \$3,450,000.00	\$4,465.50
\$3,450,001.00 to \$3,455,000.00	\$4,469.00
\$3,455,001.00 to \$3,460,000.00	\$4,472.50
\$3,460,001.00 to \$3,465,000.00	\$4,476.00
\$3,465,001.00 to \$3,470,000.00	\$4,479.50
\$3,470,001.00 to \$3,475,000.00	\$4,483.00
\$3,475,001.00 to \$3,480,000.00	\$4,486.50
\$3,480,001.00 to \$3,485,000.00	\$4,490.00
\$3,485,001.00 to \$3,490,000.00	\$4,493.50
\$3,490,001.00 to \$3,495,000.00	\$4,497.00
\$3,495,001.00 to \$3,500,000.00	\$4,500.50
\$3,500,001.00 to \$3,505,000.00	\$4,504.00
\$3,505,001.00 to \$3,510,000.00	\$4,507.50
\$3,510,001.00 to \$3,515,000.00	\$4,511.00
\$3,515,001.00 to \$3,520,000.00	\$4,514.50
\$3,520,001.00 to \$3,525,000.00	\$4,518.00
\$3,525,001.00 to \$3,530,000.00	\$4,521.50
\$3,530,001.00 to \$3,535,000.00	\$4,525.00
\$3,535,001.00 to \$3,540,000.00	\$4,528.50
\$3,540,001.00 to \$3,545,000.00	\$4,532.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$3,545,001.00 to \$3,550,000.00	\$4,535.50
\$3,550,001.00 to \$3,555,000.00	\$4,539.00
\$3,555,001.00 to \$3,560,000.00	\$4,542.50
\$3,560,001.00 to \$3,565,000.00	\$4,546.00
\$3,565,001.00 to \$3,570,000.00	\$4,549.50
\$3,570,001.00 to \$3,575,000.00	\$4,553.00
\$3,575,001.00 to \$3,580,000.00	\$4,556.50
\$3,580,001.00 to \$3,585,000.00	\$4,560.00
\$3,585,001.00 to \$3,590,000.00	\$4,563.50
\$3,590,001.00 to \$3,595,000.00	\$4,567.00
\$3,595,001.00 to \$3,600,000.00	\$4,570.50
\$3,600,001.00 to \$3,605,000.00	\$4,574.00
\$3,605,001.00 to \$3,610,000.00	\$4,577.50
\$3,610,001.00 to \$3,615,000.00	\$4,581.00
\$3,615,001.00 to \$3,620,000.00	\$4,584.50
\$3,620,001.00 to \$3,625,000.00	\$4,588.00
\$3,625,001.00 to \$3,630,000.00	\$4,591.50
\$3,630,001.00 to \$3,635,000.00	\$4,595.00
\$3,635,001.00 to \$3,640,000.00	\$4,598.50
\$3,640,001.00 to \$3,645,000.00	\$4,602.00
\$3,645,001.00 to \$3,650,000.00	\$4,605.50
\$3,650,001.00 to \$3,655,000.00	\$4,609.00
\$3,655,001.00 to \$3,660,000.00	\$4,612.50
\$3,660,001.00 to \$3,665,000.00	\$4,616.00
\$3,665,001.00 to \$3,670,000.00	\$4,619.50
\$3,670,001.00 to \$3,675,000.00	\$4,623.00
\$3,675,001.00 to \$3,680,000.00	\$4,626.50
\$3,680,001.00 to \$3,685,000.00	\$4,630.00
\$3,685,001.00 to \$3,690,000.00	\$4,633.50
\$3,690,001.00 to \$3,695,000.00	\$4,637.00
\$3,695,001.00 to \$3,700,000.00	\$4,640.50
\$3,700,001.00 to \$3,705,000.00	\$4,644.00
\$3,705,001.00 to \$3,710,000.00	\$4,647.50
\$3,710,001.00 to \$3,715,000.00	\$4,651.00
\$3,715,001.00 to \$3,720,000.00	\$4,654.50
\$3,720,001.00 to \$3,725,000.00	\$4,658.00
\$3,725,001.00 to \$3,730,000.00	\$4,661.50
\$3,730,001.00 to \$3,735,000.00	\$4,665.00
\$3,735,001.00 to \$3,740,000.00	\$4,668.50

Liability Amount	Basic Rate
\$3,740,001.00 to \$3,745,000.00	\$4,672.00
\$3,745,001.00 to \$3,750,000.00	\$4,675.50
\$3,750,001.00 to \$3,755,000.00	\$4,679.00
\$3,755,001.00 to \$3,760,000.00	\$4,682.50
\$3,760,001.00 to \$3,765,000.00	\$4,686.00
\$3,765,001.00 to \$3,770,000.00	\$4,689.50
\$3,770,001.00 to \$3,775,000.00	\$4,693.00
\$3,775,001.00 to \$3,780,000.00	\$4,696.50
\$3,780,001.00 to \$3,785,000.00	\$4,700.00
\$3,785,001.00 to \$3,790,000.00	\$4,703.50
\$3,790,001.00 to \$3,795,000.00	\$4,707.00
\$3,795,001.00 to \$3,800,000.00	\$4,710.50
\$3,800,001.00 to \$3,805,000.00	\$4,714.00
\$3,805,001.00 to \$3,810,000.00	\$4,717.50
\$3,810,001.00 to \$3,815,000.00	\$4,721.00
\$3,815,001.00 to \$3,820,000.00	\$4,724.50
\$3,820,001.00 to \$3,825,000.00	\$4,728.00
\$3,825,001.00 to \$3,830,000.00	\$4,731.50
\$3,830,001.00 to \$3,835,000.00	\$4,735.00
\$3,835,001.00 to \$3,840,000.00	\$4,738.50
\$3,840,001.00 to \$3,845,000.00	\$4,742.00
\$3,845,001.00 to \$3,850,000.00	\$4,745.50
\$3,850,001.00 to \$3,855,000.00	\$4,749.00
\$3,855,001.00 to \$3,860,000.00	\$4,752.50
\$3,860,001.00 to \$3,865,000.00	\$4,756.00
\$3,865,001.00 to \$3,870,000.00	\$4,759.50
\$3,870,001.00 to \$3,875,000.00	\$4,763.00
\$3,875,001.00 to \$3,880,000.00	\$4,766.50
\$3,880,001.00 to \$3,885,000.00	\$4,770.00
\$3,885,001.00 to \$3,890,000.00	\$4,773.50
\$3,890,001.00 to \$3,895,000.00	\$4,777.00
\$3,895,001.00 to \$3,900,000.00	\$4,780.50
\$3,900,001.00 to \$3,905,000.00	\$4,784.00
\$3,905,001.00 to \$3,910,000.00	\$4,787.50
\$3,910,001.00 to \$3,915,000.00	\$4,791.00
\$3,915,001.00 to \$3,920,000.00	\$4,794.50
\$3,920,001.00 to \$3,925,000.00	\$4,798.00
\$3,925,001.00 to \$3,930,000.00	\$4,801.50
\$3,930,001.00 to \$3,935,000.00	\$4,805.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$3,935,001.00 to \$3,940,000.00	\$4,808.50
\$3,940,001.00 to \$3,945,000.00	\$4,812.00
\$3,945,001.00 to \$3,950,000.00	\$4,815.50
\$3,950,001.00 to \$3,955,000.00	\$4,819.00
\$3,955,001.00 to \$3,960,000.00	\$4,822.50
\$3,960,001.00 to \$3,965,000.00	\$4,826.00
\$3,965,001.00 to \$3,970,000.00	\$4,829.50
\$3,970,001.00 to \$3,975,000.00	\$4,833.00
\$3,975,001.00 to \$3,980,000.00	\$4,836.50
\$3,980,001.00 to \$3,985,000.00	\$4,840.00
\$3,985,001.00 to \$3,990,000.00	\$4,843.50
\$3,990,001.00 to \$3,995,000.00	\$4,847.00
\$3,995,001.00 to \$4,000,000.00	\$4,850.50
\$4,000,001.00 to \$4,005,000.00	\$4,854.00
\$4,005,001.00 to \$4,010,000.00	\$4,857.50
\$4,010,001.00 to \$4,015,000.00	\$4,861.00
\$4,015,001.00 to \$4,020,000.00	\$4,864.50
\$4,020,001.00 to \$4,025,000.00	\$4,868.00
\$4,025,001.00 to \$4,030,000.00	\$4,871.50
\$4,030,001.00 to \$4,035,000.00	\$4,875.00
\$4,035,001.00 to \$4,040,000.00	\$4,878.50
\$4,040,001.00 to \$4,045,000.00	\$4,882.00
\$4,045,001.00 to \$4,050,000.00	\$4,885.50
\$4,050,001.00 to \$4,055,000.00	\$4,889.00
\$4,055,001.00 to \$4,060,000.00	\$4,892.50
\$4,060,001.00 to \$4,065,000.00	\$4,896.00
\$4,065,001.00 to \$4,070,000.00	\$4,899.50
\$4,070,001.00 to \$4,075,000.00	\$4,903.00
\$4,075,001.00 to \$4,080,000.00	\$4,906.50
\$4,080,001.00 to \$4,085,000.00	\$4,910.00
\$4,085,001.00 to \$4,090,000.00	\$4,913.50
\$4,090,001.00 to \$4,095,000.00	\$4,917.00
\$4,095,001.00 to \$4,100,000.00	\$4,920.50
\$4,100,001.00 to \$4,105,000.00	\$4,924.00
\$4,105,001.00 to \$4,110,000.00	\$4,927.50
\$4,110,001.00 to \$4,115,000.00	\$4,931.00
\$4,115,001.00 to \$4,120,000.00	\$4,934.50
\$4,120,001.00 to \$4,125,000.00	\$4,938.00
\$4,125,001.00 to \$4,130,000.00	\$4,941.50

Liability Amount	Basic Rate
\$4,130,001.00 to \$4,135,000.00	\$4,945.00
\$4,135,001.00 to \$4,140,000.00	\$4,948.50
\$4,140,001.00 to \$4,145,000.00	\$4,952.00
\$4,145,001.00 to \$4,150,000.00	\$4,955.50
\$4,150,001.00 to \$4,155,000.00	\$4,959.00
\$4,155,001.00 to \$4,160,000.00	\$4,962.50
\$4,160,001.00 to \$4,165,000.00	\$4,966.00
\$4,165,001.00 to \$4,170,000.00	\$4,969.50
\$4,170,001.00 to \$4,175,000.00	\$4,973.00
\$4,175,001.00 to \$4,180,000.00	\$4,976.50
\$4,180,001.00 to \$4,185,000.00	\$4,980.00
\$4,185,001.00 to \$4,190,000.00	\$4,983.50
\$4,190,001.00 to \$4,195,000.00	\$4,987.00
\$4,195,001.00 to \$4,200,000.00	\$4,990.50
\$4,200,001.00 to \$4,205,000.00	\$4,994.00
\$4,205,001.00 to \$4,210,000.00	\$4,997.50
\$4,210,001.00 to \$4,215,000.00	\$5,001.00
\$4,215,001.00 to \$4,220,000.00	\$5,004.50
\$4,220,001.00 to \$4,225,000.00	\$5,008.00
\$4,225,001.00 to \$4,230,000.00	\$5,011.50
\$4,230,001.00 to \$4,235,000.00	\$5,015.00
\$4,235,001.00 to \$4,240,000.00	\$5,018.50
\$4,240,001.00 to \$4,245,000.00	\$5,022.00
\$4,245,001.00 to \$4,250,000.00	\$5,025.50
\$4,250,001.00 to \$4,255,000.00	\$5,029.00
\$4,255,001.00 to \$4,260,000.00	\$5,032.50
\$4,260,001.00 to \$4,265,000.00	\$5,036.00
\$4,265,001.00 to \$4,270,000.00	\$5,039.50
\$4,270,001.00 to \$4,275,000.00	\$5,043.00
\$4,275,001.00 to \$4,280,000.00	\$5,046.50
\$4,280,001.00 to \$4,285,000.00	\$5,050.00
\$4,285,001.00 to \$4,290,000.00	\$5,053.50
\$4,290,001.00 to \$4,295,000.00	\$5,057.00
\$4,295,001.00 to \$4,300,000.00	\$5,060.50
\$4,300,001.00 to \$4,305,000.00	\$5,064.00
\$4,305,001.00 to \$4,310,000.00	\$5,067.50
\$4,310,001.00 to \$4,315,000.00	\$5,071.00
\$4,315,001.00 to \$4,320,000.00	\$5,074.50
\$4,320,001.00 to \$4,325,000.00	\$5,078.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$4,325,001.00 to \$4,330,000.00	\$5,081.50
\$4,330,001.00 to \$4,335,000.00	\$5,085.00
\$4,335,001.00 to \$4,340,000.00	\$5,088.50
\$4,340,001.00 to \$4,345,000.00	\$5,092.00
\$4,345,001.00 to \$4,350,000.00	\$5,095.50
\$4,350,001.00 to \$4,355,000.00	\$5,099.00
\$4,355,001.00 to \$4,360,000.00	\$5,102.50
\$4,360,001.00 to \$4,365,000.00	\$5,106.00
\$4,365,001.00 to \$4,370,000.00	\$5,109.50
\$4,370,001.00 to \$4,375,000.00	\$5,113.00
\$4,375,001.00 to \$4,380,000.00	\$5,116.50
\$4,380,001.00 to \$4,385,000.00	\$5,120.00
\$4,385,001.00 to \$4,390,000.00	\$5,123.50
\$4,390,001.00 to \$4,395,000.00	\$5,127.00
\$4,395,001.00 to \$4,400,000.00	\$5,130.50
\$4,400,001.00 to \$4,405,000.00	\$5,134.00
\$4,405,001.00 to \$4,410,000.00	\$5,137.50
\$4,410,001.00 to \$4,415,000.00	\$5,141.00
\$4,415,001.00 to \$4,420,000.00	\$5,144.50
\$4,420,001.00 to \$4,425,000.00	\$5,148.00
\$4,425,001.00 to \$4,430,000.00	\$5,151.50
\$4,430,001.00 to \$4,435,000.00	\$5,155.00
\$4,435,001.00 to \$4,440,000.00	\$5,158.50
\$4,440,001.00 to \$4,445,000.00	\$5,162.00
\$4,445,001.00 to \$4,450,000.00	\$5,165.50
\$4,450,001.00 to \$4,455,000.00	\$5,169.00
\$4,455,001.00 to \$4,460,000.00	\$5,172.50
\$4,460,001.00 to \$4,465,000.00	\$5,176.00
\$4,465,001.00 to \$4,470,000.00	\$5,179.50
\$4,470,001.00 to \$4,475,000.00	\$5,183.00
\$4,475,001.00 to \$4,480,000.00	\$5,186.50
\$4,480,001.00 to \$4,485,000.00	\$5,190.00
\$4,485,001.00 to \$4,490,000.00	\$5,193.50
\$4,490,001.00 to \$4,495,000.00	\$5,197.00
\$4,495,001.00 to \$4,500,000.00	\$5,200.50
\$4,500,001.00 to \$4,505,000.00	\$5,204.00
\$4,505,001.00 to \$4,510,000.00	\$5,207.50
\$4,510,001.00 to \$4,515,000.00	\$5,211.00
\$4,515,001.00 to \$4,520,000.00	\$5,214.50

Liability Amount	Basic Rate
\$4,520,001.00 to \$4,525,000.00	\$5,218.00
\$4,525,001.00 to \$4,530,000.00	\$5,221.50
\$4,530,001.00 to \$4,535,000.00	\$5,225.00
\$4,535,001.00 to \$4,540,000.00	\$5,228.50
\$4,540,001.00 to \$4,545,000.00	\$5,232.00
\$4,545,001.00 to \$4,550,000.00	\$5,235.50
\$4,550,001.00 to \$4,555,000.00	\$5,239.00
\$4,555,001.00 to \$4,560,000.00	\$5,242.50
\$4,560,001.00 to \$4,565,000.00	\$5,246.00
\$4,565,001.00 to \$4,570,000.00	\$5,249.50
\$4,570,001.00 to \$4,575,000.00	\$5,253.00
\$4,575,001.00 to \$4,580,000.00	\$5,256.50
\$4,580,001.00 to \$4,585,000.00	\$5,260.00
\$4,585,001.00 to \$4,590,000.00	\$5,263.50
\$4,590,001.00 to \$4,595,000.00	\$5,267.00
\$4,595,001.00 to \$4,600,000.00	\$5,270.50
\$4,600,001.00 to \$4,605,000.00	\$5,274.00
\$4,605,001.00 to \$4,610,000.00	\$5,277.50
\$4,610,001.00 to \$4,615,000.00	\$5,281.00
\$4,615,001.00 to \$4,620,000.00	\$5,284.50
\$4,620,001.00 to \$4,625,000.00	\$5,288.00
\$4,625,001.00 to \$4,630,000.00	\$5,291.50
\$4,630,001.00 to \$4,635,000.00	\$5,295.00
\$4,635,001.00 to \$4,640,000.00	\$5,298.50
\$4,640,001.00 to \$4,645,000.00	\$5,302.00
\$4,645,001.00 to \$4,650,000.00	\$5,305.50
\$4,650,001.00 to \$4,655,000.00	\$5,309.00
\$4,655,001.00 to \$4,660,000.00	\$5,312.50
\$4,660,001.00 to \$4,665,000.00	\$5,316.00
\$4,665,001.00 to \$4,670,000.00	\$5,319.50
\$4,670,001.00 to \$4,675,000.00	\$5,323.00
\$4,675,001.00 to \$4,680,000.00	\$5,326.50
\$4,680,001.00 to \$4,685,000.00	\$5,330.00
\$4,685,001.00 to \$4,690,000.00	\$5,333.50
\$4,690,001.00 to \$4,695,000.00	\$5,337.00
\$4,695,001.00 to \$4,700,000.00	\$5,340.50
\$4,700,001.00 to \$4,705,000.00	\$5,344.00
\$4,705,001.00 to \$4,710,000.00	\$5,347.50
\$4,710,001.00 to \$4,715,000.00	\$5,351.00

# WFG National Title Insurance Company

## California Rates & Rules

### 1. Basic Rate Table

Liability Amount	Basic Rate
\$4,715,001.00 to \$4,720,000.00	\$5,354.50
\$4,720,001.00 to \$4,725,000.00	\$5,358.00
\$4,725,001.00 to \$4,730,000.00	\$5,361.50
\$4,730,001.00 to \$4,735,000.00	\$5,365.00
\$4,735,001.00 to \$4,740,000.00	\$5,368.50
\$4,740,001.00 to \$4,745,000.00	\$5,372.00
\$4,745,001.00 to \$4,750,000.00	\$5,375.50
\$4,750,001.00 to \$4,755,000.00	\$5,379.00
\$4,755,001.00 to \$4,760,000.00	\$5,382.50
\$4,760,001.00 to \$4,765,000.00	\$5,386.00
\$4,765,001.00 to \$4,770,000.00	\$5,389.50
\$4,770,001.00 to \$4,775,000.00	\$5,393.00
\$4,775,001.00 to \$4,780,000.00	\$5,396.50
\$4,780,001.00 to \$4,785,000.00	\$5,400.00
\$4,785,001.00 to \$4,790,000.00	\$5,403.50
\$4,790,001.00 to \$4,795,000.00	\$5,407.00
\$4,795,001.00 to \$4,800,000.00	\$5,410.50
\$4,800,001.00 to \$4,805,000.00	\$5,414.00
\$4,805,001.00 to \$4,810,000.00	\$5,417.50
\$4,810,001.00 to \$4,815,000.00	\$5,421.00
\$4,815,001.00 to \$4,820,000.00	\$5,424.50
\$4,820,001.00 to \$4,825,000.00	\$5,428.00
\$4,825,001.00 to \$4,830,000.00	\$5,431.50
\$4,830,001.00 to \$4,835,000.00	\$5,435.00
\$4,835,001.00 to \$4,840,000.00	\$5,438.50
\$4,840,001.00 to \$4,845,000.00	\$5,442.00
\$4,845,001.00 to \$4,850,000.00	\$5,445.50
\$4,850,001.00 to \$4,855,000.00	\$5,449.00
\$4,855,001.00 to \$4,860,000.00	\$5,452.50
\$4,860,001.00 to \$4,865,000.00	\$5,456.00

Liability Amount	Basic Rate
\$4,865,001.00 to \$4,870,000.00	\$5,459.50
\$4,870,001.00 to \$4,875,000.00	\$5,463.00
\$4,875,001.00 to \$4,880,000.00	\$5,466.50
\$4,880,001.00 to \$4,885,000.00	\$5,470.00
\$4,885,001.00 to \$4,890,000.00	\$5,473.50
\$4,890,001.00 to \$4,895,000.00	\$5,477.00
\$4,895,001.00 to \$4,900,000.00	\$5,480.50
\$4,900,001.00 to \$4,905,000.00	\$5,484.00
\$4,905,001.00 to \$4,910,000.00	\$5,487.50
\$4,910,001.00 to \$4,915,000.00	\$5,491.00
\$4,915,001.00 to \$4,920,000.00	\$5,494.50
\$4,920,001.00 to \$4,925,000.00	\$5,498.00
\$4,925,001.00 to \$4,930,000.00	\$5,501.50
\$4,930,001.00 to \$4,935,000.00	\$5,505.00
\$4,935,001.00 to \$4,940,000.00	\$5,508.50
\$4,940,001.00 to \$4,945,000.00	\$5,512.00
\$4,945,001.00 to \$4,950,000.00	\$5,515.50
\$4,950,001.00 to \$4,955,000.00	\$5,519.00
\$4,955,001.00 to \$4,960,000.00	\$5,522.50
\$4,960,001.00 to \$4,965,000.00	\$5,526.00
\$4,965,001.00 to \$4,970,000.00	\$5,529.50
\$4,970,001.00 to \$4,975,000.00	\$5,533.00
\$4,975,001.00 to \$4,980,000.00	\$5,536.50
\$4,980,001.00 to \$4,985,000.00	\$5,540.00
\$4,985,001.00 to \$4,990,000.00	\$5,543.50
\$4,990,001.00 to \$4,995,000.00	\$5,547.00
\$4,995,001.00 to \$5,000,000.00	\$5,550.50
\$5,000,001.00 and above	add \$1.00 per \$1,000

# WFG National Title Insurance Company California Rates & Rules

## 2 GENERAL RULES FOR USE OF RATES

All offices of WFG National Title Insurance Company hereinafter referred to as the “Company,” and all underwritten companies acting as agent of the Company use this manual, including the insurance rate tables contained herein, for various evidences of title and policies.

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by the Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

### 2.1 DEFINITIONS

#### 2.1.1 Bulk Sale Escrow

A “Bulk Sale Escrow” refers to an escrow agreement placed on the sale of a business which may include inventory and assets.

#### 2.1.2 Company

The “Company” shall mean WFG National Title Insurance Company, a South Carolina corporation, which is the insurer filing this rate manual.

#### 2.1.3 Developer

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

#### 2.1.4 Development Project

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

#### 2.1.5 Expanded Coverage

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowners Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State. These policies provide specific additional coverage related to both matters of record disclosed by those public records that impart constructive notice, pursuant to state laws, as well for matters disclosed by off-record investigation. This coverage is subject to designated liability limitations and deductibles.

#### 2.1.6 Extended Coverage

“Extended Coverage” refers to title insurance coverage provided under the

# **WFG National Title Insurance Company**

## **California Rates & Rules**

### **2. General Rules For Use Of Rates**

ALTA owner's or loan policy or variant approved for use in the State, which includes coverage for certain off-record matters and does not contain any "standard" or "regional" exceptions that limit coverage solely to matter disclosed by those records that impart constructive notice, pursuant to state laws.

#### **2.1.7 Investor**

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

#### **2.1.8 Natural Resources**

"Natural Resources" shall refer to oil, gas, mineral and other surface or subsurface interests which have been severed from the surface fee estate or been leased by the owner of the surface fee estate to a third party. Natural Resources include, but are not limited to basic chemical elements, or any naturally occurring compound or complex mixture of them (either organic or inorganic), and geothermal deposits.

#### **2.1.9 Offering Provider**

"Offering Provider" refers to the Company, WFG National Lender Services, LLC, or an underwritten title company of WFG appropriately licensed and authorized to issue title insurance policies on behalf of the Company in the State.

#### **2.1.10 One-to-Four Family Property**

"One-to-four family property" means:

(1) Real property that is solely residential, including one-to-four family dwelling units if each dwelling unit is separated from the other dwelling units by physical separation or dividing walls that extend from ground to roof, such as row houses, townhouses or similar types of property;

(2) Manufactured housing if applicable state law defines the purchase or holding of manufactured housing as the purchase or holding of real property;

(3) Individual condominium dwelling units or interests in individual cooperative housing dwelling units that are part of a condominium or cooperative building without regard to the number of total dwelling units therein; or

(4) Real property which includes one-to-four family dwelling units combined with commercial units, provided the property is primarily residential.



**WFG National Title Insurance Company**  
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**2. General Rules For Use Of Rates**

**2.1.11 Standard Coverage**

“Standard Coverage” refers to title insurance coverage provided under the ALTA owners or loan policy or variant approved for use in the State, which contain “standard” or “regional” exceptions that limit coverage to matter disclosed by those records that impart constructive notice, pursuant to state laws including exceptions regarding (a) matters appearing of record prior to recording of the insured transaction; (b) matters determinable by inspection; (c) parties in possession; (d) construction or mechanics liens, (e) survey matters, or (f) non-record easements.

**2.1.12 State**

“State” shall mean the State of California.

**2.1.13 Tidelands**

“Tidelands” include any lands which are currently or were previously submerged by the daily ebb and flow of the tides, which were filled, avulsively exposed or dredged up, as well as all lands under navigable waters.

**2.1.14 Timber & Crop Interests**

“Timber” and “Crop” refers to growing timber, pulp, or crops, as well as the products thereof, including pitch, turpentine, and syrup, whenever the interest in the growing trees, crops or products have been severed from the surface fee estate or been leased by the owner of the surface fee estate to a third party.

**2.1.15 TRID Transaction**

“TRID Transaction” refers to a transaction in which the rules of the Bureau of Consumer Finance Protection, (the “BCFP”) 12 C.F.R. part 1026 require the issuance of a Loan Estimate and Closing Disclosure form. A TRID Transaction does not include bulk purchases or financing of multiple single-family residences or multiple condominium or apartment units unless the rules of the CFPB otherwise require the issuance of a Loan Estimate and Closing Disclosure form.

**2.2 RATE COMPUTATIONS**

**2.2.1 General Application and Charges**

The fees and charges provided for in this manual 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.

# **WFG National Title Insurance Company**

## **California Rates & Rules**

### **2. General Rules For Use Of Rates**

The charges shown herein as applicable to title insurance products, also known as the “title premiums”, include all ordinary charges for a title search, title examination, commitment and title insurance policy. Title premiums do not include any charges for surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant. Charges for escrow services, closing services, settlement services are set forth in Section 10.

Throughout this manual, many charges for endorsements are stated as percentage rates without reference to the rate table. The stated percentage rate is to be applied to the total charge being made for the policy being endorsed, giving benefit to any discounts being accorded to the insured for the endorsed policy.

#### **2.2.2 Minimum Charges/Additional Work**

The charges set forth in said insurance rate tables or in other parts of this manual are minimum charges. Additional charges will be made when unusual conditions of title are encountered, when special risks are insured against, or when special services are requested.

Among others, 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 Section 9, the minimum charge for any title insurance coverage in the form of a policy, binder, commitment or guarantee, is \$425.00 unless a different dollar amount is stated in this manual.

#### **2.2.3 Elimination of Fractional Dollars/Rounding**

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

#### **2.2.4 Existing Rate Quotes**

The title insurance premium(s), escrow rates and other fees and charges in

# **WFG National Title Insurance Company**

## **California Rates & Rules**

### **2. General Rules For Use Of Rates**

effect at the time an order is opened or when the fees and charges for a title insurance policy, escrow or settlement service or other service are quoted, shall apply notwithstanding a subsequent change in the applicable rate or fee.

#### **2.2.5 Increase in Policy Liability**

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

#### **2.2.6 Late Recording/Insuring 2 Different Owners on Same Day**

In certain instances due to requirements of the customer, it may be necessary to cause certain documents to be recorded at different times, for example, certain documents at 8:00 A.M. and other documents at 8:01 A.M., or at some other time on the same day and the policies to be issued accordingly.

The charges to be made 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 will be added an additional charge, to be determined in the judgment of the Company according to its underwriting practices.

#### **2.2.7 Natural Resources, Tidelands, Timber and Crop Interests**

Whenever the Company is to insure severed interests in Natural Resources, Tidelands, Timber and Crops, the charge therefor shall be 200% of the otherwise applicable rate. The Company may charge additional search and examination fees in consideration of the more complex and deeper searches required for insuring such interests, in accordance with California Insurance Code § 12401.8.

#### **2.2.8 Federal Rule Compliance**

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R. part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required

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## **California Rates & Rules**

### **2. General Rules For Use Of Rates**

Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the underwritten title company's or closing office's share of such premium.

#### **2.2.9 Contract Rates for Federal, State, County, or Municipal Agencies**

Separate contracts may be entered into with federal, state, or municipal governments and agencies for the furnishing of guarantees, policies of title insurance or performance of escrow services. The premium for policies with liabilities less than \$5 Million shall be calculated at 90% of the basic rate set forth in Section 1. The premium for policies with liabilities of \$5 Million or higher shall be calculated in accordance with Section 3.1.14. The premium for guarantees with liabilities less than \$5 Million shall be calculated at 90% of the rate for the applicable guarantee, as set forth in Section 8. The premium for guarantees with liabilities of \$5 Million or higher shall be calculated at 60% of the rate for the applicable guarantee, as set forth in Section 8. Escrow rates for transactions totaling less than \$5 Million shall be 90% of the rate for the applicable escrow service, as set forth in Section 10. Escrow rates for transactions totaling \$5 Million or higher shall be 60% of the rate for the applicable escrow service, as set forth in Section 10. Amount Of Insurance

#### **2.2.10 Owner's Policies**

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

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

#### **2.2.11 Loan Policies**

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

- If the value of the insured premises or the equity of the

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## **California Rates & Rules**

### **2. General Rules For Use Of Rates**

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

- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the Deed of Trust/Mortgage, the policy may be written in an amount greater than the face amount of the mortgage, but no more than an amount equal to 125% of the face amount of the Deed of Trust/Mortgage;
- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the premises provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

#### **2.2.12 Leasehold Owner's Policies**

Policies insuring the lessee's interest in a leasehold estate will not be issued with a policy liability amount less than the fair market value of the insured's interest in the premises. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of:

- The sum of the rent payments called for in under the terms of the lease.
- The amount of a current appraisal of the leasehold interest; or
- The amount determined by any other method of valuation acceptable to the Company.

Possible future cost of living adjustments to annual rental will not be considered in determining policy limits, however mandatory rental adjustments or minimum cost of living adjustments set forth in the lease will be.

Where rent is contingent, based on sales volumes or other formula, the result of which is unknown at the time of policy, the issuing party shall make a reasonable determination of the value of the insured's interest in the premises.

#### **2.2.13 Other Interests**

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

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premises, as reasonably determined.

**2.2.14 Co-Insurance**

If WFG National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in sections 2.3.1, 2.3.2, 2.3.3, and/or 2.3.4, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

**2.2.15 Re-Insurance**

In all cases in which a portion of the risk is ceded to a reinsurer, the Company reserves the right to charge premiums equal to the reinsurance premium charged to the Company for that reinsurance in addition to the premium rates contained herein. Such reinsurance premiums may include charges imposed by the reinsurer for endorsement coverages.

**2.3 INSURANCE UNDER ONE POLICY OF MULTIPLE PARCELS OR MULTIPLE CHAINS OF TITLE**

When multiple parcels of land, which each have unique legal descriptions, are insured under a single policy, including when one or more of the insured parcels are composed of easements which benefit or are appurtenant to a primary parcel, an additional charge of \$200.00 per parcel will be assessed.

For purpose of applying this rule, contiguous parcels of land (including Vacated Streets, Alleys, Easements, and Rights of Way) in one county shall be treated as one parcel, provided record title to each parcel is vested in one owner at the time application is made.

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

**2.4 RIGHT OF INSURER TO DECLINE TO EXAMINE OR INSURE**

The Company reserves to right to decline to insure any title or transaction. It may, at any time, in its sole discretion, refuse or cancel any application with or without disclosure of the reason(s) for the refusal or cancellation. Notice of a refusal or cancellation shall be provided to the applicant immediately upon cancellation of the pending title order.

**2.5 RIGHT TO WITHHOLD DELIVERY OF POLICY**

The Company retains the right to withhold delivery of the policy of title insurance until all applicable charges, as set forth in this manual, have been paid in full. Under normal

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course of business, title insurance premiums, escrow charges and settlement service charges, as well as costs associated with closing of a transaction, shall be included in closing costs required to be submitted before the transaction is closed.

**2.6 CANCELLATION CHARGE**

California Insurance Code §12404.1 provides that the furnishing of a preliminary report or provision of other services by any title insurer, controlled escrow company or underwritten title company, without charge to any person, shall constitute a violation of §12404, but that this charge may be waived or canceled, if the company follows uniform practices as to all customers under like circumstances.

The policy of the Company is to waive and cancel all such charges whenever:

- The files of the issuing company contain a copy of a bona fide sales or exchange agreement, or loan commitment executed by the party or parties in interest relating to the property described in the report, and the sale, exchange, or loan is not consummated.
- The preliminary report contained a lien or encumbrance or other title defect which the Company has refused to eliminate from its policy of title insurance or to provide insurance against loss by reason thereof, and the Company has been advised that another title insurance company has eliminated the lien or encumbrance or other title defect from its policy of title insurance or provided insurance against loss resulting therefrom.

**2.7 TRANSACTIONS OF \$10 MILLION OR MORE**

Notwithstanding the rates set forth herein, pricing considerations for title policies, endorsements, guarantees and escrow services may be given to transactions of \$10,000,000 or more based upon various factors including geographic location, competitive environment, risks, expenses and other reasonable considerations.

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### 3 Owner's Insurance

#### Residential Property (1-4 Family) And Commercial / Industrial Property under \$2,000,000

This part contains pricing for insuring owner's fee interests, leasehold and lesser estates and binders thereon for 1-4 family residential property of any value, as well as Commercial/Industrial Property and Apartment Projects (4 Units and over) having a policy liability of less than \$2,000,000.

#### 3.1 OWNER'S RATE

Unless otherwise noted, the rates for an Owner's Policy shall be as follows:

##### 3.1.1 CLTA Standard Coverage Policy:

A CLTA Standard Policy will be issued for 100% of Basic Rate Table based on the full value of the estate or interest insured. Such policy will include all "Standard" or "Regional" exceptions. Upon approval by the Company, 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 the Basic Rate Table for each exception eliminated. (Maximum additional charge is 20% of Basic Rate Table for removal of all five exceptions).

##### 3.1.2 ALTA Standard Coverage Policy:

An ALTA Standard Policy will be issued for 100% of Basic Rate Table based on the full value of the estate or interest insured. Such policy will include all "Standard" or "Regional" exceptions.

##### 3.1.3 ALTA Owners (Extended Coverage) Policy:

An ALTA Owners Policy will be issued for 140% of Basic Rate Table based on the full value of the estate or interest insured. Upon approval by the Company, required due diligence and receipt of appropriate assurances, exceptions regarding (a) matters appearing of record prior to recording of the insured transaction; (b) matters determinable by inspection; (c) parties in possession; (d) construction or mechanics liens, (e) survey matters, or (f) non-record easements, of Part I, Schedule B of the ALTA Owners policy may be eliminated from the owner's policy without additional charge.

##### 3.1.4 ALTA/CLTA Homeowners Policy:

An ALTA/CLTA Homeowners Policy will be issued for 110% of Basic Rate Table based on the full value of the estate or interest insured. Deductible amounts and maximum dollar limits of liability will be as set by the Company from time to time.



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### **4. Owner's Insurance**

#### **3.1.5 Reissue of Owner's Insurance (No Time Limit)**

If the owner was previously insured with an owner's policy, of any type, issued by the Company and desires to increase the amount of coverage in a new owner's policy with the same insured, the charge for such replacement policy shall be

- 25% of the applicable charge for an Owner's Policy of the type and amount previously held, plus
- any difference in applicable premium (under Sections 3.1.1-3.1.4 above) between the type of existing policy and the type of policy to be issued, up to the liability limit of the existing policy; plus
- the applicable charge for any increase in policy liability based on the type of policy to be issued; plus
- the applicable charge under Section 9 for any endorsements.
- A loan policy may be issued at reissue rates as set forth in Section 4.8 or 4.9 as applicable.

#### **3.1.6 Acquisition of Fee by Vendee, Lessee, or Optionee**

If the present vendee's, lessee's or optionee's interest was insured by the Company, and the previously insured party acquires fee title and desires to obtain an owner's policy insuring the previously insured party, the charge for the owner's policy shall be:

- 25% of the currently applicable charge for a policy of the type and in the amount previously held, plus
- any difference in applicable premium (under Sections 3.1.1-3.1.4 above) between the type of existing policy and the type of policy to be issued, up to the liability limit of the existing policy; plus
- the applicable charge for any increase in policy liability limit for the type of policy to be issued; plus
- the applicable charge under Section 9 for any endorsements.
- This rate is applicable to veteran's paying off contracts of sale with the California Department of Veterans Affairs.
- If the previously insured is selling to a 3rd party concurrently with acquiring the fee, this section will not be used. Pricing will be in accordance with otherwise applicable Owner's Rates.
- If the present vendee or lessee was not insured by the Company, pricing

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for a new policy will be based on otherwise applicable Owner's Rates.

#### 3.1.7 Purchase, Improvement and Sale of Property with a Leaseback

Where a property is to be acquired by a party (the "Builder") with plans to build or develop certain improvements thereon, and at the time of acquisition, the Builder has agreed to transfer the land and/or improvements to a predetermined investor, and the investor has agreed to lease the transferred property to the Builder for a period of time; and both policies will be issued by the Company, premium charges shall be as follows:

- Initial Policy: An Owner's Policy insuring the Builder will be issued at the normal premium for the type of Owner's policy to be issued, based upon the full value of the estate or interest covered at the time of acquisition (raw land value).
- Final Policy: The final owner's policy insuring the conveyance to the investor, if issued within 24 months from the expiration date of the statutory period for filing mechanic's liens, will be issued for the following premiums.
  - 25% of the applicable charge for an Owner's Policy of the type and amount previously issued to the Builder, plus
  - any difference in applicable premium (under Sections 3.1.1-3.1.4 above) between the type of policy issued to the Builder and the type of policy to be issued to the investor, up to the liability limit of the existing policy; plus
  - the applicable charge for any increase in policy liability based on the type of policy to be issued.

#### 3.1.8 Owner's Policy Following a Judicial Foreclosure, Trustee's Sale or Deed-in-Lieu (Real Estate Owned - REO)

Following a non-judicial or judicial foreclosure of an insured deed of trust, or a deed in lieu of foreclosure of an insured deed of trust, where the beneficiary takes ownership of the property and is conveying the property to a bona fide third party purchaser, the charge for an owner's policy of title insurance shall be 50% of the applicable base rate for a CLTA Standard Coverage Owner's Policy or an ALTA Owner's Policy (with Regional Exceptions), 55% of the applicable rate for a CLTA/ALTA Homeowner's Policy or 65% of the Applicable Rate for an ALTA Owner's Policy (without the Western Regional Exceptions) also known as the ALTA Extended Policy. Minimum charge \$400.

#### 3.1.9 CLTA Form Binder without Concurrent Transaction

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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 2-year binder will be issued for 110% of Basic Rate Table. The binder shall be issued in the amount of the full value of the estate or interest involved. Upon request, within the 2-year period, the Company will issue a policy of title insurance of the type and in the amount set forth in the binder at no additional charge.

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 Basic Rate Table.

**3.1.10 CLTA Form Binder Only-With Concurrent Transaction**

If an initial transaction is to be reflected in a CLTA binder, the charge shall be 110% of the Basic Rate Table for a 2-year binder. The binder will be 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, an additional transaction on the property will be insured by the form of policy coverage stated in the binder, up to the amount of the binder, in favor of the vestee or his transferee. Appropriate charges will be added for increased liability and additional coverage(s). 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.

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

This section does not apply to Natural Resources separated from surface ownership; multiple policies or Guarantees issued simultaneously; Commercial/Industrial Property and Apartment Projects, nor Subdivision/Builders/Bulk Rate.

**3.1.11 Vacant Land**

The charge for a CLTA owner's policy on residential land shall be \$400.00. This rate shall only apply to residential vacant land where a CLTA policy is being issued for a sales price of \$100,000.00 or less.

**3.1.12 Leasehold Policies**

Leasehold policies not issued concurrently with an owner's policy will be charged as set forth in Sections 3.1.1-3.1.4 above.

Leasehold and fee interest may be insured in the same policy for the full value of the property and existing improvements without segregation of liability, at no additional charge.

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Concurrent Issuance. When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued. The policy insuring the leasehold interest will be charged a \$100.00 additional policy fee, up to the policy liability of the owner's policy. Where policy liabilities on the leasehold policy will exceed that of the owner's policy, any incremental coverage will be priced at the applicable rate for the type of policy issued.

#### 3.1.13 Group Title Discount Program

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 policies of title insurance for participating members. When the Company is notified of membership in a group or organization with which an agreement has been reached, the following reduced rates shall apply:

- Any type of Owner's policy may be issued for 70% of the charge applicable to a policy of that type. Insurance will be based on the full value of estate or interest insured. Minimum charge: \$600.00.
- REFINANCE RATE. An Extended Coverage Loan Policy insuring a lender making a loan to the member, the proceeds of which are used, in whole or in part, to refinance the member's existing loan(s) secured by a deed(s) of trust encumbering the same property may be issued for 60% of the charge applicable to a policy of that type. Minimum charge: \$600.00.

This discount may not be used in conjunction with any other discounts contained herein, or to loan policies priced at rates set forth in Section 6, Lender's Special Rates.

#### 3.1.14 Investor's Title Discount Program

Separate agreements may be entered into with Investors for the furnishing of policies of title insurance. When an agreement has been reached, the following reduced rates shall apply:

- Any type of Owner's Policy may be issued for 70% of the charge applicable to a policy of that type. Insurance will be based on the full value of estate or interest insured. Minimum charge: \$600.00.
- REFINANCE RATE. An Extended Loan Policy insuring a lender making a loan to the member, the proceeds of which are used, in whole or in part, to refinance the member's existing loan(s) secured by a deed(s) of trust encumbering the same property may be issued for 60% of the charge

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applicable to a policy of that type. Minimum charge: \$600.00.

This discount may not be used in conjunction with any other discounts contained herein.

#### **3.1.15 First Time Buyer(s)\***

When a "First Time Buyer" is acquiring an owner occupied one-to-four family property, the buyer(s) will be entitled to a discount equal to 25% of the otherwise applicable rates they would be charged for title insurance policies. Minimum charge: \$600.00

This discount may not be used in conjunction with any other discounts contained herein.

#### **3.1.16 Senior Citizen Rate\***

When a "Senior Citizen" (i.e.-at least 55 years of age) is selling an owner occupied one-to-four family property, the seller will be entitled to a discount equal to 25% of the otherwise applicable rates they would be charged for title insurance policies. Minimum charge: \$600.00

This discount may not be used in conjunction with any other discounts contained herein.

#### **3.1.17 U.S. Military Rate\***

When an active duty, honorably separated, or retired member of the United States Military or Military Reserves or National Guard is acquiring or selling an owner occupied one-to-four family property, they will be entitled to a discount equal to 25% of the otherwise applicable rates they would be charged for title insurance policies. Minimum charge: \$600.00

This discount may not be used in conjunction with any other discounts contained herein.

#### **3.1.18 Consumer Direct Rates\* (For use in all counties)**

The charge for any type of owners' policy to insure the buyer on a sale of an owner occupied one-to-four family property shall be 60% of the charge applicable to a policy of that type when the consumer presents a certificate or advertisement of WFG National Title Insurance Company and/or WFG National Title Company of California received by the consumer by direct mail or general advertisement. Minimum charge: \$600.00.

\*Note: To qualify for the discounted rates set forth above the insured must advise the Company of their applicability. The Company may 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

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rates, or combination of discounts or special rates, shall be applicable.

**4 LENDER’S INSURANCE**

**4.1 STAND-ALONE LOAN POLICIES**

For policies issued without a concurrent owner’s or leasehold owner’s policy, the charges shall be:

**4.1.1 CLTA or ALTA Standard Loan Policy**

80% of the Basic Rate Table insurance if no existing loan secured by the property is being paid off. Such policy will include all “Standard” or “Regional” exceptions.

- Minimum \$350.00

**4.1.2 ALTA Extended Loan Policy**

- 100% of the Basic Rate Table if no existing loan secured by the property is being paid off.
- Minimum \$425.00

**4.1.3 ALTA Expanded Coverage Residential Loan Policy**

- 110% of the Basic Rate Table. Minimum \$425.00

**4.2 CONCURRENT LOAN POLICIES**

On loan policies issued concurrently with an owner’s policy, in an amount not exceeding the owner’s policy, pricing is dependent on the type of owner’s policy and loan policy as follows:

<b>Type of Owner’s Policy</b>	<b>Type of Loan Policy</b>		
	CLTA or ALTA (Standard)	ALTA (Extended)	ALTA Expanded Residential
CLTA or ALTA (Standard)	\$100	See Concurrent Rate Table as set forth in Section 4.2.1	See Concurrent Rate Table as set forth in Section 4.2.1

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ALTA (Extended)	\$100	\$200	25% of Concurrent Rate Table as set forth in Section 4.2.1 Minimum \$325.00
Homeowners	\$100	See Concurrent Rate Table as set forth in Section 4.2.1	See Concurrent Rate Table as set forth in Section 4.2.1

**4.2.1 Concurrent Loan Rate Table**

<b>Policy Amount Up to and Including</b>	<b>Rate</b>	<b>Policy Amount Up to and Including</b>	<b>Rate</b>
\$30,000.00	\$344.00	\$280,000.00	\$631.00
\$40,000.00	\$364.00	\$290,000.00	\$642.00
\$50,000.00	\$384.00	\$300,000.00	\$653.00
\$60,000.00	\$396.00	\$310,000.00	\$657.00
\$70,000.00	\$407.00	\$320,000.00	\$671.00
\$80,000.00	\$418.00	\$330,000.00	\$684.00
\$90,000.00	\$429.00	\$340,000.00	\$698.00
\$100,000.00	\$444.00	\$350,000.00	\$711.00
\$110,000.00	\$454.00	\$360,000.00	\$724.00
\$120,000.00	\$464.00	\$370,000.00	\$738.00
\$130,000.00	\$474.00	\$380,000.00	\$751.00
\$140,000.00	\$484.00	\$390,000.00	\$764.00
\$150,000.00	\$494.00	\$400,000.00	\$777.00
\$160,000.00	\$504.00	\$410,000.00	\$802.00
\$170,000.00	\$514.00	\$420,000.00	\$816.00
\$180,000.00	\$523.00	\$430,000.00	\$829.00
\$190,000.00	\$534.00	\$440,000.00	\$842.00
\$200,000.00	\$550.00	\$450,000.00	\$856.00
\$210,000.00	\$555.00	\$460,000.00	\$869.00
\$220,000.00	\$565.00	\$470,000.00	\$882.00
\$230,000.00	\$575.00	\$480,000.00	\$896.00
\$240,000.00	\$585.00	\$490,000.00	\$909.00
\$250,000.00	\$597.00	\$500,000.00	\$922.00
\$260,000.00	\$608.00	\$510,000.00	\$930.00
\$270,000.00	\$619.00	\$520,000.00	\$940.00

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<b>Policy Amount Up to and Including</b>	<b>Rate</b>	<b>Policy Amount Up to and Including</b>	<b>Rate</b>
\$530,000.00	\$950.00	\$920,000.00	\$1,315.00
\$540,000.00	\$960.00	\$930,000.00	\$1,322.00
\$550,000.00	\$970.00	\$940,000.00	\$1,329.00
\$560,000.00	\$980.00	\$950,000.00	\$1,336.00
\$570,000.00	\$990.00	\$960,000.00	\$1,343.00
\$580,000.00	\$1,000.00	\$970,000.00	\$1,350.00
\$590,000.00	\$1,010.00	\$980,000.00	\$1,357.00
\$600,000.00	\$1,020.00	\$990,000.00	\$1,364.00
\$610,000.00	\$1,028.00	\$1,000,000.00	\$1,371.00
\$620,000.00	\$1,038.00	\$1,010,000.00	\$1,376.00
\$630,000.00	\$1,048.00	\$1,020,000.00	\$1,381.00
\$640,000.00	\$1,058.00	\$1,030,000.00	\$1,386.00
\$650,000.00	\$1,068.00	\$1,040,000.00	\$1,391.00
\$660,000.00	\$1,078.00	\$1,050,000.00	\$1,396.00
\$670,000.00	\$1,088.00	\$1,060,000.00	\$1,401.00
\$680,000.00	\$1,098.00	\$1,070,000.00	\$1,406.00
\$690,000.00	\$1,108.00	\$1,080,000.00	\$1,411.00
\$700,000.00	\$1,118.00	\$1,090,000.00	\$1,416.00
\$710,000.00	\$1,126.00	\$1,100,000.00	\$1,421.00
\$720,000.00	\$1,136.00	\$1,110,000.00	\$1,426.00
\$730,000.00	\$1,146.00	\$1,120,000.00	\$1,431.00
\$740,000.00	\$1,156.00	\$1,130,000.00	\$1,436.00
\$750,000.00	\$1,166.00	\$1,140,000.00	\$1,441.00
\$760,000.00	\$1,176.00	\$1,150,000.00	\$1,446.00
\$770,000.00	\$1,186.00	\$1,160,000.00	\$1,451.00
\$780,000.00	\$1,196.00	\$1,170,000.00	\$1,456.00
\$790,000.00	\$1,206.00	\$1,180,000.00	\$1,461.00
\$800,000.00	\$1,216.00	\$1,190,000.00	\$1,466.00
\$810,000.00	\$1,226.00	\$1,200,000.00	\$1,471.00
\$820,000.00	\$1,236.00	\$1,210,000.00	\$1,476.00
\$830,000.00	\$1,246.00	\$1,220,000.00	\$1,481.00
\$840,000.00	\$1,256.00	\$1,230,000.00	\$1,486.00
\$850,000.00	\$1,266.00	\$1,240,000.00	\$1,491.00
\$860,000.00	\$1,273.00	\$1,250,000.00	\$1,496.00
\$870,000.00	\$1,280.00	\$1,260,000.00	\$1,501.00
\$880,000.00	\$1,287.00	\$1,270,000.00	\$1,506.00
\$890,000.00	\$1,294.00	\$1,280,000.00	\$1,511.00
\$900,000.00	\$1,301.00	\$1,290,000.00	\$1,516.00
\$910,000.00	\$1,308.00	\$1,300,000.00	\$1,521.00



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<b>Policy Amount Up to and Including</b>	<b>Rate</b>	<b>Policy Amount Up to and Including</b>	<b>Rate</b>
\$1,310,000.00	\$1,526.00	\$1,700,000.00	\$1,701.00
\$1,320,000.00	\$1,531.00	\$1,710,000.00	\$1,705.00
\$1,330,000.00	\$1,536.00	\$1,720,000.00	\$1,709.00
\$1,340,000.00	\$1,541.00	\$1,730,000.00	\$1,713.00
\$1,350,000.00	\$1,546.00	\$1,740,000.00	\$1,717.00
\$1,360,000.00	\$1,551.00	\$1,750,000.00	\$1,721.00
\$1,370,000.00	\$1,556.00	\$1,760,000.00	\$1,725.00
\$1,380,000.00	\$1,561.00	\$1,770,000.00	\$1,729.00
\$1,390,000.00	\$1,566.00	\$1,780,000.00	\$1,733.00
\$1,400,000.00	\$1,571.00	\$1,790,000.00	\$1,737.00
\$1,410,000.00	\$1,576.00	\$1,800,000.00	\$1,741.00
\$1,420,000.00	\$1,581.00	\$1,810,000.00	\$1,745.00
\$1,430,000.00	\$1,586.00	\$1,820,000.00	\$1,749.00
\$1,440,000.00	\$1,591.00	\$1,830,000.00	\$1,753.00
\$1,450,000.00	\$1,596.00	\$1,840,000.00	\$1,757.00
\$1,460,000.00	\$1,601.00	\$1,850,000.00	\$1,761.00
\$1,470,000.00	\$1,606.00	\$1,860,000.00	\$1,765.00
\$1,480,000.00	\$1,611.00	\$1,870,000.00	\$1,769.00
\$1,490,000.00	\$1,616.00	\$1,880,000.00	\$1,773.00
\$1,500,000.00	\$1,621.00	\$1,890,000.00	\$1,777.00
\$1,510,000.00	\$1,625.00	\$1,900,000.00	\$1,781.00
\$1,520,000.00	\$1,629.00	\$1,910,000.00	\$1,785.00
\$1,530,000.00	\$1,633.00	\$1,920,000.00	\$1,789.00
\$1,540,000.00	\$1,637.00	\$1,930,000.00	\$1,793.00
\$1,550,000.00	\$1,641.00	\$1,940,000.00	\$1,797.00
\$1,560,000.00	\$1,645.00	\$1,950,000.00	\$1,801.00
\$1,570,000.00	\$1,649.00	\$1,960,000.00	\$1,805.00
\$1,580,000.00	\$1,653.00	\$1,970,000.00	\$1,809.00
\$1,590,000.00	\$1,657.00	\$1,980,000.00	\$1,813.00
\$1,600,000.00	\$1,661.00	\$1,990,000.00	\$1,817.00
\$1,610,000.00	\$1,665.00	\$2,000,000.00	\$1,821.00
\$1,620,000.00	\$1,669.00	\$2,010,000.00	\$1,826.00
\$1,630,000.00	\$1,673.00	\$2,020,000.00	\$1,831.00
\$1,640,000.00	\$1,677.00	\$2,030,000.00	\$1,836.00
\$1,650,000.00	\$1,681.00	\$2,040,000.00	\$1,841.00
\$1,660,000.00	\$1,685.00	\$2,050,000.00	\$1,846.00
\$1,670,000.00	\$1,689.00	\$2,060,000.00	\$1,851.00
\$1,680,000.00	\$1,693.00	\$2,070,000.00	\$1,856.00
\$1,690,000.00	\$1,697.00	\$2,080,000.00	\$1,861.00

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<b>Policy Amount Up to and Including</b>	<b>Rate</b>	<b>Policy Amount Up to and Including</b>	<b>Rate</b>
\$2,090,000.00	\$1,866.00	\$2,480,000.00	\$2,061.00
\$2,100,000.00	\$1,871.00	\$2,490,000.00	\$2,066.00
\$2,110,000.00	\$1,876.00	\$2,500,000.00	\$2,071.00
\$2,120,000.00	\$1,881.00	\$2,510,000.00	\$2,076.00
\$2,130,000.00	\$1,886.00	\$2,520,000.00	\$2,081.00
\$2,140,000.00	\$1,891.00	\$2,530,000.00	\$2,086.00
\$2,150,000.00	\$1,896.00	\$2,540,000.00	\$2,091.00
\$2,160,000.00	\$1,901.00	\$2,550,000.00	\$2,096.00
\$2,170,000.00	\$1,906.00	\$2,560,000.00	\$2,101.00
\$2,180,000.00	\$1,911.00	\$2,570,000.00	\$2,106.00
\$2,190,000.00	\$1,916.00	\$2,580,000.00	\$2,111.00
\$2,200,000.00	\$1,921.00	\$2,590,000.00	\$2,116.00
\$2,210,000.00	\$1,926.00	\$2,600,000.00	\$2,121.00
\$2,220,000.00	\$1,931.00	\$2,610,000.00	\$2,126.00
\$2,230,000.00	\$1,936.00	\$2,620,000.00	\$2,131.00
\$2,240,000.00	\$1,941.00	\$2,630,000.00	\$2,136.00
\$2,250,000.00	\$1,946.00	\$2,640,000.00	\$2,141.00
\$2,260,000.00	\$1,951.00	\$2,650,000.00	\$2,146.00
\$2,270,000.00	\$1,956.00	\$2,660,000.00	\$2,151.00
\$2,280,000.00	\$1,961.00	\$2,670,000.00	\$2,156.00
\$2,290,000.00	\$1,966.00	\$2,680,000.00	\$2,161.00
\$2,300,000.00	\$1,971.00	\$2,690,000.00	\$2,166.00
\$2,310,000.00	\$1,976.00	\$2,700,000.00	\$2,171.00
\$2,320,000.00	\$1,981.00	\$2,710,000.00	\$2,176.00
\$2,330,000.00	\$1,986.00	\$2,720,000.00	\$2,181.00
\$2,340,000.00	\$1,991.00	\$2,730,000.00	\$2,186.00
\$2,350,000.00	\$1,996.00	\$2,740,000.00	\$2,191.00
\$2,360,000.00	\$2,001.00	\$2,750,000.00	\$2,196.00
\$2,370,000.00	\$2,006.00	\$2,760,000.00	\$2,201.00
\$2,380,000.00	\$2,011.00	\$2,770,000.00	\$2,206.00
\$2,390,000.00	\$2,016.00	\$2,780,000.00	\$2,211.00
\$2,400,000.00	\$2,021.00	\$2,790,000.00	\$2,216.00
\$2,410,000.00	\$2,026.00	\$2,800,000.00	\$2,221.00
\$2,420,000.00	\$2,031.00	\$2,810,000.00	\$2,226.00
\$2,430,000.00	\$2,036.00	\$2,820,000.00	\$2,231.00
\$2,440,000.00	\$2,041.00	\$2,830,000.00	\$2,236.00
\$2,450,000.00	\$2,046.00	\$2,840,000.00	\$2,241.00
\$2,460,000.00	\$2,051.00	\$2,850,000.00	\$2,246.00
\$2,470,000.00	\$2,056.00	\$2,860,000.00	\$2,251.00

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<b>Policy Amount Up to and Including</b>	<b>Rate</b>	<b>Policy Amount Up to and Including</b>	<b>Rate</b>
\$2,870,000.00	\$2,256.00	\$2,960,000.00	\$2,301.00
\$2,880,000.00	\$2,261.00	\$2,970,000.00	\$2,306.00
\$2,890,000.00	\$2,266.00	\$2,980,000.00	\$2,311.00
\$2,900,000.00	\$2,271.00	\$2,990,000.00	\$2,316.00
\$2,910,000.00	\$2,276.00	\$3,000,000.00	\$2,321.00
\$2,920,000.00	\$2,281.00	<b>For Each Additional \$10,000.00</b>	<b>ADD \$4.00</b>
\$2,930,000.00	\$2,286.00	<b>Minimum</b>	<b>\$344.00</b>
\$2,940,000.00	\$2,291.00		
\$2,950,000.00	\$2,296.00		

**4.3 CONCURRENT LOAN POLICY IN EXCESS OF OWNER'S POLICY**

When a loan policy is to be issued concurrently in an amount greater than the owner's policy, the charge for the loan policy shall be:

- as set forth in section 4.2 up to the amount of the owner's policy, plus
- the incremental charge that would be made for increasing a stand-alone loan policy of the same type from the policy amount of the owner's policy to the total loan amount, as computed in Section 4.1.

**4.4 MULTIPLE LOAN POLICIES**

When multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the applicable rate, based on the aggregate amount of the loans plus \$100 for each additional policy over one, plus the additional parcel charge, if any

**4.5 REFINANCE RATES**

**4.5.1 For insuring a deed of trust where:**

- The property involved is a one-to-four family property;
- 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 and Survey Matters and
- The new policy coverage is ALTA in form (including ALTA Loan Policy or ALTA Short Form Loan Policy)

The new policy charges shall be as follows:

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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

For liabilities above \$5,000,000 the premium shall be \$0.82 per thousand dollars of liability. No other discounts shall be applicable. This section shall not apply to construction loans.

**4.5.2 Refinance of Commercial Properties**

For policies in conjunction with the refinance of a commercial properties, which do not meet the requirements imposed in Section 7 of this manual, the charges shall be:

- 70% of the Basic Rate for a CLTA policy
- 80% of the Basic Rate for an ALTA policy

**4.6 INCREASING OWNER'S POLICY FOR CONSTRUCTION LOAN**

When a party is acquiring a property and concurrently taking out a construction loan, both of which are to be insured by the Company, upon request, the owner's policy may be increased to either (a) the estimated full market value of the land and improvements or (b) the purchase price of the property plus the amount of the construction loan. When this election is made, the owner's policy will be priced for the combined total liability as set forth in Section 3, and the concurrent loan policy will be priced as set forth in Section 4.2.

Where the owner does not elect to increase the amount of the owner's policy to reflect construction, the loan policy shall be priced as set forth in Section 4.3.

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**4.7 REISSUE OF PRIOR LOAN POLICIES – CONSTRUCTION TO PERM OR TAKE-OUT**

The following discounted rates are available only when the loan being replaced was insured by the Company within the preceding two years, and either:

- a permanent loan is made to replace a construction loan, or
- a take-out loan is being made to replace an interim or bridge loan, and the original loan documentation included an express take-out or refinancing commitment.

In such cases, the discounted pricing of the new loan policy is dependent on the type of the prior loan policy and new loan policy as follows:

<b>Type of Prior Loan Policy</b>	<b>Type of New Loan Policy</b>	
	<b>CLTA</b>	<b>ALTA</b>
<b>CLTA</b>	15% of Basic Rate Table	35% of Basic Rate Table
<b>ALTA</b>	15% of Basic Rate Table	30% of Basic Rate Table

For Construction to Permanent Loans Only – an additional charge of 10% of the Basic Rate Table will be made if the ALTA loan policy does not include an exception for Mechanics Lien/Construction Lien matters. (Same charge as for issuing a CLTA 101, Mechanic's Lien Coverage Endorsement).

If the permanent loan is for a larger amount than the initial loan policy,

- Pricing on the new loan policy shall be as set forth above, up to the amount of the prior loan policy, plus
- the incremental charge that would be made for increasing a stand-alone loan policy of the same type from the policy amount of the prior loan policy to the new loan amount, as computed in Section 4.1.

**4.8 REISSUE OF LENDER INSURANCE – UPDATED EFFECTIVE DATE**

When a new policy is issued to update an insured lender's title under a policy of title insurance previously issued by the Company, where no transaction or modification has been made since the initial issuance (no time limit), the pricing on the new policy shall

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be:

**4.8.1 CLTA Standard Coverage Policy**

For a CLTA Standard Coverage Policy, 15% of the Basic Rate Table based on the greater of the face amount of the insured deed of trust or the unpaid balance of the loan. Minimum \$350.00.

**4.8.2 ALTA Loan Policy**

For an ALTA Loan Policy, 20% of the Basic Rate Table based on the greater of the face amount of the insured deed of trust or the unpaid balance of the loan. Minimum \$400.00.

Where the unpaid balance of the loan exceeds the amount of the prior policy, the amount computed above shall be increased by the incremental charge that would be made for increasing a stand-alone loan policy of the same type from the policy amount of the prior loan policy to the unpaid balance, as computed in Section 4.1.

This section does not apply to any circumstances addressed in Section 4.8.

**4.9 DISASTER LOANS**

Within 24 months of the date of a Proclamation of a Disaster by the Governor or President, the Company will issue CLTA and ALTA Loan Policies to cover financing or refinancing by an owner of record at the time of the disaster, for purposes of rebuilding or restoring any structure which was partially or totally destroyed in the disaster, 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

Any endorsements and escrow services will be charged at normally applicable, scheduled rates.

**4.10 BINDER, FUTURE FINANCING**

When issued concurrently with an owner's policy or owner's binder, a 12-month loan binder may be issued to insure future financing, upon the payment of the following charges:

- The applicable concurrent loan rate from Section 4.2 for the contemplated loan amount and type of loan policy to be issued, plus
- 10% of the Basic Rate Table based on the same loan amount.
- The Loan Binder may be extended for an additional 12 months, at any time prior to

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expiration of the initial binder period, upon payment of an additional 10% of the Basic Rate Table based on the contemplated loan amount.

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.

**4.11 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 charge equal to 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).

**4.12 GROUP TITLE DISCOUNT PROGRAM**

As set forth in section 3.1.12, the Company may enter into separate agreements with 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. Such rates may apply to loan policies and shall be governed by section 3.1.12.

**4.13 ENDORSEMENTS**

When issued in conjunction with a TRID transaction, any endorsements shall be issued for a loan policy without additional charge as set forth in Section 9.1. Endorsements for owners' policies and in a non-TRID Transaction, for loan policies shall be issued for the charges set forth in Section 9.

# **WFG National Title Insurance Company California Rates & Rules**

## **5 SPECIALTY LENDER'S POLICIES**

### **5.1 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY**

The Company may issue the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, for a Flat Rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with the policy at no charge.

The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy.

### **5.2 MASTER LOAN POLICY FOR RESIDENTIAL HOME EQUITY MORTGAGES**

#### **5.2.1 Master Home Equity Policy**

Certificates of Insurance for a Master Loan Policy for Residential Home Equity Mortgages may be issued to a lender engaged in the making of Home Equity loans secured by a one-to-four family property. Individual certificates or electronic confirmations of coverage are issued for each property and loan to be insured.

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

#### **5.2.2 Home Equity 2nd Generation Title Insurance Policy**

A limited coverage title insurance product with a master policy and the issuance of individual coverage certificates for each insured loan. The policy is designed for use primarily with junior priority and home equity loans made by selected lenders who provide a high volume of business to the Offering Provider but work with the Offering Provider to develop multi-state search solutions, systems, process and computer integrations, centralized order processing and tracking, and other controls and economies of scale that enable a more highly efficient, lower cost provision of title services and insurance.

Because the low price and risk profile of this policy does not fit with normal agency splits, the policy may only be issued by an Offering Provider that has



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entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

**5.2.3 Master Home Equity and Home Equity 2<sup>nd</sup> Generation Policy Rates**

The charge for Master Home Equity and Home Equity 2<sup>nd</sup> Generation Policies is:

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000
- This pricing does not include any charges for title searches, examinations, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

**5.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. The charge is \$125.00. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

**5.4 ENDORSEMENTS**

When issued in conjunction with a TRID transaction, any endorsements may be issued for a loan policy without additional charge as set forth in Section 9.1. Endorsements for owners' policies and in a non-TRID Transaction, for loan policies shall be issued for the charges set forth in Section 9.

# **WFG National Title Insurance Company Escrow Services**

## **6 LENDER'S SPECIAL RATES**

### **6.1 APPLICABLE PROVISIONS AND RESTRICTIONS**

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

- Lender's Special Rates are available only for a loan to a borrower who owns the insured property at the time of application. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed \$5,000,000.00
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.
- The order must be opened electronically and escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search, Preliminary Title Report and/or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Loan Policy or other loan policy that includes general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate another agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

### **6.2 AGGREGATION OF ORDERS FOR RATE FOR RATE CATEGORIES**

The Lender's Special Rates are to recognize and encourage the greater efficiencies and economies of scale that can result from the development of highly integrated and automated systems and workflows both within the Offering Provider and between the Offering Provider and lender.

In order to qualify for Lender's Special Rates, the lender and Offering Provider will discuss their respective needs; develop plans for workflows and systems to efficiently transmit, receive and process the title orders and as to any changes in processes

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required and systems to be integrated. At that point, they will reach agreement as to the Lender’s Special rate category to be provided the lender, and an understanding that, consistent with the vagaries of the ever-changing refinance lending market, the lender will endeavor in good faith to provide the Offering Provider title orders meeting the minimum number required to qualify for the agreed rate category, subject to any agreed ramp-up periods.

As the economies of scale are best achieved on a nationally integrated basis, for purposes of meeting agreed minimums, all orders placed by the lender and any of its affiliates to Offering Provider and Offering Provider’s affiliates in any jurisdiction may be aggregated.

As rules and regulations of the Bureau of Consumer Finance Protection (BCFP), 12 C.F.R. part 1026 require lenders to provide accurate estimates of title and closing costs well in advance of closing and to abide by those estimates, the failure of a lender to strictly meet estimated minimum volumes for a given rate category in any given month or months, shall not disqualify the lender from being accorded the benefit of the agreed upon rate category until such time as the lender and Offering Provider have amended their agreement.

**6.3 LENDER’S SPECIAL RATE CATEGORIES**

**6.3.1 Lender’s Special Rate 1 – Minimum 50 Orders**

Liability	Premium
\$0 to \$250,000	\$325.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$650.00
\$1,000,001 to \$1,500,000	\$1,100.00
\$1,500,001 to \$2,000,000	\$1,250.00
\$2,000,001 to \$3,000,000	\$1,500.00
\$3,000,001 to \$4,000,000	\$2,250.00
\$4,000,001 to \$5,000,000	\$3,500.00

**6.3.2 Lender’s Special Rate 2 – Minimum 150 Orders**

Liability	Premium
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$375.00
\$500,001 to \$750,000	\$425.00
\$750,001 to \$1,000,000	\$475.00
\$1,000,001 to \$1,500,000	\$1,000.00
\$1,500,001 to \$2,000,000	\$1,150.00
\$2,000,001 to \$3,000,000	\$1,400.00

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\$3,000,001 to \$4,000,000	\$2,150.00
\$4,000,001 to \$5,000,000	\$3,250.00

**6.3.3 Lender's Special Rate 3 – Minimum 300 Orders**

Liability	Premium
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,200,000	\$550.00
\$1,200,001 to \$1,500,000	\$650.00

**6.4 ENDORSEMENTS**

When issued in conjunction with a TRID transaction, any endorsements may be issued for a loan policy without additional charge as set forth in Section 9.1. Endorsements for owners' policies and in a non-TRID Transaction, for loan policies shall be issued for the charges set forth in Section 9.

# WFG National Title Insurance Company

## Escrow Services

### 7 MAJOR PROJECTS

This part contains pricing for Owner's / Lessee's title insurance policies and loans and binders on properties currently improved with major commercial, industrial, agricultural, apartment, or land developments which involve the issuance of multiple owners, lessees, and/or lender's policies of title insurance issued together or at different times on fee or lesser interests, aggregating at least \$2,000,000.00 or on the sale of properties developed or being developed as planned developments, including subdivisions and condominiums, on which multiple policies may be issued.

Upon approval by the Company, required due diligence and receipt of appropriate assurances, exceptions regarding (a) matters appearing of record prior to recording of the insured transaction; (b) matters determinable by inspection; (c) parties in possession; (d) construction or mechanics liens, (e) survey matters, or (f) non-record easements, may be eliminated from the final policy upon payment of an additional charge of up to 10% of the otherwise applicable policy premium for each exception eliminated. (Maximum additional charge is 40% for removal of all above exceptions).

#### 7.1 OWNER'S INSURANCE

##### 7.1.1 Initial Issuance

The initial issuance of an Owner's and /or Lessee's Policies insuring Commercial, Industrial or Apartment Projects will be charged as follows:

Liability	Rate/ \$1,000.00	
	CLTA	ALTA
Up to \$10,000,000	\$0.60	\$0.65
\$10,000,001 to \$20,000,000	\$0.55	\$0.60
Over \$20,000,00	\$0.50	\$0.55

##### 7.1.2 Reissue of Owner's and/or Lessee's Policy:

If the owner was previously insured with an owner's policy issued by the Company and desires to increase the amount of coverage in a new owner's policy of the same type with the same insured, the charge for such replacement policy shall be:

Liability	Rate/ \$1,000.00	
	CLTA	ALTA
Up to \$10,000,000	\$0.25	\$0.35
Over \$10,000,000	\$0.20	\$0.30

Plus, when converting CLTA coverages to ALTA coverages, any difference in applicable premium (under Section 7.1.1) between the type of existing policy

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and the type of policy to be issued, up to the liability limit of the existing policy; plus

Plus, the applicable charge under Section 7.1.1 for any increase in policy liability based on the type of policy to be issued.

**7.2 LOAN POLICIES**

**7.2.1 Stand-Alone Loan Policies.**

For loan policies issued without a concurrent owner’s or leasehold owner’s policy, the charges shall be:

Liability	Rate/ \$1,000.00	
	CLTA	ALTA
Up to \$10,000,000	\$0.60	\$0.65
\$10,000,001 to \$20,000,000	\$0.55	\$0.60
Over \$20,000,000	\$0.50	\$0.55

**7.2.2 Concurrent Loan Policies.**

On loan policies issued concurrently with an owner’s policy, in an amount not exceeding the owner’s policy, pricing is dependent on the type of owner’s policy and loan policy as follows:

Type of Owner’s Policy	Type of Loan Policy	
	CLTA	ALTA (Extended)
CLTA	N/C	Add \$0.20 per \$1,000
ALTA (Extended)	N/C	N/C

**7.2.3 Concurrent Loan Policy in excess of Owner’s Policy**

When a loan policy is to be issued concurrently in an amount greater than the owner’s policy, the charge for the loan policy shall be:

- as set forth in section 7.2.2 up to the amount of the owner’s policy, plus
- the incremental charge that would be made for increasing a stand-alone loan policy of the same type from the policy amount of the owner’s policy to the total loan amount, as computed in Section Stand-Alone Loan

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Policies Section.7.2.1.

**7.2.4 Increasing Owner’s Policy for Construction Loan**

When a party is acquiring a property and concurrently taking out a construction loan, both of which are to be insured by the Company, upon request, the owner’s policy may be increased to either (a) the estimated full market value of the land and improvements or (b) the purchase price of the property plus the amount of the construction loan. When this election is made, the owner’s policy will be priced in the normal manner set forth in Section 3, and the concurrent loan policy will be priced as set forth in Section 7.2.2

Where the owner does not elect to increase the amount of the owner’s policy to reflect construction the loan policy shall be priced as set forth in Section 7.2.3 Concurrent Loan Policy in excess of Owner’s Policy.

**7.3 REISSUE OF PRIOR LOAN POLICIES – CONSTRUCTION TO PERM OR TAKE-OUT**

The following discounted rates are available only when the loan being replaced was insured by the Company within the preceding two years, and either:

- a permanent loan is made to replace a construction loan, or
- A take-out loan is being made to replace an interim or bridge loan, and the original loan documentation included an express take-out or refinancing commitment.

In such cases, the discounted pricing of the new loan policy is dependent on the type of the prior loan policy and new loan policy as follows:

Type of Prior Loan Policy	Type of New Loan Policy	
	CLTA	ALTA
CLTA	<b>\$.20 per \$1,000 Maximum \$300</b>	<b>\$.40 per \$1,000 Maximum \$500</b>
ALTA		\$.35 per \$1,000 Maximum \$500

For Construction to Permanent Loans Only – an additional charge of 10% of the Basic Rate Table will be made if the ALTA loan policy does not take exception for Mechanics Lien/Construction Lien matters. (Same charge as for issuing a CLTA 101, Mechanic's Lien Coverage Endorsement).

If the permanent loan is for a larger amount that the initial loan policy,

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- Pricing on the new loan policy shall be as set forth above, up to the amount of the prior loan policy, plus
- the incremental charge that would be made for increasing a stand-alone loan policy of the same type from the policy amount of the prior loan policy to the new loan amount, as computed in Section 7.2.1.

**7.4 LENDER’S INSURANCE – LOAN BINDER**

When issued concurrently with an owner’s policy or owner’s binder, a 12-month loan binder may be issued to insure future financing, upon the payment of 110% of the applicable concurrent loan rate from Section 7.2.2 for the contemplated loan amount and type of loan policy to be issued.

At any time prior to expiration of the initial binder period, the Loan Binder may be extended for an additional 12 months, upon payment of an additional 10% of the applicable concurrent loan rate from Section 7.2.2 or 7.2.3 the contemplated loan amount and type of loan policy.

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 the loan policy shall be made on a concurrent issue basis.

**7.5 SUBDIVISION/DEVELOPER’S RATES**

Sections 7.5.1-7.5.5 apply only to first time sale transactions within a Development Project by Developers of one-to-four family property.

**7.5.1 Title Only Services**

The rates within this Section include (1) an ALTA Homeowner’s Policy (2) a concurrent ALTA Expanded Coverage Residential Loan Policy with the following endorsements to the extent applicable and requested by the lender CLTA 100, 100.29, 116, 103.1, 103.3, 110.9, 111.5, 111.8, 115, 115.2, ALTA 4, 5, 6, 6.2, 8.1 and 9.3.

If a loan policy is not issued in the transaction, the rate shall be 70% of the applicable rate set forth in Section **7.6.2** Rate Table. If more than one loan policy is issued, there shall be an additional charge of \$200.00 for each additional loan policy. If the aggregate amount of the loans exceeds the sales price, the applicable rate shall be based on the aggregate amount of the loans. Standard Coverage policies may be issued upon request, however, the rate shall remain unchanged.



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#### 7.5.2 Subdivision/Developer's Title Only Rate Table

POLICY AMOUNT UP TO	RATE	POLICY AMOUNT UP TO	RATE	POLICY AMOUNT UP TO	RATE
\$300,000.00	\$1,050.00	\$840,000.00	\$1,860.00	\$1,380,000.00	\$2,670.00
\$310,000.00	\$1,065.00	\$850,000.00	\$1,875.00	\$1,390,000.00	\$2,685.00
\$320,000.00	\$1,080.00	\$860,000.00	\$1,890.00	\$1,400,000.00	\$2,700.00
\$330,000.00	\$1,095.00	\$870,000.00	\$1,905.00	\$1,410,000.00	\$2,715.00
\$340,000.00	\$1,110.00	\$880,000.00	\$1,920.00	\$1,420,000.00	\$2,730.00
\$350,000.00	\$1,125.00	\$890,000.00	\$1,935.00	\$1,430,000.00	\$2,745.00
\$360,000.00	\$1,140.00	\$900,000.00	\$1,950.00	\$1,440,000.00	\$2,760.00
\$370,000.00	\$1,155.00	\$910,000.00	\$1,965.00	\$1,450,000.00	\$2,775.00
\$380,000.00	\$1,170.00	\$920,000.00	\$1,980.00	\$1,460,000.00	\$2,790.00
\$390,000.00	\$1,185.00	\$930,000.00	\$1,995.00	\$1,470,000.00	\$2,805.00
\$400,000.00	\$1,200.00	\$940,000.00	\$2,010.00	\$1,480,000.00	\$2,820.00
\$410,000.00	\$1,215.00	\$950,000.00	\$2,025.00	\$1,490,000.00	\$2,835.00
\$420,000.00	\$1,230.00	\$960,000.00	\$2,040.00	\$1,500,000.00	\$2,850.00
\$430,000.00	\$1,245.00	\$970,000.00	\$2,055.00	\$1,510,000.00	\$2,865.00
\$440,000.00	\$1,260.00	\$980,000.00	\$2,070.00	\$1,520,000.00	\$2,880.00
\$450,000.00	\$1,275.00	\$990,000.00	\$2,085.00	\$1,530,000.00	\$2,895.00
\$460,000.00	\$1,290.00	\$1,000,000.00	\$2,100.00	\$1,540,000.00	\$2,910.00
\$470,000.00	\$1,305.00	\$1,010,000.00	\$2,115.00	\$1,550,000.00	\$2,925.00
\$480,000.00	\$1,320.00	\$1,020,000.00	\$2,130.00	\$1,560,000.00	\$2,940.00
\$490,000.00	\$1,335.00	\$1,030,000.00	\$2,145.00	\$1,570,000.00	\$2,955.00
\$500,000.00	\$1,350.00	\$1,040,000.00	\$2,160.00	\$1,580,000.00	\$2,970.00
\$510,000.00	\$1,365.00	\$1,050,000.00	\$2,175.00	\$1,590,000.00	\$2,985.00
\$520,000.00	\$1,380.00	\$1,060,000.00	\$2,190.00	\$1,600,000.00	\$3,000.00
\$530,000.00	\$1,395.00	\$1,070,000.00	\$2,205.00	\$1,610,000.00	\$3,015.00
\$540,000.00	\$1,410.00	\$1,080,000.00	\$2,220.00	\$1,620,000.00	\$3,030.00
\$550,000.00	\$1,425.00	\$1,090,000.00	\$2,235.00	\$1,630,000.00	\$3,045.00
\$560,000.00	\$1,440.00	\$1,100,000.00	\$2,250.00	\$1,640,000.00	\$3,060.00
\$570,000.00	\$1,455.00	\$1,110,000.00	\$2,265.00	\$1,650,000.00	\$3,075.00
\$580,000.00	\$1,470.00	\$1,120,000.00	\$2,280.00	\$1,660,000.00	\$3,090.00
\$590,000.00	\$1,485.00	\$1,130,000.00	\$2,295.00	\$1,670,000.00	\$3,105.00
\$600,000.00	\$1,500.00	\$1,140,000.00	\$2,310.00	\$1,680,000.00	\$3,120.00
\$610,000.00	\$1,515.00	\$1,150,000.00	\$2,325.00	\$1,690,000.00	\$3,135.00
\$620,000.00	\$1,530.00	\$1,160,000.00	\$2,340.00	\$1,700,000.00	\$3,150.00
\$630,000.00	\$1,545.00	\$1,170,000.00	\$2,355.00	\$1,710,000.00	\$3,165.00
\$640,000.00	\$1,560.00	\$1,180,000.00	\$2,370.00	\$1,720,000.00	\$3,180.00
\$650,000.00	\$1,575.00	\$1,190,000.00	\$2,385.00	\$1,730,000.00	\$3,195.00
\$660,000.00	\$1,590.00	\$1,200,000.00	\$2,400.00	\$1,740,000.00	\$3,210.00
\$670,000.00	\$1,605.00	\$1,210,000.00	\$2,415.00	\$1,750,000.00	\$3,225.00
\$680,000.00	\$1,620.00	\$1,220,000.00	\$2,430.00	\$1,760,000.00	\$3,240.00
\$690,000.00	\$1,635.00	\$1,230,000.00	\$2,445.00	\$1,770,000.00	\$3,255.00
\$700,000.00	\$1,650.00	\$1,240,000.00	\$2,460.00	\$1,780,000.00	\$3,270.00
\$710,000.00	\$1,665.00	\$1,250,000.00	\$2,475.00	\$1,790,000.00	\$3,285.00
\$720,000.00	\$1,680.00	\$1,260,000.00	\$2,490.00	\$1,800,000.00	\$3,300.00
\$730,000.00	\$1,695.00	\$1,270,000.00	\$2,505.00	\$1,810,000.00	\$3,315.00
\$740,000.00	\$1,710.00	\$1,280,000.00	\$2,520.00	\$1,820,000.00	\$3,330.00
\$750,000.00	\$1,725.00	\$1,290,000.00	\$2,535.00	\$1,830,000.00	\$3,345.00
\$760,000.00	\$1,740.00	\$1,300,000.00	\$2,550.00	\$1,840,000.00	\$3,360.00
\$770,000.00	\$1,755.00	\$1,310,000.00	\$2,565.00	\$1,850,000.00	\$3,375.00
\$780,000.00	\$1,770.00	\$1,320,000.00	\$2,580.00	\$1,860,000.00	\$3,390.00
\$790,000.00	\$1,785.00	\$1,330,000.00	\$2,595.00	\$1,870,000.00	\$3,405.00
\$800,000.00	\$1,800.00	\$1,340,000.00	\$2,610.00	\$1,880,000.00	\$3,420.00
\$810,000.00	\$1,815.00	\$1,350,000.00	\$2,625.00	\$1,890,000.00	\$3,435.00
\$820,000.00	\$1,830.00	\$1,360,000.00	\$2,640.00	\$1,900,000.00	\$3,450.00
\$830,000.00	\$1,845.00	\$1,370,000.00	\$2,655.00	\$1,910,000.00	\$3,465.00

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<b>POLICY AMOUNT UP TO</b>	<b>RATE</b>	<b>POLICY AMOUNT UP TO</b>	<b>RATE</b>	<b>POLICY AMOUNT UP TO</b>	<b>RATE</b>
\$1,920,000.00	\$3,480.00	\$2,290,000.00	\$3,687.00	\$2,660,000.00	\$3,798.00
\$1,930,000.00	\$3,495.00	\$2,300,000.00	\$3.69	\$2,670,000.00	\$3,801.00
\$1,940,000.00	\$3,510.00	\$2,310,000.00	\$3,693.00	\$2,680,000.00	\$3,804.00
\$1,950,000.00	\$3,525.00	\$2,320,000.00	\$3,696.00	\$2,690,000.00	\$3,807.00
\$1,960,000.00	\$3,540.00	\$2,330,000.00	\$3,699.00	\$2,700,000.00	\$3,810.00
\$1,970,000.00	\$3,555.00	\$2,340,000.00	\$3,702.00	\$2,710,000.00	\$3,813.00
\$1,980,000.00	\$3,570.00	\$2,350,000.00	\$3,705.00	\$2,720,000.00	\$3,816.00
\$1,990,000.00	\$3,585.00	\$2,360,000.00	\$3,708.00	\$2,730,000.00	\$3,819.00
\$2,000,000.00	\$3,600.00	\$2,370,000.00	\$3,711.00	\$2,740,000.00	\$3,822.00
\$2,010,000.00	\$3,603.00	\$2,380,000.00	\$3,714.00	\$2,750,000.00	\$3,825.00
\$2,020,000.00	\$3,606.00	\$2,390,000.00	\$3,717.00	\$2,760,000.00	\$3,828.00
\$2,030,000.00	\$3,609.00	\$2,400,000.00	\$3,720.00	\$2,770,000.00	\$3,831.00
\$2,040,000.00	\$3,612.00	\$2,410,000.00	\$3,723.00	\$2,780,000.00	\$3,834.00
\$2,050,000.00	\$3,315.00	\$2,420,000.00	\$3,726.00	\$2,790,000.00	\$3,837.00
\$2,060,000.00	\$3,618.00	\$2,430,000.00	\$3,729.00	\$2,800,000.00	\$3,840.00
\$2,070,000.00	\$3,621.00	\$2,440,000.00	\$3,732.00	\$2,810,000.00	\$3,843.00
\$2,080,000.00	\$3,624.00	\$2,450,000.00	\$3,735.00	\$2,820,000.00	\$3,846.00
\$2,090,000.00	\$3,627.00	\$2,460,000.00	\$3,738.00	\$2,830,000.00	\$3,849.00
\$2,100,000.00	\$3,630.00	\$2,470,000.00	\$3,741.00	\$2,840,000.00	\$3,852.00
\$2,110,000.00	\$3,633.00	\$2,480,000.00	\$3,744.00	\$2,850,000.00	\$3,855.00
\$2,120,000.00	\$3,636.00	\$2,490,000.00	\$3,747.00	\$2,860,000.00	\$3,858.00
\$2,130,000.00	\$3,639.00	\$2,500,000.00	\$3,750.00	\$2,870,000.00	\$3,861.00
\$2,140,000.00	\$3,642.00	\$2,510,000.00	\$3,753.00	\$2,880,000.00	\$3,864.00
\$2,150,000.00	\$3,645.00	\$2,520,000.00	\$3,756.00	\$2,890,000.00	\$3,867.00
\$2,160,000.00	\$3,648.00	\$2,530,000.00	\$3,759.00	\$2,900,000.00	\$3,870.00
\$2,170,000.00	\$3,651.00	\$2,540,000.00	\$3,762.00	\$2,910,000.00	\$3,873.00
\$2,180,000.00	\$3,654.00	\$2,550,000.00	\$3,765.00	\$2,920,000.00	\$3,876.00
\$2,190,000.00	\$3,657.00	\$2,560,000.00	\$3,768.00	\$2,930,000.00	\$3,879.00
\$2,200,000.00	\$3,660.00	\$2,570,000.00	\$3,771.00	\$2,940,000.00	\$3,882.00
\$2,210,000.00	\$3,663.00	\$2,580,000.00	\$3,774.00	\$2,950,000.00	\$3,885.00
\$2,220,000.00	\$3,666.00	\$2,590,000.00	\$3,777.00	\$2,960,000.00	\$3,888.00
\$2,230,000.00	\$3,669.00	\$2,600,000.00	\$3,780.00	\$2,970,000.00	\$3,891.00
\$2,240,000.00	\$3,672.00	\$2,610,000.00	\$3,783.00	\$2,980,000.00	\$3,894.00
\$2,250,000.00	\$3,675.00	\$2,620,000.00	\$3,786.00	\$2,990,000.00	\$3,897.00
\$2,260,000.00	\$3,678.00	\$2,630,000.00	\$3,789.00	\$3,000,000.00	\$3,900.00
\$2,270,000.00	\$3,681.00	\$2,640,000.00	\$3,792.00		
\$2,280,000.00	\$3,684.00	\$2,650,000.00	\$3,795.00		

**7.5.3 Title and Escrow Services**

When an Offering Provider is issuing an Owner’s Policy and handling sale escrow, the rates set forth in Section 7.5.4 shall apply. The rates set forth in Section 7.5.4 include the services set forth in 7.5.1 and the escrow services set forth in Section □. Notary services and signing services are included if the signing occurs in an office of the Company during that office’s business hours.

If a loan policy is not issued in the transaction, the rate shall be 70% of the applicable rate set forth in Section 7.5.4 Rate Table. If more than one loan policy is issued, there shall be an additional charge of \$200.00 for each additional loan policy. If the aggregate amount of the loans exceeds the sales

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price, the applicable rate shall be based on the aggregate amount of the loans. Standard Coverage policies may be issued upon request, however, the rate shall remain unchanged.

#### 7.5.4 Subdivision/Developer's Title and Escrow Rate Table

POLICY AMOUNT UP TO	RATE	POLICY AMOUNT UP TO	RATE	POLICY AMOUNT UP TO	RATE
\$300,000.00	\$2,140.00	\$800,000.00	\$3,515.00	\$1,300,000.00	\$4,340.00
\$310,000.00	\$2,180.00	\$810,000.00	\$3,535.00	\$1,310,000.00	\$4,355.00
\$320,000.00	\$2,205.00	\$820,000.00	\$3,560.00	\$1,320,000.00	\$4,365.00
\$330,000.00	\$2,235.00	\$830,000.00	\$3,580.00	\$1,330,000.00	\$4,380.00
\$340,000.00	\$2,260.00	\$840,000.00	\$3,605.00	\$1,340,000.00	\$4,390.00
\$350,000.00	\$2,290.00	\$850,000.00	\$3,625.00	\$1,350,000.00	\$4,405.00
\$360,000.00	\$2,315.00	\$860,000.00	\$3,650.00	\$1,360,000.00	\$4,415.00
\$370,000.00	\$2,345.00	\$870,000.00	\$3,670.00	\$1,370,000.00	\$4,430.00
\$380,000.00	\$2,370.00	\$880,000.00	\$3,690.00	\$1,380,000.00	\$4,440.00
\$390,000.00	\$2,400.00	\$890,000.00	\$3,715.00	\$1,390,000.00	\$4,455.00
\$400,000.00	\$2,425.00	\$900,000.00	\$3,740.00	\$1,400,000.00	\$4,465.00
\$410,000.00	\$2,455.00	\$910,000.00	\$3,760.00	\$1,410,000.00	\$4,480.00
\$420,000.00	\$2,480.00	\$920,000.00	\$3,785.00	\$1,420,000.00	\$4,490.00
\$430,000.00	\$2,510.00	\$930,000.00	\$3,805.00	\$1,430,000.00	\$4,505.00
\$440,000.00	\$2,535.00	\$940,000.00	\$3,825.00	\$1,440,000.00	\$4,515.00
\$450,000.00	\$2,565.00	\$950,000.00	\$3,850.00	\$1,450,000.00	\$4,530.00
\$460,000.00	\$2,590.00	\$960,000.00	\$3,875.00	\$1,460,000.00	\$4,540.00
\$470,000.00	\$2,620.00	\$970,000.00	\$3,890.00	\$1,470,000.00	\$4,555.00
\$480,000.00	\$2,645.00	\$980,000.00	\$3,915.00	\$1,480,000.00	\$4,565.00
\$490,000.00	\$2,680.00	\$990,000.00	\$3,940.00	\$1,490,000.00	\$4,580.00
\$500,000.00	\$2,700.00	\$1,000,000.00	\$3,970.00	\$1,500,000.00	\$4,590.00
\$510,000.00	\$2,730.00	\$1,010,000.00	\$3,980.00	\$1,510,000.00	\$4,605.00
\$520,000.00	\$2,755.00	\$1,020,000.00	\$3,990.00	\$1,520,000.00	\$4,615.00
\$530,000.00	\$2,785.00	\$1,030,000.00	\$4,005.00	\$1,530,000.00	\$4,630.00
\$540,000.00	\$2,810.00	\$1,040,000.00	\$4,015.00	\$1,540,000.00	\$4,640.00
\$550,000.00	\$2,840.00	\$1,050,000.00	\$4,030.00	\$1,550,000.00	\$4,655.00
\$560,000.00	\$2,870.00	\$1,060,000.00	\$4,040.00	\$1,560,000.00	\$4,665.00
\$570,000.00	\$2,900.00	\$1,070,000.00	\$4,055.00	\$1,570,000.00	\$4,680.00
\$580,000.00	\$2,925.00	\$1,080,000.00	\$4,065.00	\$1,580,000.00	\$4,690.00
\$590,000.00	\$2,955.00	\$1,090,000.00	\$4,080.00	\$1,590,000.00	\$4,705.00
\$600,000.00	\$2,980.00	\$1,100,000.00	\$4,090.00	\$1,600,000.00	\$4,715.00
\$610,000.00	\$3,010.00	\$1,110,000.00	\$4,105.00	\$1,610,000.00	\$4,730.00
\$620,000.00	\$3,035.00	\$1,120,000.00	\$4,115.00	\$1,620,000.00	\$4,740.00
\$630,000.00	\$3,065.00	\$1,130,000.00	\$4,130.00	\$1,630,000.00	\$4,755.00
\$640,000.00	\$3,090.00	\$1,140,000.00	\$4,140.00	\$1,640,000.00	\$4,765.00
\$650,000.00	\$3,120.00	\$1,150,000.00	\$4,155.00	\$1,650,000.00	\$4,780.00
\$660,000.00	\$3,145.00	\$1,160,000.00	\$4,165.00	\$1,660,000.00	\$4,790.00
\$670,000.00	\$3,175.00	\$1,170,000.00	\$4,180.00	\$1,670,000.00	\$4,805.00
\$680,000.00	\$3,200.00	\$1,180,000.00	\$4,190.00	\$1,680,000.00	\$4,815.00
\$690,000.00	\$3,230.00	\$1,190,000.00	\$4,205.00	\$1,690,000.00	\$4,830.00
\$700,000.00	\$3,255.00	\$1,200,000.00	\$4,215.00	\$1,700,000.00	\$4,840.00
\$710,000.00	\$3,285.00	\$1,210,000.00	\$4,230.00	\$1,710,000.00	\$4,855.00
\$720,000.00	\$3,310.00	\$1,220,000.00	\$4,240.00	\$1,720,000.00	\$4,865.00
\$730,000.00	\$3,340.00	\$1,230,000.00	\$4,255.00	\$1,730,000.00	\$4,880.00
\$740,000.00	\$3,365.00	\$1,240,000.00	\$4,265.00	\$1,740,000.00	\$4,890.00
\$750,000.00	\$3,395.00	\$1,250,000.00	\$4,280.00	\$1,750,000.00	\$4,905.00
\$760,000.00	\$3,425.00	\$1,260,000.00	\$4,290.00	\$1,760,000.00	\$4,915.00
\$770,000.00	\$3,440.00	\$1,270,000.00	\$4,305.00	\$1,770,000.00	\$4,930.00
\$780,000.00	\$3,470.00	\$1,280,000.00	\$4,315.00	\$1,780,000.00	\$4,940.00
\$790,000.00	\$3,490.00	\$1,290,000.00	\$4,330.00	\$1,790,000.00	\$4,955.00

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POLICY AMOUNT UP TO	RATE	POLICY AMOUNT UP TO	RATE	POLICY AMOUNT UP TO	RATE
\$1,800,000.00	\$4,965.00	\$2,210,000.00	\$5,425.00	\$2,620,000.00	\$5,835.00
\$1,810,000.00	\$4,980.00	\$2,220,000.00	\$5,435.00	\$2,630,000.00	\$5,845.00
\$1,820,000.00	\$4,990.00	\$2,230,000.00	\$5,445.00	\$2,640,000.00	\$5,855.00
\$1,830,000.00	\$5,005.00	\$2,240,000.00	\$5,455.00	\$2,650,000.00	\$5,865.00
\$1,840,000.00	\$5,015.00	\$2,250,000.00	\$5,465.00	\$2,660,000.00	\$5,875.00
\$1,850,000.00	\$5,030.00	\$2,260,000.00	\$5,475.00	\$2,670,000.00	\$5,885.00
\$1,860,000.00	\$5,040.00	\$2,270,000.00	\$5,485.00	\$2,680,000.00	\$5,895.00
\$1,870,000.00	\$5,055.00	\$2,280,000.00	\$5,495.00	\$2,690,000.00	\$5,905.00
\$1,880,000.00	\$5,065.00	\$2,290,000.00	\$5,505.00	\$2,700,000.00	\$5,915.00
\$1,890,000.00	\$5,080.00	\$2,300,000.00	\$5,515.00	\$2,710,000.00	\$5,925.00
\$1,900,000.00	\$5,090.00	\$2,310,000.00	\$5,525.00	\$2,720,000.00	\$5,935.00
\$1,910,000.00	\$5,105.00	\$2,320,000.00	\$5,535.00	\$2,730,000.00	\$5,945.00
\$1,920,000.00	\$5,115.00	\$2,330,000.00	\$5,545.00	\$2,740,000.00	\$5,955.00
\$1,930,000.00	\$5,130.00	\$2,340,000.00	\$5,555.00	\$2,750,000.00	\$5,965.00
\$1,940,000.00	\$5,140.00	\$2,350,000.00	\$5,565.00	\$2,760,000.00	\$5,975.00
\$1,950,000.00	\$5,155.00	\$2,360,000.00	\$5,575.00	\$2,770,000.00	\$5,985.00
\$1,960,000.00	\$5,165.00	\$2,370,000.00	\$5,585.00	\$2,780,000.00	\$5,995.00
\$1,970,000.00	\$5,180.00	\$2,380,000.00	\$5,595.00	\$2,790,000.00	\$6,005.00
\$1,980,000.00	\$5,190.00	\$2,390,000.00	\$5,605.00	\$2,800,000.00	\$6,015.00
\$1,990,000.00	\$5,205.00	\$2,400,000.00	\$5,615.00	\$2,810,000.00	\$6,025.00
\$2,000,000.00	\$5,215.00	\$2,410,000.00	\$5,625.00	\$2,820,000.00	\$6,035.00
\$2,010,000.00	\$5,225.00	\$2,420,000.00	\$5,635.00	\$2,830,000.00	\$6,045.00
\$2,020,000.00	\$5,235.00	\$2,430,000.00	\$5,645.00	\$2,840,000.00	\$6,055.00
\$2,030,000.00	\$5,245.00	\$2,440,000.00	\$5,655.00	\$2,850,000.00	\$6,065.00
\$2,040,000.00	\$5,255.00	\$2,450,000.00	\$5,665.00	\$2,860,000.00	\$6,075.00
\$2,050,000.00	\$5,265.00	\$2,460,000.00	\$5,675.00	\$2,870,000.00	\$6,085.00
\$2,060,000.00	\$5,275.00	\$2,470,000.00	\$5,685.00	\$2,880,000.00	\$6,095.00
\$2,070,000.00	\$5,285.00	\$2,480,000.00	\$5,695.00	\$2,890,000.00	\$6,105.00
\$2,080,000.00	\$5,295.00	\$2,490,000.00	\$5,705.00	\$2,900,000.00	\$6,115.00
\$2,090,000.00	\$5,305.00	\$2,500,000.00	\$5,715.00	\$2,910,000.00	\$6,125.00
\$2,100,000.00	\$5,315.00	\$2,510,000.00	\$5,725.00	\$2,920,000.00	\$6,135.00
\$2,110,000.00	\$5,325.00	\$2,520,000.00	\$5,735.00	\$2,930,000.00	\$6,145.00
\$2,120,000.00	\$5,335.00	\$2,530,000.00	\$5,745.00	\$2,940,000.00	\$6,155.00
\$2,130,000.00	\$5,345.00	\$2,540,000.00	\$5,755.00	\$2,950,000.00	\$6,165.00
\$2,140,000.00	\$5,355.00	\$2,550,000.00	\$5,765.00	\$2,960,000.00	\$6,175.00
\$2,150,000.00	\$5,365.00	\$2,560,000.00	\$5,775.00	\$2,970,000.00	\$6,185.00
\$2,160,000.00	\$5,375.00	\$2,570,000.00	\$5,785.00	\$2,980,000.00	\$6,195.00
\$2,170,000.00	\$5,385.00	\$2,580,000.00	\$5,795.00	\$2,990,000.00	\$6,205.00
\$2,180,000.00	\$5,395.00	\$2,590,000.00	\$5,805.00	\$3,000,000.00	\$6,215.00
\$2,190,000.00	\$5,405.00	\$2,600,000.00	\$5,815.00		
\$2,200,000.00	\$5,415.00	\$2,610,000.00	\$5,825.00		

#### 7.5.5 Disbursement Service Escrow

The Fee for Disbursement Services in connection with an order for title insurance when the Company is disbursing funds in support of a primary escrow agent other than the Company is \$150 per order. Disbursement Services consist of: (1) receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured; (2) disbursement of escrow funds for the elimination of any matters affecting title, but only to the extent authorized under the escrow instructions; (3) ordering payoff demand statements from existing lienholders; (4) wire transfers, standard overnight delivery charges and regular messenger charges (not

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including priority overnight and special messenger charges, which will be charged based on invoice from provider); and (5) disbursement of any remaining funds to the primary escrow agent. Disbursement Service includes delivery charges and messenger charges included as part of the Company's escrow services pursuant to Section □, but does not include delivery charges and messenger charges not included in Section □, or required or requested by someone other than the Company.

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## Escrow Services

### 8 GUARANTEES AND MISCELLANEOUS PLANT SERVICES

#### 8.1 GENERAL PRICING FOR GUARANTEES AND MISCELLANEOUS PLANT SERVICES

The charges in this Section are applicable to Guarantees with stipulated liabilities covering a particular estate, interest or service.

The charge for two or more guarantees issued simultaneously with the same ownership will be at the applicable rate for the aggregate liability assumed plus \$400 for each guarantee issued. (Sections 8.2 and 8.5)

Where a guarantee is to be issued covering multiple parcels, an additional parcel fee of \$100.00 for each additional parcel searched will be assessed. (Sections 8.2 and 8.5)

All Guarantees/Plant Services of this Section 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.

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.

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 Owner’s Rate. No credit is to be given for any “work charge” or a “regular charge” to offset any of the insurance premium.

#### 8.2 TRUSTEE’S SALE GUARANTEE

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

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	liability
Over \$2,000,000.00 up to \$20,000,000.00	add \$15.00 for each \$25,000 in liability

**8.2.1 Continuation of Guarantee**

A charge of \$50.00 may be assessed for each continuation guarantee, over two issued.

**8.2.2 Conversion of Guarantee**

A charge of \$400.00 will be assessed to convert a Trustee’s Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a guarantee for the benefit of a substituted trustee or attorney.

**8.3 LIMITED TRUSTEE’S SALE GUARANTEE**

The Limited Residential Trustee’s Sale Guarantee may only be issued for the foreclosure of a deed of trust where the investor is FNMA and 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 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, the provisions of Section 8.2 govern.

- The charge for a Limited Residential Trustee’s Sale Guarantee is \$300.00.
- A \$50.00 charge may be assessed for each continuation guarantee over two issued.

**8.4 FNMA LIMITED TRUSTEE'S SALE GUARANTEE WITH PRIOR LIEN SEARCH**

This product was designed to comply with the requirements of Section E-5-07: Other Reimbursable Default-Related Legal Expenses (06/08/2016) of the Federal National Mortgage Association (FNMA) Servicing Manual and includes an initial two-owner title search dating back to the deed prior to the mortgagor’s deed, up to two (2) updates to the initial two-owner title search that may be requested as are necessary to complete a typical foreclosure sale and all copies of relevant documents.

Although the FNMA Servicing Manual does not require an insured or guaranteed title search, potential liabilities for title search errors are not otherwise limited and such risks would merit search charges well in excess of those permitted by FNMA. The liability amount of the guarantee is the least of the unpaid principal balance of the foreclosing deed of trust or prevailing maximum FNMA conforming loan amount.

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The charge for a FNMA Limited Trustee's Sale Guarantee with Prior Lien Search is \$300.00.

A \$50.00 charge may be assessed for each continuation guarantee over two issued.

**8.5 LITIGATION GUARANTEE**

The charge for a Litigation Guarantee shall be 80% of the Basic Rate Table, based upon the value of the particular estate or interest involved, minimum charge \$425.00. If any of the property described in the Guarantee falls within the definitions contained in Natural Resources or Submerged Tide Lands, all charges are doubled. Assurance is based on the value of the estate interest involved.

\$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.

**8.6 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:

Liability:	Premium:
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

**8.7 MORTGAGE PRIORITY GUARANTEE (“MPG”)**

The Mortgage Priority Guarantee provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage.

Amount of Liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MPG” shall be:

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

**8.8 CHAIN OF TITLE GUARANTEE**

The charge shall be \$100 plus \$5 for each item reported. The amount of liability shall be \$1000. Liability amounts in excess of \$1000 shall be charged at Basic Rate.

**8.9 MECHANICS LIEN GUARANTEE**

The charge shall be \$75 per parcel, plus \$5 for each lien over two reported. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100. Where multiple guarantees on the same project are issued simultaneously, the charge shall be based upon the aggregate amount of liability; plus \$5 for each guarantee issued.

**8.10 JUDGEMENT AND TAX LIEN GUARANTEE**

The charge shall be \$75 per name (husband and wife or registered domestic partners are considered one name), plus \$5 for each lien over two reported. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

**8.11 PERSONAL PROPERTY ENCUMBRANCE GUARANTEE**

The charge shall be \$35 per name (husband and wife or registered domestic partners are considered one name), per year, minimum \$100. A charge of \$25 shall apply for a continuation guarantee to cover the recordation of additional documents. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100. Liability amounts in excess of this amount maybe provided for an additional charge of 60% of Basic Rate.

**8.12 LOT BOOK GUARANTEE**

The charge for a Lot Book Guarantee, reporting the last recorded instrument purporting to transfer title, any mortgages or deeds of trust on the parcel and any specifically requested categories of instrument(s), shall be \$100 per parcel, plus \$5 per document reported.

**8.13 SUBDIVISION GUARANTEE**

A charge of \$150, plus \$20 for each record title interest reported shall apply. The amount of liability shall be \$1000.

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**8.14 RECORD OWNER GUARANTEE**

The charge shall be \$100 for \$1000 liability.

**8.15 COMBINATION GUARANTEE**

The Lot Book Guarantee and the Judgment and Tax Lien Guarantee may be combined to form the Combination Guarantee. The rate shall be the aggregate of the charges as computed in accordance with sections 8.12 and 8.10. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

**8.16 PLANT INFORMATION GUARANTEE**

\$50 per hour searching time, plus \$20 per hour word processing time, minimum charge \$70. The amount of liability shall be an amount equal to the fee charged rounded up to the next \$100.

**8.17 RECORDER'S INDEX GUARANTEE**

\$50 per hour searching time, plus \$20 per hour word processing time, minimum charge \$70. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

**8.18 PARCEL MAP GUARANTEE**

\$50 if Preliminary Parcel Map Guarantee previously issued, otherwise \$250 plus \$50 for each parcel or chain over one. Amount of liability \$1000.

**8.19 PRELIMINARY PARCEL MAP GUARANTEE**

The charge shall be \$200 plus \$50 for each additional parcel or chain over one. The amount of liability shall be \$1000.

**8.20 PROPERTY OWNER'S NOTICE GUARANTEE**

The charge shall be \$100 for \$1000 liability.

**8.21 CONDITION OF TITLE GUARANTEE**

This Condition of Title Guarantee is to be issued in place of a Preliminary Report alone (not connected with a sale or refinance order). The charge shall be \$500 for \$2500 liability.

**8.22 PROPERTY SEARCH GUARANTEE**

**8.22.1 Assessor's tax rolls only**

\$15 per year, per name (husband and wife or registered domestic partners)

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considered one name), plus \$5 for each parcel over two reported with a minimum of \$75.

**8.22.2 Assessor's tax rolls and County Recorder's indices**

\$35 per year, per name (husband and wife or registered domestic partners considered one name), plus \$5 for each parcel over two reported, with a minimum of \$100.

Note: For Guarantees issued which include mortgages and deeds of trust, add \$3 for each encumbrance over two reported.

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## **Escrow Services**

### **9 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.

#### **9.1 ENDORSEMENTS TO LOAN POLICY IN TRID TRANSACTIONS**

When issued in conjunction with a TRID transaction, any Endorsements may be issued for a Loan Policy without additional charge.

Endorsements may be issued ONLY (a) if applicable to the specific facts of the transaction and the property to be insured; (b) if not duplicative with the coverage of another endorsement being issued on a given policy; and (c) as to each endorsement, upon meeting all applicable underwriting guidelines for the endorsement.

#### **9.2 ENDORSEMENTS TO OWNER'S POLICIES AND LOAN POLICIES IN NON-TRID TRANSACTIONS**

Each endorsement to any policy other than a loan policy issued in connection with a TRID Transaction shall be issued for the additional premium set forth in the table below. Where the table refers to a percentage figure, the premium for the endorsement will be the stated percentage of the greater of: 1. the premium computed for the policy to which the endorsement is to be attached taking into account any applicable discounts; or 2. if the premium the policy to which the endorsement is to be attached is computed at concurrent issue rates, the premium which would have applied to the policy had it not been issued at concurrent rates.

#### **9.3 GENERAL RULES**

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the form was designated to be attached to a specific policy but can be modified for other policies. If any of these coverages are desired, such requests shall be considered a "unique requirement". Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in Section 2.2.2.

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.

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

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of the estate(s) or interest(s) covered, plus \$10.00 for each endorsement issued.

Note: This Section 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: When “N/C” appears it means that there is no charge for the endorsement.

NOTE 4: Endorsement numbers used herein refer to the California Land Title Association endorsement forms unless otherwise indicated.

END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
<b>100-06</b>	<b>(ALTA Restrictions, Encroachments &amp; Minerals)</b>			
	N/A	N/A	N/A	N/C if issued at date of policy only.
<b>100.1</b>	<b>(Charge for modification or deletion of provisions contained in the endorsement)</b>			
	Section 1 a and b Section 1 c Section 2 a and b Section 3 a Section 3 b Section 4	10% 10% 10% 10% 10%	Minimum Charge \$100 Maximum Charge 20%	
<b>100.2.1-06</b>	<b>(ALTA FORM 9.3-06) (Restrictions, Encroachments, Minerals)</b>			
	N/A	N/A	N/A	N/C if issued at date of policy only.
<b>100.2.6-06</b>	<b>(ALTA FORM 9.6-06) (Private Rights – Loan Policy)</b>			
	N/A	N/A	N/A	N/C if issued at date of policy only.
<b>100.2.7-06</b>	<b>(ALTA FORM 9.7-06) (Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy)</b>			
	N/A	N/A	N/A	N/C if issued at date of policy only.
<b>100.2.8-06</b>	<b>(ALTA FORM 9.8-06) (Covenants Conditions and Restrictions –</b>			

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
	<b>Land Under Development – Owner’s Policy)</b>			
	N/A	N/A	N/C if issued at date of policy only	N/A
<b>100.2.9-06</b>	<b>(ALTA FORM 9.9-06) (Private Rights – Owner’s Policy)</b>			
	N/A	N/A	N/A	N/C if issued at date of policy only.
<b>100.2.10-06</b>	<b>(ALTA FORM 9.10-06) (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy)</b>			
	N/A	N/A	N/A	N/C if issued at date of policy only.
<b>100.4</b>	<b>(Present Violation of Particular Restrictions)</b>			
	N/A	10%	N/A	\$25
<b>100.5</b>	<b>(Present Violation of Restrictions)</b>			
	20%	N/A	\$100	N/A
<b>100.6</b>	<b>(Present or Future Violation of Restrictions)</b>			
	20%	N/A	\$100	N/A
<b>100.8</b>	<b>(Present or Future Violation of Particular Restriction)</b>			
	20%	N/A	\$100	\$100 Minimum LP-Cont. 10%
<b>100.9-06</b>	<b>(ALTA FORM 9.1-06) (Restrictions, Encroachments, Minerals – Unimproved Land)</b>			
	25%	N/A	10%	N/A
<b>100.10-06</b>	<b>(ALTA FORM 9.2-06) (Restrictions, Encroachments, Minerals – Improved Land)</b>			
	10%	N/A	10%	N/A
<b>100.12</b>	<b>(Right of Re-entry or Reverter is not Enforceable)</b>			
	20%	N/A	N/A	\$25 per issue, \$15 per issue on tract deals where three or more are issued concurrently
<b>100.13</b>	<b>(Upkeep Assessment Subordinate)</b>			
	N/A	N/A	N/A	\$50 per issue, \$25 per issue on tract deals

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
				where three or more issued concurrently
<b>100.19</b>	<b>(No present Violation of CC&amp;R)</b>			
	20%	10%	\$100	\$25
<b>100.20-06</b>	<b>(Enforcement of Existing Violation of CC&amp;R)</b>			
	20%	10%	\$100	\$25
<b>100.29</b>	<b>(Mineral Rights, Damage to Improvements)</b>			
	20%	10%	20%	\$25
<b>101</b>	<b>(Priority insurance M/L)</b>			
	N/A	10%	N/A	N/A
	Minimum charge of \$100			
<b>101.1-06</b>	<b>(M/L Insurance after Notice of Completion)</b>			
	20%	N/A	20%	N/A
	Minimum charge of \$100			
	10%	N/A	10%	N/A
	Minimum charge of \$100			
<b>101.2</b>	<b>(M/L Insurance after Notice of Completion)</b>			
	N/A	10%	N/A	10%
<b>101.3</b>	<b>(M/L Insurance, No Notice of Completion)</b>			
	N/A	10%	N/A	10%
	Minimum charge of \$100			
<b>101.4</b>	<b>(M/L Insurance, No Notice of Completion)</b>			
	20%	N/A	N/A	N/A
	Minimum charge of \$100			
<b>101.5</b>	<b>(M/L Insurance, Notice regular and no record liens except as shown, limited liability)</b>			
	N/A	X	N/A	X
	Lenders only: \$25 per issue, plus \$10 per each lien reported over two where M/L priority insurance is <b>not</b> included in the original policy. For insurance in excess of \$100 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 for each endorsement over one.			
<b>101.6</b>	<b>(M/L Insurance, Notice regular and no record liens except as shown, limited liability same as policy)</b>			
	N/A	X	N/A	X
	Lenders only: N/C for one endorsement where M/L priority insurance is included in the original policy. For each additional over one, add \$25 per issue, plus \$10 for each lien reported over two. On tract deals where three			

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
	or more notices are covered simultaneously and a separate endorsement is issued concurrently for each, add to the above charge \$10 for each endorsement over one.			
<b>102.4</b>	<b>(Foundations-no violations, no encroachment by improvements)</b>			
	N/A	10%	N/A	10%
		Min. \$50 Max. \$500		Min. \$50 Max. \$500
<b>102.5</b>	<b>(Foundations-no violations, no encroachment onto easements or adjoining land)</b>			
	N/A	15%	N/A	15%
		Min. \$50 Max. \$750		Min. \$50 Max. \$750
<b>102.6</b>	<b>(Foundations-no violations, no encroachment, affects portion of land described in policy)</b>			
	N/A	10%	N/A	10%
		Min. \$50 Max. \$500 Based on portion of loan applicable to the land covered.		Min. \$50 Max. \$500 Based on portion of loan applicable to the land covered.
<b>102.7</b>	<b>(Foundations-no violations, no encroachment onto easements or adjoining land, affects portion of land described in policy)</b>			
	N/A	15%	N/A	15%
		Min. \$50 Max. \$750 Based on portion of loan applicable to the land covered.		Min. \$50 Max. \$750 Based on portion of loan applicable to the land covered.
<b>103.1-06</b>	<b>(ALTA FORM 28-06) (Easement, damage from use or maintenance)</b>			
	20%**	10%**	20%**	N/C*
	** 1 to 4 Family Residential Property \$50 minimum, other property \$100 minimum * Imperial County \$25			
<b>103.3</b>	<b>(Easement, removal of improvements)</b>			
	N/A	10%***	N/A	10%***
	Minimum charge of \$100			
<b>103.4</b>	<b>(Easements providing ingress and egress)</b>			



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	OWNER	LENDER	OWNER	LENDER
	20%	10%	10%	10%
	Minimum charge of \$100			
<b>103.5</b>	<b>(Surface rights to extract water)</b>			
	20%	10%	20%	10%
<b>103.7</b>	<b>(Land abuts on existing street)</b>			
	20%	10%	\$25	\$25
	Min. \$50 Max. \$200			
<b>103.11-06</b>	<b>(ALTA FORM 17-06) (Access and Entry)</b>			
	\$50	\$50	\$50	\$50
<b>103.12-06</b>	<b>(ALTA FORM 17.1-06) (Indirect Access and Entry)</b>			
	\$50	\$50	\$50	\$50
<b>103.13-06</b>	<b>(ALTA FORM 17.2-06) (Utility Access)</b>			
	N/A	N/A	\$200	\$200
<b>103.14</b>	<b>(ALTA FORM 28.1-06) Encroachments – Boundaries and Easements)</b>			
	20%	20%	20%	\$25
<b>103.15-06</b>	<b>(ALTA FORM 28.2-06) (Encroachments – Boundaries and Easements – Described Improvements)</b>			
	20%	20%	20%	\$100
<b>103.16-06</b>	<b>(ALTA FORM 28.3-06) (Encroachments—Boundaries and Easements—Land Under Development)</b>			
	20%	10%	10%	\$100
<b>104.4 (104.11)</b>	<b>(Collateral assignment of beneficial interest)</b>			
	N/A	X	N/A	X
	Lenders Only: Without vested owner Minimum charge \$250, with vested owner 20% based upon amount of loan secured by collateral assignment, Minimum charge \$250. Other property: Minimum charge \$395.			
<b>104.6</b>	<b>(ALTA FORM 37-06)(Assignment of Lessor’s interest)</b>			
	N/A	N/A	N/A	\$100 per issue
				\$25 per issue on tract deals where three or more issued concurrently
<b>104.7</b>	<b>(Assignment of Rents and Leases)</b>			
	N/A	\$100 per issue	N/A	\$100 per issue

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
		\$25 per issue on tract deals where three or more issued concurrently		\$25 per issue on tract deals where three or more issued concurrently
<b>104.10</b>	<b>(Assignment of beneficial interest)</b>			
	N/A	X	N/A	X
	Lenders Only: Issued concurrently with Policy: \$150 Issued Subsequent to Policy: 1 to 4 Family Residential Property: Without vested owner \$200, with vested owner 20% based on unpaid balance of loan, Min. \$200, Max. \$500, other property: Minimum charge \$395.			
<b>104.11</b>	<b>(Collateral assignment of beneficial interest)</b>			
	N/A	X	N/A	X
	Lenders Only: Without vested owner Minimum charge \$250, with vested owner 20% based upon amount of loan secured by collateral assignment, Minimum charge \$250. Other property: Minimum charge \$395.			
<b>104.12-06</b>	<b>(ALTA FORM 10-06) (Assignment of beneficial interest)</b>			
104.12	N/A	N/A	N/A	30%
				Min. \$250 Max. \$500
<b>104.13-06</b>	<b>(ALTA FORM 10.1-06) (Assignment of beneficial interest and Date Down)</b>			
104.13	N/A	N/A	N/A	30%
				Min. \$250 Max. \$500
<b>107.1</b>	<b>(Allocation of liability)</b>			
	\$25	\$25	\$25	\$25
<b>107.2</b>	<b>(Increase liability)</b>			
	X	X	X	X
	All policies: The insurance rate applicable for each additional \$1,000 or fraction thereof of liability in excess of the amount shown on existing policy.			
<b>107.9</b>	<b>(Naming an additional insured)</b>			
	X	X	X	X
	All policies: \$50 if attached at time of original policy. \$100 per issue if attached subsequent.			
<b>107.11</b>	<b>(Unenforceability of lien following ostensible merger)</b>			
	N/A	N/A	N/A	10%
				Min. \$100

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
				Max. \$250
<b>108.9</b>	<b>(Additional Advance) (DVA)</b>			
	80%	N/A	N/A	N/A
	Min. \$250 Based on amount of advance plus 10% if M/L coverage is added by no. 101 Endorsemen t.			
<b>109</b>	<b>(No transfer of lessors interest in community lease)</b>			
	20%	20%	N/A	N/A
	Minimum charge of \$100			
<b>110.1</b>	<b>(Deletion of specific exceptions (non-risk basis))</b>			
	N/A	N/A	20%	10%
				Max. \$200
<b>110.2</b>	<b>(Deletion of Arbitration)</b>			
	N/A	N/A	N/C	N/C
<b>110.5-</b>	<b>(Modification of deed of trust including priority)</b>			
	N/A	N/A	N/A	35%
				Based on unpaid balance. Min. \$100
<b>110.7</b>	<b>(Enforcement of lien or encumbrance)</b>			
	N/A	N/A	\$100	\$100
<b>110.9-06</b> <b>110.9</b>	<b>(ALTA FORM 8.1-06) (Enforcement of Environmental Protection Lien)</b>			
	N/A	N/A	N/C	N/C
<b>110.9.1-06</b>	<b>(ALTA FORM 8.2-06) (Environmental Protection Lien)</b>			
	N/A	N/A	N/C	N/C
<b>110.10</b>	<b>(Modification and additional advance)</b>			
	N/A	N/A	N/A	35%
				Based on amount advanced Min. \$300
<b>110.11-06</b>	<b>(ALTA FORM 11-06) (Modification)</b>			

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
<b>110.11</b>				
	N/A	N/A	N/A	35%
				Based on amount advanced Min. \$300
<b>110.11.1-06</b> <b>110.11.1</b>	<b>(ALTA FORM 11.1-06) (Modification with Subordination)</b>			
	N/A	N/A	N/A	35%
				Based on amount advanced Min. \$300
<b>110.11.2-06</b> <b>110.11.2</b>	<b>(ALTA FORM 11.2-06) (Mortgage Modification with Additional Amount of Insurance)</b>			
	N/A	35% plus 70% on amount advanced	N/A	35% plus 70% on amount advanced
<b>111</b>	<b>(Partial reconveyance, no impairments)</b>			
	N/A	N/A	N/A	10%
				Based on unpaid balance. Min. \$50 Max. \$250
<b>111.3</b>	<b>(Partial reconveyance, no impairment of lien, no encroachment of improvements)</b>			
	N/A	N/A	N/A	30%
				Based on unpaid balance. Min. \$100
<b>111.4</b>	<b>(Conveyance by original trustor will not impair mortgage lien made of F.H.A. project)</b>			
	N/A	N/A	N/A	10%
				Based on unpaid balance. Min. \$50 Max. \$250
<b>111.5-06</b> <b>111.5</b>	<b>(ALTA FORM 6-06) (Variable Rate Mortgage)</b>			
	N/A	N/A	N/A	N/C*
	* Imperial County \$25			

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
<b>111.8-06</b> <b>111.8</b>	<b>(ALTA FORM 6.2-06) (Variable Rate Mortgage with Negative Amortization)</b>			
	N/A	N/A	N/A	N/C*
	* Imperial County \$25			
<b>111.11</b>	<b>(Obligatory advance-Revolting credit)</b>			
	N/A	N/A	N/A	N/C*
	* Imperial County \$25			
<b>111.14-06</b> <b>111.14</b>	<b>(ALTA FORM 14-06) (Future Advance-Priority)</b>			
	N/A	N/A	N/A	N/C*
	* Imperial County \$25			
<b>111.14.1-06</b> <b>111.14.1</b>	<b>(ALTA FORM 14.1-06) (Future Advance-Knowledge)</b>			
	N/A	N/A	N/A	N/C*
	* Imperial County \$25			
<b>111.14.2-06</b> <b>111.14.2</b>	<b>(ALTA FORM 14.2-06) (Future Advance-Letter of Credit)</b>			
	N/A	N/A	N/A	N/C*
	* Imperial County \$25			
<b>111.14.3-06</b> <b>111.14.3</b>	<b>(ALTA FORM 14.3-06) (Future Advance-Reverse Mortgage)</b>			
	N/A	N/A	N/A	N/C*
	* Imperial County \$25			
<b>112.1</b>	<b>(Bondholder's Policy)</b>			
	N/A	N/A	N/A	\$25
<b>114.3-06</b>	<b>(ALTA FORM 23-06) (Co-Insurance, Single Policy)</b>			
	N/A	N/A	N/C	N/C
<b>114.4-06</b>	<b>(ALTA FORM 23.1-06) (Co-Insurance-Multiple Polices)</b>			
	N/A	N/A	N/C	N/C
<b>115</b>	<b>(Condominium)</b>			
	N/A	N/A	X	X
	No charge if attached with original issue. 10% on single policies if attached subsequent. \$25 per issue if attached subsequent on tract deals where three or more are issued concurrently.			
<b>115.1-06</b> <b>115.1</b>	<b>(ALTA FORM 4-06) (Condominium Endorsement)</b>			
	N/A	N/A	N/A	N/C*
<b>115.2-06</b>	<b>(ALTA FORM 5-06) (Planned Unit Development Endorsement)</b>			
	N/A	N/A	N/A	N/C*
<b>115.3-06</b> <b>115.3</b>	<b>(ALTA FORM 4.1-06) (Condominium Endorsement)</b>			

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
	N/A	N/A	N/A	N/C*
<b>115.4-06</b>	<b>(ALTA FORM 5.1-06) (Planned Unit Development Endorsement)</b>			
	N/A	N/A	N/C	N/C*
<b>116</b>	<b>(Designation of improvements, land location)</b>			
	N/A	N/A	N/A	X
				N/C if attached with original issue. 10% on single policies if attached subsequent. \$25 per issue if attached subsequent on tract deals where three or more are issued concurrently.
<b>116.01-06</b>	<b>(ALTA FORM 22-06) (Location)</b>			
	N/A	N/A	N/C	N/C
<b>116.1-06</b>	<b>(ALTA FORM 25-06) (Same as Survey)</b>			
	N/A	N/A	10%	10%
<b>116.1.2-06</b>	<b>(ALTA FORM 25.1-06) (Same as Portion of Survey)</b>			
	N/A	N/A	10%	10%
<b>116.3-</b>	<b>(Description after map recorded)</b>			
	N/A	N/A	20%	10%
			Minimum charge of \$100	
<b>116.4-06</b>	<b>(ALTA FORM 19.1-06) (Contiguity Single Parcel)</b>			
	X	X	X	X
	\$100 Min. except \$25 for ALTA Loan if all parcels comprise the land covered in the policy.			
<b>116.4.1-06</b>	<b>(ALTA FORM 19-06) (Contiguity, Multiple Parcels)</b>			
	X	X	X	X
	\$100 Min. except \$25 for ALTA Loan if all parcels comprise the land covered in the policy.			
<b>116.5-06</b>	<b>(ALTA FORM 7-06) (Manufactured Housing Unit)</b>			
	N/A	\$25	N/A	\$25
<b>116.5.1-06</b> <b>116.5.1</b>	<b>(ALTA FORM 7.1-06) (Manufactured Housing Unit – Conversion Loan)</b>			
	N/A	N/A	N/A	\$25

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
<b>116.5.2-06</b> <b>116.5.2</b>	<b>(ALTA FORM 7.2-06) (Manufactured Housing— Conversion; Owners)</b>			
	\$25	N/A	\$25	N/A
<b>116.6</b>	<b>(Manufactured Housing Unit included within the term “land”)</b>			
	\$25	\$25	N/A	N/A
<b>116.7</b>	<b>(Subdivision Map Act Compliance)</b>			
	N/A	N/A	10%	10%
	Minimum charge of \$100			
<b>116.8-06</b> <b>116.8</b>	<b>(ALTA FORM 26-08) (Subdivision)</b>			
	N/A	N/A	10%	10%
	Minimum charge of \$100			
<b>116.9-06</b>	<b>(ALTA FORM 19.2-06) (Contiguity—Specified Parcels)</b>			
	20%	10%	N/C if all parcels searched, otherwise 20%	N/C if all parcels searched, otherwise 10%
<b>117-06</b> <b>117</b>	<b>(ALTA FORM 12-06) (Aggregation)</b>			
	N/A	N/A	N/A	\$25
<b>117.1-06</b> <b>117.1</b>	<b>(ALTA FORM 12.1-06) Endorsement 12.1-06 (Aggregation – State Limits - Loan)</b>			
	N/A	\$100 per issue	N/A	\$100 per issue
<b>119.5-06</b>	<b>(ALTA FORM 13-06) (Leasehold – Owner’s)</b>			
	X	N/A	X	N/A
	Added at no additional charge to Owner’s Policy, based on Section 3.1.11 above.			
<b>119.6-06</b>	<b>(ALTA FORM 13.1-06) (Leasehold – Lender’s)</b>			
	N/A	X	N/A	X
	Added at no additional charge to Owner’s Policy, based on Section 3.1.11 above.			
<b>122</b>	<b>(Construction Lender Advance)</b>			
	N/A	N/A	N/A	10%
				Based upon amount of advance providing the base policy is for full amount of loan. Min. \$50 per

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
				issue
<b>122.1A</b>	<b>(Construction Loan Advance – Initial Advance – 2006 ALTA Loan Policy)</b>			
	N/A	N/A	N/A	X
				Based upon amount of advance providing the base policy is for full amount of loan. Min. \$50 per issue
<b>122.1B</b>	<b>(Construction Loan Advance – Subsequent Disbursement – 2006 ALTA Loan Policy)</b>			
	N/A	N/A	N/A	X
				Based upon amount of advance providing the base policy is for full amount of loan. Min. \$50 per issue
<b>122.2</b>	<b>(Construction Lender Advance)</b>			
	N/A	N/A	N/A	80%
				Based upon amount of advance Min. \$250
<b>123.1-06</b> <b>123.1</b>	<b>(ALTA FORM 3-06) (Zoning classification and allowable uses-vacant land)</b>			
	N/A	N/A	10%	10%
			Min. \$100 \$25 per issue on tract issued deals, if three or more are issued concurrently subsequent to issuance of original policy. \$25 per issue if issued concurrently at time of original policy.	



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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
123.2-06 123.2	(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%	15%
			Min. \$100 \$25 per issue on tract issued deals, if three or more are issued concurrently subsequent to issuance of original policy. \$25 per issue if issued concurrently at time of original policy.	
123.4-06 123.4	(ALTA FORM 3.3-06) (Zoning Completed Improvement Non-Conforming Use)			
	N/A	N/A	15%	15%
			Min, \$100 \$25 per issue on tract issued deals if three or more are issued concurrently subsequent to issuance of original policy. \$25 per issue if issued concurrently at time of original policy.	
123.5-06 123.5	(ALTA FORM 3.4-06) (Zoning No Zoning Classification)			
	N/A	N/A	15%	15%
			Min. \$100 \$25 per issue on tract issued deals if three or more are issued concurrently subsequent to issuance of original policy. \$25 per issue if issued concurrently at time of original policy.	
124.1	(Covenants are Binding)			
	N/A	N/A	20%	10%
			Minimum charge of \$100	
124.2	(Covenants I Lease are Binding)			
	N/A	N/A	20%	10%
			Minimum charge of \$100	
127-06	(ALTA FORM 15-06) (Nonimputation, Full Equity Transfer)			

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
	N/A	N/A	10%	N/A
<b>127.1-06</b>	<b>(ALTA FORM 15.1-06) (Nonimputation, Additional Insured)</b>			
	N/A	N/A	15%	N/A
<b>127.2-06</b>	<b>(ALTA FORM 15.2-06) (Nonimputation, Partial Equity Transfer)</b>			
	N/A	N/A	15%	N/A
<b>128-06</b>	<b>(ALTA FORM 16-06) (Mezzanine Financing)</b>			
	N/A	N/A	10%	N/A
<b>129-06</b>	<b>(ALTA FORM 18-06) (Single Tax Parcel)</b>			
	\$25	\$25	\$25	\$25
<b>129.1-06</b>	<b>(ALTA FORM 18.1-06) (Multiple Tax Parcel)</b>			
	\$25	\$25	\$25	\$25
<b>129.2-06</b>	<b>(ALTA FORM 18.2-06) (Multiple Tax Parcel)</b>			
	\$25	\$25	\$25	\$25
<b>129.3-06</b>	<b>(ALTA FORM 18.3) (Single Tax Parcel and ID)</b>			
	\$25	\$25	\$25	\$25
<b>130-06</b>	<b>(ALTA FORM 20-06) (First Loss – Multiple Parcel Transaction)</b>			
	N/A	N/A	N/A	20%
<b>132</b>	<b>(Usury)</b>			
	N/A	N/A	N/A	\$100
<b>132-06</b>	<b>(ALTA FORM 27-06) (Usury)</b>			
	N/A	N/A	N/A	\$100
<b>133-06</b>	<b>(ALTA FORM 24-06) (Doing Business)</b>			
	N/A	N/A	N/A	\$100
<b>134-06</b>	<b>(ALTA FORM 29-06) (Interest Rate Swap – Direct Obligation)</b>			
	N/A	N/A	N/A	\$0.50/ \$1,000
				Up to \$1 million Negotiable over \$1 million
<b>134.1-06</b>	<b>(ALTA FORM 29.1-06) (Interest Rate Swap – Additional Interest)</b>			
	N/A	N/A	N/A	\$0.50/ \$1,000
				Up to \$1 million Negotiable over \$1 million
<b>134.2-06</b>	<b>(ALTA FORM 29.2-06) (Interest Rate Swap-Additional Interest-Defined Amount)</b>			
	N/A	N/A	N/A	\$0.50/ \$1,000
				Up to \$1 million Negotiable

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
				over \$1 million
<b>134.3-06</b>	<b>(ALTA FORM 29.3-06) (Interest Rate Swap-Additional Interest-Defined Amount)</b>			
	N/A	N/A	N/A	\$0.50/ \$1,000
				Up to \$1 million Negotiable over \$1 million
<b>135-06 135</b>	<b>(ALTA FORM 30-06) (One to Four Family Shared Appreciation)</b>			
	N/A	N/A	N/A	\$25 for residential
				\$0.50/ \$1,000
				Up to \$1 million commercial Negotiable over \$1 million
<b>135.1-06 135.1</b>	<b>(ALTA FORM 30.1-06) (Commercial Participation Interest)</b>			
	N/A	N/A	N/A	10% minimum \$200
<b>136-06</b>	<b>(ALTA FORM 31-06) (Severable Improvements)</b>			
	N/A	N/A	N/A	\$0.50/ \$1,000
				Up to \$1 million Negotiable over \$1 million
<b>137-06 137</b>	<b>(ALTA FORM 32-06) (Construction Loan – Loss of Priority)</b>			
	N/A	N/A	N/A	\$0.50/ \$1,000
				Up to \$1 million Negotiable over \$1 million
<b>137.1-06 137.1</b>	<b>(ALTA FORM 32.1-06) (Construction Loan-Loss of Priority-Direct Payment)</b>			
	N/A	N/A	N/A	N/C
<b>137.2-06 137.2</b>	<b>(ALTA FORM 32.2-06) (Construction Loan –Loss of Priority – Insured’s Direct Payment)</b>			
	N/A	N/C	N/A	N/C

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
<b>138-06</b>	<b>(ALTA FORM 33-06) (Disbursement)</b>			
	N/A	N/A	N/A	N/C
<b>139-06</b>	<b>(ALTA FORM 34-06) (Identified Risk Coverage)</b>			
	N/A	N/A	N/A	\$25 for residential
				\$0.50/ \$1,000
				Up to \$1 million commercial Negotiable over \$1 million
<b>139.1</b>	<b>(ALTA FORM 34.1) (Identified Exception &amp; Identified Risk Coverage)</b>			
	N/A	N/A	N/A	\$25 for residential
				Up to \$1 million commercial Negotiable over \$1 million
<b>140-06</b>	<b>(ALTA FORM 35-06) (Minerals and Other Subsurface Substances – Buildings)</b>			
	10%	\$100	10%	\$100
	Min. \$100 Max. \$500		Min. \$100 Max. \$500	
<b>140.1-06</b>	<b>(ALTA FORM 35.1-06) (Minerals and Other Subsurface Substances – Improvements)</b>			
	10%	\$100	10%	\$100
	Min. \$100 Max. \$500		Min. \$100 Max. \$500	
<b>140.2-06</b>	<b>(ALTA FORM 35.2-06) (Minerals and Other Subsurface Substances – Described Improvements)</b>			
	10%	\$150	10%	\$150
	Min. \$150 Max. \$500		Min. \$150 Max. \$500	
<b>140.3-06</b>	<b>(ALTA FORM 35.3-06) (Minerals and Other Subsurface Substances – Land Under Dev.)</b>			
	10%	\$250	10%	\$250
	Min. \$250 Max. \$500		Min. \$250 Max. \$500	
<b>141-06 to</b>	<b>(ALTA FORM 36-06 through 36.8-06) (Energy Projects)</b>			

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
<b>141.8-06</b>				
	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 Subdivision/Bulk Rate/Endorsements-Commercial/Industrial/Planned Project Section.			
<b>142-06</b>	<b>(ALTA FORM 39-06) (Policy Authentication)</b>			
	N/C	N/C	N/C	N/C
<b>143-06</b>	<b>(ALTA FORM 41-06) (Water – Buildings)</b>			
	10%	\$100	10%	\$100
	Min. \$100 Max. \$500		Min. \$100 Max. \$500	
<b>143.1-06</b>	<b>(ALTA FORM 41.1-06) (Water – Improvements)</b>			
	10%	\$100	10%	\$100
	Min. \$100 Max. \$500		Min. \$100 Max. \$500	
<b>143.2-06</b>	<b>(ALTA FORM 41.2-06) (Water – Described Improvements)</b>			
	10%	\$150	10%	\$150
	Min. \$150 Max. \$500		Min. \$150 Max. \$500	
<b>143.3-06</b>	<b>(ALTA FORM 41.3-06) (Water – Land Under Development)</b>			
	10%	\$250	10%	\$250
	Min. \$250 Max. \$500		Min. \$250 Max. \$500	
<b>144-06</b>	<b>(ALTA FORM 42-06) (Commercial Lender Group Endorsement)</b>			
	N/A	\$250	N/A	\$250
<b>145-06</b>	<b>(ALTA FORM 43-06) (Anti-Taint)</b>			
	N/A	N/A	N/A	\$150
<b>146-06</b>	<b>(ALTA FORM 44-06) (Insured Mortgage Recording – Loan)</b>			
	N/A	N/A	N/A	N/A
<b>147-06</b>	<b>(ALTA FORM 40-06) (Tax Credit – Owner’s Policy)</b>			
	N/A	N/A	N/A	NA
<b>147.1-06</b>	<b>(ALTA FORM 40-06) (Tax Credit – Defined Amount - Owner’s Policy)</b>			
	N/A	N/A	N/A	N/A
<b>148-06</b>	<b>(ALTA FORM 45-06) (Pari Passu Mortgage – Loan Policy)</b>			
	N/A	N/A	N/A	N/A

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END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
<b>149-06</b>	<b>(ALTA FORM 46-06) (Option)</b>			
	N/A	N/A	N/A	N/A
<b>150</b>	<b>(WFG California Solar Endorsement)</b>			
	N/A	N/A	N/A	<b>\$50</b>
<b>151</b>	<b>(ALTA FORM 47) (Operative Law-2006 Owner's Policy)</b>			
	N/C	N/A	N/C	N/A
<b>151.1</b>	<b>(ALTA FORM 47.1) Operative Law-2006 Loan Policy)</b>			
	N/A	N/C	N/A	N/C
<b>151.2</b>	<b>(ALTA FORM 47.2) (Operative Law-2013 Homeowner's Policy</b>			
	N/C	N/A	N/C	N/A
<b>151.3</b>	<b>(ALTA FORM 47.3) (Operative Law-2015 Exp. Coverage Residential Loan Policy</b>			
	N/A	N/C	N/A	N/C
<b>152</b>	<b>(ALTA FORM 48) (Tribal Waivers and Consents)</b>			
	N/C	N/C	N/C	N/C
<b>JR1</b>	<b>(ALTA FORM JR1) (Continuation for Jr. Loan Policy)</b>			
	N/A	N/A	N/A	N/C for first issuance, then \$15 per issuance
<b>JR2</b>	<b>(ALTA FORM JR2) (Revolving Credit/Variable Rate for Jr. Loan Policy)</b>			
	N/A	N/A	N/A	\$15 if issued at time of issuance of policy

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,

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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

## Escrow Services

### 10 ESCROW SERVICES

#### 10.1 IN GENERAL

When escrow services of any type are involved, all offices of the Company will use the appropriate escrow schedules, which are set forth in this Chapter of this manual. All underwritten companies shall use the appropriate escrow rates set forth in this manual unless superseded by an independent filing by such 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 in advance from each person or entity obligated to pay any part of such charges in writing.

The applicable escrow fees shall be determined by the county in which the office handling the escrow is located and not the county where the property is located unless otherwise noted.

All third party charges and costs incurred in connection with the transaction will be charged at the actual cost or estimated actual cost thereof.

For purchase transactions, the escrow fees set forth herein reflect the total charge for the service, and will be allocated 50% to the buyer and 50% to the seller unless a different allocation of charges is set forth in the purchase agreement or by agreement of the parties.

In the case of a short sale, unless a different allocation of charges is set forth in the purchase agreement or by agreement of the parties, all escrow fees will be paid by the purchaser.

The Company reserves the right to match any written escrow rate quote from a California underwritten title company or escrow company. Such rate match must be approved in writing by Company management with a copy of the approval placed in the appropriate escrow file. A matched rate may not be used in conjunction with any other discounted rates contained in this chapter. Additional charges may be made for additional services as set forth in section 10.5, if applicable.

##### 10.1.1 Selection of Service Categories at Time of Order

As some of the service categories overlap and total charges may vary based on factors unknown (and unknowable) at the time the order for Escrow Services is placed, and notwithstanding other rules contained herein, the Company will charge its escrow fees based on the type of Escrow Services requested at the time of order.

##### 10.1.2 Policy on Cancellation Fees

CA Insurance Code §12404.1 provides that the furnishing of a preliminary



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report or other services by any title insurer, controlled escrow company or underwritten title company, without charge to any person, shall constitute a violation of §12404, but that this charge may be waived or canceled, if the company follows uniform practices as to all customers under like circumstances.

The policy of the Company is to waive and cancel all such charges whenever:

- The files of the issuing Company contain a copy of a bona fide sales or exchange agreement, or loan commitment executed by the party or parties in interest relating to the property described in the report, and the sale, exchange, or loan is not consummated.
- When the preliminary report contained a lien or encumbrance or other title defect which the Company has refused to eliminate from its policy of title insurance or to provide insurance against loss by reason thereof, and the Company has been advised that another title insurance company has eliminated the lien or encumbrance or other title defect from its policy of title insurance or provided insurance against loss resulting therefrom.

**10.2 SCOPE OF SERVICES**

Except where noted otherwise, the stated fees for the specified escrow service packages include all of the following specific services (as requested and appropriate to the transaction):

**10.2.1 Basic Escrow Service**

- Preparation of Escrow Instructions
- Estimates of closing costs
- Ordering demands
- Pay secured obligations, as required
- Pay up to three credit cards or unsecured debts
- Amendments to the escrow instructions as required (LRT, etc.)
- Preparation of HUD-1, ALTA settlement statement and/or coordination of Closing Disclosure with Lender
- Disburse proceeds to borrower and/or seller
- Disburse funds per approved settlement statements
- Coordinate borrower signing, if required.
- Rate Available with or without Title Policy from the Company

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- All-Inclusive Residential Property Escrow (1 to 4 Family)
- All Services in the Basic Escrow Service, plus
- One (1) loan tie-in fee,
- Issuance of all payoff checks, except those for the payment of credit cards on unsecured debts
- Required wire transfers
- One electronic document download
- Local messenger services (excluding special messengers)
- Up to four (4) overnight delivery services
- Preparation of up to two (2) documents
- Processing of one subordination
- Lien/Judgment clearance services

**10.2.2 Reverse Mortgage Escrow Rate-Residential Property (1 to 4 family)**

All Services in the Basic Escrow Service, plus

- Up to Two (2) loan tie-in fees
- Two electronic document downloads

Additional services in connection with two deeds of trust and instruments to reflect the HUD Guarantee.

<u>Loan Amount</u>	<u>Escrow Service</u>
\$0.00 to \$500,000.00	\$650.00
\$500,001.00 to \$750,000.00	\$750.00
\$750,001.00 to \$ 1,000,000.00	\$950.00
\$1,000,001.00 to \$2,000,000.00	\$1,050.00
\$2,000,001.00 and up	\$1,500.00

**10.2.3 Limited Escrow Service (Refinance Only)**

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

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Preparation of HUD-1 or coordination of Closing Disclosure with Lender Limited Escrow Services are only available for a loan transaction without a concurrent transfer of title. The Lender is responsible for providing current demands and hazard and/or flood insurance to the Company

**10.2.4 Sub Escrow Service**

In connection with an order for title insurance when the Company is providing only disbursement escrow services in support of a primary escrow agent other than the Company, the service include the following:

- Receipt of incoming funding wire.
- Multiple payoffs of matters effecting or encumbering title
- Disbursement of funds
- Additional services as required. (Refer to additional Services Fee Table)
- Additional processing fees scheduled in Section 10.5 do apply.

**10.3 ADDITIONAL FEES FOR CONCURRENT LOANS – LOAN TIE-IN FEE**

In all counties in California, unless otherwise set forth, if requested in conjunction with a Sale Escrow involving Residential (1 to 4 Family) property or commercial property, in addition to the applicable escrow fees, a concurrent loan escrow fee (also referred to as a Loan Tie-In Fee or charge) will be charged as follows:

**10.3.1 First Loan**

An additional fee of \$200.00 will be assessed should the escrow office be requested to handle a real estate loan contemporaneously with the escrow for the acquisition of a property. The additional fee will include the following additional services (as required and appropriate to the transaction):

- One additional electronic document download
- Preparation of one additional document
- Local messenger services (excluding special messengers); and
- Up to two (2) overnight delivery services

**10.3.2 Each Additional Loan**

Each additional loan after the first closing contemporaneously with a sale will be charged an additional fee of \$200.00 and will include (as required and appropriate to the transaction):

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- One additional electronic document download,
- Preparation of one additional document
- One additional overnight delivery services

**10.4 ADDITIONAL FEES FOR COMPLEX TRANSACTIONS**

**10.4.1 1031 Exchanges**

Where a transaction involves a tax deferred exchange to be coordinated with an outside exchange company, in addition to the otherwise applicable escrow fees, an additional service fee of \$300.00 will be charged.

**10.4.2 All Inclusive Note and Deed of Trust**

Where a transaction involves a new All-inclusive Note and Deed of Trust (sometimes referred to as a “Wrap-Around Mortgage”) in which the new note includes the principal of an existing note and deed of trust, in addition to the otherwise applicable escrow fees, an additional service fee of \$300.00 will be charged.

**10.4.3 Hourly Work Fee**

A fee of \$100 per hour, or fraction thereof, may be charges when special services or additional work is requested or required. Requires a pre-approved estimated closing statement from customer.

**10.4.4 Post-Closing Distribution of Funds**

A fee of \$175 per holdback may be charged when a request is made to continue to hold funds to satisfy a post-closing condition. This fee is non-refundable.

If additional services are requested in connection with a hold-back, those services will be charge in accordance with Section 10.4.3 or Section 10.5.

**10.5 ADDITIONAL PROCESSING FEES**

Where services over and above those included within the defined scope of escrow services are required, additional fees may be charged as follows:

<b>Process</b>	<b>Fee</b>
Bankruptcy Coordination Fee	\$400.00
Document Copy Fee	\$25.00 per set
E-Doc Fee	\$50.00 per set
Franchise Tax Board Filing	\$45.00
Funds left in Escrow*	\$25.00 per month for escrow funds held 90 days

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	past closing
HOA Processing	\$25.00 per association
Interest Bearing Account set up	\$75.00
Lien & Judgment clearance	\$100.00 per lien or judgment
Loan Tie-In Fee	\$200.00
Messenger & Courier Fees	At actual cost
Mobile Notary Services	If third party provider, charged at Actual Cost. If provided by WFG employee, charged at statutory rate
NSF Fee (per item returned)	\$25.00
Overnight Delivery	\$25.00 each ( \$35. if oversized package)
Preparation of Recordable Documents & Promissory Notes	\$50.00 each per document prepared (Max. 3 documents)
Processing Demand(s)/Payoff(s)	\$10.00 (each, after first 3)
Processing Subordination	\$100.00 each
Recording Service Fee including any E-Recording service charges	\$23.00
Redraw Fee	\$75.00 per redraw
Redraw/Resign Fee	\$150.00 per redraw and resigning
Short Sale Additional Work Charge	\$300.00
Solar Processing Fee	\$50.00
Unsecured Liens/Bills	\$20.00 per check
Wire Fee	\$15.00 per wire

\*When the Company has funds remaining in escrow over 90 days after the 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.

## **10.6 ESCROW DISCOUNT PROGRAMS**

### **10.6.1 Group Rate Escrow Discount**

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:

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

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**10.7 ALL COUNTIES ESCROW RATES**

Unless a different rate is set forth for a given county, the following escrow rates apply in all counties in California, along with the additional fees for concurrent loans, complex transactions and additional processing fees as set forth above:

**10.7.1 Sale Escrow Fees**

The following rate schedule shall apply to sale escrows for residential transactions involving 1-4 family properties, condominiums and vacant residential lots.

<b>Sale Escrow Rates</b>	<b>Basic Escrow Service</b>	<b>All Inclusive Escrow Service</b>
\$0.00 to \$100,000.00	\$1,150.00	\$1,550.00
\$100,001.00 to \$200,000.00	\$1,500.00	\$1,900.00
\$200,001.00 to \$300,000.00	\$1,900.00	\$2,300.00
\$300,001.00 to \$400,000.00	\$2,300.00	\$2,700.00
\$400,001.00 to \$500,000.00	\$2,700.00	\$3,100.00
\$500,001.00 to \$600,000.00	\$3,100.00	\$3,500.00
\$600,001.00 to \$700,000.00	\$3,500.00	\$3,900.00
\$700,001.00 to \$800,000.00	\$3,700.00	\$4,100.00
\$800,001.00 to \$900,000.00	\$4,100.00	\$4,500.00
\$900,001.00 to \$1,000,000.00	\$4,500.00	\$4,900.00
\$1,000,001.00 to \$1,100,000.00	\$4,700.00	\$5,100.00
\$1,100,001.00 to \$1,200,000.00	\$4,900.00	\$5,300.00
\$1,200,001.00 to \$1,300,000.00	\$5,300.00	\$5,700.00
\$1,300,001.00 to \$1,400,000.00	\$5,500.00	\$5,900.00
\$1,400,001.00 to \$1,500,000.00	\$5,700.00	\$6,100.00
\$1,500,001.00 to \$1,600,000.00	\$6,000.00	\$6,400.00
\$1,600,001.00 to \$1,700,000.00	\$6,300.00	\$6,700.00
\$1,700,001.00 to \$1,800,000.00	\$6,600.00	\$7,000.00
\$1,800,001.00 to \$1,900,000.00	\$7,000.00	\$7,400.00
\$1,900,001.00 to \$2,000,000.00	\$7,300.00	\$7,700.00
\$2,000,001.00 up \$	Add \$1.00/thousand	Add \$1.00/thousand

Additional Processing Fees scheduled in section 10.5 do apply.

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**10.7.2 Loan Escrow Fees**

The following rate schedule shall apply to escrows for loans secured by residential 1-4 family properties, condominiums and vacant residential lots, not made in connection with a sale of the property.

<u>Loan Amount</u>	<u>Escrow Service</u>
\$0.00 to \$500,000.00	\$550.00
\$500,001.00 to \$750,000.00	\$650.00
\$750,001.00 to \$1,000,000.00	\$850.00
\$1,000,001.00 to \$2,000,000.00	\$950.00
\$2,000,001.00 and up	\$1,200.00

**10.7.3 Limited Escrow & Sub-Escrow**

Limited Escrow Services for Sales and loans, and Sub-Escrow Services will be charged as follows:

- Limited Escrow Services on a Loan Transaction w/o contemporaneous sale \$300.00
- Volume Sub-Escrow on a Loan Transaction w/o contemporaneous sale \$ 45.00
- Sub-Escrow on a Loan Transaction w/o contemporaneous sale \$ 75.00
- Sub-Escrow on a Sale Transaction with or w/o a loan \$125.00

Additional Processing Fees scheduled in section 10.5 do apply.

**10.7.4 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), one lie tie-in fee, 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.

The charge for this service is \$550.00.

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Additional Processing Fees scheduled in section 10.5 do apply

**10.7.5 REO & Relocation Escrow Rate – Residential Property (1 to 4 Family)**

This rate category is available when the following conditions are met:

- Either (a) The seller of the subject property is a financial institution or affiliate of a financial institution that has acquired title by trustees’ deed, judicial foreclosure or deed in lieu of foreclosure of a mortgage or deed of trust held by that financial institution or (b) the property is being transferred pursuant to a contract with a relocation company or employer sponsored relocation service.
- The Company is issuing one or more title insurance policies in connection with the transaction.
- A centralized point of contact has been established between the seller and the company.
- Transmission of the new order, title information and transaction related communication is done electronically.
- There is a written services agreement between the seller and the Company.

<u>REO &amp; Relocation Escrow Rates</u>	<u>Basic Escrow Service</u>	<u>All Inclusive Escrow Service</u>
\$0.00 to \$100,000.00	\$800.00	\$1,000.00
\$100,000.00 to \$200,000.00	\$1,000.00	\$1,250.00
\$200,000.00 to \$300,000.00	\$1,400.00	\$1,750.00
\$300,000.00 to \$400,000.00	\$1,800.00	\$2,250.00
\$400,000.00 to \$500,000.00	\$2,200.00	\$2,750.00
\$500,000.00 to \$600,000.00	\$2,600.00	\$3,250.00
\$600,000.00 to \$700,000.00	\$3,000.00	\$3,750.00
\$700,000.00 to \$800,000.00	\$3,400.00	\$4,250.00
\$800,000.00 to \$900,000.00	\$3,800.00	\$4,750.00
\$900,000.00 to \$1,000,000.00	\$4,200.00	\$5,250.00
\$1,000,000.00 to \$1,100,000.00	\$4,400.00	\$5,750.00
\$1,100,000.00 to \$1,200,000.00	\$4,600.00	\$5,950.00
\$1,200,000.00 to \$1,300,000.00	\$4,800.00	\$6,150.00
\$1,300,000.00 to \$1,400,000.00	\$5,000.00	\$6,350.00
\$1,400,000.00 to \$1,500,000.00	\$5,200.00	\$6,550.00
\$1,500,000.00 to \$1,600,000.00	\$5,400.00	\$6,750.00
\$1,600,000.00 to \$1,700,000.00	\$5,600.00	\$6,950.00
\$1,700,000.00 to \$1,800,000.00	\$5,800.00	\$7,150.00
\$1,800,000.00 to \$1,900,000.00	\$6,000.00	\$7,350.00



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<u>REO &amp; Relocation Escrow Rates</u>	<u>Basic Escrow Service</u>	<u>All Inclusive Escrow Service</u>
\$1,900,000.00 to \$2,000,000.00	\$6,200.00	\$7,550.00
\$2,000,000.00 to \$2,100,000.00	\$6,400.00	\$7,750.00
\$2,100,000.00 to \$2,200,000.00	\$6,600.00	\$7,950.00
\$2,200,000.00 to \$2,300,000.00	\$6,800.00	\$8,150.00
\$2,300,000.00 to \$2,400,000.00	\$7,000.00	\$8,350.00
\$2,400,000.00 to \$2,500,000.00	\$7,200.00	\$8,550.00
\$2,500,000.00 to \$2,600,000.00	\$7,400.00	\$8,750.00
\$2,600,000.00 to \$2,700,000.00	\$7,600.00	\$8,950.00
\$2,700,000.00 to \$2,800,000.00	\$7,800.00	\$9,150.00
\$2,800,000.00 to \$2,900,000.00	\$8,000.00	\$9,350.00
\$2,900,000.00 to \$3,000,000.00	\$8,200.00	\$9,550.00
Over \$3,000,000	Add \$1.00/thousand	Add \$1.00/thousand

Additional Processing Fees scheduled in section 10.5 do apply.

**10.7.6 Mobile Home/Manufactured Unit Title Transfer/Affixture Processing**

An additional charge of \$300.00 shall be made, in addition to the otherwise applicable escrow rate, for services provided when the Company is handling the processing of Manufacturer’s Certificate(s) of Origin, Certificate(s) of Title and/ or Affidavit(s) of Affixture with regard to a mobile home manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes, whether or not comprised of one or more sections such as a “double-wide.”

Where it is necessary to process the transfer of title through multiple generations of owners, (for example, from a prior owner, to the current owner, then to the buyer in the current transaction), the additional \$300.00 charge will be applied to each additional transfer.

The Company may utilize the services of third-party providers in connection with such services.

**10.7.7 Commercial/Industrial Property**

The charge for Basic Escrow Services for any property that does not qualify under the Residential (1-4 family) categories above shall be:

<b>Transaction Amount</b>	<b>Basic Escrow</b>
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	<b>Service</b>
Up to \$60,000	\$650.00
\$60,001- \$100,000	\$750.00
\$100,001- \$150,000	\$800.00
\$150,001- \$200,000	\$850.00
\$200,001- \$250,000	\$900.00
\$250,001- \$300,000	\$950.00
\$300,001- \$350,000	\$1,000.00
\$350,001- \$400,000	\$1,050.00
\$400,001- \$450,000	\$1,100.00
\$450,001- \$500,000	\$1,150.00
\$500,001- \$550,000	\$1,300.00
\$550,001- \$600,000	\$1,400.00
\$600,001- \$650,000	\$1,500.00
\$650,001- \$700,000	\$1,600.00
\$700,001- \$750,000	\$1,750.00
\$750,001- \$800,000	\$1,900.00
\$800,001- \$850,000	\$2,000.00
\$850,001- \$900,000	\$2,100.00
\$900,001- \$950,000	\$2,200.00
\$950,001- \$1,000,000	\$2,300.00
\$1,000,001- \$2,000,000	\$2,750.00
\$2,000,001- \$3,000,000	\$3,200.00
Over \$3,000,000	\$3,500.00

**10.7.8 Commercial/Industrial Property – Refinance**

<b>Loan Amount</b>	<b>Basic Escrow Service</b>
\$0.00 to \$300,000.00	\$550.00
\$300,001.00 to \$500,000.00	\$700.00
\$500,001.00 to \$750,000.00	\$800.00
\$750,001.00 to \$1,000,000.00	\$900.00
\$1,000,001.00 to \$1,500,000.00	\$1,000.00
\$1,500,001.00 to \$2,000,000.00	\$1,100.00
\$2,000,001.00 and up	\$1,500.00

**10.7.9 WFG Lender Division – All Counties**

WFG Lender Division 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. The rates in this section only apply to refinance transactions for 1-4 family residential properties, condominiums and

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vacant residential lots processed through WFG Lender Division (WLD), and which meet the following criteria

All Escrow Services will be performed on site entirely by the WFG Lender Division staff, thereby eliminating the need for any third party escrow agents.

The request to open escrow must be made electronically.

The use of advanced technology including electronic ordering and software integration will allow for improved production flow thus allowing for lower production costs.

Centralization reduces services costs as well as provide for better communication and customer service.

The rates in this section are also available to underwritten title companies with the same capabilities as WFG Lenders Division which have been specifically authorized to use these rates by the Company in writing.

The escrow services rates for WLD will be as follows:

- Basic Escrow Services on a refinance loan transaction will be charged a flat rate of \$400.00
- Limited Loan Escrow Services on a refinance loan transaction will be charged a flat rate of \$300.00.
- All-inclusive escrow services on a refinance loan transaction shall be \$450.00 and include the following services:

Fees and charges for WLD to provide local escrow services provided by WLD 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.

Additional Processing Fees scheduled in section 10.5 do apply. Unless expressly modified herein, the rates set forth in Section 10.7 apply.

#### **10.7.10 Bulk Escrow Rates**

The following rates shall apply when the Company furnishes escrow services

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in connection to a Bulk Sale.

<b>Purchase Price up to and Including</b>	<b>Fee</b>
\$0.00 to \$100,000	\$2,250
\$100,001 to \$200,000	\$2,850
\$200,001 to \$300,000	\$3,450
\$300,001 to \$400,000	\$4,050
\$400,001 to \$500,000	\$4,650
\$500,001 to \$600,000	\$5,250
\$600,001 to \$700,000	\$5,850
\$700,001 to \$800,000	\$6,450
\$801,000 to \$900,000	\$7,050
\$900,001 to \$1,000,000	\$7,650
\$1,000,001 to \$1,100,000	\$8,250
\$1,100,001 to \$1,200,000	\$8,850
\$1,200,001 to \$1,300,000	\$9,450
\$1,300,001 to \$1,400,000	\$10,050
\$1,400,001 to \$1,500,000	\$10,650
\$1,500,001 to \$1,600,000	\$11,250
\$1,601,000 to \$1,700,000	\$11,850
\$1,700,001 to \$1,800,000	\$12,450
\$1,800,001 to \$1,900,000	\$13,050
\$1,900,001 to \$2,000,000	\$13,650
\$2,000,001 and up	Add an additional \$6.00 per thousand for the portion that exceeds \$2,000,000

- ABC Liquor License Transfer: add an additional \$500
- Seller Carry Back Note, Security Agreement and UCC add an additional \$150
- Disputed Invoices Processed Through Escrow add an additional \$50 per invoice

**10.7.11 Liquor License Only Transfer/Sale**

<b>Purchase Price up to and Including</b>	<b>Fee</b>
\$0 to \$100,000	\$2,000
\$100,000 and up	Add an additional \$6.00 per thousand for the portion that exceeds \$100,000

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**10.8 ORANGE COUNTY ESCROW RATES**

Unless expressly modified herein, the All Counties Escrow Rates set forth in Section 10.7 apply.

**10.8.1 Mobile Home/Manufactured Unit on Common Ownership Property**

When handling escrow on the sale of a mobile home manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes which is located on land within a common interest development, land condominium or cooperative ownership within Orange County California, the following fees shall be charged, as applicable:

- \$600.00 base rate, then \$1.00 per thousand over \$100,000.00 (each side)
- \$300.00 loan tie-in fee
- \$200.00 share ownership processing fee (Buyer)
- \$50.00 moratorium/escrow hold processing fee (Buyer)
- \$150.00 garage transfer processing fee (Split between Buyer and Seller) (if applicable)
- \$10.00 sales tax processing fee (Buyer) (if applicable)
- \$50.00 tax clearance processing fee (Seller) (if applicable)

The above charges are in place of charges which might apply under sections 10.7.1 and 10.7.6; Additional Processing Fees scheduled in section 10.5 do apply.

**10.8.2 Mobile Home/Manufactured Unit on Leased Property**

When handling escrow on the sale of a mobile home manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes which is located on leased land in Orange County California, the following fees shall be charged, as applicable:

- \$900.00 base rate, then \$1.00 per thousand over \$100,000.00 (each side)
- \$200.00 loan tie-in fee
- \$50.00 moratorium/escrow hold processing fee (Buyer)
- \$10.00 sales tax processing fee (Buyer) (if applicable)
- \$50.00 tax clearance processing fee (Seller) (if applicable)

The above charges are in place of charges which might apply under sections 10.7.1 and 10.7.6, Additional Processing Fees scheduled in section 10.5 do

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apply.

**10.9 NORTHERN CALIFORNIA ESCROW RATES – ALAMEDA, CONTRA COSTA, FRESNO, KERN, MERCED SAN JOAQUIN SANTA CLARA AND STANISLAUS COUNTIES**

Additional Processing Fees scheduled in section 10.5 do apply. Unless expressly modified herein, the All Counties Escrow Rates set forth in Section 10.7 apply.

**10.9.1 Sale Escrow Services**

In Alameda, Contra Costa, Fresno, Kern, Merced San Joaquin Santa Clara and Stanislaus Counties, the Basic Escrow Services rates on the sale of 1-4 family residential properties, condominiums and vacant residential lots shall be as follows:

<u>Sale of 1-4 Family Residential Property Transaction Amount</u>	<u>Basic Escrow Service</u>	<u>All Inclusive Escrow Service</u>
\$0.00 to \$100,000.00	\$780.00	\$1,180.00
\$100,001.00 to \$200,000.00	\$882.00	\$1,282.00
\$200,001.00 to \$300,000.00	\$996.00	\$1,396.00
\$300,001.00 to \$400,000.00	\$1,140.00	\$1,540.00
\$400,001.00 to \$500,000.00	\$1,284.00	\$1,684.00
\$500,001.00 to \$600,000.00	\$1,434.00	\$1,834.00
\$600,001.00 to \$700,000.00	\$1,554.00	\$1,954.00
\$700,001.00 to \$800,000.00	\$1,674.00	\$2,074.00
\$800,001.00 to \$900,000.00	\$1,794.00	\$2,194.00
\$900,001.00 to \$1,000,000.00	\$1,914.00	\$2,314.00
\$1,000,001.00 to \$1,100,000.00	\$2,034.00	\$2,434.00
\$1,100,001.00 to \$1,200,000.00	\$2,082.00	\$2,482.00
\$1,200,001.00 to \$1,300,000.00	\$2,130.00	\$2,530.00
\$1,300,001.00 to \$1,400,000.00	\$2,154.00	\$2,554.00
\$1,400,001.00 to \$1,500,000.00	\$2,178.00	\$2,578.00
\$1,500,001.00 to \$2,000,000.00	\$2,238.00	\$2,638.00

**10.9.2 Loan Tie-In Fees**

The loan tie-in fee for the first loan closed with a sale transaction will be \$150.00; the tie-in fee for the second and any additional loans will be \$50.00 per loan.

**10.10 SANTA BARBARA COUNTY ESCROW RATES**

Additional Processing Fees scheduled in Section 10.5 do apply. Unless expressly modified herein, the All Counties Escrow Rates set forth in Section 10.7 apply.

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**10.10.1 Sale Escrow Services**

In Santa Barbara County, the Basic Escrow Services rates on the sale of 1-4 family residential properties, condominiums and vacant residential lots shall be as follows:

<u>Sale of 1-4 Family Residential Property Transaction Amount</u>	<u>Basic Sale Escrow Services</u>	<u>All Inclusive Sale</u>
\$0.00 to \$100,000.00	\$515.00	\$915.00
\$100,001.00 to \$200,000.00	\$715.00	\$1,115.00
\$200,001.00 to \$300,000.00	\$915.00	\$1,315.00
\$300,001.00 to \$400,000.00	\$1,015.00	\$1,415.00
\$400,001.00 to \$500,000.00	\$1,115.00	\$1,515.00
\$500,001.00 to \$600,000.00	\$1,215.00	\$1,615.00
\$600,001.00 to \$700,000.00	\$1,315.00	\$1,715.00
\$700,001.00 to \$800,000.00	\$1,415.00	\$1,815.00
\$800,001.00 to \$900,000.00	\$1,515.00	\$1,915.00
\$900,001.00 to \$1,000,000.00	\$1,615.00	\$2,015.00
\$1,000,001.00 to \$1,100,000.00	\$1,715.00	\$2,115.00
\$1,000,001.00 to \$1,250,000.00	\$1,740.00	\$2,140.00
\$1,250,001.00 to \$1,500,000.00	\$1,865.00	\$2,265.00
\$1,500,001.00 to \$2,000,000.00	\$2,115.00	\$2,515.00
\$2,000,001.00 up	Add \$0.50/Thousand	Add \$0.50/Thousand

**10.10.2 Loan Tie-In Fees**

The loan tie-in fee for the first loan closed with a sale transaction will be \$270.00; the tie-in fee for the second loan will be \$170.00. The tie-in fee for a third and additional loans will be \$120.00 per loan.

**10.11 MARIN, SAN FRANCISCO, SAN MATEO AND SONOMA COUNTY  
SALE ESCROW RATES**

**10.11.1 Sale Escrow Rates for Cash Transactions**

In Marin, San Francisco, San Mateo and Sonoma Counties, the escrow rates for cash transactions on the sale of 1-4 family residential properties, condominiums and vacant residential lots shall include the following: Basic escrow services, issuance of all checks except those to pay credit cards or other debt not secured by the real property involved in the escrow, all wire transfers, local messenger service (excluding special messenger), up to 4 (four) standard overnight deliveries and preparation of up to 2 (two) documents.

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<b>Transaction amount</b>	<b>Basic Escrow Rate *</b>
Up to \$100,000.00	\$900.00
Up to \$200,000.00	\$1,050.00
Up to \$300,000.00	\$1,150.00
Up to \$400,000.00	\$1,250.00
Up to \$500,000.00	\$1,350.00
Up to \$600,000.00	\$1,450.00
Up to \$700,000.00	\$1,550.00
Up to \$800,000.00	\$1,650.00
Up to \$900,000.00	\$1,750.00
Up to \$1,000,000.00	\$1,850.00
Up to \$1,100,000.00	\$1,975.00
Up to \$1,200,000.00	\$1,975.00
Up to \$1,300,000.00	\$2,100.00
Up to \$1,400,000.00	\$2,100.00
Up to \$1,500,000.00	\$2,100.00
Up to \$2,000,000.00	\$2,250.00
Over \$2,000,000.00	\$2,350.00

- \*All unsecured debts (Credit cards) \$10.00 each

**10.11.2 Sale Escrow Rates with One Loan**

The applicable rate set forth in the table in Section 10.11.1, plus a bundled packaging fee of \$425.00. . This fee includes all of the services listed in Section 10.11.1 plus one (1) electronic document download, one (1) loan-tie-in fee and preparation of one (1) additional document.

**10.11.3 Sale Escrow Rates with Two Loans**

The applicable rate set forth in the table in Section 10.11.1, plus a bundled packaging fee of \$470.00. This fee includes all of the services listed in Section 10.11.1 plus two (2) electronic document downloads, one (1) loan tie-in fee, preparation of one (1) additional document and one (1) concurrent junior mortgage escrow fee.

**10.11.4 Sale Escrow Rates with More Than Two Loans**

The applicable rate set forth in the table in Section 10.11.1 and for each loan over two (2) add \$195 to the applicable fee in Section 10.11.3.

**10.11.5 Short Sale Escrow Rates**

If the transaction involves a Short Sale wherein the holder of an existing deed of trust accepts less than the full amount owing on the loan, in addition to the



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bundled escrow fee provided for under Sections 10.11.1, 10.11.2, 10.11.3 and 10.11.4): the fee shall be increased by \$250.

**10.11.6 Miscellaneous Services**

Bankruptcy	Add an additional \$250
1031 Exchange	Add an additional \$250
TIC	Add an additional \$250
CO-OP	Add an additional \$250

**10.12 VENTURA COUNTY ESCROW RATES**

Additional Processing Fees scheduled in Section 10.5 do apply. Except as expressly modified below, the All Counties Escrow Rates set forth in Section 10.7 apply.

**10.12.1 Sale Escrow Services in Ventura County**

In Ventura County, escrow rates for transactions involving the sale of one-to-four family property and vacant residential lots shall be as follows:

There shall be a base rate of \$700.00, plus an additional \$4.00, per thousand dollars of the purchase price, or fraction thereof.

Additional fees scheduled in Section 10.5 apply.

**10.12.2 Loan Escrow Fees in Ventura County**

The following rates shall apply to escrow services in Ventura County for loans secured by one-to-four family property and vacant residential lots:

<b>Loan Amount</b>	<b>Basic Escrow Rate</b>
Up to \$250,000	\$550.00
\$250,001- \$500,000	\$600.00
\$500,001- \$750,000	\$725.00
\$750,001- \$1,000,000	\$900.00
\$1,000,001- \$1,500,000	\$1,100.00
Over \$1,500,000	\$1,350.00