



State of Colorado

Title Insurance Rate Manual

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TABLE OF CONTENTS

Section 1 - Owner's Title Insurance Policies.....	10
1.1 ALTA Owner's Policy (Standard Coverage)	10
1.2 ALTA Owner's Policy (Extended Coverage).....	10
1.3 ALTA Homeowner's Policy (Expanded Coverage).....	10
1.4 Commercial Owner's Policy Rate	10
1.5 ALTA U.S. Policy	10
1.6 ALTA Owner's Policy Reissue Rates – Residential Property.....	11
1.7 Hold-Open Commitment – Owner's Policy	11
Section 2 - Lender's Title Insurance Policies	13
2.1 ALTA Loan Policy & ALTA Short Form Residential Loan Policy Rate	13
2.2 Simultaneous (Non-Bundled) Loan Rate for Commercial Property	13
2.3 Bundled Simultaneous Purchase Loan Rate.....	13
2.4 Construction Loan Rate	15
2.5 Commercial Property Finance, Refinance and Subordinate Loan Rate	15
2.6 Bundled Residential Refinance Loan Rate.....	16
2.7 Subordinate Mortgage, Standard Loan Policy	17
2.8 Expanded Coverage Loan Policy	17
2.9 Junior Loan Policy	17
2.10 Mortgage Protection Guarantee (“MPG”)	17
2.11 Residential Limited Coverage Mortgage Modification Policy (“MMP”)	18
2.12 HE ² Policy	18
2.13 Special Agency Agreement Required	18
2.14 Reissue Rates Not Applicable.....	18
Section 3 - Leasehold Title Insurance Policies	19
3.1 ALTA Leasehold Owner's and Loan Policies	19
3.2 Simultaneous Issue of Lessor and Lessee ALTA Owner's Policies.....	19
3.3 Conversion of Insured Leasehold Estate To a Fee Estate.....	19
Section 4 - Guarantees and Informational Title Products	21
4.1 Litigation Guarantee.....	21
4.2 Public Trustee's Sale Guarantee.....	21
4.3 Informational Title Products (For Direct Operations Only).....	22
Section 5 - Special Premium Rates	23
5.1 Church and Non-Profit Premium Rate	23
5.2 Builder/Developer Premium Rate – Residential Property	23

Section 6 - Endorsements.....24

Section 7 – Basic Rate Tables.....39

A. Purpose, Definitions and General Guidelines

a. The purpose of this Rate Manual is to provide a disclosure of the premiums for all title insurance products regularly issued by the Company in the State of Colorado. These rates apply to WFGNTIC products issued throughout the State of Colorado. WFGNTIC has divided Colorado into 4 zones designated as Zone 1, Zone 2, Zone 3 and Zone 4. The premium rates vary by county, according to the following Zone designation:

Zone 1: Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert, and Jefferson Counties.

Zone 2: Boulder, Larimer and Weld Counties.

Zone 3: El Paso, Pueblo and Teller Counties.

Zone 4: All other Colorado counties.

b. This Rate Manual has been prepared in compliance with the laws and regulations of the State of Colorado. This Manual is intended to supersede and replace in its entirety, the Manual of Title Insurance Premiums for the State of Colorado, with an effective date of April 25, 2024 for title insurance products of WFG National Title Insurance Company (WFGNTIC or Company).

c. The title insurance premiums include all charges for assuming a risk, abstracting, searching and examining title to determine insurability, and any other activity associated with the assumption of risk. The specified title insurance premiums include ordinary charges for a title and tax search for one chain of title, examination of that title, one title insurance commitment and the title insurance policy or guarantee. If there is more than one chain of title searched in connection with the issuance of a policy or guarantee, an additional premium charge of \$250 for each such additional chain of title shall be added to the premium for such policy or guarantee. The specified title insurance premiums do not include any charges for escrow, settlement or closing services, including but not limited to escrow service fees, handling of escrows, settlements or closings, mechanic's lien review, disbursement fees, delivery fees, copies fees, attorney's fees, document preparation fees, or any fees for any other special services not associated with the assumption of risk (collectively "Other Services") whether performed by WFGNTIC, or any of its agents. Charges made for Other Services are in addition to the title insurance premium rates set forth herein.

d. As used throughout this Manual the following terms are defined to have the following meanings:

1. **Acquisition Loan.** An "Acquisition Loan" is a loan secured by a mortgage or deed of trust on property, made contemporaneously with the acquisition of that property by the borrower.
2. **Applicable Rate.** That rate to be charged with respect to new policies or Endorsements in accordance with the provisions of the appropriate provision of this Manual.
3. **Basic Rate.** The Rate then in effect for new policies issued without regard to or application of any surcharge that may increase the rate and without regard to credits, discounts or reductions for reissue, refinance, concurrent issue or any other circumstances which lower such rate. The term Basic Insurance Rate is referred to interchangeably with Basic Rate

Premium or Basic Rate throughout this Manual. Basic Rates do not include endorsements, which may bear additional premium.

4. **Chain of Title (Parcel).** One chain of title or parcel is defined to be one contiguous property in the same tract, county, subdivision or section, title to which is vested in one ownership. The Basic Rate set forth in this Manual includes title search and examination for only one chain of title or parcel. When more than one chain of title or parcel is to be insured, additional Premium is due in the amount of \$250 per additional chain. Property in the same or different tract, county, subdivision or section, title to which is vested in separate ownerships is considered to be separate parcels for which additional Premium is charged. Property in different tracts, counties, subdivisions or sections, title to which is vested in one ownership is considered to be separate parcels for which additional Premium is charged. Property divided by a county line is considered to be non-contiguous and constitute separate parcels for which additional Premium is charged.
5. **Charge.** The dollar amount to be paid for a title insurance product, guarantee, or service. Throughout this Manual, unless the context specifically states otherwise, the terms “Charge,” “Premium,” and “Premium Charge” are used interchangeably and the use of any one of these terms is intended to include the others.
6. **Commercial Property.** All other forms of real property not defined as Residential Property, including, but not limited to, multi-family structures intended for use by five or more families, acreage, unimproved or undeveloped property or multiple lots intended for residential use, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational, agricultural, mixed use, or other non-residential purposes, even if some portion of the real property is used for residential purposes.
7. **Commitment.** An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the Land.
8. **Company.** The “Company” shall mean WFG National Title Insurance Company, a South Carolina corporation, which is the insurer filing this rate manual.
9. **Construction Loan.** A Mortgage which secures a loan, all, or a substantial part, of the proceeds of which have been advanced for construction of improvements on the Land.
10. **Date of Policy.** The date designated as “Date of Policy” in Schedule A of the applicable policy.
11. **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.
12. **Extended Coverage.** Extended Coverage shall mean the issuance of a policy without exception to all or a portion of the Regional Schedule B Exceptions.

13. **Finance Loan.** A “Finance Loan” is any loan secured by a mortgage, deed of trust, security deed or deeds to secure debt on property, which is not an Acquisition Loan.
14. **Increased Liability Basis.** Wherever this Manual specifies that a premium shall be charged on an Increased Liability Basis, the premium charged shall be the difference between the scheduled charge for the amount of insurance provided in the initial policy or other form of insurance coverage and the scheduled charge as shown in this Manual for the ultimate amount of insurance issued, each computed at the appropriate rate shown in this Manual for the type of insurance involved. Unless otherwise set forth in this Manual, no discounts will apply to an Increased Liability Basis.
15. **Insured.** The person named in the policy of title insurance, as the insured, and any other persons or entities defined in the Policy Conditions as an Insured.
16. **Land.** Unless otherwise set forth in the policy of title insurance, the land described, specifically or by reference, and improvements affixed thereto which by law constitute real property.
17. **Mortgage.** A mortgage is any instrument to secure guaranty the loan of a sum of money which is intended to be a lien on the Land described therein. Throughout this Manual, unless the context specifically states otherwise, the terms “mortgage” and “deed of trust” are used interchangeably and the use of either term is intended to include the other.
18. **Owner’s Extended Coverage (OEC).** “Owner’s Extended Coverage” refers to the deletion of all or a portion of the Regional Schedule B Exceptions, which may be purchased for an additional charge as set forth herein.
19. **Owner's Residential Additional Protection.** “Owner's Residential Additional Protection” refers to the CO Owner's Endorsement 130, which may be purchased for an additional charge as set forth herein. This coverage is available only for Residential Property.
20. **Purchase Transaction.** “Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner.
21. **Qualifying Reissue Policy.** “Qualifying Reissue Policy” refers to an existing:
- a. standard coverage, extended coverage, or expanded coverage owner’s policy or loan policy,
 - b. issued by the Company or any other title insurer,
 - c. insuring the current owner of property proposed to be insured with a new owner’s policy,
 - d. covering identical parcel proposed to be insured in the new policy, or covering a larger parcel that includes all of the property proposed to be insured in the new policy, and having an effective date of less than five years prior to the date the order for a new policy is placed.
22. **Regional Schedule B Exceptions.** Regional Schedule B Exceptions are the following 7 exceptions:

1. Rights or claims of parties in possession not shown by the Public Records.
 2. Easements, or claims of easements not shown by the Public Records.
 3. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the subject property, not shown by the Public Records.
 4. Any lien, or right to a lien, for services, labor or materials heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
 5. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the Public Records or attaching to the Land subsequent to the Effective Date hereof but prior to the date of the Proposed Insured acquires of record for value the estate, interest or mortgage thereon covered by this Commitment.
 6. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; and (b) Proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, not shown by the Public Records.
 7. (a) Unpatented mining claims; (b) reservations or exceptions in Patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, not shown by the Public Records.
23. **Residential Property.** Residential Property is defined as real property intended solely for residential use, and which consists of: (1) a completed one-to-four family residential structure and related completed improvements; (2) one completed residential condominium unit; (3) one completed residential cooperative leasehold; (4) one mobile or manufactured home then existing and permanently affixed to real estate; or (5) a parcel of unimproved land which the Company determines is intended to be constructed as one, one to four family residential structure and related completed improvements.
24. **Simultaneous Issue.** Two or more WFGNTIC policies or endorsements issued on identical land out of the same transaction. The effective dates of the policies or endorsements have to be the same in order to qualify for a Simultaneous Issue. "Concurrent Issue" is used interchangeably with "Simultaneous Issue."
25. **Settlement Agent.** "Settlement Agent" refers to the Company or one of its approved agents/underwritten companies when acting as the escrow or settlement agent with regard to a transaction, or in its role holding escrowed funds for another in connection with a transaction.
26. **Short Form Policy.** "Short Form Policy" is an abbreviated Policy that insures the insured in accordance with and subject to the terms, exclusions and conditions as set forth in the corresponding long form ALTA Loan Policy, all of which are incorporated by reference in the Short Form policies. Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding Long Form policy.
27. **Standard Coverage.** Standard Coverage shall mean the issuance of a policy containing the Regional Schedule B Exceptions and refers to title insurance coverage provided under the ALTA standard owners or loan policy or variant approved for use in the State.

28. **State.** “State” shall mean the State of Colorado.

29. **Subordinate Mortgage.** A subordinate mortgage is a mortgage which imposes a lien that that is subsequent in right to one or more senior mortgages.

30. **TRID Transaction.** “TRID Transaction” refers to a transaction in which the transaction involves a single one to four family residential structure or 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 BCFP otherwise require the issuance of a Loan Estimate and Closing Disclosure form.

e. WFGNTIC reserves the right to reject any application for title insurance or request to issue title insurance that it deems unsatisfactory in its sole and absolute discretion, including but not limited to declining to increase the amount of insurance relative to any product already issued by the Company.

f. The rules and procedures contained herein are in no manner, either expressed or implied, to be construed as establishing or changing the rules and procedures pertaining to title practices but are so shown in order to calculate and apply the applicable title insurance premium rates.

g. A WFGNTIC endorsement may only be issued when the underlying title insurance policy or guarantee to which the endorsement applies was issued on WFGNTIC.

B. Determination of the Amount of Insurance – Fair Market Value

a. The Company will not issue title insurance in excess of the fair market value of the estates or interests to be insured, as specified in this Manual without prior written approval of the Company’s underwriting counsel. WFGNTIC or its agents, may not issue title insurance for less than the fair market value of the estates or interests to be insured, as defined in this Manual without the prior written approval of the Company’s underwriting counsel.

b. Owner’s title insurance policies shall be issued in an amount equal to the fair market value of the land described in the owner’s policy and any improvements affixed thereto.

i. Where an arm’s length sale occurs, fair market value shall be presumed to be the purchase price in that arm’s length transaction (including any encumbrances assumed, or taken subject to, by the purchaser). The Company may authorize issuance of an owner’s policy in a different amount, provided the Company is furnished with a current appraisal acceptable to the Company reflecting a different value.

ii. Where an arm’s length sale is not involved, the fair market value shall be determined from all available information, including the amount of existing encumbrances, assessed value, current appraisal, and comparable market sales data. In most cases where an arm’s length sale is not involved the fair market value shall not be less than the sum of the unpaid balances of all encumbrances on the property.

c. Loan title insurance policies shall be issued in an amount equal to the full amount of the principal debt secured, including any costs, such as mortgage insurance, which are added to the amount being loaned (which shall be deemed to be the fair market value of the mortgage). When requested by the lender, a loan title insurance policy may be issued in an amount equal to the sum of the principal debt plus the maximum amount of negative amortization that may accrue according to the terms of the promissory note. In addition, a loan title insurance policy may be issued in an amount up to, but not to exceed, 125% of the principal debt secured (plus accrued negatively amortized interest, if any) to cover additional interest, foreclosure expenses and costs incurred by a lender which are recoverable by the lender and secured by the mortgage. When a mortgage encumbers multiple parcels of land, not all of which are to be insured, a loan policy may be issued for less than the full amount of the principal debt secured. In this instance, the loan policy shall be issued in an amount no less than the owner's equity in the property being insured, not including the insured encumbrance. All additional lands not insured must be excepted from coverage under the loan policy.

d. Leasehold title insurance policies shall be issued in an amount not less than the minimum fair market value of the leasehold estate described in the policy. Any leasehold loan policy must be issued for the full amount of the leasehold mortgage. The valuation of the leasehold owner's leasehold estate is negotiated on a transaction and fact specific basis between the lessee and the Company, and remains subject to the Company's approval. The following parameters are typically used in valuing a leasehold owner's policy.

(1) Where an existing leasehold interest is being purchased from an existing lessee or sub-lessee, the minimum fair market value of the leasehold estate is presumptively the purchase price being paid for the leasehold interest.

(2) Where no or minimal upfront consideration is being paid for the acquisition or creation of the leasehold interest to be insured, and the consideration consists primarily of the rent and other charges payable by the lessee over the term of the lease the minimum fair market value of the leasehold estate is presumptively calculated based on the term of the lease (including optional extensions) as follows:

i. If the term of the lease is greater than or equal to 50 years (including optional extensions), then the minimum fair market value of the leasehold estate is determined in the same manner as when insuring a fee estate. In other words, use the full fair market value for the fee estate (without reduction for the outstanding leasehold estate interest).

ii. If the term of the lease is less than 50 years (including optional extensions) then the minimum fair market value of the leasehold estate shall be calculated as follows:

a. If the remaining term of the lease is less than 10 years (including optional extensions) the minimum fair market value of the leasehold estate shall be an amount equal to the remaining term of the lease expressed in years times the annual rental;

b. If the remaining term of the lease is 10 or more years but less than 25 years (including optional extensions) the minimum fair market value of the leasehold estate shall be an amount equal to 10 times the annual rental;

c. If the remaining term of the lease is 25 or more years but less than 50 years (including optional extensions) the minimum fair market value of the leasehold estate shall be an amount equal to 20 times the annual rental;

d. If the term of the lease is less than 50 years, a leasehold owner's policy may be issued for an amount greater than the minimum fair market value of the leasehold estate, not to exceed the full fair market value of the fee estate.

C. Deemed Simultaneous Recordings for Policy Issuance Purposes

The simultaneous issue rates contained in this Manual apply only when the Company is concurrently issuing two or more policies on the same property.

D. Computation from Basic Rate - Rate Increments

Except where minimum Premiums are specified and applicable, the Rates shall be applied on a per unit of insurance basis in increments of \$5,000, including any fraction thereof, for policies up to one million dollars of coverage. Rates for policies in excess of one million dollars of coverage shall be calculated in increments of \$1,000, including any fraction thereof. Whenever the per unit of insurance exceeds a particular increment, the next higher increment is charged. Premiums are calculated by summing the amounts determined from each applicable dollar tier. Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar shall be rounded up to the next higher dollar.

E. Policy and Endorsement Forms

Whenever references are made to American Land Title Association (ALTA) forms or other local forms used in Colorado by WFGNTIC, they shall include any such forms which the Company then regularly issues and which are referred to in this Rate Manual. Use of association form designations is for reference purposes only to indicate the general content of particular forms. The exact content of forms may vary slightly depending upon the version date requested. The exact wording of endorsements issued by WFGNTIC may, or may not, be the same as the officially approved forms of these associations. Any descriptions of the coverage or terms afforded by various title insurance forms or endorsements appearing throughout this Manual (including the titles thereto) are intended for informational purposes only, and are not intended to constitute a definitive statement as to the contents of or coverage afforded by, such title insurance forms or endorsements. In the event of a conflict between the descriptions found in this Manual and the actual text of a title insurance form or endorsement, the latter shall control.

The following policy forms are approved for use by agents of Company in the State of Colorado:

1. ALTA Owner's Policy;
2. ALTA U.S. Policy;
3. ALTA Loan Policy;
4. ALTA Short Form Residential Loan Policy;
5. ALTA Residential Limited Coverage Junior Loan Policy
6. ALTA Short-Form Residential Limited Coverage Junior Loan Policy;
7. Mortgage Priority Guarantee

8. Residential Limited Coverage Mortgage Modification Policy
9. HE-2 Policy

F. Allowance of Discounts, Credits, or Special Rates

Provisions in this Manual for any discounts, credits, or special rates require strict compliance with all stated requirements with respect thereto. Rate discounts, credits or special rates, if applicable are non-cumulative and may not be combined with other rate discounts, credits, or special rates, unless expressly stated in this Manual.

G. Minimum Premium, Additional Charges, and Fees

- a. When special or unusual conditions of title are encountered or special or unusual risks are to be insured against, the Company will make additional or different premium charges for such risks insured in an amount which will compensate for the risk involved. Title insurance coverage may be required in some cases and under conditions for which no rating structure has been specially provided in this Manual. In any such event, a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures, as set forth herein.
- b. When a third-party vendor is engaged to provide services, for example inspection services, a Charge in the amount of the third-party vendor's charge will be imposed. Amounts incurred by the Company for government or third-party costs or taxes, including the costs for copies of recorded instruments, etc., shall be additionally charged to the customer at the amount paid by the Company. For example, in connection with a tax and assessment examination, any charges, taxes, or assessments imposed by the taxing authority in connection with the examination shall be charged to the customer.
- c. If there is more than one chain of title searched in connection with the issuance of a policy or guarantee, an additional charge of \$150.00 for each additional chain of title shall be added to the premium for such policy or guarantee.

H. Corrections and Replacement of Lost Policies

- a. Corrections. A policy may be endorsed to correct an error. If the error being corrected was caused by the Company or its agent, there will be no premium charged for the endorsement. For all 4 Zones, a Charge in the amount of \$150 is made for an endorsement or replacement policy to correct an error or misunderstanding not the fault of the Company.
- b. Replacement of Lost Policies. For all 4 Zones, a replacement policy for a lost policy, in which no additional insurance is being provided may be issued to the Insured, in the discretion of the Company, for additional Premium of \$50. The Company may require inclusion of appropriate language to reflect the nature of the replacement policy.

I. "TBD" Commitment (Commitment with No Concurrent Transaction)

For all 4 Zones, a Commitment may be issued for a period not to exceed six months to cover a future sale, lease or loan transaction for a Charge of \$350. If the Company issues a title insurance policy

for the transaction within 6 months of the effective date of the Commitment, the Charge paid for the Commitment under this section is credited towards the Charge for the title insurance policy.

J. Closing Protection Letter

a. Pursuant to Colorado law, upon request WFGNTIC may provide a closing protection letter (CPL) to a seller, buyer, borrower, lessee or lender involved in a real estate transaction for which WFGNTIC title insurance policy or policies will be issued. In accordance with said law, WFGNTIC charges a fee of \$25 for each party protected by the CPL issued, which fee is deemed to be earned upon the closing of the real estate transaction for which the CPL is provided. If the transaction is cancelled and does not close, the CPL fee is waived. The CPL fee shall be remitted in its entirety to WFGNTIC. WFGNTIC agents do not receive any portion of the CPL fee, which shall not be subject to any agreement allowing the division of premium. The CPL fee is the same amount for all 4 Zones.

b. When the benefited party of the CPL is a seller, buyer, lessee or borrower and that seller, buyer, lessee, or borrower consist of more than one person and/or entity, such multiple parties shall be considered the same as a single seller, buyer, lessee, or borrower. When the benefited party of the CPL is a lender and the terms of the CPL generically extend the protection of the letter to the lender's assignee or the lender's warehouse lender such generic beneficiaries shall not be considered to be a separate benefited person or entity.

Section 1 - Owner's Title Insurance Policies

All references to owner's policies shall apply to the then currently promulgated versions of the ALTA forms bearing the following titles: ALTA Owner's Policy, ALTA Homeowner's Policy and ALTA U.S. Policy. The ALTA Owner's Policy and ALTA U.S. Policy may be issued for Residential Property or Commercial Property.

1.1 ALTA Owner's Policy (Standard Coverage)

- a. The Premium for an ALTA Owner's Policy, issued with the Regional Schedule B Exceptions, shall be 100% of the Basic Rate (unless Reissue Rate applies), as contained in Section 7 of this Manual. This policy type is available for both Residential and Commercial Property.
- b. The Premiums for any endorsements are as provided in Section 6 of this Manual.

1.2 ALTA Owner's Policy (Extended Coverage)

- a. The Premium for an ALTA Owner's Policy, issued without all or without a portion of the Regional Schedule B Exceptions No. 1-4, shall be 100% of the Basic Rate (unless Reissue Rate applies), as provided in Section 7 of this Manual, plus \$70. This policy type is available for both Residential and Commercial Property.
- b. The Premiums for any endorsements are as provided in Section 6 of this Manual.

1.3 ALTA Homeowner's Policy (Expanded Coverage)

- a. An Expanded Coverage Owner's Policy (aka Homeowner's Policy) will be issued at 110% of the Basic Rate for the respective liability amounts as set forth in Section 7 of this Manual. This policy type is only available for owner occupied Residential Property.
- b. The Premiums for any endorsements are as provided in Section 6 of this Manual.

1.4 Commercial Owner's Policy Rate

- a. The Premium for an ALTA Owner's Policy, issued with the Regional Schedule B Exceptions, shall be 50% of the Basic Rate, as provided in Section 7 of this Manual. This rate applies only to Commercial Property and is available in all Zones. The minimum rates set forth in Section 7 apply. If the policy is issued without the Regional Schedule B Exceptions, add \$70 to the Premium.

1.5 ALTA U.S. Policy

- a. The Premium for an ALTA U.S. Policy, issued with the Regional Schedule B Exceptions, shall be 100% of the Basic Rate, as provided in Section 7 of this Manual. This policy type is available for both Residential Property and Commercial Property. If the policy is issued for Residential Property without the Regional Schedule B Exceptions, add \$70 to the Premium.
- b. The Premiums for any endorsements are as provided in Section 6 of this Manual.

1.6 ALTA Owner's Policy Reissue Rates – Residential Property

a. When an Owner's Policy is ordered within five (5) years of the effective date of a prior policy issued by any underwriter in conjunction with a recorded mortgage loan to an institutional lender or a recorded deed to a bona fide purchaser for value on the same Land, the Charge for the new Owner's Policy shall be based on the amount of liability under the new policy at this Reissue Rate. This Reissue Rate is available only for Residential Property.

b. The following table is to be used to calculate the Reissue Rate for a Standard Coverage Owner's Policy. To issue an Extended Coverage Owner's Policy utilizing the Reissue Rate, calculate the Rate from the table and add to it an additional Premium of \$70.

Reissue Rate Residential Property Owner's Policy (Standard Coverage)				
Time Period Since Prior Policy Effective Date	Premium Calculation Apply % to Basic Rate			
	Zone 1	Zone 2	Zone 3	Zone 4
Up to 24 months	50%	50%	55%	50%
More than 24 months to 60 months	70%	70%	55%	70%
Minimum Premium	\$ 930	\$ 927	\$ 830	\$ 930
Minimum Premium Extended Policy	\$1,000	\$997	\$900	\$1,000

c. The Short Term Rate shall not be applied in addition to or in conjunction with any other discounted rate nor to any other specific additional premium charges.

d. The Premiums for any endorsements are as provided in Section 6 of this Manual.

1.7 Hold-Open Commitment – Owner's Policy

a. This rate is available only for Residential Property, and only if all of the following conditions exist:

- (1) The property to be insured is Residential Property;
- (2) The secondary transaction involves only a single resale by the holder of the Hold-Open Commitment to one ultimate purchaser; and
- (3) The secondary transaction is consummated within 12 months following the initial conveyance.

b. Preliminary to the issuance of an owner's policy, a Hold-Open Commitment to insure a resale within 12 months of the date of initial closing may be issued for an additional Premium of \$150 in all 4 Zones. The additional Premium must be paid at the time of issuance of the Hold-Open Commitment.

c. Provided the owner's policy is issued prior to the expiration of the Hold-Open Commitment insuring the nominee of the vestee named in the Hold-Open Commitment, there shall be no

additional Premium for liability amounts up to the amount stated in the Hold-Open Commitment for the same type of owner's policy coverage specified in the Hold-Open Commitment.

d. Insurance amounts in excess of the original Hold-Open Commitment liability may be requested and shall be calculated as follows. The Premium for the increased liability shall be the difference between: (1) the scheduled Charge based upon the amount of the Hold-Open Commitment in effect at the time of the request and (2) the scheduled Charge based upon the ultimate amount of the policy issued as set forth in Section 7 of this Manual. Second half of the Hold-Open Rate is not subject to the *Minimum Premium as set forth in Section 7.

e. A separate loan policy may be issued concurrently with the issuance of the Hold-Open Commitment, and/or the final policy, for an additional Premium due under the applicable title insurance premium as provided in this Rate Manual, including the concurrent/simultaneous issue rates specified in Section 2 of this Manual, if applicable.

f. The Hold-Open Commitment terminates when the owner's policy is issued. If the secondary transaction is not consummated within the applicable hold-open period, the owner's policy shall be issued insuring the original holder of the Hold-Open Commitment at no additional Premium with an effective date as of the date of the recording of the deed into the original holder.

g. This rate cannot be used in conjunction with any other special rates contained in this Manual other than the concurrent/simultaneous issue premium rate for loan policies.

h. Premiums are charged for any endorsements as provided in Section 6 of this Manual.

Section 2 - Lender's Title Insurance Policies

All references to loan policies shall apply to the then currently promulgated versions of the ALTA Loan Policy, ALTA Short Form Residential Loan Policy, ALTA Residential Limited Coverage Junior Loan Policy, and the ALTA Short-Form Residential Limited Coverage Junior Loan Policy. The ALTA Loan Policy is issuable for both unimproved and improved Residential Property or Commercial Property. The ALTA Short Form Residential Loan Policy, the ALTA Residential Limited Coverage Junior Loan Policy, and the ALTA Short-Form Residential Limited Coverage Junior Loan Policy are issuable only for improved Residential Property.

2.1 ALTA Loan Policy & ALTA Short Form Residential Loan Policy Rate

- a. The ALTA Loan Policy is issuable for either Residential Property or Commercial Property. The ALTA Short Form Residential Loan Policy is issuable only for improved Residential Property.
- b. • A Standard Coverage loan policy will be issued insuring an Acquisition Loan at the premium for the respective liability amounts as set forth in the Basic Rate Table in Section 7. If the policy is issued without one or more of the Regional Schedule B Exceptions, add \$70 to the Premium.
- c. The Premiums for any endorsements are as provided in Section 6 of this Manual.

2.2 Simultaneous (Non-Bundled) Loan Rate for Commercial Property

- a. When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Section 7 and each loan policy(ies) will be charged at a flat fee of \$150 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of Acquisition Loan policy set out in Section 7 of the Basic Rate Table.

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

- b. If an Extended Coverage Owner's Policy is issued concurrently with the loan policy, the simultaneous loan rate includes the deletion of Regional Exceptions No. 1-4 from the loan policy (without additional charge), unless construction has occurred within the Colorado statutory mechanic's lien period.
- d. The Premiums for any endorsements are provided for in Section 6 of this Manual.

2.3 Bundled Simultaneous Purchase Loan Rate

- a. This Rate applies to an ALTA Loan Policy or the ALTA Short Form Residential Loan Policy when it is concurrently/simultaneously issued with a *qualifying* ALTA Owner's Policy of any type.

The premium set forth below is in addition to the Applicable Rate for a qualifying ALTA Owner's Policy of any type.

b. The Premium for a loan policy issued at the Bundled Simultaneous Purchase Loan Rate is:

Amount of Loan Policy	Zone 1, Zone 2, Zone 3 and Zone 4 Premium
\$1.00 - \$100,000	\$375
\$100,001 - \$300,000	\$450
\$300,001 - \$750,000	\$575
\$750,001 - \$1,000,000	\$600
\$1,000,001 - \$2,000,000	\$875
\$2,000,001 - \$3,000,000	Add \$1.50 per \$1,000.00
Over \$3,000,000	Add \$1.35 per \$1,000.00

c. The following title products are included under the Bundled Simultaneous Purchase Loan Rate at no additional Charge:

- (1) One loan policy;
- (2) One tax certificate; and
- (3) The deletion of Regional Exceptions 1-4, if issuing ALTA Loan Policy (unless there is construction within the Colorado statutory mechanic's lien period.)
- (4) Exceptions from Coverage and Affirmative Assurances, if issuing ALTA Short Form Residential Loan Policy.

d. In order to be a *qualifying* concurrent/simultaneous issue, the owner's policy and loan policy must meet the following requirements:

- (1) The owner's policy insures the same real property insured under the loan policy (the owner's policy may also insure additional real property);
- (2) The property to be insured is improved Residential Property;
- (3) The named insured on the owner's policy is identical to the name of the vested owner on the loan policy;
- (4) The loan policy does **not** insure a construction loan (the loan policy insures only existing improvements); and
- (5) The owner's policy and loan policy have matching policy issue dates.

The Bundled Simultaneous Purchase Loan Rate includes, without additional charge, any of the following endorsements, to the Loan Policy as may be requested by the Lender and appropriate for the transaction and issuance on the insured property.

- ALTA 4.1 or CO End. 115.1 – Condominium
- ALTA 5.1 or CO End. 115.2 – Planned Unit Development
- ALTA 6 or CO End. 110.7 – Variable Rate Mortgage
- ALTA 6.2 or CO End. 110.8 – Variable Rate Mortgage-Negative Amortization
- ALTA 8.1 or CO End. 140.1 – Environmental Protection Lien – Residential
- ALTA 9 – Restrictions, Encroachments, Minerals
- ALTA 9.3 – Restrictions – Improved Land
- ALTA 9.10 – Restrictions, Encroachments, Minerals – Current Violations
- ALTA 22 or CO End. 116IMP – Designation of Improvements Land Location
- ALTA 25 or CO End. 116.1 – Policy Description Same Shown in Survey
- ALTA 35 – Mineral Rights-Damage to Improvements
- CO End. 100 – Covenants, Restrictions, Encroachments
- CO End. 110.1 – Deletion of Standard Exceptions No. 1-4. (Long Form Policy Only)

e. The Premiums for any other or additional endorsements beyond those included above are provided for in Section 6 of this Manual.

2.4 Construction Loan Rate

a. The ALTA Loan Policy is issuable for construction loans involving Residential Property or Commercial Property.

b. When there is no other applicable rate specified in this Manual for the issuance of an ALTA Loan Policy to insure a construction loan, the Premium to be charged for the ALTA Loan Policy shall be 50% of the applicable Basic Rate, as contained in Section 7 of this Manual for the requested policy amount.

c. The Premiums for any endorsements are provided for in Section 6 of this Manual.

2.5 Commercial Property Finance, Refinance and Subordinate Loan Rate

a. The following conditions must ALL exist to qualify for this refinance loan rate:

- (1) The property being insured is Commercial Property;
- (2) The new and old mortgages or deeds of trust encumber the same property;
- (3) The property being encumbered is not currently subject to a foreclosure proceeding.

b. The Premium to be charged for an ALTA Loan Policy shall be 50% of the Basic Rate, as contained in Section 7 of this Manual, based on the new loan amount, but not less than the applicable minimum premium for the policy type for the Zone where the property is located.

c. The Premiums to be charged for endorsements are as provided in Section 6 of this Manual.

2.6 Bundled Residential Refinance Loan Rate

a. The following conditions must exist to qualify for this Bundled Refinance Loan Rate:

- (1) The property being insured is improved Residential Property;
- (2) The new loan is not an Acquisition Loan;

b. The Premium for an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy issued at the Bundled Residential Refinance Loan Rate is:

Improved Residential Property	
Amount of Loan Policy	Zone 1, Zone 2, Zone 3 and Zone 4 Premium
\$1.00 - \$100,000	\$525
\$100,001 - \$250,000	\$675
\$250,001 - \$450,000	\$735
\$450,001 - 750,000	\$875
\$750,001 - \$1,000,000	\$1250
\$1,000,001 - \$2,000,000	\$1375
\$2,000,001 - \$3,000,000	Add \$1.65 per \$1,000.00
Over \$3,000,000	Add \$1.55 per \$1,000.00

c. The following are included under the Bundled Residential Refinance Loan Rate:

- (1) One loan policy;
- (2) One tax certificate; and
- (3) The deletion of Regional Exceptions No. 1-4, if issuing ALTA Loan Policy (unless there is construction within the Colorado statutory mechanic's lien period.)
- (4) Exceptions from Coverage and Affirmative Assurances, if issuing ALTA Short Form Residential Loan Policy.

The Bundled Residential Refinance Loan Rate includes, without additional charge, any of the following endorsements, to the Loan Policy as may be requested by the Lender and appropriate for the transaction and issuance on the insured property.

- ALTA 4.1 or CO End. 115.1 – Condominium
- ALTA 5.1 or CO End. 115.2 – Planned Unit Development
- ALTA 6 or CO End. 110.7 – Variable Rate Mortgage
- ALTA 6.2 or CO End. 110.8 – Variable Rate Mortgage-Negative Amortization
- ALTA 8.1 or CO End. 140.1 – Environmental Protection Lien – Residential
- ALTA 9 – Restrictions, Encroachments, Minerals
- ALTA 9.3 – Restrictions – Improved Land
- ALTA 9.10 – Restrictions, Encroachments, Minerals – Current Violations
- ALTA 22 or CO End. 116IMP – Designation of Improvements Land Location
- ALTA 25 or CO End. 116.1 – Policy Description Same Shown in Survey
- ALTA 35 – Mineral Rights-Damage to Improvements
- CO End. 100 – Covenants, Restrictions, Encroachments
- CO End. 110.1 – Deletion of Standard Exceptions No. 1-4. (Long Form Policy Only)

d. The Premiums for any other or additional endorsements beyond those included above are provided for in Section 6 of this Manual.

2.7 Subordinate Mortgage, Standard Loan Policy

- a. A Standard Coverage or Extended Coverage Loan Policy will be issued to the Lender making a Finance Loan (Not an Acquisition Loan), intended to be placed in a subordinate mortgage position secured by a Residential property. The premium for a Subordinate Mortgage Loan Policy is:

Amount of Loan Policy	Zone 1, Zone 2, Zone 3 and Zone 4
\$1.00 - \$100,000	\$300
\$100,001 - \$300,000	\$400
\$300,001 - \$750,000	\$700
\$750,001 - \$1,000,000	\$1,000
\$1,000,001 - \$2,000,000	\$1,300
\$2,000,001 - \$3,000,000	Add \$1.25 per \$1,000.00
Over \$3,000,000	Add \$1.20 per \$1,000.00

- b. The Premiums for any endorsements are as provided in Section 6 of this Manual.

2.8 Expanded Coverage Loan Policy

An ALTA Expanded Coverage Residential Loan Policy will be issued to the Lender for 120% of the Basic Rate.

Any endorsements to policies issued under this section will be charged as set forth in Section 6.

2.9 Junior Loan Policy

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is as shown below.

Amount of Loan Policy	Zone 1, Zone 2, Zone 3 and Zone 4
\$0-\$250,000	\$110.00
\$250,001-\$500,000	\$225.00

- 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.

2.10 Mortgage Protection Guarantee (“MPG”)

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

The premium for the “MPG” shall be:

\$0-\$1,000,000..... \$125

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

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

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

The premium for the “MMP” shall be:

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

2.12 HE² Policy

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

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

- \$125 per transaction for residential home equity loans up to \$250,000.
- \$150 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$275 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$325 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000.

This pricing does not include any charges for legal fees, 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.

2.13 Special Agency Agreement Required

Because of the low price, high liability amounts and risk profile of the policies described in Section 2.9 (Junior Loan Policy), 2.10 (Mortgage Priority Guarantee), 2.11 (Residential Limited Coverage Mortgage Modification Policy) and 2.12 (HE² Policy), required reserves and premium taxes alone would exceed the Company’s share of the premium under most agency contracts. Those policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company.

2.14 Reissue Rates Not Applicable

The reissue rates are available only for Owner’s Policies and Owner’s Policies with a Leasehold endorsement. Reissue rates are not applicable to any type of Loan Policy.

Section 3 - Leasehold Title Insurance Policies

Leasehold estates are insured using the applicable owner's policy and loan policy jackets and schedules. The appropriate ALTA form endorsement (13 or 13.1) is added to the policy at no additional premium in order to modify the coverage.

3.1 ALTA Leasehold Owner's and Loan Policies

a. Premiums for title insurance policies insuring leasehold estates and leasehold loans are calculated in the same manner as policies insuring fee estates. Determine the fair market value of the leasehold estate and/or the amount of the leasehold loan according to Section B of this Manual. The Rate for a Leasehold Owner's Policy is 100% of the applicable Basic Rate, as provided for in Section 7 of this Manual. The Rate for a Leasehold Loan Policy is 100% of the applicable Basic Rate, as provided for in Section 7 of this Manual.

b. The Premiums for any endorsements are as provided in Section 6 of this Manual.

3.2 Simultaneous Issue of Lessor and Lessee ALTA Owner's Policies

a. This Rate applies when owner's policies are issued concurrently/simultaneously to both the lessor and lessee under the same lease. The lessee's leasehold policy amount will be based upon the fair market value of the leasehold (refer to Section B of this Manual.) The lessor's owner's policy amount will be based upon the fair market value of the property and or the Lessor's interest in it, if not the full fee estate.

b. The Premium to be charged for two ALTA Owner's Standard Coverage Policies (one with the ALTA 13 endorsement at no additional premium) shall be calculated on the larger policy amount at 100% of the Basic Rate, as contained in Section 7 of this Manual, plus a \$150 Premium for the second policy.

c. The Premium to be charged for two ALTA Owner's Extended Coverage Policies (one with the ALTA 13 endorsement at no additional premium) shall be calculated on the larger policy amount at 100% of the Basic Rate Premium, as contained in Section 7 of this Manual, plus a \$150 Premium for the second policy, plus a \$130 Premium for the extended coverage for both policies.

d. The Premiums for any endorsements are as provided in Section 6 of this Manual.

3.3 Conversion of Insured Leasehold Estate To a Fee Estate

a. When the owner of a leasehold estate insured by any underwriter acquires the fee estate previously encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the subject property.

b. The Premium shall be 25% of the Basic Rate calculated based upon the same type and amount of insurance as the existing policy, plus additional Premium at 100% of the Basic Rate based on policy type requested for the coverage amount in excess of the existing policy, as provided in Section 7 of this Manual. Minimum premium will apply. This rate does not include or apply to the premiums for endorsements issued to such policies.

- c. The premiums for endorsements to the new policy shall be charged pursuant to Section 6 of this Manual.
- d. If concurrent simultaneous issue of a loan policy is requested with the issuance of the owner's policy, the premium for the loan policy shall be calculated as provided for under Section 2 of this Manual for concurrent simultaneous issue of loan policies for the type of policy requested.
- e. No other discounted rate may be combined with or applied to the conversion of a leasehold owner's policy to an owner's policy insuring the fee.

Section 4 - Guarantees and Informational Title Products

The Premiums in this Section are applicable to Guarantees with stipulated liabilities covering a particular estate, interest, or service. Premium cancellation after issuance of a Guarantee is not available.

4.1 Litigation Guarantee

- a. The Litigation Guarantee guarantees the accuracy of interests in Land, recorded in the Public Records, for purposes of legal proceedings.
- b. The rate will be the Basic Rate for an Owner's Policy for the amount of assurance coverage requested.
- c. If the time required to complete a Litigation Guarantee exceeds four hours, there will be an additional charge of \$125 for each extra hour required to complete the guarantee.
- d. One written update will be provided at no additional cost, on request, within one year of the effective date of the Litigation Guarantee. Additional written updates may be issued, on request, at a cost of \$50 per update.
- e. Notwithstanding 4.1(d) above, no further updates will be provided which will extend the effective date of the Litigation Guarantee to a date more than two years beyond the original effective date of the Litigation Guarantee.
- f. For a conversion of Public Trustee's Sale Guarantee to Litigation Guarantee or vice versa, a charge of \$250.00 will be assessed.

4.2 Public Trustee's Sale Guarantee

- a. The rate for the Public Trustees Sale Guarantee will be 50% of the Basic Rate for an Owner's Policy for the amount of assurance coverage requested, with minimum coverage of \$250,000.00
- b. If the time required to complete a Public Trustee's Sale Guarantee exceeds four hours, there will be an additional charge of \$125 for each extra hour required to complete the guarantee.
- c. One written update will be provided at no additional cost. Additional written updates may be issued, on request, at a cost of \$50 per update.
- d. Notwithstanding 4.2(c) above, no further updates will be provided which will extend the effective date of the Public Trustee's Sale Guarantee to a date more than two years beyond the original effective date of the Public Trustee's Sale Guarantee.

4.3 Informational Title Products (For Direct Operations Only)

These rates apply only to the following counties: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer and Weld.

- Information-only title report (non-insurance FNMA foreclosure product per 9-1-2018 guidelines): \$300.00 Information-only
- Report/Commitment format (no insurance provided): *\$300.00

*This fee is paid up-front, and will be deducted from the premium if the transaction results in the issuance of a title insurance policy.

Section 5 - Special Premium Rates

5.1 Church and Non-Profit Premium Rate

- a. A Premium of 50% of the applicable Basic Rate shall be charged for Owner's Policies and Loan Policies of title insurance for churches or charitable, non-profit organizations on property used primarily church or charitable purposes.
- b. The Premiums for any endorsements are as provided in Section 6 of this Manual.

5.2 Builder/Developer Premium Rate – Residential Property

When a person (including a group of related entities) has acquired three or more tracts of land in the same subdivision, whether or not contiguous, with the intent of developing a community or constructing new buildings thereon, the premium for the Owner's Policy upon sale of the developed property shall be:

1. If the developed property being sold is encumbered by a Deed of Trust or Mortgage prior to the sale, 40% of the Basic Rate.
2. If the developed property being sold is not encumbered by a Deed of Trust or Mortgage prior to the sale, 35% of the Basic Rate.

These rates are not subject to the *Minimum Premium set forth in Section 7 – Rate Tables. Endorsements shall be charged as set forth in Section 6.

Section 6 - Endorsements

- a. Endorsement forms listed in this section are designated as ALTA, CO or WFG, where ALTA is the American Land Title Association, and CO is a Colorado state-specific endorsement issuable by WFG National Title Insurance Company and WFG is an underwriter-specific endorsement. These designations, the endorsement numbers, and the endorsement titles are for reference purposes only to identify each endorsement. The exact wording of endorsements issued can vary from the forms officially approved by the associations with the same or similar designations due to continuing changes that may be enacted by those bodies. The exact wording of the endorsements issued by WFGNTIC may, or may not, be the same as the officially approved forms of these associations. For clarity and to simplify finding the applicable rate, several endorsements which have more than one association designation may be listed more than once.
- b. The Premiums shown for each endorsement are minimum premiums. Additional Premium charges may be made by WFGNTIC for additional risk assumed, additional work, or an inspection of the land which are required to issue the particular endorsement for a specific parcel, estate, interest, or transaction
- c. All endorsements in this Section 6 may be issued with either a standard or extended coverage policy unless otherwise noted. When concurrent/simultaneous owner's and/or loan policies are issued, the Premiums charged to issue identical endorsements on each concurrent/simultaneous policy are charged separately. (The second identical endorsement is not issued at no charge for the companion policy.)
- d. WFGNTIC agents may only issue the endorsements in this Section to title insurance policies issued by WFGNTIC. WFGNTIC agents may not issue any endorsements in this Section to title insurance policies issued on any other underwriter.
- e. Colorado Endorsement 110.1 - Premiums for Deletion or Modification of Standard Exception No. 4 (Mechanic's Liens). Premiums are identical across all 4 Zones. Compliance with the Company's underwriting requirements and approval are required to delete or modify the Mechanic's Liens exception. Premium for this endorsement is set forth in the table below.

Policy Type	Premiums		
	Pre-Construction	During Construction	Post Construction (Within Statutory Lien Period)
A. Owner's			
Unimproved Land	\$10	\$3 /\$1,000 liability (Min. \$100)	Not applicable
Residential (1-4 units)	Not applicable	\$3 /\$1,000 liability (Min. \$100)	\$15
Multi-Unit (excluding 1-4 units)	Not applicable	\$10 /\$1,000 liability (Min. \$100)	20% of applicable Basic Rate Premium
Commercial (improved)	Not applicable	\$10 /\$1,000 liability (Min. \$100)	20% of applicable Basic Rate Premium
B. Loan (Improved or unimproved)			
Residential	\$15	\$3 /\$1,000 liability (Min. \$100)	\$15
Commercial	\$25	\$3 /\$1,000 liability (Min. \$100)	20% of applicable Basic Rate
All Loan Policies			No charge if issued concurrently with Owner's Policy, including Mechanic's Lien coverage

f. Across all 4 Zones, any or all of the Regional Schedule B Exceptions (listed in the General Rules of this Rate Manual), may be deleted, subject to compliance with the Company's underwriting requirements and the payment of an additional premium of \$70 plus the applicable mechanic's lien premium as set forth and calculated above.

g. The following table lists the Premiums to be charged for endorsements available for issuance in Colorado, in connection with WFGNTIC policies and guarantees, subject to WFGNTIC underwriting and issuance guidelines. Any questions concerning the availability or issuance of an endorsement or set of endorsements in a particular transaction should be directed to WFGNTIC underwriting counsel. If a premium is specified as "Charges commensurate with risk assumed," contact WFGNTIC underwriting counsel to obtain the endorsement Premium.

Table of Endorsements

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
1		Street Assessments	Loan	\$35
3	123.1	Zoning, Unimproved Land	Owner & Loan	20% Basic Rate (Max. \$1,500)
3.1	123.2	Zoning – Completed Structure	Owner & Loan	20% Basic Rate (Max. \$1,500)
3.2		Zoning, Land Under Development	Owner & Loan	20% Basic Rate (Max. \$2,000)
3.3		Zoning – Completed Improvement – Non-Conforming Use	Owner & Loan	<u>Residential - Owner</u> \$0-\$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 & over \$550 <u>Residential - Loan</u> \$0-\$150,000 \$100 \$150,001-\$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 & over \$550 <u>Commercial – Owner or Loan</u> 25% (\$100 Min. - \$2,000 Max.)
3.4		Zoning – No Zoning Classification Endorsement	Owner & Loan	<u>Residential - Owner</u> \$0-\$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 & over \$550 <u>Residential - Loan</u> \$0-\$150,000 \$100 \$150,001-\$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 & over \$550 <u>Commercial – Owner or Loan</u> 25% (\$100 Min. - \$2,000 Max.)
4.1	115.1	Condominium – Current Assessments	Owner & Loan	10% Basic Rate (Max. \$300)
5.1	115.2	Planned Unit Development – Current Assessments	Owner & Loan	10% Basic Rate (Max. \$300)
6	110.7	Variable Rate Mortgage	Loan	\$50
6.2	110.8	Variable Rate Mortgage – Negative Amortization	Loan	\$60
7	115.3	Manufactured Housing	Owner & Loan	\$60

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
7.1		Manufactured Housing Unit –Conversion; Loan	Loan	\$60
7.2		Manufactured Housing Unit –Conversion; Owner’s	Owner	\$60
8.1	140.1	Environmental Protection Lien	Loan	Residential - \$50
8.2	140.1C	Commercial Environmental Protection Lien	Owner & Loan	10% Basic Rate (Max. \$1,000)
9		Restrictions, Encroachments, Minerals – Loan Policy	Loan	10% Basic Rate (Max. \$2,000)
9.1		Covenants, Conditions and Restrictions - Unimproved Land – Owner’s Policy	Owner	10% Basic Rate (Max. \$2,000)
9.2		Covenants, Conditions and Restrictions -Improved Land – Owner’s Policy	Owner	20% Basic Rate (Max. \$2,000)
9.3		Covenants, Conditions and Restrictions – Loan Policy	Loan	10% Basic Rate (Max. \$1,500)
9.6		Private Rights – Loan Policy	Loan	10% (\$100 Min. - \$2,000 Max.)
9.6.1		Private Rights – Current Assessments – Loan Policy	Loan	10% Basic Rate (Max. \$500)
9.7		Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	Loan	10% Basic Rate (Max. \$2,500)
9.8		Covenants, Conditions and Restrictions-Land Under Development – Owner’s Policy	Owner	20% Basic Rate (Max. \$2,500)
9.9		Private Right – Owner’s Policy	Owner	10% Basic Rate (Max. \$500)
9.10		Restrictions, Encroachments, Minerals - Current Violations – Loan Policy	Loan	15% Basic Rate (Max. \$2,000)
10		Assignment	Loan	\$50
10.1		Assignment and Date Down	Loan	10% Basic Rate
11		Mortgage Modification	Loan	20% Basic Rate - based on unpaid principal balance
11.1		Mortgage Modification with Subordination	Loan	20% Basic Rate - based on unpaid principal balance
11.2		Mortgage Modification with Additional Amount of Insurance	Loan	20% Basic Rate - plus applicable rate for the additional liability

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
12	107	Aggregation – Loan	Loan	\$250
12.1		Aggregation – State Limits – Loan Policy	Loan	\$250
13	107.13	Leasehold - Owner's	Owner	No Charge
13.1	107.14	Leasehold - Loan	Loan	No Charge
14		Future Advance – Priority	Loan	\$50
14.1		Future Advance – Knowledge	Loan	\$50
14.2		Future Advance – Letter of Credit	Loan	\$50
14.3		Future Advance – Reverse Mortgage	Loan	\$50
15		Non-Imputation – Full Equity Transfer	Owner	20% Basic Rate (Max. \$2,000)
15.1		Non-Imputation – Additional Insured	Owner	20% Basic Rate (Max. \$2,000)
15.2		Non-Imputation – Partial Equity Transfer	Owner	20% Basic Rate (Max. \$2,000)
16		Mezzanine Financing	Owner	10% Basic Rate
17	103.11	Access and Entry	Owner & Loan	10% Basic Rate (Max. \$150)
17.1	103.12	Indirect Access and Entry	Owner & Loan	10% Basic Rate (Max. \$500)
17.2	103.13	Utility Access	Owner & Loan	10% Basic Rate (Max. \$500)
18	129	Single Tax Parcel	Owner & Loan	\$200
18.1		Multiple Tax Parcel – Easements	Owner & Loan	\$250
18.2		Multiple Tax Parcel	Owner & Loan	\$250
18.3		Single Tax Parcel And ID Endorsement	Owner & Loan	\$250
19	116.4.1	Contiguity – Multiple Parcels	Owner & Loan	20% Basic Rate (Max. \$1,500)
19.1	116.4	Contiguity – Single Parcel	Owner & Loan	20% Basic Rate (Max. \$1,500)
19.2		Contiguity – Specified Parcels	Owner & Loan	20% Basic Rate (Max. \$1,500)
20		First Loss – Multiple Parcel Transactions	Loan	15% Basic Rate
22	116IMP	Location	Owner & Loan	\$100
22.1		Location and Map	Owner & Loan	\$100

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
23		Co-Insurance – Single Policy	Owner & Loan	No separate charge. The charge for title insurance shall be the premium applicable for the amount of insurance assumed.
23.1		Co-Insurance – Multiple Policies	Owner & Loan	No separate charge. The charge for title insurance shall be the premium applicable for the amount of insurance assumed.
24		Doing Business	Loan	\$250
25	116.1	Same as Survey	Owner & Loan	10% Basic Rate (Max. \$1,000)
25.1		Same as Portion of Survey	Owner & Loan	10% Basic Rate (Max. \$1,000)
26	116.7	Subdivision	Owner & Loan	\$200
27	126	Usury	Loan	\$100
28	103.1	Easement – Damage or Enforced Removal	Owner & Loan	Owner - 20% Basic Rate Loan - \$50
28.1		Encroachments – Boundaries and Easements	Owner & Loan	Owner – 20% Basic Rate Loan – 10% Basic Rate – Minimum \$50
28.2		Encroachments-Boundaries and Easements - Described Improvements	Owner & Loan	Owner – 20% Basic Rate Loan – 10% Basic Rate – Minimum \$50
28.3		Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	Owner & Loan	20% Basic Rate (Max. \$1,500)
29		Interest Rate Swap – Direct Obligation	Loan	\$500
29.1		Interest Rate Swap – Additional Interest	Loan	\$500
29.2		Interest Rate Swap – Direct Obligation – Defined Amount	Loan	\$500 plus Basic Rate for additional amount of insurance
29.3		Interest Rate Swap – Additional Interest – Defined Amount	Loan	\$500 plus Basic Rate for additional amount of insurance
30		One to Four Family Shared Appreciation	Loan	\$100
30.1		Commercial Participation Interest	Loan	10% Basic Rate
31		Severable Improvements	Loan	10% Basic Rate
32	101.2	Construction Loan	Loan	\$1.50 /\$1,000 based upon the advance or aggregate advances. If Underwriter requirements are met regarding disbursements, \$1.50/ \$1,000 based on

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
				the advances up to \$500,000 and \$1.00 per \$1,000 over \$500,000
32.1		Construction Loan – Direct Payment	Loan	\$1.50/ \$1,000 based upon the advance or aggregate advances. If Underwriter requirements are met regarding disbursements, \$1.50/ \$1,000 based on the advances up to \$500,000 and \$1.00 per \$1,000 over \$500,000
32.2		Construction Loan – Insured ‘s Direct Payment	Loan	\$1.50/ \$1,000 based upon the advance or aggregate advances. If Underwriter requirements are met regarding disbursements, \$1.50/ \$1,000 based on the advances up to \$500,000 and \$1.00 per \$1,000 over \$500,000
33		Disbursement	Loan	\$100 per issuance
34		Identified Risk Coverage	Owner & Loan	Underwriter to determine rate (minimum 10% Basic Rate)
34.1		Identified Exception – Identified Risk Exception	Owner & Loan	Underwriter to determine rate (minimum 10% Basic Rate)
35		Minerals and Other Subsurface Substances – Buildings	Owner & Loan	10% Basic Rate (Max. \$1,000)
35.1		Minerals and Other Subsurface Substances – Described Improvements	Owner & Loan	10% Basic Rate (Max. \$1,000)
35.2		Minerals and Other Subsurface Substances – Described Improvements	Owner & Loan	10% Basic Rate (Max. \$1,000)
35.3		Minerals and Other Subsurface Substances – Land Under Development	Owner & Loan	15% Basic Rate (Max. \$1,500)
36		Energy Project – Leasehold/Easement – Owner’s	Owner	\$100
36.1		Energy Project – Leasehold/Easement - Loan	Loan	\$100
36.2		Energy Project – Leasehold – Owner’s	Owner	\$100
36.3		Energy Project – Leasehold - Loan	Loan	\$100
36.4		Energy Project – Covenants, Conditions & Restrictions, Land Under Development – Owner’s	Owner	20% Basic Rate plus \$50
36.5		Energy Project – Covenants, Conditions & Restrictions, Land Under Development -Loan	Loan	20% Basic Rate plus \$50

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
36.6		Energy Project – Encroachments	Owner & Loan	Owner - 20% Basic Rate Loan – 10% Basic Rate – Minimum \$50
36.7		Energy Project – Fee Estate – Owner’s Policy	Owner	\$100
36.8		Energy Project – Fee Estate – Loan Policy	Loan	\$100
37		Assignment of Rents or Leases	Loan	\$50
38		Mortgage Tax	Loan	\$50
39		Policy Authentication-Lack of Signature	Owner & Loan	No charge
40		Tax Credit – Owner’s Policy	Owner	10% Basic Rate (Max. \$1,000)
40.1		Tax Credit – Defined Amount – Owner’s Policy	Owner	10% Basic Rate (Max. \$1,000)
41		Water-Buildings	Owner & Loan	10% Basic Rate (Max. \$1,000)
41.1		Water – Improvements	Owner & Loan	10% Basic Rate (Max. \$1,000)
41.2		Water – Described Improvements	Owner & Loan	10% Basic Rate (Max. \$1,000)
41.3		Water – Land Under Development	Owner & Loan	10% Basic Rate (Max. \$1,000)
42		Commercial Lender Group	Loan	10% Basic Rate (Max. \$1,500)
43		Anti-Taint	Loan	\$250
44		Insured Mortgage Recording	Loan	\$100
45		Pari Passu Mortgage – Loan Policy	Loan	\$250
46		Option	Owner & Loan	\$250
JR1		Endorsement To ALTA Residential Limited Coverage Junior Loan Policy – Supplemental Coverage	Loan	No charge

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
JR2		Endorsement to ALTA Residential Limited Coverage Junior Loan Policy – Future Advance, Revolving Credit/Variable Rate	Loan	No charge
None	110.5E	Extension – Maturity Date	Loan	\$300
None	G-2	Gap Endorsement to policy 1-4 Family Dwellings	Loan	No charge
None	G-1	Gap Endorsement to Commitment 1-4 Family Dwellings	Owner & Loan	No charge
None	100	Restrictions, Etc. - Improved Land	Loan	Residential - \$50 Commercial - 10% Basic Rate
None	100.1	Restrictions, Etc.- Vacant Land - Loan	Loan	<u>Residential</u> Loan Amount: \$0- \$150,000 \$50 \$150,001-\$250,000 \$100 \$250,001-\$500,000 \$125 \$500,001-\$1,000,000 \$175 \$1,000,001 and above \$250 <u>Commercial</u> 10% (Max. \$2000)
None	100.2	Restrictions, Etc. –Vacant Land - Owner	Owner	Residential - \$50 Commercial - 10% (Min. \$50 – Max. \$1,000)
None	100.3	Restrictions, Etc.- Improved Land - Owner	Owner	Residential - \$50 Commercial - 20% (\$50 Min. - \$1,000 Max.)
None	100.4	Present Violation of Particular Restrictions	Loan	Residential – \$50 Commercial – \$100
None	100.5	Present Violation of Particular Restrictions	Owner	Residential – \$200 Commercial – \$300
None	100.6	Restrictions – Present or Future Violations	Owner & Loan Loan	<u>Owner</u> Residential – \$200 Commercial – \$300 <u>Loan</u> Residential - Loan Amount 0- \$150,000 \$100 \$150,001-\$250,000 \$125 \$250,001 & over \$150 Commercial – \$300
None	100.11	Violation of Restrictions - Alcohol Reverter	Owner & Loan	Owner – 20% Basic Rate Loan - \$50

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
None	100.12	Right of Enforcement Under Covenants, Conditions and Restrictions Ineffective	Owner & Loan	Owner - \$125 Loan - \$30
None	100.13	Lien for Assessments	Loan	Residential - \$ 30 Commercial - \$100
None	100.16	Mortgagee Exempt from Membership in Association	Loan	Residential - \$50 Commercial - \$100
None	100.18	Right of Enforcement of Covenants, Conditions and Restrictions	Owner & Loan	Owner - \$200 Loan - \$100
None	100.19	Covenants, Conditions and Restrictions Violations	Owner & Loan	Owner - 20% Loan - 10%
None	100.20	Present Violations of Covenants, Conditions and Restrictions	Owner & Loan	<u>Owner</u> Residential - \$200 Commercial - \$500 <u>Loan</u> - \$100
None	100.23	Right of Surface Entry - Oil and Gas Lease	Loan	20%
None	100.24	Right of Surface Entry Oil Lease, Alternate Form	Loan	\$20
None	100.26	Surface Entry – FHA	Loan	10%
None	100.28	Violation to Restrictions Future Construction	Owner & Loan	Owner - 20% Loan - 10%
None	100.29	Mineral Rights, Damage to Improvements	Owner & Loan	<u>Residential</u> Owner - \$0 - \$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 and above \$550 Loan - Loan Amount \$0 - \$150,000 \$100 \$150,001-\$250,000 \$125 \$250,001-\$500,000 \$150 \$500,001-\$1,000,000 \$200 \$1,000,001 & over \$275 <u>Commercial</u> Owner - 10% (Max. \$3,000) Loan - 10% (Max. \$3,000)
None	100.30	Mineral Rights, Damage to Improvements	Loan	<u>Residential</u> Loan Amount \$0 - \$150,000 \$100 \$150,001-\$250,000 \$125 \$250,001-\$500,000 \$150 \$500,001-\$1,000,000 \$200 \$1,000,001 & over \$275

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
				<u>Commercial</u> 10% (Max. \$3,000)
None	100.31	Mineral Rights, Damage to Improvements	Owner	<u>Residential</u> \$0- \$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 and above \$550 <u>Commercial</u> 10% (Max. \$3,000)
None	100.32	Release of Surface Rights	Owner & Loan	\$100
None	100.33	Patent Reservation	Owner & Loan	Residential – \$50 Commercial – \$100
None	101	Mechanics Lien Protection During Construction	Loan	\$1.50 per \$1,000 of liability
None	101.1	Mechanics Lien Coverage Against Enforcement of Specific Lien	Owner & Loan	\$100
None	102.4	Foundation – No Violation	Loan	Residential – \$100 Commercial – 10% (\$50 Min. - \$3,000 Max.)
None	102.5	Foundation – No Violation, No Encroachment onto Easements or Adjoining Land	Loan	Residential – \$150 Commercial – 10% (\$50 Min. - \$3,000 Max.)
None	102.6	Foundation – No Violation, No Encroachment; Portion of Insured Land	Loan	10% based upon portion of loan applicable to insured land (\$50 Min. - \$500 Max.)
None	102.7	Foundation – No Violation, No Encroachment onto Easements or Adjoining Land; Portion of Insured Land	Loan	15% based upon portion of loan applicable to insured land (\$50 Min. - \$750 Max.)
None	103.2	Encroachment – Removal of Improvements	Owner & Loan	<u>Owner</u> \$0-\$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 & over \$550 <u>Loan</u> 20% (\$50 Minimum - \$1,000 Maximum)
None	103.3	Encroachment – Removal of Improvements From Easement	Owner & Loan	<u>Owner</u> \$0-\$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 & over \$550

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
			Loan	<u>Loan</u> 20% (\$50 Minimum - \$1,000 Maximum)
None	103.4	Access To Street Via Insured Easement	Owner & Loan	Residential – \$50 Commercial – \$100
None	103.5	Surface Water Rights	Owner & Loan	Residential – 10% (\$50 Minimum) Commercial – 10% (\$50 Min. - \$3,000 Max.)
None	103.6	Encroachment - Easement	Loan	10%
None	103.7	Property Abuts on Open Street	Owner & Loan	Residential – \$50 Commercial – \$100
None	104	Assignment of Beneficial Interest	Loan	Residential – \$35 Commercial - \$100
None	104.1	Assignment of Beneficial Interest Additional	Loan	Residential – \$100 Commercial – 10% (\$100 Min. - \$500 Max.)
None	104.3	Collateral Assignment	Loan	Residential – \$35 Commercial – \$100
None	104.4	Collateral Assignment	Loan	Residential – \$100 Commercial – 10% (\$100 Min. - \$500 Max.)
None	104.7	Collateral Assignment of Beneficial Interest and Assignment of Rights	Loan	Residential – \$50 Commercial – \$100
None	104.8	Assignment of Beneficial Interest – Broad Coverage	Loan	\$0-\$150,000 \$100 \$150,001-\$250,000 \$125 \$250,001 & over \$150
None	104.10	Assignment of Beneficial Interest – Limited Coverage	Loan	\$0-\$150,000 \$75 \$150,001-\$250,000 \$100 \$250,001 and above \$125
None	104.11	Collateral Assignment	Loan	\$250
None	107.2	Increased Liability	Owner & Loan	Residential – \$25, plus applicable premium for increase Commercial – \$25, plus applicable premium for increase
None	107.3	Increased Liability, Change Effective Date	Owner & Loan	Residential – \$200 plus applicable premium for increase Commercial – 10% plus applicable premium for increase) (\$50 Min.)
None	107.6	Non-Imputation	Loan	10% (Max. \$2,000)
None	107.7	Non-Imputation	Owner	20% (Max. \$2,000)
None	107.9	Naming Additional Insured	Owner & Loan	\$100
None	107.11	Non-Merger of Lien	Loan	\$250
None	107.12	Title Date Down with Added Exceptions	Owner & Loan	<u>Owner</u> Residential – \$200

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
				Commercial – 15% (\$50 Min. - \$300 Max.) <u>Loan</u> 10% (\$50 Min. - \$300 Max.)
None	108.8	Additional Advance	Loan	\$100 plus applicable premium for increase
None	110.1	Deletion of Standard Exception No. 1- 3 Deletion of Standard Exception No. 4 if underwriting requirements are satisfied	Owner & Loan Owner & Loan	Owner - \$70 Loan \$70 (no charge if issued concurrently with Owner's Policy subject to \$ 70 charge) Premium as set forth in Section 6.e.
None	110.2	Insuring Over Particular Exceptions or Where No Other Specifically Filed Endorsement is Available	Owner & Loan	Charges commensurate with risk assumed.
None	110.3	Correction of Commitment and/or Policies and Deletion of Specific Exceptions	Owner & Loan	No charge for correction. \$150 for deletion of exception.
None	110.4	Modification of Deed of Trust (Not Applicable for Future Advances)	Loan	Residential – \$150 Commercial – 10% computed on outstanding principal balance (\$100 Min. - \$3,000 Max.)
None	110.5	Modification of Deed of Trust Including Priority (Not Applicable for Additional Advances)	Loan	Residential - \$200 Commercial – 20% computed on outstanding principal balance (\$100 Min. - \$3,000 Max.)
None	110.5MP	Multiple Parcel (Modification of Deed of Trust Adding Additional Collateral)	Loan	20% computed on outstanding principal balance (\$100 Min.)
None	110.5E	Loan Modification Extension of Maturity Date	Loan	\$300
None	110.5PB	Piggyback Loan	Loan	20% computed on the outstanding principal balance - \$300 Min.
None	110.9	Variable Rate Mortgage	Loan	Residential – \$35 Commercial – \$100
None	110.12	First Loss	Loan	30% (\$250 Max.)
None	110.13	Last Dollar	Loan	30% (\$250 Min.)
None	111	Partial Release, No Impairments	Loan	Residential – \$100 Commercial – 10% computed on outstanding principal balance (\$50 Min. - \$150 Max.)

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
None	111.3	Partial Release, No Impairment, No Encroachment	Loan	<u>Residential</u> \$0- \$150,000 \$100 \$150,001- \$250,000 \$125 \$250,001 and above \$150 <u>Commercial</u> 20% computed on outstanding principal balance (\$100 Min. - \$3,000 Max.)
None	111.4	HUD Release of Liability	Loan	\$250
None	111.9	FNMA Balloon	Loan	\$50
None	111.11	Revolving Credit Loan – Obligatory Advance	Loan	10% (\$1,000 Max.)
None	112.1	Bonds-Mortgage	Loan	\$50
None	116V	Description in Policy Same Property Shown on Map Vacant Land	Owner & Loan	\$75 if issued with policy. \$125 is issued post-policy
None	116.2	Condominium Description	Owner & Loan	<u>Residential</u> Owner - \$200 Loan - \$100 <u>Commercial</u> Owner - 20% (\$100 Min.) Loan 10% (\$100 Min.)
None	116.5	Scrivener’s Error	Owner & Loan	No charge
None	116.6	Legal Description Equivalency	Owner & Loan	No charge
None	122	Advance Under Trust Deed – Obligatory Advance	Loan	\$450 Flat Rate – Includes up to 6 loan advance endorsements. Endorsements in excess of 6 shall be \$100 each
None	122.2	Future Advance Credit Loan	Loan	\$30
None	122.3	Line of Credit	Loan	\$30
None	122.4	Line of Credit	Loan	\$30
None	122.6	Line of Credit	Loan	\$30
None	122.8	FNMA – 7 year Balloon Mortgage	Loan	\$30
None	122.9	Line of Credit Increase	Loan	\$50 plus applicable premium for increased liability
None	122.10	Reverse Mortgage	Loan	\$35
None	124	Covenants REA Shopping Center	Owner & Loan	20% (Max. \$3,000)
None	124.1	Covenants Binding	Owner & Loan	20% (Max. \$3,000)
None	128	Fairway	Owner & Loan	10% (\$250 Max.)
None	130	Residential Additional Protection	Owner	\$60

ALTA	CO	Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3, Zone 4 Premium (percentage of applicable Basic Rate Premium based on policy type being issued and policy liability amount, unless otherwise indicated)
None	None	Owner's Extended Coverage (OEC) – Shown by notation rather than by Endorsement	Owner	\$70
WFG		Endorsement Title	Eligible Policies	Zone 1, Zone 2, Zone 3 and Zone 4 Premium
		WFG Arb - Removes Arbitration Requirement	Owner & Loan	No Charge
		WFG General – General Endorsement	Owner & Loan	No Charge
		WFG Solar – Solar Endorsement	Owner & Loan	\$100
		WFG Inflation Endorsement	Owner	No Charge

Section 7 – Basic Rate Tables

a. WFGNTIC has divided Colorado, by county, into zones - Zone 1, Zone 2, Zone 3 and Zone 4, as set forth below:

Zone 1: Includes Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert and Jefferson Counties.

Zone 2: Includes Boulder, Larimer and Weld Counties.

Zone 3: Includes El Paso, Pueblo and Teller Counties.

Zone 4: Includes all other Colorado counties.

b. Any questions concerning the availability or issuance of a policy in a particular transaction, including any requirements, exceptions, and endorsements thereto, should be directed to WFGNTIC underwriting counsel. The percentage charge for additional coverages, re-issues, endorsements, and special rates, as provided for in the various sections of the Manual, shall be computed on the Basic Rate.

c. The Basic Rate listed in the following table is determined by the amount of insurance. Coverage amounts up to one million dollars should be rounded up to the next higher \$5,000. Coverage amounts in excess of one million dollars should be rounded up to the next higher \$1,000. Calculated premiums should be rounded up to the next whole dollar amount. The minimum total premium for any type of owner's policy issued pursuant to the Basic Rate is as follows: Zone 1 - \$ 930, Zone 2 - \$ 927; Zone 3 - \$ 830 and Zone 4 - \$ 930. The following table contains the Basic Rate and the policy premiums derived therefrom to be charged for WFGNTIC policies issuable in Colorado and are applicable to all Colorado counties, based upon Zone assignment.

Basic Rate Table

Amount of Insurance	Zone 1	Zone 2	Zone 3	Zone 4
* Minimum Premium	\$930*	\$927*	\$830*	\$930*
\$1.00-\$20,000	\$930	\$927	\$830	\$930
\$20,001-\$25,000	\$930	\$927	\$830	\$930
\$25,001-\$30,000	\$930	\$927	\$830	\$930
\$30,001-\$35,000	\$930	\$927	\$830	\$930
\$35,001-\$40,000	\$930	\$927	\$830	\$930
\$40,001-\$45,000	\$930	\$927	\$830	\$930
\$45,001-\$50,000	\$930	\$927	\$830	\$930
\$50,001-\$55,000	\$930	\$927	\$830	\$930
\$55,001-\$60,000	\$930	\$927	\$830	\$930
\$60,001-\$65,000	\$930	\$927	\$830	\$930
\$65,001-\$70,000	\$930	\$927	\$830	\$930
\$70,001-\$75,000	\$930	\$927	\$830	\$930
\$75,001-\$80,000	\$930	\$927	\$830	\$930
\$80,001-\$85,000	\$930	\$927	\$830	\$930
\$85,001-\$90,000	\$930	\$927	\$830	\$930
\$95,001-\$100,000	\$930	\$927	\$830	\$930
\$100,000-\$105,000	\$935	\$932	\$834	\$935
\$105,001-\$110,000	\$948	\$942	\$844	\$948
\$110,000-\$115,000	\$961	\$952	\$855	\$961
\$115,001-\$120,000	\$975	\$962	\$866	\$975
\$120,001-\$125,000	\$988	\$973	\$877	\$988
\$125,001-\$130,000	\$1,001	\$983	\$888	\$1,001
\$130,001-\$135,000	\$1,014	\$993	\$899	\$1,014
\$135,001-\$140,000	\$1,028	\$1,003	\$909	\$1,028
\$140,001-\$145,000	\$1,041	\$1,014	\$921	\$1,041
\$145,001-\$150,000	\$1,054	\$1,024	\$931	\$1,054
\$150,001-\$155,000	\$1,067	\$1,034	\$943	\$1,067
\$155,001-\$160,000	\$1,081	\$1,044	\$953	\$1,081
\$160,001-\$165,000	\$1,094	\$1,055	\$965	\$1,094
\$165,001-\$170,000	\$1,107	\$1,065	\$975	\$1,107
\$170,001-\$175,000	\$1,120	\$1,075	\$986	\$1,120
\$175,001-\$180,000	\$1,134	\$1,085	\$997	\$1,134
\$180,001-\$185,000	\$1,147	\$1,096	\$1,008	\$1,147
\$185,001-\$190,000	\$1,160	\$1,106	\$1,019	\$1,160
\$190,001-\$195,000	\$1,173	\$1,116	\$1,030	\$1,173
\$195,000-\$200,000	\$1,187	\$1,126	\$1,040	\$1,187

Amount of Insurance	Zone 1	Zone 2	Zone 3	Zone 4
\$200,001-\$205,000	\$1,200	\$1,137	\$1,052	\$1,200
\$205,001-\$210,000	\$1,213	\$1,147	\$1,062	\$1,213
\$210,001-\$215,000	\$1,227	\$1,157	\$1,074	\$1,227
\$215,001-\$220,000	\$1,240	\$1,167	\$1,084	\$1,240
\$220,001-\$225,000	\$1,253	\$1,178	\$1,096	\$1,253
\$225,001-\$230,000	\$1,266	\$1,188	\$1,106	\$1,266
\$230,001-\$235,000	\$1,280	\$1,197	\$1,117	\$1,280
\$235,001-\$240,000	\$1,293	\$1,208	\$1,128	\$1,293
\$240,001-\$245,000	\$1,306	\$1,218	\$1,139	\$1,306
\$245,001-\$250,000	\$1,319	\$1,229	\$1,150	\$1,319
\$250,001-\$255,000	\$1,332	\$1,237	\$1,160	\$1,332
\$255,001-\$260,000	\$1,344	\$1,247	\$1,169	\$1,344
\$260,001-\$265,000	\$1,355	\$1,255	\$1,180	\$1,355
\$265,001-\$270,000	\$1,367	\$1,265	\$1,189	\$1,367
\$270,001-\$275,000	\$1,380	\$1,273	\$1,200	\$1,380
\$275,001-\$280,000	\$1,392	\$1,283	\$1,209	\$1,392
\$280,001-\$285,000	\$1,403	\$1,291	\$1,219	\$1,403
\$285,001-\$290,000	\$1,415	\$1,300	\$1,229	\$1,415
\$290,001-\$295,000	\$1,427	\$1,309	\$1,239	\$1,427
\$295,001-\$300,000	\$1,440	\$1,318	\$1,248	\$1,440
\$300,001-\$305,000	\$1,451	\$1,327	\$1,259	\$1,451
\$305,001-\$310,000	\$1,463	\$1,336	\$1,268	\$1,463
\$310,001-\$315,000	\$1,475	\$1,344	\$1,279	\$1,475
\$315,001-\$320,000	\$1,488	\$1,354	\$1,288	\$1,488
\$320,001-\$325,000	\$1,499	\$1,362	\$1,298	\$1,499
\$325,001-\$330,000	\$1,511	\$1,372	\$1,308	\$1,511
\$330,001-\$335,000	\$1,523	\$1,380	\$1,318	\$1,523
\$335,001-\$340,000	\$1,536	\$1,390	\$1,328	\$1,536
\$340,001-\$345,000	\$1,547	\$1,398	\$1,338	\$1,547
\$345,001-\$350,000	\$1,559	\$1,407	\$1,347	\$1,559
\$350,001-\$355,000	\$1,571	\$1,416	\$1,358	\$1,571
\$355,001-\$360,000	\$1,584	\$1,425	\$1,367	\$1,584
\$360,001-\$365,000	\$1,595	\$1,434	\$1,377	\$1,595
\$365,001-\$370,000	\$1,607	\$1,443	\$1,387	\$1,607
\$370,001-\$375,000	\$1,619	\$1,452	\$1,397	\$1,619
\$375,001-\$380,000	\$1,631	\$1,461	\$1,407	\$1,631
\$380,001-\$385,000	\$1,643	\$1,469	\$1,417	\$1,643
\$385,001-\$390,000	\$1,655	\$1,479	\$1,426	\$1,655
\$390,001-\$395,000	\$1,667	\$1,487	\$1,437	\$1,667
\$395,001-\$400,000	\$1,679	\$1,497	\$1,446	\$1,679

Amount of Insurance	Zone 1	Zone 2	Zone 3	Zone 4
\$400,001-\$405,000	\$1,691	\$1,505	\$1,456	\$1,691
\$405,001-\$410,000	\$1,703	\$1,515	\$1,466	\$1,703
\$410,001-\$415,000	\$1,715	\$1,523	\$1,476	\$1,715
\$415,001-\$420,000	\$1,727	\$1,532	\$1,486	\$1,727
\$420,001-\$425,000	\$1,739	\$1,541	\$1,496	\$1,739
\$425,001-\$430,000	\$1,751	\$1,550	\$1,505	\$1,751
\$430,001-\$435,000	\$1,763	\$1,559	\$1,516	\$1,763
\$435,001-\$440,000	\$1,775	\$1,568	\$1,525	\$1,775
\$440,001-\$445,000	\$1,787	\$1,577	\$1,536	\$1,787
\$445,001-\$450,000	\$1,799	\$1,586	\$1,545	\$1,799
\$450,001-\$455,000	\$1,810	\$1,593	\$1,554	\$1,810
\$455,001-\$460,000	\$1,820	\$1,601	\$1,563	\$1,820
\$460,001-\$465,000	\$1,831	\$1,608	\$1,572	\$1,831
\$465,001-\$470,000	\$1,842	\$1,616	\$1,580	\$1,842
\$470,001-\$475,000	\$1,853	\$1,624	\$1,590	\$1,853
\$475,001-\$480,000	\$1,863	\$1,631	\$1,598	\$1,863
\$480,001-\$485,000	\$1,874	\$1,638	\$1,607	\$1,874
\$485,001-\$490,000	\$1,884	\$1,647	\$1,616	\$1,884
\$490,001-\$495,000	\$1,896	\$1,654	\$1,625	\$1,896
\$495,001-\$500,000	\$1,906	\$1,662	\$1,633	\$1,906
\$500,001-\$505,000	\$1,917	\$1,669	\$1,643	\$1,917
\$505,001-\$510,000	\$1,927	\$1,677	\$1,651	\$1,927
\$510,001-\$515,000	\$1,938	\$1,685	\$1,660	\$1,938
\$515,001-\$520,000	\$1,949	\$1,692	\$1,669	\$1,949
\$520,001-\$525,000	\$1,960	\$1,699	\$1,678	\$1,960
\$525,001-\$530,000	\$1,970	\$1,708	\$1,686	\$1,970
\$530,001-\$535,000	\$1,981	\$1,715	\$1,696	\$1,981
\$535,001-\$540,000	\$1,992	\$1,722	\$1,704	\$1,992
\$540,001-\$545,000	\$2,003	\$1,730	\$1,713	\$2,003
\$545,001-\$550,000	\$2,013	\$1,738	\$1,722	\$2,013
\$550,001-\$555,000	\$2,024	\$1,746	\$1,731	\$2,024
\$555,001-\$560,000	\$2,034	\$1,753	\$1,739	\$2,034
\$560,001-\$565,000	\$2,046	\$1,760	\$1,749	\$2,046
\$565,001-\$570,000	\$2,056	\$1,769	\$1,757	\$2,056
\$570,001-\$575,000	\$2,067	\$1,776	\$1,766	\$2,067
\$575,001-\$580,000	\$2,077	\$1,783	\$1,775	\$2,077
\$580,001-\$585,000	\$2,088	\$1,791	\$1,784	\$2,088
\$585,001-\$590,000	\$2,099	\$1,799	\$1,792	\$2,099
\$590,001-\$595,000	\$2,110	\$1,809	\$1,802	\$2,110
\$595,001-\$600,000	\$2,120	\$1,814	\$1,810	\$2,120

Amount of Insurance	Zone 1	Zone 2	Zone 3	Zone 4
\$600,001-\$605,000	\$2,131	\$1,821	\$1,819	\$2,131
\$605,001-\$610,000	\$2,141	\$1,830	\$1,828	\$2,141
\$610,001-\$615,000	\$2,153	\$1,837	\$1,837	\$2,153
\$615,001-\$620,000	\$2,163	\$1,844	\$1,845	\$2,163
\$620,001-\$625,000	\$2,174	\$1,852	\$1,855	\$2,174
\$625,001-\$630,000	\$2,184	\$1,860	\$1,863	\$2,184
\$630,001-\$635,000	\$2,196	\$1,867	\$1,872	\$2,196
\$635,001-\$640,000	\$2,206	\$1,875	\$1,881	\$2,206
\$640,001-\$645,000	\$2,217	\$1,882	\$1,890	\$2,217
\$645,001-\$650,000	\$2,227	\$1,890	\$1,898	\$2,227
\$650,001-\$655,000	\$2,238	\$1,898	\$1,908	\$2,238
\$655,001-\$660,000	\$2,249	\$1,905	\$1,916	\$2,249
\$660,001-\$665,000	\$2,260	\$1,913	\$1,926	\$2,260
\$665,001-\$670,000	\$2,270	\$1,921	\$1,934	\$2,270
\$670,001-\$675,000	\$2,281	\$1,928	\$1,943	\$2,281
\$675,001-\$680,000	\$2,291	\$1,936	\$1,952	\$2,291
\$680,001-\$685,000	\$2,303	\$1,943	\$1,961	\$2,303
\$685,001-\$690,000	\$2,313	\$1,951	\$1,969	\$2,313
\$690,001-\$695,000	\$2,324	\$1,959	\$1,979	\$2,324
\$695,001-\$700,000	\$2,334	\$1,966	\$1,987	\$2,334
\$700,001-\$705,000	\$2,345	\$1,973	\$1,996	\$2,345
\$705,001-\$710,000	\$1,356	\$1,982	\$2,005	\$1,356
\$710,001-\$715,000	\$2,367	\$1,989	\$2,014	\$2,367
\$715,001-\$720,000	\$2,377	\$1,997	\$2,022	\$2,377
\$720,001-\$725,000	\$2,388	\$2,004	\$2,032	\$2,388
\$725,001-\$730,000	\$2,399	\$2,012	\$2,040	\$2,399
\$730,001-\$735,000	\$2,410	\$2,020	\$2,049	\$2,410
\$735,001-\$740,000	\$2,420	\$2,027	\$2,058	\$2,420
\$740,001-\$745,000	\$2,431	\$2,034	\$2,067	\$2,431
\$745,001-\$750,000	\$2,441	\$2,043	\$2,075	\$2,441
\$750,001-\$755,000	\$2,453	\$2,049	\$2,084	\$2,453
\$755,001-\$760,000	\$2,463	\$2,056	\$2,091	\$2,463
\$760,001-\$765,000	\$2,474	\$2,063	\$2,099	\$2,474
\$765,001-\$770,000	\$2,484	\$2,070	\$2,106	\$2,484
\$770,001-\$775,000	\$2,495	\$2,076	\$2,115	\$2,495
\$775,001-\$780,000	\$2,506	\$2,084	\$2,122	\$2,506
\$780,001-\$785,000	\$2,517	\$2,090	\$2,130	\$2,517
\$785,001-\$790,000	\$2,527	\$2,097	\$2,138	\$2,527
\$790,001-\$795,000	\$2,538	\$2,104	\$2,146	\$2,538
\$795,001-\$800,000	\$2,548	\$2,111	\$2,153	\$2,548

Amount of Insurance	Zone 1	Zone 2	Zone 3	Zone 4
\$800,001-\$805,000	\$2,560	\$2,117	\$2,162	\$2,560
\$805,001-\$810,000	\$2,570	\$2,125	\$2,169	\$2,570
\$810,001-\$815,000	\$2,581	\$2,131	\$2,177	\$2,581
\$815,001-\$820,000	\$2,591	\$2,138	\$2,184	\$2,591
\$820,001-\$825,000	\$2,603	\$2,145	\$2,193	\$2,603
\$825,001-\$830,000	\$2,613	\$2,152	\$2,200	\$2,613
\$830,001-\$835,000	\$2,624	\$2,158	\$2,208	\$2,624
\$835,001-\$840,000	\$2,634	\$2,166	\$2,216	\$2,634
\$840,001-\$845,000	\$2,645	\$2,172	\$2,224	\$2,645
\$845,001-\$850,000	\$2,656	\$2,179	\$2,231	\$2,656
\$850,001-\$855,000	\$2,667	\$2,186	\$2,240	\$2,667
\$855,001-\$860,000	\$2,677	\$2,193	\$2,247	\$2,677
\$860,001-\$865,000	\$2,688	\$2,199	\$2,255	\$2,688
\$865,001-\$870,000	\$2,698	\$2,207	\$2,262	\$2,698
\$870,001-\$875,000	\$2,710	\$2,213	\$2,271	\$2,710
\$875,000-\$880,000	\$2,720	\$2,220	\$2,278	\$2,720
\$880,001-\$885,000	\$2,731	\$2,226	\$2,286	\$2,731
\$885,001-\$890,000	\$2,741	\$2,234	\$2,294	\$2,741
\$890,001-\$895,000	\$2,752	\$2,240	\$2,302	\$2,752
\$895,001-\$900,000	\$2,763	\$2,247	\$2,309	\$2,763
\$900,001-\$905,000	\$2,774	\$2,254	\$2,318	\$2,774
\$905,001-\$910,000	\$2,784	\$2,261	\$2,325	\$2,784
\$910,001-\$915,000	\$2,795	\$2,267	\$2,333	\$2,795
\$915,001-\$920,000	\$2,805	\$2,275	\$2,340	\$2,805
\$920,001-\$925,000	\$2,817	\$2,281	\$2,349	\$2,817
\$925,001-\$930,000	\$2,827	\$2,288	\$2,356	\$2,827
\$930,001-\$935,000	\$2,838	\$2,295	\$2,364	\$2,838
\$935,001-\$940,000	\$2,848	\$2,302	\$2,372	\$2,848
\$940,001-\$945,000	\$2,860	\$2,308	\$2,380	\$2,860
\$945,001-\$950,000	\$2,870	\$2,316	\$2,387	\$2,870
\$950,001-\$955,000	\$2,881	\$2,322	\$2,396	\$2,881
\$955,001-\$960,000	\$2,891	\$2,329	\$2,403	\$2,891
\$960,001-\$965,000	\$2,902	\$2,336	\$2,411	\$2,902
\$965,001-\$970,000	\$2,913	\$2,343	\$2,418	\$2,913
\$970,001-\$975,000	\$2,924	\$2,349	\$2,427	\$2,924
\$975,001-\$980,000	\$2,934	\$2,357	\$2,434	\$2,934
\$980,001-\$985,000	\$2,945	\$2,363	\$2,442	\$2,945
\$985,001-\$990,000	\$2,955	\$2,370	\$2,450	\$2,955
\$990,001-\$995,000	\$2,967	\$2,377	\$2,458	\$2,967
\$995,001-\$1,000,000	\$2,977	\$2,384	\$2,465	\$2,977

Amount of Insurance	Zone 1	Zone 2	Zone 3	Zone 4
\$1,000,001-\$2,500,000	Add \$1.65/\$1,000 of coverage	Add \$1.75/\$1,000 of coverage	Add \$1.65/\$1,00 of coverage	Add \$1.75/\$1,000 of coverage
\$2,500,001-\$5,000,000	Add \$1.55/\$1,000 of coverage	Add \$1.55/\$1,000 of coverage	Add \$1.55/\$1,00 of coverage	Add \$1.55/\$1,000 of coverage
\$5,000,001-\$8,000,000	Add \$1.45/\$1,000 of coverage	Add \$1.45/\$1,000 of coverage	Add \$1.45/\$1,00 of coverage	Add \$1.45/\$1,000 of coverage
\$8,000,001-\$10,000,000	Add \$1.35/\$1,000 of coverage	Add \$1.35/\$1,000 of coverage	Add \$1.35/\$1,00 of coverage	Add \$1.35/\$1,000 of coverage
\$10,000,001-\$20,000,000	Add \$1.20/\$1,000 of coverage	Add \$1.20/\$1,000 of coverage	Add \$1.20/\$1,00 of coverage	Add \$1.20/\$1,000 of coverage
\$20,000,001 and above	Add \$1.00/\$1,000 of coverage	Add \$1.00/\$1,000 of coverage	Add \$1.00/\$1,00 of coverage	Add \$1.00/\$1,000 of coverage