



SCHEDULE OF RATES

FOR THE STATE OF

DISTRICT OF COLUMBIA

EFFECTIVE: October 1, 2014

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WFG NATIONAL TITLE INSURANCE COMPANY
SCHEDULE OF TITLE INSURANCE
RATES FOR THE DISTRICT OF COLUMBIA

1. Charges

A. General Provisions

The charges quoted herein include all title insurance charges, including gross premium (risk rate) which is charged for and remitted to WFG National Title Insurance Company (the Company) for the hazards assumed in the issuance of its title insurance policies.

The charges herein quoted are for title insurance charges only, excluding extra hazardous risks, and do not include charges for searches, abstracts, attorney's fees, escrow or closing service performed and charged for by local attorneys, abstractors and title companies. The charges are minimum charges and additional charges shall be made when unusual conditions of title exist or when special risks are insured. In the event such charges are made by agreement thereto, the agreement must be obtained in advance from the person or entity obligated to pay all or any part of such charges.

To compute any insurance charges on a fractional thousand of insurance (except as to minimum charges), multiply the fractional thousand by the applicable charge per thousand, considering any fraction of \$1,000 as a full \$1,000.

All charges quoted above are net to the Company and the Company reserves the right to reject any application not satisfactory to it. The terms of its policy shall not be construed as protection to the insured against the consequences of a usurious contract.

Additional endorsements for special or unusual risks that are requested by the insured and acceptable to the Company may be issued and charged for at a price agreed upon by the Company.

No attorney's fees, abstractor's fees, or other charges incurred in the preparation of the title for insurance are borne by the Company, unless ordered by the Company.

The Company reserves the right to reject any title insurance application not satisfactory to the Company.

B. Policies

1. Commitment to Insure

A commitment to insure is a report showing the status of the title and the exceptions, if any, which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy in accordance with the terms and conditions of the

commitment. When a commitment is required for the closing of a transaction, a preparation fee shall be charged, in addition to the regular title insurance premium. This covers a commitment issued in connection with a purchase or lease or with a permanent mortgage.

2. Mortgagee Policies

A first mortgagee policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt. A mortgagee policy expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and if insured, carries the original mortgagee insurance charge, unless it comes within the classification of "Reissue".

Charge for "First Mortgages"

The original charge for mortgagee policies shall be as follows:

	<u>Standard Coverage</u>	<u>Enhanced Coverage</u>
Up to \$250,000 of liability written	\$4.20 per thousand	\$5.04 per thousand
Over \$250,000 and up to \$500,000, add	\$3.65 per thousand	\$4.38 per thousand
Over \$500,000 and up to \$1,000,000, add	\$3.10 per thousand	\$3.72 per thousand
Over \$1,000,000 and up to \$5,000,000, add	\$2.55 per thousand	\$3.06 per thousand
Over \$5,000,000 and up to \$15,000,000, add	\$2.00 per thousand	\$2.40 per thousand
Over \$15,000,000, add	\$1.45 per thousand	\$1.74 per thousand
Minimum Charge	\$210.00	\$252.00

3. Reissue Charge for Mortgagee Policies

When the owner of property on which is made application for mortgagee title insurance has had the title to the property insured as owner by a reputable title insurance company within seven (7) years prior to the application for a mortgagee policy, the owner shall be entitled to the following reissue charge on the mortgage insurance, up to the face amount of the owner's policy, provided a copy of the prior owner's policy is presented.

The reissue charge for mortgagee policies shall be as follows:

	<u>Standard Coverage</u>	<u>Enhanced Coverage</u>
Up to \$500,000 of liability written	\$2.50 per thousand	\$3.00 per thousand
Over \$500,000 and up to \$1,000,000, add	\$2.00 per thousand	\$2.40 per thousand
Over \$1,000,000 and up to \$5,000,000, add	\$1.50 per thousand	\$1.80 per thousand
Over \$5,000,000 and up to \$15,000,000, add	\$1.25 per thousand	\$1.50 per thousand
Over \$15,000,000, add	\$1.00 per thousand	\$1.20 per thousand
Minimum Charge	\$210.00	\$252.00

If the amount of insurance desired under the mortgagee policy is in excess of the original owner's policy, the excess shall be computed at the applicable original charge.

A mortgagee policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt.

4. Lender's Special Rates/Centralized Refinance Title Rates

For residential refinance mortgage loan transactions on one to four family properties where the title order is initiated and coordinated with WFG National Title Insurance Company, some similar unit of the company or one of its agents operating in a similar capacity, any of which must provide a centralized order processing and tracking capability, offer a central point of contact to the client that they are serving, and insure the loan transactions utilizing the ALTA Short Form Residential Loan Policy, the following rates may apply.

Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

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

Lender's Special Plus Rates 200 orders or more per month	
Liability	Premium
\$0 to \$100,000	\$350.00
\$100,001 to \$200,000	\$350.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

Provided that the lender or mortgage broker meets the required minimum of **one** hundred* (100) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

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

Lender’s Special Rates	
100-200 orders per month	
Liability	Premium
\$0 to \$100,000	\$350.00
\$100,001 to \$200,000	\$370.00
\$200,001 to \$250,000	\$395.00
\$250,001 to \$500,000	\$470.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

5. Assignment of Mortgages

When a mortgage supported by a title policy of this Company is assigned, without a request to update the policy, each successive assignee may obtain an endorsement to the existing policy, or a new policy, upon surrendering the former policy. The charge for any such endorsement shall be \$50.00. If a new policy is requested with the same effective date, the charge for the new policy shall be \$210.00.

When a mortgage insured by a policy of this Company is assigned, and this Company is requested to update the policy, the insured or each successive assignee may obtain an endorsement to the existing policy or new policy, upon surrendering the former policy. The charge for the new policy or endorsement shall be, up to the existing balance of the mortgage, as follows:

<u>Mortgage</u>	<u>Charges</u>
3 years or under	30% of the original charge
from 3 years to 5 years	50% of the original charge
from 5 years to 7 years	70% of the original charge
from 7 years to 10 years	90% of the original charge
10 years or over	100% of the original charge
Minimum charge	\$210.00

When a new title policy is issued in connection with an assignment of a mortgage, the policy issued in connection with the original loan should be returned for cancellation. Normal costs of recertifying the title to cover the assignment must be paid.

6. Extension of Mortgages

When a mortgage whose title has been insured by this Company is renewed by an extension agreement, upon receipt of special counsel's certificate of title covering the period from the date of the recordation of the mortgage through the date of extension agreement, a new title policy or an endorsement furnishing coverage up to and including the date of the extension agreement, shall be issued for the following charges:

<u>Mortgage</u>	<u>Charges</u>
3 years or under	30% of the original charge
from 3 years to 5 years	50% of the original charge
from 5 years to 7 years	70% of the original charge
from 7 years to 10 years	90% of the original charge
10 years or over	100% of the original charge
Minimum charge	\$210.00

7. Substitution Mortgages

When a substitution mortgage is made on the same property with the same mortgagor or mortgagee, the title to which was insured in connection with the original mortgage, the same charges as set forth under "Reissue Charge for Mortgagee Policies" shall apply in connection with the new mortgage, provided the Company is furnished with information showing these charges are applicable, including the number of its former policy and the amount of the unpaid principal balance secured by the original mortgage.

At the time a substitution mortgage is made, the unpaid principal balance of the original mortgage will be considered the amount of insurance in force on which the foregoing charges shall be calculated. To these charges shall be added the regular charges for the new insurance; that is, the difference between the unpaid principal balance of the original mortgage and the amount of the new mortgage.

8. Second Mortgages

The charge for title insurance on second mortgage transactions shall be the same as on first mortgage transactions.

9. Owner's or Leasehold Policies

An owner's policy insuring the fee simple estate cannot be issued for less than the sales price of the property or, in the event there is no sale, for less than the full reasonable value of the premises. An owner's policy insuring a leasehold estate cannot be issued for less than the reasonable value of the leasehold estate, which value shall be arrived at by negotiating with the insured.

Owner's or Leasehold Policies - Original Charges

The charge for original owner's or leasehold insurance shall be as follows:

	<u>Standard Coverage</u>	<u>Enhanced Coverage</u>
Over \$250,000 and up to \$500,000, add	\$5.50 per thousand	\$6.60 per thousand
Over \$500,000 and up to \$1,000,000, add	\$5.00 per thousand	\$6.00 per thousand
Over \$1,000,000 and up to \$5,000,000, add	\$4.50 per thousand	\$5.40 per thousand
Over \$5,000,000 and up to \$15,000,000, add	\$3.50 per thousand	\$4.20 per thousand
Over \$15,000,000, add	\$2.50 per thousand	\$3.00 per thousand
Minimum Charge	\$1.75 per thousand	\$2.10 per thousand
	\$210.00	\$252.00

10. Reissue Charge for Owner's or Leasehold Policies

Owner's and Leasehold Policies

The reissue rate, where applicable (see sections [a], [b] and [c] below), shall be sixty (60%) percent of the published rates in force for original insurance.

Reissue rates apply up to the face amount of the previous policy. If more insurance is desired under a reissue policy than was written in the original policy the coverage must be computed at original insurance rates in the applicable bracket or brackets.

The reissue rates for Owner's and Leasehold Policies shall be as follows:

	<u>Standard Coverage</u>	<u>Enhanced Coverage</u>
Up to \$250,000 of liability written	\$3.30 per thousand	\$3.96 per thousand
Over \$250,000 and up to \$500,000, add	\$3.00 per thousand	\$3.60 per thousand
Over \$500,000 and up to \$1,000,000, add	\$2.70 per thousand	\$3.24 per thousand
Over \$1,000,000 and up to \$5,000,000, add	\$2.10 per thousand	\$2.42 per thousand
Over \$5,000,000 and up to \$15,000,000, add	\$1.50 per thousand	\$1.80 per thousand
Over \$15,000,000, add	\$1.05 per thousand	\$1.26 per thousand
Minimum Charge	\$210.00	\$252.00

Reissue rates are applicable when a copy of the prior policy is presented, AND:

[a] A purchaser or lessee of real estate from one whose title thereto, as owner, has been insured by a reputable title insurance company within seven (7) years prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face amount of such former policy.

[b] When a mortgage policy has been issued by a reputable title insurance company within seven (7) years prior, remains outstanding, and an owner's policy on the same property is ordered subsequently, the owner's will be entitled to the reissue rate to the same amount of the mortgage policy.

[c] When acreage is platted into subdivisions of not less than ten lots and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors and assigns, will be allowed the owner's reissue rate on parcels sold out of such subdivision within seven (7) years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equals the face amount of the original blanket policy. Thereafter, additional blanket insurance should be purchased or subsequent policies will be charged for at original rates.

11. Owner's or Leasehold Policy Upon Acquisition in Satisfaction of Debt

When the insured under a mortgagee policy issued by this Company during the prior ten years acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, the insured or the designee for the benefit of the insured shall be entitled to the reissue rate charged on an owner's policy up to an amount equal to the face amount of the previous mortgagee policy. To these charges shall be added the regular premium charges for new insurance (i.e., the difference between the unpaid principal balance of the original mortgage and the face amount of the new owner's policy to be issued).

12. Simultaneous Issue Transactions

When an owner's policy and a mortgagee policy, or an owner's policy and a leasehold policy are issued simultaneously, the charge applicable for the owner's policy shall be the original owner's charge. In all cases, the owner's policy shall be issued for the sale price of the property, or if there is no sale, for the full reasonable value of the premises.

The charge for the mortgagee policy so simultaneously issued shall be \$100 for the amount of insurance not in excess of the owner's policy.

The charge for the leasehold policy, in an amount not in excess of the owner's policy, so simultaneously issued will be 30% of the charge for the owner's policy, with a minimum of \$210.

When two owner's policies each covering the entire fee in identical land are issued simultaneously to different insureds, the applicable owner's charge shall apply to the

policy in the larger amount and the charge on the other policy shall be computed at 30% of the original owner's charge, with a minimum charge of \$210.00 per policy. All excess insurance shall be charged at the applicable rate or rates in the applicable bracket or brackets.

This charge does not apply to simultaneous first and second mortgage transactions.

13. Endorsements

This section contains endorsements. There is no charge for endorsements except as noted. All of the endorsements alter the regularly issued policies in some manner. In general, some of them expand the coverage, some limit the coverage, some are used to clarify coverages, and some are used to delete exceptions.

ENDORSEMENTS

<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>RATE</u>
ALTA Endorsement Form 1-06 <i>Street Assessment</i>	WFG0106	N/C
ALTA Endorsement Form 2-06 <i>Truth in Lending</i>	WFG0206	N/C
ALTA Endorsement Form 3-06 <i>Zoning — Unimproved Land</i>	WFG0306	\$0.50/\$1000.00; minimum \$300.00
ALTA Endorsement Form 3.1-06 <i>Zoning — Completed Structure</i>	WFG03.106	\$0.75/\$1000.00; minimum \$300.00
ALTA Endorsement Form 4-06 <i>Condominium</i>	WFG0406	N/C
ALTA Endorsement Form 4.1 <i>Condominium</i>	WFG04.106	N/C
ALTA Endorsement Form 5-06 <i>Planned Unit Development</i>	WFG0506	N/C
ALTA Endorsement Form 5.1-06 <i>Planned Unit Development</i>	WFG05.106	N/C
ALTA Endorsement Form 6-06 <i>Variable Rate Mortgage</i>	WFG0606	N/C
ALTA Endorsement Form 6.2-06 <i>Variable Rate Mortgage — Negative Amortization</i>	WFG06.206	N/C
ALTA Endorsement Form 7-06 <i>Manufactured Housing Unit</i>	WFG0706	N/C

<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>RATE</u>
ALTA Endorsement Form 7.1-06 <i>Manufactured Housing</i>	WFG07.106	N/C
ALTA Endorsement Form 7.2-06 <i>Manufactured Housing</i>	WFG07.206	N/C
ALTA Endorsement Form 8.1-06 <i>Environmental Protection Lien</i>	WFG08.106	N/C
ALTA Endorsement Form 9-06 <i>Restrictions, Encroachments, Minerals</i>	WFG0906	N/C
ALTA Endorsement Form 9.1-06 <i>Restrictions, Encroachments, Minerals</i> <i>Unimproved Land — Owner's Policy</i>	WFG09.106	N/C
ALTA Endorsement Form 9.2-06 <i>Restrictions, Encroachments, Minerals</i> <i>Improved Land — Owner's Policy</i>	WFG09.206	N/C
ALTA Endorsement Form 9.3-06 <i>Restrictions, Encroachments, Minerals</i>	WFG09.306	N/C
ALTA Endorsement Form 9.4-06 <i>Restrictions, Encroachments, Minerals</i> <i>Unimproved Land — Owner's Policy</i>	WFG09.406	N/C
ALTA Endorsement Form 9.5-06 <i>Restrictions, Encroachments, Minerals</i> <i>Improved Land — Owner's Policy</i>	WFG09.506	N/C
ALTA Endorsement Form 10-06 <i>Assignment</i>	WFG1006	N/C
ALTA Endorsement Form 10.1-06 <i>Assignment and Date Down</i>	WFG10.106	N/C
ALTA Endorsement Form 11-06 <i>Mortgage Modification</i>	WFG1106	N/C
ALTA Endorsement Form 12-06 <i>Aggregation</i>	WFG1206	N/C
ALTA Endorsement Form 13-06 <i>Leasehold Owner's</i>	WFG1306	N/C
ALTA Endorsement Form 13.1-06 <i>Leasehold Loan</i>	WFG13.106	N/C
ALTA Endorsement Form 14-06 <i>Future Advance — Priority</i>	WFG1406	N/C
ALTA Endorsement Form 14.1-06 <i>Future Advance — Knowledge</i>	WFG14.106	N/C

<u>NAME OF ENDORSEMENT</u>	<u>FORM NUMBER</u>	<u>RATE</u>
ALTA Endorsement Form 14.2-06 <i>Future Advance — Letter of Credit</i>	WFG14.206	N/C
ALTA Endorsement Form 14.3-06 <i>Future Advance — Reverse Mortgage</i>	WFG14.306	N/C
ALTA Endorsement Form 15-06 <i>Non-Imputation — Full Equity Transfer</i>	WFG1506	10% of premium; minimum \$300.00
ALTA Endorsement Form 15.1-06 <i>Non-Imputation — Additional Insured</i>	WFG15.106	10% of premium; minimum \$300.00
ALTA Endorsement Form 15.2-06 <i>Non-Imputation — Partial Equity Transfer</i>	WFG15.206	10% of premium; minimum \$300.00
ALTA Endorsement Form 16-06 <i>Mezzanine Financing</i>	WFG1606	N/C
ALTA Endorsement Form 17-06 <i>Access and Entry</i>	WFG1706	N/C
ALTA Endorsement Form 17.1-06 <i>Indirect Access and Entry</i>	WFG17.106	N/C
ALTA Endorsement Form 18-06 <i>Single Tax Parcel</i>	WFG1806	N/C
ALTA Endorsement Form 18.1-06 <i>Multiple Tax Parcel</i>	WFG18.106	N/C
ALTA Endorsement Form 19-06 <i>Contiguity — Multiple Parcels</i>	WFG1906	N/C
ALTA Endorsement Form 19.1-06 <i>Contiguity — Single Parcel</i>	WFG19.106	N/C
ALTA Endorsement Form 20-06 <i>First Loss — Multiple Parcel Transactions</i>	WFG2006	N/C
ALTA Endorsement Form 22-06 <i>Location</i>	WFG2206	N/C
ALTA Endorsement Form 22.1-06 <i>Location and Map</i>	WFG22.106	N/C
Revolving Credit Endorsement	WFG8472	N/C

14. Closing Protection Letters

Closing Protection Letters may be issued upon request when WFG or its Agent issues a preliminary report, binder, or title insurance policy. The charge shall be \$50.00 per letter.