



**The  
DISTRICT OF COLUMBIA**

**SCHEDULE OF TITLE INSURANCE RATES**

**Effective as of May 1, 2025**

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# WFG NATIONAL TITLE INSURANCE COMPANY

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# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **1 INTRODUCTION**

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

The rates for title insurance policies and endorsements issued by Agents and/or Employees of WFG National Title Insurance Company (“Company”) are set forth in this manual. The rates shown are the total title insurance premium charged for the risk portion. Title insurance premiums do not include charges or fees for title search, abstracts, commitments, attorney’s fees, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

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 may be charged by its preparer and this fee is considered a charge for service rendered in its preparation, the entire fee being retained by preparer. This covers a commitment issued in connection with a purchase or lease or with a permanent mortgage.

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.

## 2 GENERAL RULES FOR USE OF RATES

### 2.1 DEFINITIONS

#### 2.1.1 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, except as set forth in Section 2.2.5.

#### 2.1.2 Company

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

#### 2.1.3 Enhanced Coverage

“Enhanced Coverage” refers to title insurance coverage provided under the ALTA Homeowners Policy of Title Insurance or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State.

#### 2.1.4 Offering Provider

“Offering Provider” refers to the Company, WFG National Lender Services, LLC, or an agent of Company appropriately licensed and authorized to issue title insurance policies on behalf of the Company.

#### 2.1.5 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section 2.2.5.

#### 2.1.6 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.

#### 2.1.7 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.

#### 2.1.8 Standard Coverage

“Standard Coverage” refers to title insurance coverage provided under the ALTA standard owner or loan Policy) or variant approved for use in the State.

#### 2.1.9 State

“State” shall mean The District of Columbia.

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## 2. GENERAL RULES FOR USE OF RATES

### 2.1.10 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.

## 2.2 AMOUNT OF INSURANCE

### 2.2.1 Owner’s Policies

Owner’s title insurance policies (including any Owner policies insuring a Leasehold interest) will not be issued for less than the full value of the land, including any improvements or appurtenances, if applicable, as determined by:

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

### 2.2.2 Loan Policies

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

- If the value of the insured land or the equity of the trustor/mortgagor is less than the face amount of the deed of trust/mortgage, then the amount of insurance may be equal to the value of the land or the equity of the mortgagor in the land.
- If the deed of trust/mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the deed of trust/mortgage, the policy may be written in an amount greater than the face amount of the deed of trust/mortgage, but no more than 125% of the face amount of the deed of trust/mortgage;
- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the land provided the values of the other property or properties is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

### 2.2.3 Other Interests

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

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **2. GENERAL RULES FOR USE OF RATES**

### **2.2.4 Co-Insurance**

If WFG National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.3, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this Section.

### **2.2.5 TRANSFERS NOT CONSIDERED IN ACQUISITION LOAN/PURCHASE TRANSACTION**

The following transfers, when made without payment of valuable consideration other than assumption of or acquisition subject to existing debt secured by the property to be insured, shall NOT be considered when determining whether a loan is an Acquisition Loan or a transaction is a Purchase Transaction:

- A transfer to or from a spouse;
- A transfer to or from a revocable trust of which the borrower, and/or the borrower's spouse is the beneficiary during their lifetimes;
- A transfer to or from an entity wholly owned by the borrower and/or borrower's spouse;
- transfers by operation of law as distinguished from purchase, including heirs, devisees, survivors, personal representatives, or next of kin;
- A transfer to successors by dissolution, merger, consolidation, distribution, or reorganization;
- A transfer to successors by conversion to another kind of entity;
- transfers to an entity if
  - the stock, shares, memberships, or other equity interests of the grantee are wholly-owned by the grantor.
  - the grantee wholly owns the stock, shares, memberships, or other equity interests grantor; or
  - the grantee is wholly-owned by an affiliated entity of grantor, provided the grantor and the grantee are both wholly-owned by the same person or entity.

## **2.3 COMPUTATION OF RATES**

The amount of coverage for premium calculation purposes shall be rounded to the next highest \$1,000 of liability.

## **2.4 ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING**

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.

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## **2. GENERAL RULES FOR USE OF RATES**

### **2.5 INCREASE IN POLICY LIABILITY**

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The increased liability shall be charged at the applicable rate for the type of policy (Standard or Enhanced) on the difference between the existing policy liability and the additional desired coverage, beginning in the proper bracket as set forth in the Basic Rate Table.

### **2.6 FEDERAL RULE COMPLIANCE**

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R.-part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the agent's or closing office's share of such premium.



# WFG NATIONAL TITLE INSURANCE COMPANY

## 3 BASIC RATE TABLES

### 3.1 OWNERS POLICIES AND LEASEHOLD OWNER'S POLICIES

Owners Policies	Column 1	Column 2	Column 3	Column 4
Liability Levels per \$1,000 liability	Owners & Leasehold Owners Policies Standard Coverage	Owners & Leasehold Owners Policies Enhanced Coverage	Reissue Owners & Leasehold Owners Policies Standard Coverage	Reissue Owners & Leasehold Owners Policies Enhanced Coverage
Add Per Thousand				
Up to \$250,000	\$5.75	\$6.85	\$3.45	\$4.11
over \$250,000 to \$500,000 add	\$5.15	\$6.20	\$3.09	\$3.72
over \$500,000 to \$1,000,000 add	\$4.60	\$5.50	\$2.76	\$3.30
over \$1,000,000 to \$5,000,000 add	\$4.00	\$4.70	\$2.40	\$2.82
over \$5,000,000 to \$15,000,000 add	\$1.10	\$3.25	\$0.90	\$2.75
Over \$15,000,000 add	\$1.00	\$3.00	\$0.90	\$2.66
Minimum Charges	\$300.00	\$360.00	\$300.00	\$360.00

### 3.2 LOAN POLICIES AND LEASEHOLD LOAN POLICIES

Loan Policies	Column 1	Column 2	Column 3	Column 4
Liability Levels per \$1,000 liability	Acquisition Loan & Leasehold Loan Policies Standard Coverage	Acquisition Loan & Leasehold Loan Policies Enhanced Coverage	Finance Loan & Leasehold Loan Policies Standard Coverage	Finance Loan & Leasehold Loan Policies Enhanced Coverage
Add Per Thousand				
Up to \$250,000	\$4.55	\$5.45	\$2.73	\$3.27
over \$250,000 to \$500,000 add	\$4.00	\$4.75	\$2.40	\$2.85
over \$500,000 to \$1,000,000 add	\$3.40	\$4.00	\$2.04	\$2.40
over \$1,000,000 to \$5,000,000 add	\$2.75	\$3.30	\$1.65	\$1.98
over \$5,000,000 to \$15,000,000 add	\$0.90	\$2.55	\$0.54	\$1.53
Over \$15,000,000 add	\$0.80	\$1.05	\$0.48	\$0.63
Minimum Charges	\$300.00	\$360.00	\$300.00	\$360.00

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## 4 OWNER'S INSURANCE

### 4.1 OWNER'S INSURANCE

- A Standard Coverage Owner's policy will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.1, Column 1 of the Rate Table.
- An Enhanced Coverage Owner's Policy (the ALTA Homeowner's Policy of Title Insurance) will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.1, Column 2 of the Rate Table.

### 4.2 LEASEHOLD OWNER'S INSURANCE

The ALTA Form Leasehold Owner's Policy has been withdrawn and replaced with the ALTA Form 13 (Owner's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) leasehold endorsement will be added to the appropriate Owner's Title Insurance policy at no additional cost.

### 4.3 ALTA U.S. POLICY FORM

The ALTA U.S. Policy Form will be issued insuring the United States of America at the premium computed for an Owner's & Leasehold Owner's Policy in Section 4.1 and 4.2.

### 4.4 OWNER'S REISSUE RATES

- Owner's or Leasehold Policies may qualify for Reissue Rates if the current seller(s), owner(s), or lessor(s) can provide a copy of an owner's or leasehold policy on identical property issued by any underwriter. A copy of the former policy must be furnished to Offering Provider prior to closing of the transaction.
- 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 shall be computed at the original insurance rates in the applicable bracket or brackets.
- The reissue rate for Standard Owner's Policy shall be at the premium for the respective liability amounts as set forth in Owner's & Leasehold Owner's Policies Section 3.1, Column 3 of the Basic Rate Table.
- The reissue rate for an Enhanced Owner's Policy shall be at the premium for the respective liability amounts as set forth in Owner's & Leasehold Owner's Policies Section 3.1, Column 4 of the Basic Rate Table.

## 5 BASIC LENDER INSURANCE RATES

### 5.1 LOAN POLICY FOR ACQUISITION LOAN

- A Standard Coverage loan policy will be issued insuring an Acquisition Loan at the premium for the respective liability amounts as set forth for Acquisition Loan policies in Section 3.2, Column 1 of the Rate Table.
- An Enhanced Coverage Loan Policy will be issued insuring an Acquisition Loan at the premium for the respective liability amounts as set forth for Acquisition Loan policies in Section 3.2, Column 2 of the Rate Table.

### 5.2 FINANCE LOAN POLICY

- A Standard Coverage loan policy will be issued insuring a Finance Loan (refinance) at the premium for the respective liability amounts as set forth for Finance Loan policies in Section 3.2, Column 3 of the Rate Table.
- An Enhanced Coverage Loan Policy will be issued insuring a Finance Loan (refinance) at the premium for the respective liability amounts as set forth for Finance Loan policies in Section 3.2, Column 4 of the Rate Table.

Please note that the rates shown in table 3.2, Columns 3 and 4 (Loan Policies) are commonly referred to as the Residential Refinance Rates. No previous owner or loan policy is required when using these tables in order to provide the discounted rates. These same rates apply if the refinance transaction is Commercial in nature.

### 5.3 SHORT FORM LOAN POLICIES.

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in Section 5.1 and 5.2 above.

### 5.4 LEASEHOLD LENDER'S INSURANCE

The ALTA Form Leasehold Lender's Policy has been withdrawn and replaced with the ALTA Form 13.1 (Lender's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13.1 (Lender's) leasehold endorsement will be added to the appropriate Loan Title Insurance policy at no additional cost.

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## **6 SIMULTANEOUS ISSUE RATES**

### **6.1 OWNERS AND LOAN POLICIES**

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 3 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 5.1 of the Basic Lender Insurance Rates.

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

### **6.2 OWNERS & LEASEHOLD POLICIES**

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Section 4. The policy insuring the leasehold interest will be charged at 30% of the applicable rate for the type of policy(ies) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$300 for Standard Coverage or \$360 for an Enhanced Policy.

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

### **6.3 COMBINATIONS OF OWNER'S, LEASEHOLD & LOAN POLICIES.**

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Section 4, and the remaining policies will be issued at the simultaneous issue rates set forth in Sections 6.1 or 6.2 as applicable.

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

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## 7 LENDER'S SPECIAL RATES

### 7.1 APPLICABLE PROVISIONS AND RESTRICTIONS

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

- Lender's Special Rates are available only for a Finance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed the maximum liability in the appropriate rates tables and set forth in Sections 7.3.1, 7.3.2, 7.3.3 and 7.3.4 The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.
- The order must be opened electronically and escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search, preliminary title report and/or title commitment issued in contemplation of the issuance of an ALTA Short Form Policy or other loan policy that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

### 7.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

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

In order to qualify for Lender's Special Rates, the lender and Offering Provider will discuss their respective needs; develop plans for workflows and systems to efficiently transmit, receive and process the title orders and as to any changes in processes required and systems to be integrated. At that point, they will reach agreement as to the Lender's Special rate category to be provided the lender, and an understanding that, consistent with the vagaries of the ever-changing refinance lending market, the lender will endeavor in good faith to provide the Offering Provider title orders meeting the minimum number required to qualify for the agreed rate category, subject to any agreed ramp-up periods.

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## 7.

### SPECIALTY LENDER'S POLICIES

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

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

### 7.3 LENDER'S SPECIAL RATE CATEGORIES

#### 7.3.1 Lender's Special Rate 1 – Minimum 100 Orders

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

#### 7.3.2 Lender's Special Rate 2 – Minimum 200 Orders

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

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## 7.

### SPECIALTY LENDER'S POLICIES

#### 7.3.3 Lender's Special Rate 3 – Minimum 300 Orders

Liability	Premium
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00
\$1,500,001 to \$2,000,000	\$1,050.00
\$2,000,001 to \$3,000,000	\$1,450.00
\$3,000,001 to \$4,000,000	\$2,200.00
\$4,000,001 to \$5,000,000	\$3,050.00

#### 7.3.4 Lender's Special Rate 4 – Over 300 Orders

Liability	Premium
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00
\$1,500,001 to \$2,000,000	\$800.00
\$2,000,001 to \$3,000,000	\$1,200.00
\$3,000,001 to \$4,000,000	\$1,650.00
\$4,000,001 to \$5,000,000	\$2,200.00

### 7.4 HE<sup>2</sup> - HOME EQUITY 2<sup>nd</sup> GENERATION TITLE INSURANCE POLICY

The Home Equity 2<sup>nd</sup> 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:

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, legal fees, property reports, credit reports, recording fees, other charges, or other monies advanced on

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## **7.**

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

behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These 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 specifically authorizing it to provide this policy to certain enumerated lenders.



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## 8 SPECIALTY LENDER'S POLICIES

### 8.1 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE 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 a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

- One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at no charge.
- The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge.

### 8.2 MORTGAGE PROTECTION GUARANTEE ("MPG")

The Mortgage Protection Guarantee is a limited guaranty that 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

### 8.3 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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9 ENDORSEMENTS

Endorsements alter the regularly issued policies in some manner to expand, limit or clarify coverage(s).

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

Endorsements may be issued on either loan or owner policies for the additional premium set forth in the table below. Where the table refers to a percentage figure, the premium for the endorsement shall be the premium computed for the policy to which the endorsement is to be attached without taking into account any applicable discounts.

Endorsements requested to cover special or unusual risks shall be considered ‘extra-hazardous,’ and if found acceptable to the Company, may be issued and charged for at a price agreed upon by the Company. Situations may arise, where in the opinion of the Company; a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. In such cases, the endorsement charge may be adjusted.

Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

Endorsement No. and	Owner	Lender
<b>ALTA 3</b> (CLTA 123.1) <sup>1</sup> Zoning – Unimproved Land	10% Min \$100	10% Min \$100
<b>ALTA 3.1</b> (CLTA 123.2) <sup>1</sup> Zoning – Completed Structure	15% Min \$100	15% Min \$100
<b>ALTA 3.2</b> (CLTA 123.3) <sup>1</sup> Zoning – Land Under Development	15% Min \$100	15% Min \$100
<b>ALTA 3.3</b> Zoning-Completed Improvement-Non-Conforming Use	15% Min \$500	15% Min \$500
<b>ALTA 3.4</b> Zoning-No Zoning Classification	15% Min \$250	15% Min \$250
<b>ALTA 4.1</b> (CLTA 115.3) Condominium-Current Assessments	N/C	\$25.00

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 5.1</b> (CLTA 115.4) Planned Unit Development-Current Assessments	N/C	\$25.00
<b>ALTA 6</b> (CLTA 111.5) Variable Rate Mortgage	N/A	No Charge
<b>ALTA 6.2</b> (CLTA 111.8) Variable Rate Mortgage – Negative Amortization	N/A	No Charge – issued only at policy date
<b>ALTA 7</b> (CLTA 116.5) Manufactured Housing Unit	\$100.00 per Manufactured Housing Unit.	\$100.00 per Manufactured Housing Unit.
<b>ALTA 7.1</b> (CLTA 116.5.1) Manufacture Housing – Conversion – Loan Policy	N/A	\$100.00 per Manufactured Housing Unit.
<b>ALTA 7.2</b> (CLTA 116.5.2) Manufacture Housing – Conversion – Owner’s Policy	\$100.00 per Manufactured Housing Unit	N/A
<b>ALTA 8.1</b> (CLTA 110.9) Environmental Protection Lien	N/A	No Charge
<b>ALTA 8.2</b> (CLTA 110.9.1) Commercial Environmental Protection Lien	No Charge	No Charge
<b>ALTA 9.1</b> (CLTA 100.9) Covenants, Conditions & Restrictions-Unimproved Land - Owner’s Policy	20% Min. \$250	N/A
<b>ALTA 9.2</b> (CLTA 100.10) Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	20% Min. \$250	N/A
<b>ALTA 9.3</b> (CLTA 100.2.1) Covenants, Conditions & Restrictions - Loan Policy	N/A	20% Min. \$250
<b>ALTA 9.6</b> (CLTA 100.2.6) Private Rights – Loan Policy	N/A	10% Min. \$50
<b>ALTA 9.6.1</b> Private Rights-Current Assessments - Loan Policy	N/A	10% Min. \$50
<b>ALTA 9.7</b> (CLTA 100.2.7) Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	10% Min. \$50

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 9.8</b> (CLTA 100.2.8) Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	20% Min. \$50	N/A
<b>ALTA 9.9</b> (CLTA 100.2.9) Private Rights - Owner's Policy	20% Min. \$50	N/A
<b>ALTA 9.10</b> (CLTA 100.2.10) Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	10% Min. \$50
<b>ALTA 10</b> (CLTA 104.12) Assignment	N/A	\$100
<b>ALTA 10.1</b> (CLTA 104.13) Assignment and Date Down	N/A	20% Min. \$200 Max. \$500
<b>ALTA 10.2</b> Collateral Assignment	N/A	No Charge
<b>ALTA 10.3</b> Collateral Assignment and Date Down	N/A	No Charge
<b>ALTA 11</b> (CLTA 110.11) Mortgage Modification	N/A	25% Minimum \$200
<b>ALTA 11.1</b> (CLTA 110.11.1) Mortgage Modification with Subordination	N/A	25% Minimum \$200
<b>ALTA 11.2</b> (CLTA 110.11.2) Mortgage Modification with Additional Amount of Insurance	N/A	25% plus additional premium for increase in policy limits Minimum \$300
<b>ALTA 12</b> (CLTA 117) Aggregation – Loan Policy	N/A	\$50
<b>ALTA 12.1</b> (CLTA 117.1) Aggregation – State Limits – Loan Policy	N/A	\$50
<b>ALTA 13</b> (CLTA 119.5) Leasehold - Owner's Policy	No Charge	N/A

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 13.1</b> (CLTA 119.6) Leasehold - Loan	N/A	No Charge
<b>ALTA 14</b> (CLTA 111.14) Future Advance – Priority	N/A	10% Min. \$50
<b>ALTA 14.1</b> (CLTA 111.14.1) Future Advance – Knowledge	N/A	No Charge
<b>ALTA 14.2</b> (CLTA 111.14.2) Future Advance – Letter of Credit	N/A	No Charge
<b>ALTA 14.3</b> (CLTA 111.14.3) Future Advance - Reverse Mortgage	N/A	\$50
<b>ALTA 15</b> (CLTA 127) <sup>1</sup> Non-Imputation – Full Equity Transfer	10% Min. \$50	N/A
<b>ALTA 15.1</b> (CLTA 127.1) <sup>1</sup> Non-Imputation – Additional Insured	10% Min. \$50	N/A
<b>ALTA 15.2</b> (CLTA 127.2) <sup>1</sup> Non-Imputation – Partial Equity Transfer	10% Min. \$50	N/A
<b>ALTA 16</b> (CLTA 128) Mezzanine Financing	20% based on amount of Mezzanine Loan Min. \$50	N/A
<b>ALTA 17</b> (CLTA 103.11) Access and Entry	25% Min. \$50 Max. \$150	25% Min. \$50 Max. \$150
<b>ALTA 17.1</b> (CLTA 103.12) Indirect Access and Entry	25% Min. \$50 Max. \$300	25% Min. \$50 Max. \$300
<b>ALTA 17.2</b> (CLTA 103.13) Utility Access	25% Min. \$50 Max. \$300	25% Min. \$50 Max. \$300
<b>ALTA 18</b> (CLTA 129) Single Tax Parcel	\$50	\$50
<b>ALTA 18.1</b> (CLTA 129.1- 06) Multiple Tax Parcel - Easements	\$50	\$50

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 18.2</b> Multiple Tax Parcel	\$50	\$50
<b>ALTA 18.3</b> Single Tax Parcel and ID	\$50	\$50
<b>ALTA 19</b> (CLTA 116.4.1) Contiguity – Multiple Parcels	No Charge	No Charge
<b>ALTA 19.1</b> (CLTA 116.4) Contiguity – Single Parcel	\$75	\$75
<b>ALTA 19.2</b> Contiguity – Specified Parcels	No Charge	No Charge
<b>ALTA 20</b> (CLTA 130) <sup>1</sup> First Loss – Multiple Parcel Transactions	N/A	\$100
<b>ALTA 22</b> (CLTA 116.01) Location	No Charge at Policy date - \$50 post policy	No Charge at Policy date - \$50 post policy
<b>ALTA 22.1</b> (CLTA 116.02) Location and Map	No Charge at Policy date - \$50 post policy	No Charge at Policy date - \$50 post policy
<b>ALTA 23</b> (CLTA 114.3) Coinsurance – Single Policy	No Charge	No Charge
<b>ALTA 23.1</b> Co-Insurance – Multiple Policies	No Charge	No Charge
<b>ALTA 24</b> (CLTA 133) Doing Business	N/A	No Charge at Policy date - \$50 post policy
<b>ALTA 25</b> (CLTA 116.1) Same as Survey	\$100	\$75
<b>ALTA 25.1</b> (CLTA 116.1.2) Same as Portion of Survey	\$100	\$75
<b>ALTA 26</b> (CLTA 116.8) Subdivision	N/C	10% Min. \$50

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 27</b> (CLTA 132) <sup>1</sup> Usury	N/A	5% \$100 Min.
<b>ALTA 28</b> (CLTA 103.1) Easement – Damage or Enforced Removal	5% \$50 Min. \$150 Max.	5% \$50 Min. \$150 Max.
<b>ALTA 28.1</b> (CLTA 103.14) Encroachments – Boundaries and Easements	10% Min. \$50	5% Min. \$50
<b>ALTA 28.2</b> (CLTA 103.15) Encroachments – Boundaries and Easements – Described Improvements	10% Min. \$50	5% Min. \$50
<b>ALTA 28.3</b> Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	10% Min. \$50	5% Min. \$50
<b>ALTA 29</b> (CLTA 134) <sup>1</sup> Interest Rate Swap Endorsement– Direct Obligation	N/A	\$250
<b>ALTA 29.1</b> (CLTA 134.1) <sup>1</sup> Interest Rate Swap Endorsement – Additional Interest	N/A	\$250
<b>ALTA 29.2</b> (CLTA 134.2) <sup>1</sup> Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	30%, plus appropriate rate for increased insurance amount \$250 Minimum
<b>ALTA 29.3</b> (CLTA 134.3) <sup>1</sup> Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	30%, plus appropriate rate for increased insurance amount \$250 Minimum
<b>ALTA 30</b> (CLTA 135) Shared Appreciation Mortgage	N/A	\$50
<b>ALTA 30.1</b> (CLTA 135.1) Commercial Participation Interest	N/A	\$.50/\$1,000 up to \$1 million Over \$1 million Negotiable

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 31</b> (CLTA 136) Severable Improvements Endorsement	N/A	5% \$250 Min. \$1,500 Max
<b>ALTA 32</b> (CLTA 137) Construction Loan	N/A	10% \$100 Minimum
<b>ALTA 32.1</b> (CLTA 137.1) Construction Loan –Direct Payment	N/A	10% \$100 Minimum
<b>ALTA 32.2</b> (CLTA 137.2) Construction Loan –Insured’s Direct Payment	N/A	10% \$100 Minimum
<b>ALTA 33</b> (CLTA 138) Disbursement Endorsement	N/A	\$50
<b>ALTA 34</b> (CLTA 139) Identified Risk Coverage	\$50	\$50
<b>ALTA 34.1</b> (CLTA 139.1) Identified Risk Coverage	\$50	\$50
<b>ALTA 35</b> (CLTA 140) Minerals and Other Subsurface Substances – Buildings	10% Min. \$50	10% Min. \$50
<b>ALTA 35.1</b> (CLTA 140.1) Minerals and Other Subsurface Substances – Improvements	10%	10%
<b>ALTA 35.2</b> (CLTA 140.2) Minerals and Other Subsurface Substances – Described Improvements	10%	10%
<b>ALTA 35.3</b> (CLTA 140.3) Minerals and Other Subsurface Substances – Land Under Development	15%	15%
<b>ALTA 36</b> (CLTA 141) Energy Project – Leasehold/Easement - Owner’s	5% \$250 Min. \$1,500 Max	N/A
<b>ALTA 36.1</b> (CLTA 141.1) Energy Project – Leasehold/Easement – Loan	N/A	5% \$250 Min. \$1,500 Max



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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 36.2</b> (CLTA 141.2) Energy Project – Leasehold Owner’s Policy	5% \$250 Min. \$1,500 Max	N/A
<b>ALTA 36.3</b> (CLTA 141.3) Energy Project – Leasehold Loan	N/A	5% \$250 Min. \$1,500 Max.
<b>ALTA 36.4</b> (CLTA 141.4) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	5% \$250 Min. \$1,500 Max.	N/A
<b>ALTA 36.5</b> (CLTA 141.5) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	\$100
<b>ALTA 36.6</b> (CLTA 141.6) Energy Project – Encroachments	N/A	\$100
<b>ALTA 36.7</b> Energy Project – Fee Estate Owner’s Policy	5% \$250 Min. \$1,500 Max.	N/A
<b>ALTA 36.8</b> Energy Project – Fee Estate Loan Policy	N/A	5% \$250 Min. \$1,500 Max.
<b>ALTA 37</b> (CLTA 104.6) Assignment of Rents or Leases	N/A	\$50
<b>ALTA 38</b> Mortgage Tax	N/A	\$20
<b>ALTA 39</b> (CLTA 142) Policy Authentication	No Charge	No Charge
<b>ALTA 40</b> (CLTA 147) Tax Credit - Owner’s Policy	10%	N/A
<b>ALTA 40.1</b> (CLTA 147.1) Tax Credit – Defined Amount - Owner’s Policy	10%, plus appropriate rate for increased insurance amount Min. \$50	N/A
<b>ALTA 41</b> (CLTA 143) Water – Buildings	10% Min. \$50	10% Min. \$50

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 41.1</b> (CLTA 143.1) Water – Improvements	10% Min. \$50	10% Min. \$50
<b>ALTA 41.2</b> (CLTA 143.2) Water – Described Improvements	10% Min. \$50	10% Min. \$50
<b>ALTA 41.3</b> [CLTA 143.3] Water – Land Under Development	10% Min. \$50	10% Min. \$50
<b>ALTA 42</b> (CLTA 144) Commercial Lender Group	N/A	\$250
<b>ALTA 43</b> (CLTA 145) Anti-Taint	N/A	\$100
<b>ALTA 44</b> (CLTA 146) Insured Mortgage Recording	N/A	No Charge
<b>ALTA 45</b> (CLTA 146) Pari Passu Mortgage - Loan Policy	N/A	\$50
<b>ALTA 46 (CLTA 149)</b> Option	10% Min. \$50	N/A
<b>ALTA 48 (CLTA 152)</b> Tribal Waivers and Consents	No Charge	No Charge
<b>JR 1 or JR2</b>	No Charge	No Charge
<b>WFG General Endorsement</b> Owner's or Loan Policy	No Charge	No Charge
<b>WFG Arbitration Endorsement</b> Owner's or Loan Policy	No Charge	No Charge
<b>WFG Solar Endorsement</b>	No Charge	No Charge

NOTE 1: As footnoted <sup>1</sup>, these endorsements may not be issued without express approval of the Company's Underwriting Department.

NOTE 2: When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage.

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **10 CLOSING PROTECTION LETTER COVERAGE**

When a Closing Protection Letter ('CPL') is issued by the Company in conjunction with a real estate transaction the premium for the issuance of each CPL shall be \$50.00, the entire sum of which shall be remitted to the Company, and shall not be shared by an agent of the Company. In the event that a transaction for which a CPL has previously been issued is cancelled, there shall be no premium due for the CPL.