



WFG National Title Insurance Company
a Williston Financial Group company

The State of IDAHO

MANUAL OF TITLE INSURANCE PREMIUMS

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WFG National Title Insurance Company

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CONTENTS

1	INTRODUCTION	1
2	GENERAL RULES FOR USE OF RATES	2
2.1	DEFINITIONS	2
2.1.1	Acquisition Loan	2
2.1.2	Company	2
2.1.3	Expanded Coverage and Extended Coverage	2
2.1.4	Offering Provider	2
2.1.5	Purchase Transaction	2
2.1.6	Finance Loan	2
2.1.7	Settlement Agent	2
2.1.8	Short Form Policy	3
2.1.9	Standard Coverage	3
2.1.10	State	3
2.1.11	TRID Transaction	3
2.2	AMOUNT OF INSURANCE	3
2.2.1	Owner's Policies	3
2.2.2	Loan Policies	3
2.2.3	Leasehold Owner's Policies	4
2.2.4	Other Interests	4
2.2.5	Co-Insurance	4
2.3	TRANSFERS NOT CONSIDERED IN ACQUISITION LOAN/PURCHASE TRANSACTION	4
2.4	COMPUTATION OF RATES	5
2.5	ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING	5
2.6	INSURANCE UNDER ONE POLICY OF MULTIPLE PARCELS/MULTIPLE CHAINS OF TITLE	5
2.7	INCREASE IN POLICY LIABILITY	6
2.8	FEDERAL RULE COMPLIANCE	6
3	BASIC RATE TABLE	7
3.1	RATE TABLE	7
4	OWNER'S INSURANCE	8

WFG NATIONAL TITLE INSURANCE COMPANY

4.1	OWNER’S INSURANCE.....	8
4.2	LEASEHOLD OWNER’S INSURANCE.....	8
4.3	ALTA U.S. POLICY FORM.....	8
5	BASIC LENDER INSURANCE RATES	9
5.1	LOAN POLICY FOR ACQUISITION LOAN.....	9
5.2	LENDER’S INSURANCE ON (RE)FINANCE OF PROPERTY ALREADY OWNED BY BORROWER.	9
5.3	SHORT FORM LOAN POLICIES.	9
5.4	LEASEHOLD LENDER’S INSURANCE.....	9
5.5	RESIDENTIAL REFINANCE REISSUE RATE.....	9
6	SIMULTANEOUS ISSUE RATES	11
6.1	OWNER’S AND LOAN POLICIES.....	11
6.2	MULTIPLE LOAN POLICIES.....	11
6.3	OWNERS & LEASEHOLD POLICIES	11
6.4	COMBINATIONS OF OWNER’S, LEASEHOLD & LOAN POLICIES.	12
7	SPECIALTY LENDER’S POLICIES AND GUARANTEES.....	13
7.1	ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY	13
7.2	MORTGAGE PROTECTION GUARANTEE (“MPG”).....	13
7.3	RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”).....	13
7.4	HE ² - HOME EQUITY 2 nd GENERATION TITLE INSURANCE POLICY	13
7.5	TRUSTEE’S SALE GUARANTEE.....	14
7.6	LITIGATION GUARANTEE.....	14
7.7	OTHER GUARANTEES.....	14
8	ENDORSEMENTS	16
8.1	Endorsements to Loan Policy in TRID Transactions	16
8.2	Endorsements to Owner’s Policies and Loan Policies in Non-TRID Transactions	16
8.3	General Rules	16
9	CLOSING OR SETTLEMENT PROTECTION	26



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 WFG National Title Insurance 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 are set forth in this manual. The rates shown are the all-inclusive title insurance fees and charges and includes both the risk portion and the service or work portion, but does not include charges for surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

An additional charge may be made for title insurance policies and endorsements that involve an extraordinary amount of work and/or risk, but the applicant shall be notified before the additional charge shall become due and payable.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

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 2.3.

2.1.2 Company

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

2.1.3 Expanded Coverage and Extended Coverage

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowner’s Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State.

“Extended Coverage” refers to title insurance coverage provided under the ALTA owners or loan policy or variant approved for use in the State, which includes coverage for certain off-record matters and does not contain one or more of the “standard” or “regional” exception that limit coverage solely to matters disclosed by those records that impart constructive notice, pursuant to state laws. A Short Form Policy contains broad exceptions, and even though it does not include the same “standard” or “regional” exceptions as a Standard Coverage Policy, is not considered or priced as an Extended Coverage Policy.

2.1.4 Offering Provider

“Offering Provider” refers to the Company, WFG National Lender Services, LLC, or an agent 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 2.3.

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 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

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

holding escrowed funds for another in connection with a transaction.

2.1.8 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.

2.1.9 Standard Coverage

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

2.1.10 State

“State” shall mean the State of Idaho.

2.1.11 TRID Transaction

“TRID Transaction” refers to a transaction in which the transaction involves a single one to four family residential structure or transaction for which the rules of the Bureau of Consumer Finance Protection, (the “BCFP”) 12 C.F.R. part 1026 require the issuance of a Loan Estimate and Closing Disclosure form. A TRID Transaction does not include bulk purchases or financing of multiple single family residences or multiple condominium or apartment units unless the rules of the 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 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 deed of trust/mortgage, except:

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

- 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 trustor/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 deed of trust/mortgage is also secured by deed of trust/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 Leasehold Owner's Policies

Policies insuring the lessee's interest in a leasehold will not be issued with a policy liability amount less than the value of the insured's interest in the premises, determined based on the following criteria:

- 40% of the sum of the annual rent over the remaining years in the lease term for a lease term of up to 49 years, but not less than 5 years; or
- Full value of land and existing improvements, if the lease is for a remaining term of 50 years or more.

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

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

2.2.4 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.

2.2.5 Co-Insurance

If Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in Sections 2.2.1 - 2.2.4, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

2.3 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,

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

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; or
 - 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.

2.4 COMPUTATION OF RATES

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

2.5 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.

2.6 INSURANCE UNDER ONE POLICY OF MULTIPLE PARCELS/MULTIPLE CHAINS OF TITLE

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

For purpose of applying this rule, contiguous parcels of land in one county shall be treated as one parcel, provided record title to the land and record title to the access is vested in one owner and is the same type of interest in land at the time application is made. An easement interest contiguous to a fee interest is not treated as one parcel for application of this rule. Each noncontiguous parcel having a separate chain of title shall be treated as a separate parcel.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

If the parcels of land lie in more than one county, they shall be treated as separate parcels in each county.

2.7 INCREASE IN POLICY LIABILITY

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

2.8 FEDERAL RULE COMPLIANCE

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

3.1 RATE TABLE

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Standard Coverage Owner's and Loan Policies
Up to and including \$50,000 of liability – Flat Rate	\$430.00
\$50,001-\$100,000, per additional \$1,000	\$4.00
\$100,001-\$300,000, per additional \$1,000	\$3.50
\$300,001-\$1,000,000, per additional \$1,000	\$2.50
\$1,000,001-\$5,000,000, per additional \$1,000	\$2.05
\$5,000,001-\$10,000,000, per additional \$1,000	\$1.50
Over \$10,000,000, per additional \$1,000	\$1.20

Minimum Rate \$430.00

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 in Section 3.1 Rate Table.
- An Expanded Coverage Owner's Policy (aka Homeowner's Policy) will be issued at 110% of the premium for the respective liability amounts as set forth in Section 3.1 Rate Table.
- An Extended Coverage Owner's Policy will be issued at 130% of the premium for the respective liability amounts as set forth in Section 3.1 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 is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owner's Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owner's Policy in Section 4.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity

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 100% of the basic rate for the respective liability amounts as set forth in Section 3.1 Basic Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring an Acquisition Loan at 110% of the basic rate for the respective liability amounts as set forth in Section 3.1 Basic Rate Table.
- An Extended Coverage Loan Policy will be issued insuring an Acquisition Loan at 130% of the basic rate for the respective liability amounts as set forth in Section 3.1 Basic Rate Table.

5.2 LENDER'S INSURANCE ON (RE)FINANCE OF PROPERTY ALREADY OWNED BY BORROWER

- A Standard Coverage loan policy will be issued insuring a Finance Loan at 100% of the basic rate for the respective liability amounts as set forth in Section 3.1 Basic Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring a Finance Loan at 110% of the basic rate for the respective liability amounts as set forth in Section 3.1 Basic Rate Table.
- An Extended Coverage Loan Policy will be issued insuring a Finance Loan at 130% of the basic rate for the respective liability amounts as set forth in Section 3.1 Basic Rate Table.

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.

5.5 RESIDENTIAL REFINANCE REISSUE RATE

When a loan policy in a TRID Transaction is applied for within two (2) years of the effective -23 loan policy shall be issued for 60% of the basic rate for the respective liability amounts as set forth in Section 3.1 Basic Rate Table. If the liability of the new loan policy exceeds the liability of the owner's policy, the premium for liability exceeding the prior owner's policy shall be calculated at 100% of the basic rate for the respective liability amounts as set forth in Section 3.1 Basic Rate Table. The foregoing rate shall apply on the following conditions:

- The prior owner's policy or a copy thereof is presented to the Offering Provider

WFG NATIONAL TITLE INSURANCE COMPANY

5. BASIC LENDER INSURANCE RATES

prior to closing.

- The reissue premium shall be based on the schedule of fees in effect at the time of application.
- If an expanded or extended loan policy is requested, the applicable surcharge for the requested policy as set forth in Section 5.1 shall apply.

6 SIMULTANEOUS ISSUE RATES

6.1 OWNER'S 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 \$75 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 and provided it has the same type of coverage (e.g. standard owner and standard lender).

An additional charge of 10% of the premium for the respective liability amounts as set forth in Section 3.1 Rate Table shall apply if an expanded coverage policy is issued simultaneously with a standard coverage policy and an additional charge of 30% of the premium for the respective liability amounts as set forth in Section 3.1 Rate Table shall apply if an extended coverage policy is issued simultaneously with a standard coverage 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 MULTIPLE LOAN POLICIES

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, title premium will be computed on the mortgage or deed of trust intended to be recorded first based on the type of loan policy to be issued on the senior mortgage. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy(ies) was of the same type.

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

6.3 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 60% 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 \$200.

This simultaneous issue rate applies only when the Company is concurrently issuing two or

WFG NATIONAL TITLE INSURANCE COMPANY

6. SIMULTANEOUS ISSUE RATES

more policies insuring the same property.

6.4 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, 6.2 or 6.3, as applicable.

WFG NATIONAL TITLE INSURANCE COMPANY

7 SPECIALTY LENDER'S POLICIES AND GUARANTEES

7.1 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.

- The 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.

7.2 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

7.3 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

7.4 HE² - HOME EQUITY 2nd GENERATION TITLE INSURANCE 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.

WFG NATIONAL TITLE INSURANCE COMPANY

7. SPECIALTY LENDER'S POLICIES AND GUARANTEES

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 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.

7.5 TRUSTEE'S SALE GUARANTEE

The charge for the trustee's sale guarantee shall be 100% of the basic schedule of charges for a policy in an amount equivalent to the total amount of indebtedness remaining secured under the deed of trust, provided that the minimum charge for a trustee's sale guarantee shall be \$200.

7.6 LITIGATION GUARANTEE

The charge for the litigation guarantee shall be 100% of the basic charge with a minimum charge of \$200.

7.7 OTHER GUARANTEES

The charge for the following guarantees:

- Chain of Title Guarantee
- Mechanic Lien Guarantee
- Judgment & Tax Lien Guarantee
- Personal Property Encumbrance Guarantee
- Lot Book Guarantee
- Property Search Guarantee
- Subdivision Guarantee
- Combination Guarantee,
- Plant Information Guarantee

WFG NATIONAL TITLE INSURANCE COMPANY

7. SPECIALTY LENDER'S POLICIES AND GUARANTEES

- shall be not less than \$75.00 for a limited search of the public records of subdivided lands or sectional lands where the policy issuing agent has a prior title insurance policy, covering the land to be searched or
- \$120.00 for a search of sectional lands and mining claims.
- Additional parcel searching charges shall be made at the rate of \$35.00 for each additional parcel.

The guarantees contemplated herein shall be deemed to include within the minimum fees referred to in this section \$1,000 of liability, thereafter the liability for such guarantees shall be computed at 50% of the basic schedule of charges.

The guarantees contemplated by this section involve a limited search of the public records and generally for specific types of interests and shall only provide coverage against record matters.

WFG NATIONAL TITLE INSURANCE COMPANY

8 ENDORSEMENTS

8.1 Endorsements to Loan Policy in TRID Transactions

When issued in conjunction with a TRID transaction, any endorsements shall be issued for a loan policy without additional charge.

8.2 Endorsements to Owner's Policies and Loan Policies in Non-TRID Transactions

Each endorsement to any policy other than a loan policy issued in connection with a TRID Transaction shall be issued for the additional premium set forth in the table below. Where the table refers to a percentage figure, the premium for the endorsement shall be the premium computed for the policy to which the endorsement is to be attached without taking into account any applicable discounts, such as simultaneous issue discount.

8.3 General Rules

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

As used in the chart below, N/A = Not Applicable, Min = minimum charge, Max = maximum charge. Percentages refer to a percentage of the premium calculated in accordance with Section 4 or 5, including any surcharge for extended or expanded coverage. Any discounted rate contained herein shall not be considered when determining the premium for endorsements. If coverage request results in issuance of the same endorsement multiple times, the additional endorsement(s) shall be charged at \$75.00 per additional endorsement regardless of rate in the chart. There is no permitted deviation for the rate or form of the Endorsements approved by the Idaho Department of Insurance.

Endorsement No.	Owner	Lender
ALTA 3 Zoning – Unimproved Land	10% Min \$100; Max \$1000	10% Min \$100; Max \$1000
ALTA 3.1¹ Zoning – Completed Structure	15% Min \$100; Max \$1500	12% Min \$100; Max \$1500
ALTA 3.2¹ Zoning – Land Under Development	15% Min \$100; Max \$1500	12% Min \$100; Max \$1500
ALTA 3.3¹ Zoning-Completed Improvement-Non-Conforming Use	15% Min \$500; Max \$2500	15% Min \$500; Max \$2500

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 3.4¹ Zoning-No Zoning Classification	15% Min \$100; Max \$1500	15% Min \$100; Max \$1500
ALTA 4 Condominium-Assessments Priority	N/A	\$45.00
ALTA 4.1 Condominium-Current Assessments	N/A	\$60.00
ALTA 5 Planned Unit Development- Assessments Priority	N/A	\$50.00
ALTA 5.1 Planned Unit Development-Current Assessments	N/A	\$75.00
ALTA 6 Variable Rate Mortgage	N/A	\$35.00
ALTA 6.2 Variable Rate Mortgage – Negative Amortization	N/A	\$35.00– issued only at policy date
ALTA 7 Manufactured Housing Unit	\$50.00 per Manufactured Housing Unit.	\$50.00 per Manufactured Housing Unit.
ALTA 7.1 Manufacture Housing – Conversion – Loan Policy	N/A	\$80.00 per Manufactured Housing Unit.
ALTA 7.2 Manufacture Housing – Conversion – Owner’s Policy	\$100.00 per Manufactured Housing Unit	N/A
ALTA 8.1 Environmental Protection Lien	N/A	\$20
ALTA 8.2 Commercial Environmental Protection Lien	No Charge	\$75
ALTA 9 Restrictions, Encroachments & Minerals - Loan Policy	N/A	20% Min \$100; Max \$1500
ALTA 9.1 Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy	20% Min. \$250; Max \$2000	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 9.2 Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	20% Min. \$250; Max \$2000	N/A
ALTA 9.3 Covenants, Conditions & Restrictions - Loan Policy	N/A	15% Min. \$250; Max \$2000
ALTA 9.6 Private Rights – Loan Policy	N/A	10% Min \$100; Max \$1000
ALTA 9.6.1 Private Rights-Current Assessments - Loan Policy	N/A	10% Min \$100; Max \$1000
ALTA 9.7 Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	10% Min \$100; Max \$1000
ALTA 9.8 Covenants, Conditions & Restrictions - Land Under Development - Owner’s Policy	20% Min \$250; Max \$2000	N/A
ALTA 9.9 Private Rights - Owner’s Policy	20% Min \$250; Max \$2000	N/A
ALTA 9.10 Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	10% Min \$100; Max \$1000
ALTA 10 Assignment	N/A	\$50
ALTA 10.1 Assignment and Date Down	N/A	20% Min. \$200 Max. \$500
ALTA 11 Mortgage Modification	N/A	10% based on balance of loan; Min \$200
ALTA 11.1 Mortgage Modification with Subordination	N/A	10% based on balance of loan; Min \$200

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance	N/A	25%; plus additional premium for increase in policy limits Minimum \$300
ALTA 12 Aggregation – Loan Policy	N/A	\$50
ALTA 12.1 Aggregation – State Limits – Loan Policy	N/A	\$50
ALTA 13 Leasehold - Owner's Policy	No Charge	N/A
ALTA 13.1 Leasehold - Loan Policy	N/A	No Charge
ALTA 14 Future Advance – Priority	N/A	\$200
ALTA 14.1 Future Advance – Knowledge	N/A	\$200
ALTA 14.2 Future Advance – Letter of Credit	N/A	\$200
ALTA 14.3 Future Advance - Reverse Mortgage	N/A	\$50
ALTA 15¹ Non-Imputation – Full Equity Transfer	10% Min \$100 Max \$2000	N/A
ALTA 15.1¹ Non-Imputation – Additional Insured	10% Min \$100 Max \$2000	N/A
ALTA 15.2¹ Non-Imputation – Partial Equity Transfer	10% Min \$100 Max \$2000	N/A
ALTA 16 Mezzanine Financing	20% based on amount of Mezzanine Loan	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 17 Access and Entry	15% Max. \$500	25% Max. \$500
ALTA 17.1 Indirect Access and Entry	15% Max. \$1000	25% Max. \$500
ALTA 17.2 Utility Access	15% Max. \$300	25% Max. \$300
ALTA 18 Single Tax Parcel	\$50	\$50
ALTA 18.1 Multiple Tax Parcel - Easements	\$50	\$50
ALTA 18.2 Multiple Tax Parcel	\$50	\$50
ALTA 18.3 Single Tax Parcel and ID	\$50	\$50
ALTA 19 Contiguity – Multiple Parcels	\$75	\$75
ALTA 19.1 Contiguity – Single Parcel	\$75	\$75
ALTA 19.2 Contiguity – Specified Parcels	\$75	\$75
ALTA 20¹ First Loss – Multiple Parcel Transactions	N/A	\$100
ALTA 22 Location	No Charge at Policy date - \$100 post policy	No Charge at Policy date - \$50 post policy
ALTA 22.1 Location and Map	No Charge at Policy date - \$100 post policy	No Charge at Policy date - \$50 post policy
ALTA 23 Co-insurance – Single Policy	\$25	\$25

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 23.1 Co-Insurance – Multiple Policies	\$25	\$25
ALTA 24 Doing Business	N/A	No Charge at Policy date - \$50 post policy
ALTA 25 Same as Survey	\$100	\$75
ALTA 25.1 Same as Portion of Survey	\$100	\$75
ALTA 26 Subdivision	\$150	\$150
ALTA 27 Usury	N/A	5% Min \$100; Max \$1000
ALTA 28¹ Easement – Damage or Enforced Removal	20% Min \$250 Max \$2500	10% Min \$150 Max \$1500
ALTA 28.1¹ Encroachments – Boundaries and Easements	10% Min \$250 Max \$2500	5% Min \$150 Max \$1500
ALTA 28.2¹ Encroachments – Boundaries and Easements – Described Improvements	10% Min \$250 Max \$2500	5% Min \$150 Max \$1500
ALTA 28.3¹ Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	10% Min \$250 Max \$2500	5% Min \$150 Max \$1500
ALTA 29¹ Interest Rate Swap Endorsement– Direct Obligation	N/A	\$250
ALTA 29.1¹ Interest Rate Swap Endorsement – Additional Interest	N/A	\$250

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 29.2¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	30%, plus appropriate rate for increased insurance amount \$250 Minimum
ALTA 29.3¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	30%, plus appropriate rate for increased insurance amount \$250 Minimum
ALTA 30 Shared Appreciation Mortgage	N/A	\$50
ALTA 30.1 Commercial Participation Interest	N/A	\$.50/\$1,000 up to \$1 million Over \$1 million Negotiable
ALTA 31 Severable Improvements Endorsement	N/A	5% \$250 Min. \$1,500 Max
ALTA 32¹ Construction Loan	N/A	10% \$100 Minimum
ALTA 32.1¹ Construction Loan –Direct Payment	N/A	10% \$100 Minimum
ALTA 32.2¹ Construction Loan –Insured’s Direct Payment	N/A	10% \$100 Minimum
ALTA 33¹ Disbursement Endorsement	N/A	\$50
ALTA 34¹ Identified Risk Coverage	Based on risk, Minimum \$250	Based on risk, Minimum \$100
ALTA 34.1¹ Identified Exception and Identified Risk Coverage	Based on risk, Minimum \$250	Based on risk, Minimum \$100
ALTA 35 Minerals and Other Subsurface Substances – Buildings	10% 250 Min. \$1,500 Max	10% 250 Min. \$1,500 Max

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 35.1 Minerals and Other Subsurface Substances – Improvements	10% 250 Min. \$1,500 Max	10% 250 Min. \$1,500 Max
ALTA 35.2 Minerals and Other Subsurface Substances – Described Improvements	10% 250 Min. \$1,500 Max	10% 250 Min. \$1,500 Max
ALTA 35.3 Minerals and Other Subsurface Substances – Land Under Development	15% 250 Min. \$1,500 Max	15% 250 Min. \$1,500 Max
ALTA 36¹ Energy Project – Leasehold/Easement - Owner's	5% \$250 Min. \$3,500 Max	N/A
ALTA 36.1¹ Energy Project – Leasehold/Easement – Loan	N/A	5% \$250 Min. \$3,500 Max
ALTA 36.2¹ Energy Project – Leasehold Owner's Policy	5% \$250 Min. \$3,500 Max	N/A
ALTA 36.3¹ Energy Project – Leasehold Loan	N/A	5% \$250 Min. \$3,500 Max.
ALTA 36.4¹ Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner's	\$300	N/A
ALTA 36.5¹ Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	\$100
ALTA 36.6¹ Energy Project – Encroachments	\$300	\$100
ALTA 36.7¹ Energy Project – Fee Estate Owner's Policy	5% \$250 Min. \$3,500 Max.	N/A
ALTA 36.8¹ Energy Project – Fee Estate Loan Policy	N/A	5% \$250 Min. \$3,500 Max.
ALTA 37 Assignment of Rents or Leases	N/A	\$50

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 39 Policy Authentication	No Charge	No Charge
ALTA 40¹ Tax Credit - Owner's Policy	10% Min \$100	N/A
ALTA 40.1¹ Tax Credit – Defined Amount Owner's Policy	10%, plus appropriate rate for increased insurance amount Min \$100	N/A
ALTA 41 Water – Buildings	10% Min \$100; Max \$1000	10% Min \$100; Max \$1000
ALTA 41.1 Water – Improvements	10% Min \$100; Max \$1000	10% Min \$100; Max \$1000
ALTA 41.2 Water – Described Improvements	10% Min \$100; Max \$1000	10% Min \$100; Max \$1000
ALTA 41.3 Water – Land Under Development	10% Min \$100; Max \$1000	10% Min \$100; Max \$1000
ALTA 42 Commercial Lender Group	N/A	\$250
ALTA 43 Anti-Taint	N/A	\$100
ALTA 44 Insured Mortgage Recording	N/A	No Charge
ALTA 45 Pari Passu Mortgage - Loan Policy	N/A	\$50
ALTA 46 Option	10% Min \$100	N/A
ALTA 47 Operative Law ¹ 2006 Owner's Policy	No Charge	N/A
ALTA 47.1 Operative Law ¹ 2006 Loan Policy	N/A	No Charge

WFG NATIONAL TITLE INSURANCE COMPANY

8. ENDORSEMEMENTS

Endorsement No.	Owner	Lender
ALTA 47.2 Operative Law ¹ 2013 Homeowner's Policy	No Charge	N/A
ALTA 47.3 Operative Law ¹ 2015 Expanded Coverage Residential Loan Policy	N/A	No Charge
ALTA 48 – Tribal Waiver/Consent Owner or Loan Policy	No Charge	No Charge
ALTA JR1 Supplemental Coverage (See Short Form Junior Loan Policy in Section 7.1)	N/A	No Charge
ALTA JR2 Variable Rate/Revolving Credit (See Short Form Junior Loan Policy in Section 7.1)	N/A	No Charge
WFG General Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Arbitration Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Solar Endorsement	No Charge	No Charge

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

WFG NATIONAL TITLE INSURANCE COMPANY

9 CLOSING OR SETTLEMENT PROTECTION

Closing or settlement protection shall be in accordance with the provisions of Idaho Statutes § 41-2714. Such closing or settlement protection may be issued in connection with the issuance of any loan policy insuring a lender's interest in any type of property. Said coverage may also be provided, upon request to Buyers/Borrowers.

The closing or settlement protection shall be limited to indemnifying the buyer, borrower or lender insured against a loss due to either or both of the following actions of a licensed and authorized title insurance agent:

- (a) Theft or misappropriation of closing or settlement funds in connection with a transaction in which a title insurance policy or title insurance policies will be issued by or on behalf of the title insurer issuing the closing or settlement protection.
- (b) Failure to comply with the written closing instructions when agreed to by the title agent or title insurer, but only to the extent that the failure to follow the instructions relates to the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land.

An offering provider may issue closing protection letters only for real estate transactions where its title insurance policies are issued. The election for this additional coverage must be made prior to or at the time of closing.

The fee for the issuance of such coverage shall be \$25.00 per issuance and shall not be subject to any agreement requiring a division of fees or premiums collected on behalf of the title insurer. The issuance of closing or settlement protection to a buyer, borrower or lender that is a party to a transaction in which a title insurance policy will be issued shall be considered to be one (1) transaction for which a single rate is charged and shall not result in a separate charge to each party.