



The State of Indiana

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of April 1, 2025

WFG National Title Insurance Company

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WFG NATIONAL TITLE INSURANCE COMPANY

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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 title search, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

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2. GENERAL RULES FOR USE OF RATES

2.1 DEFINITIONS

2.1.1 Commercial or Commercial Property

“Commercial” or “Commercial Property” refers to any real estate which is not a Residential Property. A mixed-use property, multi-family structures intended for use by five or more families, acreage, unimproved or undeveloped property or multiple non-contiguous lots intended for residential use, is considered Commercial Property.

A farm or ranch over 10 acres, which includes 1 to 4 family residential uses, is classed as a Commercial Property.

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 Expanded 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.

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 Finance Loan

A “Finance Loan” is any loan secured by a mortgage, deed of trust, security deed or deeds to secure debt on property.

2.1.6 Residential or Residential Property

“Residential” or “Residential Property” refers to a 1 to 4 family residential property, including a vacant lot intended for development of a 1 to 4 family residential property, a condominium unit or a single unit in a cooperative apartment complex.

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.

Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy.

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2.1.8 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.

2.1.9 State

“State” shall mean the State of Indiana.

2.1.10 TRID Transaction

“TRID Transaction” refers to a transaction that 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 mortgage, except:

- If the value of the insured land or the equity of the mortgagor is less than the face amount of the 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 Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage, but no more than 125% of the face amount of the 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

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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:

- Leasehold policies will not be issued in an amount that is less than the aggregate of the rentals payable under the subject lease; or
- the fair market value of the subject property, whichever is less.

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 paragraphs 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 ADDITIONAL CHARGES

The charges set forth herein are minimum charges. Additional charges will be made when unusual conditions of title exist or when special circumstances/risks are insured. In the event such charges are made by agreement thereto, said agreement must be obtained in advance from each person or entity obligated to pay all or any part of such charges in writing in advance.

Title insurance coverage may be required in some cases and under conditions for which no rating structure has been specially provided in this Schedule. In any such event, a charge shall be made which, in the opinion of the insurer, appears to be consistent with its general pricing procedures, as set forth herein.

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2.4 RIGHT OF INSURER TO ADJUST CHARGES OR TO DECLINE TO EXAMINE OR INSURE

WFG National Title Insurance Company may adjust charges in especially difficult titles or for special risk considerations, or for coverage requested by the insured and not provided in the standard forms of policies. WFG National Title Insurance Company may decline to insure any title. It may, at any time, in its sole discretion, refuse or cancel any application upon cancellation or adjustment of its charges, and upon notification to the applicant.

2.5 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 may be assessed.

2.6 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.

2.7 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.

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3. RATE TABLES

3.1 RESIDENTIAL RATE TABLE

Liability Amount	Standard Coverage Owners Policy	Standard Coverage Residential Loan Policy
Minimum Premium	\$216.00	\$155.00
\$0-\$50,000	\$216.00	\$155.00
\$50,001-\$55,000	\$233.00	\$155.00
\$55,001-\$60,000	\$250.00	\$155.00
\$60,001-\$65,000	\$267.00	\$155.00
\$65,001-\$70,000	\$285.00	\$155.00
\$70,001-\$75,000	\$302.00	\$155.00
\$75,001-\$80,000	\$319.00	\$155.00
\$80,001-\$85,000	\$336.00	\$155.00
\$85,001-\$90,000	\$354.00	\$155.00
\$90,001-\$95,000	\$371.00	\$155.00
\$95,001-\$100,000	\$388.00	\$155.00
\$100,001-\$105,000	\$403.00	\$195.00
\$105,001-\$110,000	\$417.00	\$195.00
\$110,001-\$115,000	\$431.00	\$195.00
\$115,001-\$120,000	\$446.00	\$195.00
\$120,001-\$125,000	\$460.00	\$195.00
\$125,001-\$130,000	\$474.00	\$195.00
\$130,001-\$135,000	\$489.00	\$195.00
\$135,001-\$140,000	\$503.00	\$195.00
\$140,001-\$145,000	\$518.00	\$195.00
\$145,001-\$150,000	\$532.00	\$195.00
\$150,001-\$155,000	\$543.00	\$230.00
\$155,001-\$160,000	\$555.00	\$230.00
\$160,001-\$165,000	\$566.00	\$230.00
\$165,001-\$170,000	\$578.00	\$230.00
\$170,001-\$175,000	\$590.00	\$230.00
\$175,001-\$180,000	\$601.00	\$230.00
\$180,001-\$185,000	\$612.00	\$230.00
\$185,001-\$190,000	\$624.00	\$230.00
\$190,001-\$195,000	\$635.00	\$230.00

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\$195,001-\$200,000	\$647.00	\$230.00
\$200,001-\$205,000	\$658.00	\$265.00
\$205,001-\$210,000	\$670.00	\$265.00
\$210,001-\$215,000	\$681.00	\$265.00
\$215,001-\$220,000	\$693.00	\$265.00
\$220,001-\$225,000	\$704.00	\$265.00
\$225,001-\$230,000	\$716.00	\$265.00
\$230,001-\$235,000	\$727.00	\$265.00
\$235,001-\$240,000	\$739.00	\$265.00
\$240,001-\$245,000	\$750.00	\$265.00
\$245,001-\$250,000	\$762.00	\$265.00
\$250,001-\$255,000	\$773.00	\$300.00
\$255,001-\$260,000	\$785.00	\$300.00
\$260,001-\$265,000	\$796.00	\$300.00
\$265,001-\$270,000	\$808.00	\$300.00
\$270,001-\$275,000	\$819.00	\$300.00
\$275,001-\$280,000	\$831.00	\$300.00
\$280,001-\$285,000	\$842.00	\$300.00
\$285,001-\$290,000	\$854.00	\$300.00
\$290,001-\$295,000	\$865.00	\$300.00
\$295,001-\$300,000	\$877.00	\$300.00
\$300,001-\$305,000	\$888.00	\$340.00
\$305,001-\$310,000	\$900.00	\$340.00
\$310,001-\$315,000	\$911.00	\$340.00
\$315,001-\$320,000	\$923.00	\$340.00
\$320,001-\$325,000	\$934.00	\$340.00
\$325,001-\$330,000	\$946.00	\$340.00
\$330,001-\$335,000	\$957.00	\$340.00
\$335,001-\$340,000	\$969.00	\$340.00
\$340,001-\$345,000	\$980.00	\$340.00
\$345,001-\$350,000	\$992.00	\$340.00
\$350,001-\$355,000	\$1,003.00	\$380.00
\$355,001-\$360,000	\$1,015.00	\$380.00
\$360,001-\$365,000	\$1,026.00	\$380.00
\$365,001-\$370,000	\$1,038.00	\$380.00
\$370,001-\$375,000	\$1,049.00	\$380.00
\$375,001-\$380,000	\$1,061.00	\$380.00

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\$380,001-\$385,000	\$1,072.00	\$380.00
\$385,001-\$390,000	\$1,084.00	\$380.00
\$390,001-\$395,000	\$1,095.00	\$380.00
\$395,001-\$400,000	\$1,107.00	\$380.00
\$400,001-\$405,000	\$1,118.00	\$425.00
\$405,001-\$410,000	\$1,130.00	\$425.00
\$410,001-\$415,000	\$1,141.00	\$425.00
\$415,001-\$420,000	\$1,153.00	\$425.00
\$420,001-\$425,000	\$1,164.00	\$425.00
\$425,001-\$430,000	\$1,176.00	\$425.00
\$430,001-\$435,000	\$1,187.00	\$425.00
\$435,001-\$440,000	\$1,199.00	\$425.00
\$440,001-\$445,000	\$1,210.00	\$425.00
\$445,001-\$450,000	\$1,222.00	\$425.00
\$450,001-\$455,000	\$1,233.00	\$475.00
\$455,001-\$460,000	\$1,245.00	\$475.00
\$460,001-\$465,000	\$1,256.00	\$475.00
\$465,001-\$470,000	\$1,268.00	\$475.00
\$470,001-\$475,000	\$1,279.00	\$475.00
\$475,001-\$480,000	\$1,291.00	\$475.00
\$480,001-\$485,000	\$1,302.00	\$475.00
\$485,001-\$490,000	\$1,313.00	\$475.00
\$490,001-\$495,000	\$1,325.00	\$475.00
\$495,001-\$500,000	\$1,337.00	\$475.00
\$500,001-\$505,000	\$1,348.00	\$480.00
\$505,001-\$510,000	\$1,360.00	\$485.00
\$510,001-\$515,000	\$1,371.00	\$490.00
\$515,001-\$520,000	\$1,383.00	\$495.00
\$520,001-\$525,000	\$1,394.00	\$500.00
\$525,001-\$530,000	\$1,406.00	\$505.00
\$530,001-\$535,000	\$1,417.00	\$510.00
\$535,001-\$540,000	\$1,429.00	\$515.00
\$540,001-\$545,000	\$1,440.00	\$520.00
\$545,001-\$550,000	\$1,452.00	\$525.00
\$550,001-\$555,000	\$1,463.00	\$530.00
\$555,001-\$560,000	\$1,475.00	\$535.00
\$560,001-\$565,000	\$1,486.00	\$540.00

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\$565,001-\$570,000	\$1,498.00	\$545.00
\$570,001-\$575,000	\$1,509.00	\$550.00
\$575,001-\$580,000	\$1,521.00	\$555.00
\$580,001-\$585,000	\$1,532.00	\$560.00
\$585,001-\$590,000	\$1,544.00	\$565.00
\$590,001-\$595,000	\$1,555.00	\$570.00
\$595,001-\$600,000	\$1,567.00	\$575.00
\$600,001-\$605,000	\$1,578.00	\$580.00
\$605,001-\$610,000	\$1,590.00	\$585.00
\$610,001-\$615,000	\$1,601.00	\$590.00
\$615,001-\$620,000	\$1,613.00	\$595.00
\$620,001-\$625,000	\$1,624.00	\$600.00
\$625,001-\$630,000	\$1,636.00	\$605.00
\$630,001-\$635,000	\$1,647.00	\$610.00
\$635,001-\$640,000	\$1,659.00	\$615.00
\$640,001-\$645,000	\$1,670.00	\$620.00
\$645,001-\$650,000	\$1,682.00	\$625.00
\$650,001-\$655,000	\$1,693.00	\$630.00
\$655,001-\$660,000	\$1,705.00	\$635.00
\$660,001-\$665,000	\$1,716.00	\$640.00
\$665,001-\$670,000	\$1,728.00	\$645.00
\$670,001-\$675,000	\$1,739.00	\$650.00
\$675,001-\$680,000	\$1,751.00	\$655.00
\$680,001-\$685,000	\$1,762.00	\$660.00
\$685,001-\$690,000	\$1,774.00	\$665.00
\$690,001-\$695,000	\$1,785.00	\$670.00
\$695,001-\$700,000	\$1,797.00	\$675.00
\$700,001-\$705,000	\$1,808.00	\$680.00
\$705,001-\$710,000	\$1,820.00	\$685.00
\$710,001-\$715,000	\$1,831.00	\$690.00
\$715,001-\$720,000	\$1,843.00	\$695.00
\$720,001-\$725,000	\$1,854.00	\$700.00
\$725,001-\$730,000	\$1,866.00	\$705.00
\$730,001-\$735,000	\$1,876.00	\$710.00
\$735,001-\$740,000	\$1,889.00	\$715.00
\$740,001-\$745,000	\$1,900.00	\$720.00
\$745,001-\$750,000	\$1,912.00	\$725.00
\$750,001-\$755,000	\$1,923.00	\$730.00

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\$755,001-\$760,000	\$1,935.00	\$735.00
\$760,001-\$765,000	\$1,946.00	\$740.00
\$765,001-\$770,000	\$1,958.00	\$745.00
\$770,001-\$775,000	\$1,969.00	\$750.00
\$775,001-\$780,000	\$1,981.00	\$755.00
\$780,001-\$785,000	\$1,992.00	\$760.00
\$785,001-\$790,000	\$2,004.00	\$765.00
\$790,001-\$795,000	\$2,014.00	\$770.00
\$795,001-\$800,000	\$2,027.00	\$775.00
\$800,001-\$805,000	\$2,038.00	\$780.00
\$805,001-\$810,000	\$2,050.00	\$785.00
\$810,001-\$815,000	\$2,061.00	\$790.00
\$815,001-\$820,000	\$2,073.00	\$795.00
\$820,001-\$825,000	\$2,084.00	\$800.00
\$825,001-\$830,000	\$2,096.00	\$805.00
\$830,001-\$835,000	\$2,107.00	\$810.00
\$835,001-\$840,000	\$2,119.00	\$815.00
\$840,001-\$845,000	\$2,130.00	\$820.00
\$845,001-\$850,000	\$2,142.00	\$825.00
\$850,001-\$855,000	\$2,153.00	\$830.00
\$855,001-\$860,000	\$2,165.00	\$835.00
\$860,001-\$865,000	\$2,176.00	\$840.00
\$865,001-\$870,000	\$2,188.00	\$845.00
\$870,001-\$875,000	\$2,199.00	\$850.00
\$875,001-\$880,000	\$2,211.00	\$855.00
\$880,001-\$885,000	\$2,222.00	\$860.00
\$885,001-\$890,000	\$2,234.00	\$865.00
\$890,001-\$895,000	\$2,245.00	\$870.00
\$895,001-\$900,000	\$2,257.00	\$875.00
\$900,001-\$905,000	\$2,268.00	\$880.00
\$905,001-\$910,000	\$2,280.00	\$885.00
\$910,001-\$915,000	\$2,291.00	\$890.00
\$915,001-\$920,000	\$2,303.00	\$895.00
\$920,001-\$925,000	\$2,314.00	\$900.00
\$925,001-\$930,000	\$2,326.00	\$905.00
\$930,001-\$935,000	\$2,337.00	\$910.00
\$935,001-\$940,000	\$2,349.00	\$915.00
\$940,001-\$945,000	\$2,360.00	\$920.00

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\$945,001-\$950,000	\$2,372.00	\$925.00
\$950,001-\$955,000	\$2,383.00	\$930.00
\$955,001-\$960,000	\$2,395.00	\$935.00
\$960,001-\$965,000	\$2,406.00	\$940.00
\$965,001-\$970,000	\$2,418.00	\$945.00
\$970,001-\$975,000	\$2,429.00	\$950.00
\$975,001-\$980,000	\$2,441.00	\$955.00
\$980,001-\$985,000	\$2,452.00	\$960.00
\$985,001-\$990,000	\$2,464.00	\$965.00
\$990,001-\$995,000	\$2,475.00	\$970.00
\$995,001-\$1,000,000	\$2,487.00	\$975.00
Over \$1,000,000	add \$2 per thousand	add \$1 per thousand

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3.2 COMMERCIAL RATE TABLE

Liability Amount	Owners and Loan Policies	Simultaneous Loan Policy
Minimum premium	\$525.00	\$225.00
\$0-\$500,000	\$2.15 per thousand	\$225.00
\$500,001-\$1,000,000	\$1.55 per thousand	\$225.00
\$1,000,001-\$5,000,000	\$1.27 per thousand	\$225.00
\$5,000,001-\$10,000,000	\$1.05 per thousand	\$225.00
\$10,000,001-\$20,000,000	\$0.87 per thousand	\$225.00
\$20,000,001-\$40,000,000	\$0.73 per thousand	\$225.00
\$40,000,001-\$50,000,001	\$0.67 per thousand	\$225.00
\$50,000,001 and above	\$0.50 per thousand	\$225.00

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4. OWNER'S INSURANCE

4.1 OWNER'S INSURANCE

4.1.1 Standard Residential

A Standard Coverage Owner's policy insuring a Residential Property will be issued at the premium for the respective liability amounts as set forth for Owner's Policies in Section 3.1 Residential Rate Table.

4.1.2 Expanded Residential

An Expanded Coverage Owner's Policy (aka Homeowner's Policy) insuring a Residential Property will be issued at 110% of the premium for the respective liability amounts as set forth for Owner's Policies in Section 3.1 Residential Rate Table.

4.1.3 Commercial

A Standard Coverage Owner's policy insuring a Commercial Property will be issued at the premium for the respective liability amounts as set forth in Section 3.2 Commercial Rate Table.

4.2 FIRST TIME RESIDENTIAL SALES (ONE-TO-FOUR FAMILY DWELLINGS)

This section applies to a newly constructed one-to-four family residence sold for the first time after completion of the residence and only for the issuance of a Standard ALTA Owner's Policy. The charge shall be 50% of the premium for the respective liability amounts as set forth for Owner's Policies in Section 3.1 Residential Rate Table. The minimum charge for an owner's policy \$216.00.

4.3 OWNER'S REISSUE RATE

When there has been a transfer of the Residential or Commercial Property (or any portion of the land) being insured to a third party purchaser for value within five (5) years preceding the date of a commitment for title insurance, the premium charged for the owner's policy or leasehold owner's policy of title insurance shall be equal to 80% of the premium for the respective liability amounts as set forth for in the applicable Owner's Policies in Section 3.1 Residential Rate Table or Section 3.2 Commercial Rate Table.

When there has been a transfer of the Residential or Commercial Property (or any portion of the land) being insured to a third party purchaser for value between six (6) years and ten (10) years preceding the date of a commitment for title insurance, the premium charged for the owner's policy or leasehold owner's policy of title insurance shall be equal to 90% of the premium for the respective liability amounts as set forth for in the applicable Owner's Policies in Section 3.1 Residential Rate Table or Section 3.2 Commercial Rate Table.

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The discount in this section is not applicable when the seller acquired title via a lien foreclosure or tax foreclosure.

4.4 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.

4.5 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 4.1.1 or 4.1.3, as appropriate. 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.

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5. BASIC LENDER INSURANCE RATES

5.1 LOAN POLICY

5.1.1 Standard Coverage Residential

A Standard Coverage loan policy insuring a Residential Property will be issued at the premium for the respective liability amounts as set forth in Section 3.1 Residential Rate Table.

5.1.2 Expanded Coverage Residential

An Expanded Coverage Loan Policy insuring a Residential Property will be issued at 110% of the rate for a Standard Coverage Loan Policy for the respective liability amounts as set forth in Section 3.1 Residential Rate Table.

5.1.3 Commercial

A Standard Coverage loan policy insuring a Commercial Property will be issued at the premium for the respective liability amounts as set forth in Section 3.2 Commercial Rate Table.

5.1.4 Short Form Loan

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 subsection above.

5.2 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. Simultaneous Issue Rates

5.3 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 4 and the rate for each Standard Loan Policy will be \$120.00 and the rate for each Expanded Coverage Loan Policy will be \$220.00, provided that the applicable Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) does not exceed 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

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be computed based on the incremental insured value based on the appropriate type of Loan policy set out in Section 5

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

5.4 Multiple Loan Policies

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated and that aggregate liability amount will be used to calculate the title premium applicable to the type of loan policy being issued as set forth in Section 5.

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

5.5 OWNERS & LEASEHOLD POLICIES

When an owner's policy insuring the fee ownership, and an owner's policy insuring a land contract interest or 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 land contract or 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 \$216.00.

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

5.6 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 5.3, 5.4 or 5.5, as applicable.

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6. LENDER'S SPECIAL RATES

6.1 APPLICABLE PROVISIONS AND RESTRICTIONS

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

The Lender's Special Rates are only available when ALL of the following conditions are met.

- Lender's Special Rates are available only for refinance transactions. 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 as set forth in Section 6.3.
- 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 or title commitment issued in contemplation of the issuance of an ALTA Residential 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.

6.2 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,

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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.

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.

6.3 LENDER'S SPECIAL RATE CATEGORIES

6.3.1 Lender's Special Rate 1 – Minimum 100 Orders

Liability	Premium
\$0 to \$100,000	\$350.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$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

6.3.2 Lender's Special Rate 2 – Minimum 200 Orders

Liability	Premium
\$0 to \$100,000	\$350.00
\$100,001 to \$200,000	\$380.00
\$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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6.3.3 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	\$2200.00
\$4,000,001 to \$5,000,000	\$3,050.00

6.3.4 Lender's Special Rate 4 – Minimum 500 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

6.4 MASTER HOME EQUITY AND HE² - HOME EQUITY 2ND GENERATION TITLE INSURANCE POLICY

The Master Home Equity and HE² - Home Equity 2nd Generation Title Insurance policies are each 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.

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- \$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.

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7. SPECIALTY LENDER'S POLICIES

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 \$125 for loans securing Residential owner-occupied dwellings with an amount of insurance up to and including \$250,000, and \$250 for such loans with an amount of insurance from \$250,001 up to and including \$500,000.

- Such policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$500,000. The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at a charge of \$50.00.
- The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at a charge of \$50.00

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

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8. COMMERCIAL RATES

8.1 COMMERCIAL POLICY PREMIUMS

A Standard Coverage Owner's policy insuring a Commercial Property will be issued at the premium for the respective liability amounts as set forth for Owner's Policies in Section 3.2 Commercial Rate Table.

8.2 SIMULTANEOUS ISSUE RATES FOR COMMERCIAL OWNER'S AND LOAN POLICIES

When an owner's policy and a loan policy covering identical Commercial Property are to be issued simultaneously with identical effective dates, the rate for each loan policy, in an amount not in excess of the owner's policy shall be \$225.00.

If the liability amount of the loan policy 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 for the respective liability amounts as set forth in Section 3.2 Commercial Rate Table.

8.3 SIMULTANEOUS ISSUE RATES FOR COMMERCIAL OWNER'S AND LEASEHOLD OWNER'S OR CONTRACT PURCHASER'S POLICIES

When an owner's policy and a leasehold owner's policy covering identical Commercial Property are to be issued simultaneously with identical effective dates, the rate for the leasehold policy, in an amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, with a minimum of \$225.00.

When an owner's policy and a contract purchaser's owner's policy covering identical land are to be issued simultaneously with identical effective dates, the rate for the contract purchaser's owner's policy, in an amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, with a minimum of \$225.00.

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9. FORECLOSURE COMMITMENT

The Amount of Insurance for a Foreclosure Commitment shall be equal to the face amount of the mortgage to be foreclosed unless one of the following rules applies:

The Company will issue a Foreclosure Commitment:

(A) In an amount equal to the value of the land if the face amount of the mortgage to be foreclosed exceeds the value of the land; or

(B) In the amount allocated by the Proposed Insured if (i) the mortgage to be foreclosed secures a loan on multiple properties, (ii) the aggregate values of all the land securing the mortgage to be foreclosed exceeds the face amount of the mortgage to be foreclosed, (iii) the sum of the allocated values equals the amount of the secured indebtedness to be foreclosed and (iv) the ratio of allocated value to the value of the land to which the foreclosure commitment applies is the same ratio for all other properties securing the mortgage to be foreclosed.

The Premium for the Foreclosure Commitment shall be as follows:

Up to \$150,000.00 of liability written - \$250.00

Over \$150,000.00 of liability written – the premium for the respective liability amounts as set forth for Owner's Policies in Section 3.2 Commercial Rate Table.

Issuing Owner's Policies Pursuant to Foreclosure Commitment:

The Company shall, at the request of the Proposed Insured and subject to the terms of the Foreclosure Commitment, issue an Owner's Policy when the requirements shown on Schedule B, Part I of the Foreclosure Commitment have been satisfied, provided:

- (i) The Proposed Insured is the grantee in the deed issued pursuant to the foreclosure sale;
- (ii) The Amount of Insurance in the policy is equal to the bid price paid at the foreclosure sale;
- (iii) The Named Insured in the policy is the Proposed Insured in the Foreclosure Commitment, its wholly-owned affiliated company or the governmental agency or governmental instrumentality that was the insurer or guarantor under an insurance contract or guaranty that insured or guaranteed the indebtedness secured by the mortgage that was foreclosed;
- (iv) The Foreclosure Commitment has not expired.

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10. ENDORSEMENTS

10.1 ENDORSEMENTS IN RESIDENTIAL TRANSACTIONS

With the exception of the endorsements specifically listed below, each endorsement listed in table 11.4 below, when issued in connection with a Residential transaction shall be \$50.00 per endorsement.

When issuing simultaneous identical endorsements for both an Owner's Policy and a Loan Policy, the rate shall be charged on the endorsement to the Owner's Policy; however, there shall be no charge for the simultaneous identical endorsement to the Loan Policy.

ALTA 11.2	\$50 plus the Basic Rate set forth in Section 3.1 for the additional amount of insurance
ALTA 13 Endorsement series	No Charge
ALTA 15 Endorsement series	\$0.10/thousand minimum \$1,000
ALTA 32 Endorsement series	Up to \$1,000,000.00: \$550.00 \$1,000,001.00 to \$5,000,000.00: \$850.00 \$5,000,001.00 and over: \$850.00 plus \$0.10 per thousand
ALTA 33	No Charge **Please note that this endorsement is only issued in conjunction with the ALTA 32 series.
WFG General (Blank) Endorsement	No Charge for Corrections, \$50.00 for everything else.

10.2 ENDORSEMENTS IN COMMERCIAL TRANSACTIONS

Each endorsement issued in connection with a Commercial transaction shall be issued for the additional premium set forth in the table 0 below. Where the table refers to a percentage figure and the policy to which the endorsement is attached is computed at Simultaneous Issue rates under Section 0, 8.2, or 8.3, the charge for the endorsement shall be calculated

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at the premium which would have applied to the policy had it not been issued at simultaneous issue rates.

10.3 GENERAL RULES

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the endorsement was designated to be attached to a specific policy form but can be modified for other types of policy. If any of these coverages are desired, such requests shall be considered a special risk. 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.

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.

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.

When the same type of endorsement out of a single chain of title, in the same tract or subdivision is to be issued, a single fee will be charged based on the aggregated amount of the estate(s) or interest(s) covered, plus \$10.00 for each endorsement issued.

NOTE 1: As footnoted ¹, 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, however, if it is specifically requested, approval and charge must be obtained from Company's Underwriting Department.

10.4 COMMERCIAL ENDORSEMENT TABLE

Endorsement No. and	Owner	Lender
ALTA 3 Zoning – Unimproved Land Owner's or Loan Policy	\$450	\$450
ALTA 3.1 Zoning – Completed Structure Owner's or Loan Policy	\$650	\$650
ALTA 3.2 Zoning – Land Under Development Owner's or Loan Policy	\$650	\$650

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Endorsement No. and	Owner	Lender
ALTA 4 Assessments Priority Condominium Loan Policy	N/A	\$200.00
ALTA 4.1 Condominium Loan Policy	N/A	\$200.00
ALTA 5 Assessments Priority Planned Unit Development Loan Policy	N/A	\$200.00
ALTA 5.1 Planned Unit Development Loan Policy	N/A	\$200.00
ALTA 6 Variable Rate Mortgage Loan Policy	N/A	\$350.00
ALTA 6.2 Variable Rate Mortgage – Negative Amortization – Loan Policy	N/A	\$350.00
ALTA 7 Manufactured Housing Unit Loan Policy	N/A	Not available for commercial transactions
ALTA 7.1 Manufacture Housing Unit – Conversion – Loan Policy	N/A	Not available on for commercial transactions
ALTA 7.2 Manufacture Housing Unit – Conversion – Owner’s Policy	Not available for commercial transactions	N/A
ALTA 8.1 Environmental Protection Lien Owner’s or Loan Policy	N/A	\$50.00
ALTA 8.2 Environmental Protection Lien Owner’s or Loan Policy	\$300.00	\$300.00
ALTA 9 Restrictions, Encroachments, Minerals Loan Policy	N/A	\$400.00
ALTA 9.1 Covenants, Conditions & Restrictions Unimproved Land Owner’s Policy	\$400.00	N/A
ALTA 9.2 Covenants, Conditions & Restrictions Improved Land Owner’s Policy	\$400.00	N/A

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Endorsement No. and	Owner	Lender
ALTA 9.3 Covenants, Conditions & Restrictions Loan Policy	N/A	\$400.00
ALTA 9.6 Private Rights Loan Policy	N/A	\$400.00
ALTA 9.7 Restrictions, Encroachments, Minerals - Land Under Development Loan Policy	N/A	\$400.00
ALTA 9.8 Covenants, Conditions & Restrictions - Land Under Development Owner's Policy	\$400.00	N/A
ALTA 9.9 Private Rights Owner's Policy	\$400.00	N/A
ALTA 9.10 Restrictions, Encroachments, Minerals - Current Violations Loan Policy	N/A	\$400.00
ALTA 10 Assignment Loan Policy	N/A	\$175.00
ALTA 10.1 Assignment and Date Down Loan Policy	N/A	\$200.00
ALTA 10.2 Collateral Assignment	N/A	\$250.00
ALTA 10.3 Collateral Assignment and Date Down	N/A	15% of Basic Rate in Section 3.2 on outstanding balance; Min. \$500
ALTA 11 Mortgage Modification Loan Policy	N/A	\$.50/thousand Min. \$250.00
ALTA 11.1 Mortgage Modification with Subordination - Loan Policy	N/A	\$.50/thousand Min. \$250.00

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Endorsement No. and	Owner	Lender
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance Loan Policy	N/A	\$.50/thousand on existing balance Min. \$250.00, plus the Basic Rate set forth in Section 3.2 for additional amount of insurance
ALTA 12 Aggregation Loan Policy	N/A	\$175.00
ALTA 12.1 Aggregation – State Limits Loan Policy	N/A	\$225.00
ALTA 13 Leasehold Owner’s Policy	N/C	N/A
ALTA 13.1 Leasehold Loan Policy	N/A	N/C
ALTA 14 Future Advance – Priority Loan Policy	N/A	\$500.00
ALTA 14.1 Future Advance – Knowledge Loan Policy	N/A	\$500.00
ALTA 14.2 Future Advance – Letter of Credit Loan Policy	N/A	\$500.00
ALTA 14.3 Future Advance - Reverse Mortgage Loan Policy	N/A	N/A
ALTA 15 Non-Imputation – Full Equity Transfer Owner’s Policy	5% of premium minimum \$300	N/A
ALTA 15.1 Non-Imputation – Additional Insured Owner’s Policy	5% of premium minimum \$300	N/A
ALTA 15.2 Non-Imputation – Partial Equity Transfer Owner’s Policy	5% of premium minimum \$300	N/A
ALTA 16 Mezzanine Financing Owner’s Policy	10% of premium, minimum \$500	N/A

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Endorsement No. and	Owner	Lender
ALTA 17 Access and Entry Owner's or Loan Policy	\$300.00	\$300.00
ALTA 17.1 Indirect Access and Entry Owner's or Loan Policy	\$300.00	\$300.00
ALTA 17.2 Utility Access Owner's or Loan Policy	\$300.00	\$300.00
ALTA 18 Single Tax Parcel Owner's or Loan Policy	\$250.00	\$250.00
ALTA 18.1 Multiple Tax Parcel - Easements Owner's or Loan Policy	\$250.00	\$250.00
ALTA 18.2 Multiple Tax Parcel Owner's or Loan Policy	\$250.00	\$250.00
ALTA 18.3 Single Tax Parcel and ID Owner's or Loan Policy	\$250.00	\$250.00
ALTA 19 Contiguity – Multiple Parcels Owner's or Loan Policy	\$175.00	\$175.00
ALTA 19.1 Contiguity – Single Parcels Owner's or Loan Policy	\$250.00	\$250.00
ALTA 19.2 Contiguity – Specified Parcels Owner's or Loan Policy	\$250.00	\$250.00
ALTA 20 First Loss – Multiple Parcel Transaction Loan Policy	N/A	10% of premium, minimum \$500
ALTA 22 Location Loan Policy	\$300.00	\$300.00
ALTA 22.1 Location and Map Loan Policy	\$350.00	\$350.00
ALTA 22.2 Land Address	350.00	350.00
ALTA 23 Coinsurance – Single Policy Owner's and Loan Policy	\$100.00	\$100.00

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Endorsement No. and	Owner	Lender
ALTA 23.1 Co-Insurance Owner's or Loan Policy	\$100.00	\$100.00
ALTA 24 Doing Business Loan Policy	N/A	\$350.00
ALTA 25 Same as Survey Owner's or Loan Policy	\$300.00	\$300.00
ALTA 25.1 Same as Portion of Survey Loan Policy	\$300.00	\$300.00
ALTA 26 Subdivision Loan Policy	N/A	\$175.00
ALTA 27 Usury Loan Policy	N/A	\$250.00
ALTA 28 Easement – Damage or Enforced Removal – Owner's and Loan Policy	\$350.00	\$350.00
ALTA 28.1 Encroachments – Boundaries and Easements – Owner's or Loan Policy	\$350.00	\$350.00
ALTA 28.2 Encroachments – Boundaries and Easements – Described Improvements Owner's or Loan Policy	\$350.00	\$350.00
ALTA 28.3 Encroachments-Boundaries and Easements-Described Improvements and Land Under Development Owner's or Loan Policy	\$350.00	\$350.00
ALTA 29 Interest Rate Swap – Direct Obligation Loan Policy	N/A	\$375.00
ALTA 29.1 Interest Rate Swap – Additional Interest Loan Policy	N/A	\$375.00
ALTA 29.2 Interest Rate Swap – Direct Obligation – Defined Amount Loan Policy	N/A	\$375.00

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Endorsement No. and	Owner	Lender
ALTA 29.3 Interest Rate Swap – Additional Interest – Defined Amount Loan Policy	N/A	\$375.00
ALTA 30 Shared Appreciation Mortgage Loan Policy	Not available on commercial	Not available on commercial
ALTA 30.1 Commercial Participation Interest Loan Policy	N/A	\$250.00
ALTA 31 Severed Improvements Loan Policy	N/A	5% of premium minimum \$250.00
ALTA 32 Construction Loan – Pending Disbursement – Loan Policy	N/A	Up to \$1,000,000.00 - \$550.00 \$1,000,001.00 to \$5,000,000.00 - \$850.00 \$5,000,001.00 and over - \$850.00 plus \$0.10 per thousand
ALTA 32.1 Construction Loan – Loss of Priority – Direct Payment – Loan Policy	N/A	Up to \$1,000,000.00 - \$550.00 \$1,000,001.00 to \$5,000,000.00 - \$850.00 \$5,000,001.00 and over - \$850.00 plus \$0.10 per thousand
ALTA 32.2 Construction Loan – Loss of Priority – Insured’s Direct Payment – Loan Policy	N/A	Up to \$1,000,000.00 - \$550.00 \$1,000,001.00 to \$5,000,000.00 - \$850.00 \$5,000,001.00 and over - \$850.00 plus \$0.10 per thousand

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Endorsement No. and	Owner	Lender
ALTA 33 Disbursement Endorsement Loan Policy	N/A	\$125.00
ALTA 34 Identified Risk Coverage Owner's or Loan Policy	\$500.00	\$500.00
ALTA 34.1 Identified Exception – Identified Risk Exception Owner's or Loan Policy	\$500.00	\$500.00
ALTA 35 Minerals and Other Subsurface Substances – Buildings Owner's or Loan Policy	\$.50 per thousand Max. \$600.00	\$.50 per thousand Max. \$600.00
ALTA 35.1 Minerals and Other Subsurface Substances – Improvements Owner's or Loan Policy	\$.50 per thousand Max. \$600.00	\$.50 per thousand Max. \$600.00
ALTA 35.2 Minerals and Other Subsurface Substances – Described Improvements Loan Policy	\$.50 per thousand Max. \$600.00	\$.50 per thousand Max. \$600.00
ALTA 35.3 Minerals and Other Subsurface Substances – Land Under Development Loan Policy	\$.50 per thousand Max. \$600.00	\$.50 per thousand Max. \$600.00
ALTA 36 Energy Project – Leasehold/Easement Owner's Policy	\$0.50 per thousand, maximum \$600	N/A
ALTA 36.1 Energy Project – Leasehold/Easement – Loan Policy	N/A	\$0.50 per thousand, maximum \$600
ALTA 36.2 Energy Project – Leasehold Owner's Policy	\$0.50 per thousand, maximum \$600	N/A
ALTA 36.3 Energy Project – Leasehold Loan Policy	N/A	\$0.50 per thousand, maximum \$600
ALTA 36.4 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner's Policy	\$0.50 per thousand, maximum \$600	N/A

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Endorsement No. and	Owner	Lender
ALTA 36.5 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan Policy	N/A	\$0.50 per thousand, maximum \$600
ALTA 36.6 Energy Project – Encroachments Loan Policy	N/A	\$0.50 per thousand, maximum \$600
ALTA 36.7 Energy Project – Fee Estate Owner’s Policy	\$0.50 per thousand, maximum \$600	N/A
ALTA 36.8 Energy Project – Fee Estate Loan Policy	N/A	\$0.50 per thousand, maximum \$600
ALTA 36.9 Energy Project-Minerals and Other Subsurface Substances-Land Under Development	N/A	0.35/\$1000 Min \$1000
ALTA 37 Assignment of Rents and Leases Loan Policy	N/A	\$175.00
ALTA 38 Mortgage Tax Loan Policy	Not applicable in Indiana	Not Applicable in Indiana
ALTA 39 Policy Authorization Owner’s or Loan Policy	No Charge	No Charge
ALTA 40 Tax Credit Owner’s Policy	\$250	N/A
ALTA 40.1 Tax Credit – Defined Amount Owner’s Policy	\$250	N/A
ALTA 41 Water – Buildings Loan Policy	N/A	\$250
ALTA 41.1 Water – Improvements Owner’s or Loan Policy	\$175.00	\$175.00
ALTA 41.2 Water – Described Improvements Owner’s or Loan Policy	\$175.00	\$175.00
ALTA 41.3 Water – Land Under Improvement Owner’s or Loan Policy	\$175.00	\$175.00

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Endorsement No. and	Owner	Lender
ALTA 42 Commercial Lender Group Loan Policy	N/A	\$250
ALTA 43 Anti-Taint Loan Policy	N/A	\$250
ALTA 44 Insured Mortgage Recording Loan Policy	N/A	\$100.00
ALTA 45 <i>Pari Passu</i> Mortgage Loan Policy	N/A	\$250.00
ALTA 46 Option Owner's or Loan Policy	\$250	\$250
ALTA 48 Tribal Limited Waiver and Consent Owner's or Loan Policy	N/C	N/C
ALTA 48.1 Tribal Limited Waiver and Consent Agreement	N/C	N/C
WFG General Endorsement Owner's or Loan Policy	No Charge for corrections. \$100.00 for everything else	No Charge for corrections. \$100.00 for everything else
WFG Deletion of Item From Policy Endorsement Owner's or Loan Policy	\$100.00	\$100.00
WFG Additional Insured Endorsement	\$200.00	\$200.00
WFG Arbitration Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Solar Endorsement	No Charge	No Charge

10.5 MODIFICATION OF AN ENDORSEMENT

When the Company is requested to modify the coverage provided for in an endorsement listed and the modification represents a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the premium applicable to the policy to be endorsed.

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11. CLOSING PROTECTION LETTER

In a residential real estate transaction in which a title policy is issued by the Company or Offering Provider on behalf of the Company and the Company or Offering Provider will also act as a settlement or closing agent; the Company or Offering Provider shall issue a closing protection letter to the lender, borrower, buyer, and seller of the property.

In a nonresidential real estate transaction in which a title policy is issued by the Company or Offering Provider on behalf of a Company and the Company or Offering Provider will also act as a settlement or closing agent; the Company may issue a closing protection letter to the lender, borrower, buyer and seller of the property on request.

The fee for the issuance of each closing protection letter whether in a Residential or Commercial transaction shall be:

Sale/Purchase:

Letter for Seller:	\$25.00
Letter for Buyer:	\$25.00
Letter for each Lender:	\$35.00

Refinance:

Letter for Borrower:	\$25.00
Letter for each Lender:	\$35.00