



SCHEDULE OF RATES

FOR THE STATE OF

IOWA

WFG National Title Insurance Company
2711 Middleburg Drive, Suite 312
Columbia, SC 29204
Ph: (803) 799-4747
Fax: (803) 799-4443

SCHEDULE OF RATES

The rates hereinafter set out are basic charges for title insurance only, and do not include charges for searches, abstracts, attorney's fees, escrow or closing services, inspections or other services charged by local attorneys, surveyors, abstractors or abstract companies.

NOTE: To compute any insurance premium on a fractional thousand of insurance, you should round each fractional thousand up to the next thousand.

HOMEOWNER'S POLICY

The customer charge for original homeowner's title insurance shall be:

	<u>Per Thousand</u>
Up to \$100,000 of Liability written*	\$3.85
Over \$100,000 and up to \$250,000, add	\$3.30
Over \$25,000 and up to \$5,000,000, add	\$2.20
Over \$5,000,000 and up to \$10,000,000	\$2.00

*Minimum premium \$100.00

OWNER'S POLICIES

The customer charge for original owner's title insurance shall be:

	<u>Per Thousand</u>
Up to \$100,000 of Liability written*	\$3.50
Over \$100,000 and up to \$250,000, add	\$3.00
Over \$250,000 and up to \$5,000,000, add	\$2.00
Over \$5,000,000, and up to \$10,000,000 add	\$1.75

*Minimum premium \$100.00

LOAN POLICIES

The customer charge for original mortgage title insurance shall be:

	<u>Per Thousand</u>
Up to \$100,000 of Liability written*	\$2.50
Over \$100,000 and up to \$500,000, add	\$2.00
Over \$500,000 and up to \$1,000,000, add	\$1.75
Over \$1,000,000 and up to \$10,000,000, add	\$1.50

*Minimum premium \$100.00

RE-ISSUE RATES

The re-issue rate, where applicable, shall be 60% of the original customer charge. Re-issue rates may apply to an owner's policy or a homeowner's policy, when a prior owner's policy of title insurance, issued by any underwriter within the preceding 10 years, is presented with the application for title insurance. Re-issue rates may apply to a loan policy, when an prior owner's or loan policy, issued by any underwriter within the preceding 10 years, is presented with the application for title insurance. The re-issue rate may be applied up to the face amount of the prior policy.

SIMULTANEOUS ISSUE TRANSACTIONS

When a Loan Policy is issued simultaneously with a Homeowner's Policy, an Owner's Policy or a Leasehold Policy, the rate applicable to the Homeowner's Policy, Owner's Policy or Leasehold Policy shall be the regular rate applicable to said policy. The rate applicable to the Loan Policy shall be \$100.00, for the amount of insurance not in excess of the Owner's Policy.

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOANPOLICY

An ALTA Limited Coverage Junior Loan Policy may be issued to institutional lenders where the loan being insured is in a second or junior position, for the following fee:

Liability:	Charge:
Up to \$75,000.00	\$112.50
\$75,001.00 - \$100,000.00	\$150.00
\$100,001.00 - \$125,000.00	\$187.50
\$125,001.00 and above	\$225.00

ENDORSEMENTS

There shall be no customer charge for endorsements issued in connection with an owner's or loan policy issued in connection with transaction involving a one to four family residential dwelling. Endorsements may be issued on transactions involving multi-family residential properties, or commercial properties, for the charges shown on the attached listing.

In a bid situation where the customer charge may be less than shown herein, approval of the charge to the customer and the gross premium percentage thereof to be remitted to Underwriter must be agreed upon between the agent and the National Office of Underwriter, in Columbia, South Carolina.