



WFG National Title Insurance Company
a Williston Financial Group company

The State of KANSAS

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of December 1, 2022

WFG National Title Insurance Company
12909 SW 68th Parkway, Suite 350
Portland, OR 97223
Ph: (503) 387-3636
Fax: (503) 974-9596

WFG NATIONAL TITLE INSURANCE COMPANY

CONTENTS

1	INTRODUCTION	1
2	GENERAL RULES FOR USE OF RATES	2
2.1	DEFINITIONS	2
2.1.1	Company	2
2.1.2	Expanded Coverage (Enhanced)	2
2.1.3	Offering Provider	2
2.1.4	Purchase Transaction	2
2.1.5	Short Form Policy	2
2.1.6	Standard Coverage	2
2.1.7	State	2
2.1.8	TRID Transaction	2
2.2	AMOUNT OF INSURANCE	3
2.2.1	Owner's Policies	3
2.2.2	Loan Policies	3
2.2.3	Other Interests	3
2.2.4	Co-Insurance	3
2.3	CONFLICTING RATE PROVISION	4
2.4	COMPUTATION OF RATES	4
2.5	ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING	4
2.6	INCREASE IN POLICY LIABILITY	4
2.7	FEDERAL RULE COMPLIANCE	4
3	BASIC RATE TABLE	5
3.1	RATE TABLE	5
3.2	EXPANDED (ENHANCED) OWNER'S OR LEASHOLD POLICIES	5
4	OWNER'S INSURANCE	6
4.1	OWNER'S INSURANCE	6
4.2	LEASEHOLD OWNER'S INSURANCE	6
4.3	ALTA U.S. POLICY FORM	6
5	BASIC LENDER INSURANCE RATES	7
5.1	LOAN POLICY	7
5.2	SHORT FORM LOAN POLICIES	7
5.3	LEASEHOLD LENDER'S INSURANCE	7

WFG NATIONAL TITLE INSURANCE COMPANY

5.4	CONSTRUCTION LOAN POLICIES	7
6	SIMULTANEOUS ISSUE RATES	7
6.1	OWNER’S AND LOAN POLICIES	7
6.2	MULTIPLE LOAN POLICIES.....	8
6.3	OWNERS & LEASEHOLD POLICIES	8
6.4	COMBINATIONS OF OWNER’S, LEASEHOLD & LOAN POLICIES.	8
6.5	OWNER’S POLICY & CONSTRUCTION LOAN POLICY.....	8
7	REISSUE RATES	9
7.1	OWNER’S REISSUE.....	9
7.2	LENDER’S REISSUE.....	9
8	LENDER’S SPECIAL RATES.....	10
8.1	APPLICABLE PROVISIONS AND RESTRICTIONS.....	10
8.2	AGGREGATION OF ORDERS FOR RATE CATEGORIES.....	10
8.3	LENDER’S SPECIAL RATE CATEGORIES.....	11
8.3.1	Lender’s Special Rate 1 – Minimum 100 Orders.....	11
8.3.2	Lender’s Special Rate 2 – Minimum 200 Orders.....	11
8.4	HE ² - HOME EQUITY 2 nd GENERATION TITLE INSURANCE POLICY	12
9	SPECIALTY LENDER’S POLICIES	13
9.1	ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY	13
9.2	MORTGAGE PROTECTION GUARANTEE (“MPG”).....	13
9.3	RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”).....	13
10	ENDORSEMENTS.....	14
10.1	General Rules	14



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 title insurance fees and charges, but does not include charges for title search, abstracts, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

Additional charges may be assessed for title insurance policies which involve an unusually large amount of work, but the applicant shall be notified before any additional charges would apply.

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 Company

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

2.1.2 Expanded Coverage (Enhanced)

“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.

2.1.3 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.

2.1.4 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 **Error! Reference source not found..**

2.1.5 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.

2.1.6 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.

2.1.7 State

“State” shall mean the State of Kansas.

2.1.8 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

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

unless the rules of the BCFP otherwise require the issuance of a Loan Estimate and Closing Disclosure form.

2.2 AMOUNT OF INSURANCE

2.2.1 Owner's Policies

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

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

2.2.2 Loan Policies

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

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

2.2.3 Other Interests

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

2.2.4 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 2.2.1-2.2.3, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2.3 CONFLICTING RATE PROVISION

Although this manual has been assembled in order to minimize conflict, confusion and disparity, whenever two or more rate provisions contained herein may apply, the provision resulting in the lowest charge to the insured shall govern and apply.

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 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.

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	Owner's Policies	Loan Policies
Up to \$50,000 of liability – flat fee*	\$175.00	\$125.00
\$50,001 - \$100,000, per additional \$1,000	\$3.00	\$2.00
\$100,001 - \$500,000, per additional \$1,000	\$2.00	\$1.75
\$500,001 - \$10,000,000 per additional \$1,000	\$1.75	\$1.50
\$10,000,001 - \$15,000,000, per additional \$1,000	\$1.50	\$1.25
Over \$15,000,000, per additional \$1,000	\$1.25	\$1.00

Minimum Rate **\$175.00** **\$125.00**

3.2 EXPANDED OWNER'S OR LOAN POLICIES

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Expanded Coverage Residential Loan and Homeowner's Policies
Up to \$50,000 of liability – flat fee*	\$200.00*
Up to \$50,001 - \$1,000,000 of liability – rate per \$1,000	\$4.00
\$1,000,001 - above, per additional \$1,000	\$2.75

Minimum Rate \$200.00

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 for Owner's & Leasehold Owner's Policies in Section 3.1 Rate Table.
- An Expanded (Enhanced) Coverage Owner's Policy (aka Homeowner's Policy) will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.2.

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 3.1. 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

WFG NATIONAL TITLE INSURANCE COMPANY

5 BASIC LENDER INSURANCE RATES

5.1 LOAN POLICY

- A Standard Coverage loan policy will be issued insuring a loan at the premium for the respective liability amounts as set forth for loan policies in Section 3.1 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring a loan for the respective liability amounts as set forth for loan policies in Section 3.2 Rate Table.

5.2 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 subsection 5.1 and **Error! Reference source not found.** above.

5.3 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.

5.4 CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years (2) the purpose of the loan is to finance improvements to the real property. The premium for a construction loan policy is calculated at a charge of \$1.00 for each \$1,000 of coverage, with a minimum charge of \$150.00.

If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

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 4 and each loan policy(ies) will be charged the lesser of the Rate for said loan policy(ies) set forth in Section 5 or a flat fee of \$175.00 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of loan policy set out in Section 5 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.

WFG NATIONAL TITLE INSURANCE COMPANY

6.2 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.

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 \$175.00.

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

6.5 OWNER'S POLICY & CONSTRUCTION LOAN POLICY

Issuing an Owner's Policy simultaneously with a Construction Loan Policy may be done one of two ways:

- Issue the Owner's Policy in the amount of the purchase price of the land only and the Loan Policy in the amount of the construction loan. The loan amount will exceed the owner's policy amount in this case.
- Issue the Owner's Policy in the amount of the purchase price of the land combined with the amount of the construction loan, or the expected appraised value upon completion, if the appraised value is higher.

If option described in second bullet point is used, it is necessary to include a "pending improvements" clause on Schedule B of the Owner's Policy.

WFG NATIONAL TITLE INSURANCE COMPANY

7 REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

7.1 OWNER'S REISSUE

A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in an amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.

7.2 LENDER'S REISSUE

An insured under an owner's or leasehold owner's policy grants a mortgage on the property insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's Policy is calculated as stated in Section 7.1 above.

NOTE: No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

WFG NATIONAL TITLE INSURANCE COMPANY

8 LENDER'S SPECIAL RATES

8.1 APPLICABLE PROVISIONS AND RESTRICTIONS

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

- Lender's Special Rates are available only for a Finance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed the maximum liability in the appropriate rate tables as set forth in Section 8.3.
- 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 Loan 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.

8.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

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

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

WFG NATIONAL TITLE INSURANCE COMPANY

7. LENDER'S SPECIAL RATES

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.

8.3 LENDER'S SPECIAL RATE CATEGORIES

8.3.1 Lender's Special Rate 1 – Minimum 100 Orders

Liability	Premium
\$0 to \$100,000	\$325.00
\$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

8.3.2 Lender's Special Rate 2 – Minimum 200 Orders

Liability	Premium
\$0 to \$100,000	\$325.00
\$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

WFG NATIONAL TITLE INSURANCE COMPANY

7. LENDER'S SPECIAL RATES

8.4 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.

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.

WFG NATIONAL TITLE INSURANCE COMPANY

9 SPECIALTY LENDER'S POLICIES

9.1 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. (work charge may apply)
- The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge.

9.2 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

9.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”)

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MMP” shall be:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

WFG NATIONAL TITLE INSURANCE COMPANY

10 ENDORSEMENTS

10.1 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 “unique requirement”. 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.

Endorsements issued with a Leasehold Owners and Leasehold Loan policy will be issued at No Charge.

Endorsement No.	Owner	Lender
ALTA 3 (CLTA 123.1-06) ¹ Zoning – Unimproved Land	\$200	\$200
ALTA 3.1 (CLTA 123.2-06) ¹ Zoning – Completed Structure	\$200	\$200
ALTA 3.2 (CLTA 123.3-06) ¹ Zoning – Land Under Development	\$200	\$200
ALTA 3.3 (CLTA 123.4) Zoning-Completed Improvement-Non-Conforming Use	\$200	\$200
ALTA 3.4 (CLTA 123.5) Zoning-No Zoning Classification	\$200	\$200
ALTA 4 (CLTA 115.1) Condominium-Assessments Priority	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 5-06 (CLTA 115.2) Planned Unit Development- Assessments Priority	N/A	\$100
ALTA 6 (CLTA 111.5-06) Variable Rate Mortgage	N/A	\$100
ALTA 6.2 (CLTA 111.8-06) Variable Rate Mortgage – Negative Amortization	N/A	\$100
ALTA 7 (CLTA 116.5-06) Manufactured Housing Unit	\$100 per Manufactured Housing Unit.	\$100 per Manufactured Housing Unit.
ALTA 7.1 (CLTA 116.5.1-06) Manufacture Housing – Conversion – Loan Policy	N/A	\$100 per Manufactured Housing Unit.
ALTA 7.2 (CLTA 116.5.2-06) Manufacture Housing – Conversion – Owner’s Policy	\$100 per Manufactured Housing Unit	N/A
ALTA 8.1 (CLTA 110.9-06) Environmental Protection Lien	N/A	\$50
ALTA 8.2 (CLTA 110.9.1-06) Commercial Environmental Protection Lien	\$100	\$100
ALTA 9 (CLTA 100.2-06) Restrictions, Encroachments & Minerals - Loan Policy	N/A	\$100
ALTA 9.1 (CLTA 100.9-06) Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy	\$100	N/A
ALTA 9.2 (CLTA 100.10-06) Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	\$100	N/A
ALTA 9.3- (CLTA 100.2.1-06) Covenants, Conditions & Restrictions - Loan Policy	N/A	\$100
ALTA 9.6 (CLTA 100.2.6-06) Private Rights – Loan Policy	N/A	\$100
ALTA 9.7- (CLTA 100.2.7-06) Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 9.8 (CLTA 100.2.8-06) Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	\$100	N/A
ALTA 9.9 (CLTA 100.2.9-06) Private Rights - Owner's Policy	\$100	N/A
ALTA 9.10 (CLTA 100.2.10-06) Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	\$100
ALTA 10 (CLTA 104.12-06) Assignment	N/A	\$100
ALTA 10.1 (CLTA 104.13-06) Assignment and Date Down	N/A	\$100
ALTA 11 (CLTA 110.11-06) Mortgage Modification	N/A	\$100
ALTA 11.1 (CLTA 110.11.1-06) Mortgage Modification with Subordination	N/A	\$100
ALTA 11.2 (CLTA 110.11.2-06) Mortgage Modification with Additional Amount of Insurance	N/A	\$100
ALTA 12 (CLTA 117-06) Aggregation – Loan Policy	N/A	\$100
ALTA 12.1 (CLTA 117.1-06) Aggregation – State Limits – Loan Policy	N/A	\$100
ALTA 13 (CLTA 119.5-06) Leasehold - Owner's Policy	\$100	N/A
ALTA 13.1 (CLTA 119.6-06) Leasehold - Loan	N/A	\$100
ALTA 14 (CLTA 111.14-06) Future Advance – Priority	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 14.1 (CLTA 111.14.1-06) Future Advance – Knowledge	N/A	\$100
ALTA 14.2 (CLTA 111.14.2-06) Future Advance – Letter of Credit	N/A	\$100
ALTA 14.3 (CLTA 111.14.3-06) Future Advance - Reverse Mortgage	N/A	\$100
ALTA 15 (CLTA 127-06) ¹ Non-Imputation – Full Equity Transfer	\$100	N/A
ALTA 15.1 (CLTA 127.1-06) ¹ Non-Imputation – Additional Insured	\$100	N/A
ALTA 15.2 (CLTA 127.2-06) ¹ Non-Imputation – Partial Equity Transfer	\$100	N/A
ALTA 16 (CLTA 128-06) Mezzanine Financing	\$100	N/A
ALTA 17 (CLTA 103.11-06) Access and Entry	\$100	\$100
ALTA 17.1 (CLTA 103.12-06) Indirect Access and Entry	\$100	\$100
ALTA 17.2 (CLTA 103.13-06) Utility Access	\$100	\$100
ALTA 18 (CLTA 129-06) Single Tax Parcel	\$100	\$100
ALTA 18.1 (CLTA 129.1-06) Multiple Tax Parcel - Easements	\$100	\$100
ALTA 18.2 (CLTA 129.2-06) Multiple Tax Parcel	\$100	\$100
ALTA 18.3 (CLTA 129.3-06) Single Tax Parcel and ID	\$100	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 19 (CLTA 116.4.1-06) Contiguity – Multiple Parcels	\$100	\$100
ALTA 19.1 (CLTA 116.4-06) Contiguity – Single Parcel	\$100	\$100
ALTA 19.2 (CLTA 116.9-06) Contiguity – Specified Parcels	\$100	\$100
ALTA 20 (CLTA 130-06) ¹ First Loss – Multiple Parcel Transactions	N/A	\$100
ALTA 22 (CLTA 116.01-06) Location	\$100	\$100
ALTA 22.1 (CLTA 116.02-06) Location and Map	\$100	\$100
ALTA 23 (CLTA 114.3-06) Coinsurance – Single Policy	\$100	\$100
ALTA 23.1 (CLTA 114.4-06) Co-Insurance – Multiple Policies	\$100	\$100
ALTA 24 (CLTA 133-06) Doing Business	N/A	\$100
ALTA 25 (CLTA 116.1-06) Same as Survey	\$100	\$100
ALTA 25.1 (CLTA 116.1.2-06) Same as Portion of Survey	\$100	\$100
ALTA 26 (CLTA 116.8-06) Subdivision	N/C	\$100
ALTA 27 (CLTA 132-06) ¹ Usury	N/A	\$100
ALTA 28 (CLTA 103.1-06) Easement – Damage or Enforced Removal	\$100	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 28.1 (CLTA 103.14-06) Encroachments – Boundaries and Easements	\$100	\$100
ALTA 28.2 (CLTA 103.15-06) Encroachments – Boundaries and Easements – Described Improvements	\$100	\$100
ALTA 28.3 (CLTA 103.16-06) Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	\$100	\$100
ALTA 29 (CLTA 134-06) ¹ Interest Rate Swap Endorsement– Direct Obligation	N/A	\$100
ALTA 29.1 (CLTA 134.1-06) ¹ Interest Rate Swap Endorsement – Additional Interest	N/A	\$100
ALTA 29.2 (CLTA 134.2-06) ¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	\$100
ALTA 29.3 (CLTA 134.3-06) ¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	\$100
ALTA 30 (CLTA 135-06) Shared Appreciation Mortgage	N/A	\$100
ALTA 30.1 (CLTA 135.1-06) Commercial Participation Interest	N/A	\$100
ALTA 31 (CLTA 136-06) Severable Improvements Endorsement	N/A	\$100
ALTA 32 (CLTA 137-06) Construction Loan	N/A	\$100
ALTA 32.1 (CLTA 137.1-06) Construction Loan –Direct Payment	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 32.2 (CLTA 137.2-06) Construction Loan –Insured’s Direct Payment	N/A	\$100
ALTA 33 (CLTA 138-06) Disbursement Endorsement	N/A	\$100
ALTA 34 (CLTA 139-06) Identified Risk Coverage	\$100	\$100
ALTA 34.1 (CLTA 139.1) Identified Exception – Identified Risk Exception	\$100	\$100
ALTA 35 (CLTA 140-06) Minerals and Other Subsurface Substances – Buildings	\$100	\$100
ALTA 35.1 (CLTA 140.1-06) Minerals and Other Subsurface Substances – Improvements	\$100	\$100
ALTA 35.2 (CLTA 140.2-06) Minerals and Other Subsurface Substances – Described Improvements	\$100	\$100
ALTA 35.3 (CLTA 140.3-06) Minerals and Other Subsurface Substances – Land Under Development	\$100	\$100
ALTA 36 (CLTA 141-06) Energy Project – Leasehold/Easement - Owner’s	\$100	N/A
ALTA 36.1 (CLTA 141.1-06) Energy Project – Leasehold/Easement – Loan	N/A	\$100
ALTA 36.2 (CLTA 141.2-06) Energy Project – Leasehold Owner’s Policy	\$100	N/A
ALTA 36.3 (CLTA 141.3-06) Energy Project – Leasehold Loan	N/A	\$100
ALTA 36.4 (CLTA 141.4-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	\$100	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 36.5 (CLTA 141.5-06) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	\$100
ALTA 36.6 (CLTA 141.6-06) Energy Project – Encroachments	N/A	\$100
ALTA 36.7 (CLTA 141.7-06) Energy Project – Fee Estate Owner’s Policy	\$100	N/A
ALTA 36.8 (CLTA 141.8-06) Energy Project – Fee Estate Loan Policy	N/A	\$100
ALTA 37 (CLTA 104.6-06) Assignment of Rents or Leases	N/A	\$100
ALTA 38 Mortgage Tax	N/A	\$100
ALTA 39 (CLTA 142-06) Policy Authentication	\$100	\$100
ALTA 40 (CLTA 147-06) Tax Credit - Owner’s Policy	\$100	N/A
ALTA 40.1 (CLTA 147.1-06) Tax Credit – Defined Amount - Owner’s Policy	\$100	N/A
ALTA 41 (CLTA 143-06) Water – Buildings	\$100	\$100
ALTA 41.1 (CLTA 143.1-06) Water – Improvements	\$100	\$100
ALTA 41.2 (CLTA 143.2-06) Water – Described Improvements	\$100	\$100
ALTA 41.3 (CLTA 143.3-06) Water – Land Under Development	\$100	\$100
ALTA 42-06 (CLTA 144-06) Commercial Lender Group	N/A	\$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
ALTA 43- (CLTA 145-06) Anti-Taint	N/A	\$100
ALTA 44 (CLTA 146-06) Insured Mortgage Recording	N/A	\$100
ALTA 45 (CLTA 148-06) Pari Passu Mortgage - Loan Policy	N/A	\$100
ALTA 46 (CLTA 149-06) Option	\$100	N/A
ALTA 47 [(CLTA 151)] Operative Law 2006 Owner's Policy	No Charge	N/A
ALTA 47.1 [(CLTA 151.1)] Operative Law 2006 Loan Policy	N/A	No Charge
ALTA JR1 Supplemental Coverage (See Short Form Junior Loan Policy in Section 9.19.1)	N/A	\$100
ALTA JR2 Variable Rate/Revolving Credit (See Short Form Junior Loan Policy in Section 9.1)	N/A	\$100
WFG General Endorsement Owner's or Loan Policy	\$100	\$100
WFG Arbitration Endorsement Owner's or Loan Policy	\$100	\$100
WFG Solar Endorsement	\$100	\$100

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.