



**WFG National Title Insurance Company**  
a Williston Financial Group company

**The State of Kentucky**

**MANUAL OF TITLE INSURANCE PREMIUMS**

**Effective as of August 1, 2023**

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



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# WFG NATIONAL TITLE INSURANCE COMPANY

## 1 INTRODUCTION

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by 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.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2 GENERAL RULES FOR USE OF RATES

### 2.1 DEFINITIONS

#### 2.1.1 Acquisition Loan

An “Acquisition Loan” is a loan secured by a mortgage on property, made contemporaneously with the acquisition of that property by the borrower, except as set forth in Section 2.3.

#### 2.1.2 Company

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

#### 2.1.3 Expanded Coverage

“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 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section 2.3.

#### 2.1.6 Finance Loan

A “Finance Loan” is any loan secured by a mortgage, deed of trust, security deed or deeds to secure debt on property, which is not an Acquisition Loan.

#### 2.1.7 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.

#### 2.1.8 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.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. GENERAL RULES FOR USE OF RATES

### 2.1.9 State

“State” shall mean the State of Kentucky.

### 2.1.10 TRID Transaction

“TRID Transaction” refers to a transaction in which the transaction involves a single one to four family residential structure or 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 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 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 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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. GENERAL RULES FOR USE OF RATES

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.

### 2.2.5 Premium Tax

A municipal premium tax shall be added to the premium calculated, including the premium for endorsements and closing protection letters, based on the locality of the property at the rate set forth in the Kentucky Municipal Premium Tax Bulletin issued by the Kentucky Department of Revenue in effect at the time the policy is issued.

## 2.3 TRANSFERS NOT CONSIDERED IN ACQUISITION LOAN/PURCHASE TRANSACTION

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

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

## 2.4 COMPUTATION OF RATES

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

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

### **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.

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## 3 BASIC RATE TABLES

### 3.1 RATE TABLE – STANDARD OWNER’S/LEASEHOLD POLICIES

| Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability | Standard Owner’s & Leasehold Owner’s Policies |
|--|---|
| Up to \$100,000 of liability – rate per \$1,000  | \$4.50 per \$1,000                            |
| \$100,001 - \$500,000, per additional \$1,000  | Add \$3.25 per \$1,000                        |
| \$500,001 - \$10,000,000 per additional \$1,000  | Add \$2.75 per \$1,000                        |
| Over \$10,000,000  | Add \$2.25 per \$1,000                        |

**Minimum Rate – \$200.00**

### 3.2 RATE TABLE – EXPANDED OWNER’S POLICY/LEASEHOLD POLICIES

| Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability | Expanded Owner’s & Leasehold Owner’s Policies |
|--|---|
| Up to \$100,000 of liability – rate per \$1,000  | \$5.25 per \$1,000                            |
| \$100,001 - \$500,000, per additional \$1,000  | Add \$3.75 per \$1,000                        |
| \$500,001 - \$2,500,000 per additional \$1,000   | Add \$3.25 per \$1,000                        |

**Minimum Rate – \$200.00**

### 3.3 RATE TABLE – STANDARD ACQUISITION LOAN POLICY

| Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability | Standard Acquisition Policies |
|--|-------------------------------|
| Up to \$100,000 of liability – rate per \$1,000  | \$3.55 per \$1,000            |
| \$100,001 - \$500,000, per additional \$1,000  | Add \$2.75 per \$1,000        |
| \$500,001 - \$1,000,000 per additional \$1,000   | Add \$2.40 per \$1,000        |
| \$1,000,001 - \$15,000,000 per additional \$1,000  | Add \$2.10 per \$1,000        |
| Over \$15,000,000 per additional \$1,000   | Add \$1.75 per \$1,000        |

**Minimum Rate – \$200.00**

**WFG NATIONAL TITLE INSURANCE COMPANY**  
**3. BASIC RATE TABLES**

**3.4 RATE TABLE – EXPANDED ACQUISITION LOAN POLICY**

| <b>Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability</b> | <b>Expanded Acquisition Policies</b> |
|---|--------------------------------------|
| Up to \$100,000 of liability – rate per \$1,000   | \$4.00 per \$1,000                   |
| \$100,001 - \$500,000, per additional \$1,000   | Add \$3.00 per \$1,000               |
| \$500,001 - \$2,500,000 per additional \$1,000  | Add \$2.50 per \$1,000               |

**Minimum Rate – \$200.00**

# WFG NATIONAL TITLE INSURANCE COMPANY

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

### 4.2 LEASEHOLD OWNER'S INSURANCE

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

### 4.3 ALTA U.S. POLICY FORM

The ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owner's Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owner's Policy in Section 4.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity

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## 5 BASIC LENDER INSURANCE RATES

### 5.1 LOAN POLICY FOR ACQUISITION LOAN.

- A Standard Coverage loan policy will be issued insuring an Acquisition Loan at the premium for the respective liability amounts as set forth for Acquisition Loan policies in Section 3.3 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring an Acquisition Loan at the premium for the respective liability amounts as set forth for Acquisition Loan policies in Section 3.4 Rate Table.

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

- A Standard Coverage loan policy will be issued insuring a Finance Loan based at 70% the premium for the respective liability amounts as set forth for Acquisition Loan policies in Section 3.3 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring a Finance Loan based at 70% of the premium for the respective liability amounts as set forth for Expanded Acquisition Loan policies in Section 3.4 Rate Table.

### 5.3 SHORT FORM LOAN POLICIES.

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

### 5.4 LEASEHOLD LENDER'S INSURANCE

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

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## 6 SIMULTANEOUS ISSUE RATES

### 6.1 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 at a flat fee of \$100.00 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 Acquisition Loan policy set out in Section 5.1 of the Basic Lender Insurance Rates.

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

### 6.2 MULTIPLE LOAN POLICIES

When 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 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 \$100.00.

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

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## **6. SIMULTANEOUS ISSUE RATES**

### **6.4 SIMULTANEOUS OWNERS POLICIES**

When property is sold and an Owner's Policy is issued by the Company to the purchaser, an Owner's Policy may be issued to the seller upon request for a Rate of 30% of the amount of the Rate for the Owner's Policy issued to the purchaser, subject to a minimum Rate of \$200.

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

### **6.5 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 6.3 or 6.4, as applicable.

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## 7 LENDER'S SPECIAL RATES

### 7.1 APPLICABLE PROVISIONS AND RESTRICTIONS

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

- Lender's Special Rates are available only for a Finance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed the maximum liability in the appropriate rate tables as set forth in Section 7.3.
- 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.

### 7.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

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

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

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## 7. LENDER'S SPECIAL RATES

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

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

### 7.3 LENDER'S SPECIAL RATE CATEGORIES

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

| Liability                  | Premium    |
|----------------------------|------------|
| \$0 to \$100,000           | \$350.00   |
| \$100,001 to \$200,000     | \$350.00   |
| \$200,001 to \$250,000     | \$380.00   |
| \$250,001 to \$500,000     | \$560.00   |
| \$500,001 to \$700,000     | \$680.00   |
| \$700,001 to \$1,000,000   | \$820.00   |
| \$1,000,001 to \$1,200,000 | \$945.00   |
| \$1,200,001 to \$1,500,000 | \$1,020.00 |
| \$1,500,001 to \$1,800,000 | \$3,000.00 |
| \$1,800,001 to \$2,000,000 | \$3,500.00 |

#### 7.3.2 Lender's Special Rate 2 – Minimum 500 Orders

| Liability                  | Premium    |
|----------------------------|------------|
| \$0 to \$100,000           | \$275.00   |
| \$100,001 to \$200,000     | \$275.00   |
| \$200,001 to \$250,000     | \$275.00   |
| \$250,001 to \$500,000     | \$3500.00  |
| \$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 |

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## 7. LENDER'S SPECIAL RATES

### 7.4 MASTER HOME EQUITY AND HE<sup>2</sup> – HOME EQUITY 2<sup>nd</sup> GENERATION TITLE INSURANCE POLICY

The Master Home Equity and HE<sup>2</sup> - Home Equity 2<sup>nd</sup> 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 these policies 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.

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## 8 SPECIALTY LENDER’S POLICIES

### 8.1 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

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

### 8.2 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 |

### 8.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”)

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

The premium for the “MMP” shall be:

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9 ENDORSEMENTS

### 9.1 Endorsements to Loan Policy in TRID Transactions

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

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

Each endorsement to any policy other than a loan policy issued in connection with a TRID Transaction shall be issued for the additional premium set forth in the table below. Where the table refers to a percentage figure, if the premium computed of the policy to which the endorsement is to be attached is computed at Simultaneous Issue rates under Section 6, the premium for the endorsement shall be calculated on the premium which would have applied to the policy had it not been issued at Simultaneous Issue rates.

### 9.3 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 "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.

| <b>Endorsement No.</b>   | <b>Owner</b>                    | <b>Lender</b>                   |
|--|---------------------------------|---------------------------------|
| <b>ALTA 3<sup>1</sup></b><br>Zoning – Unimproved Land          | 10%<br>Min \$100<br>Max \$5,000 | 10%<br>Min \$100<br>Max \$5,000 |
| <b>ALTA 3.1<sup>1</sup></b><br>Zoning – Completed Structure    | 15%<br>Min \$100<br>Max \$5,000 | 15%<br>Min \$100<br>Max \$5,000 |
| <b>ALTA 3.2<sup>1</sup></b><br>Zoning – Land Under Development | 15%<br>Min \$100<br>Max \$5,000 | 15%<br>Min \$100<br>Max \$5,000 |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| Endorsement No.  | Owner                           | Lender                               |
|--|---------------------------------|--------------------------------------|
| <b>ALTA 3.3<sup>1</sup></b><br>Zoning-Completed Improvement-Non-Conforming Use | 10%<br>Min \$100<br>Max \$5,000 | 10%<br>Min \$100<br>Max \$5,000      |
| <b>ALTA 3.4<sup>1</sup></b><br>Zoning-No Zoning Classification                 | 10%<br>Min \$100<br>Max \$5,000 | 10%<br>Min \$100<br>Max \$5,000      |
| <b>ALTA 4</b><br>Condominium-Assessments Priority                              | N/A                             | \$50                                 |
| <b>ALTA 4.1</b><br>Condominium-Current Assessments                             | \$50                            | \$50                                 |
| <b>ALTA 5</b><br>Planned Unit Development-Assessments Priority                 | N/A                             | \$50                                 |
| <b>ALTA 5.1</b><br>Planned Unit Development-Current Assessments                | \$50                            | \$50                                 |
| <b>ALTA 6</b><br>Variable Rate Mortgage  | N/A                             | \$25 Residential<br>\$75 Commercial  |
| <b>ALTA 6.2</b><br>Variable Rate Mortgage – Negative Amortization              | N/A                             | \$25 Residential<br>\$75 Commercial  |
| <b>ALTA 7</b><br>Manufactured Housing Unit                                     | \$75                            | \$75                                 |
| <b>ALTA 7.1</b> Manufacture Housing – Conversion – Loan Policy                 | N/A                             | \$75                                 |
| <b>ALTA 7.2</b> Manufacture Housing – Conversion – Owner’s Policy              | \$75                            | N/A                                  |
| <b>ALTA 8.1</b><br>Environmental Protection Lien                               | N/A                             | \$25                                 |
| <b>ALTA 8.2</b><br>Commercial Environmental Protection Lien                    | \$100                           | \$100                                |
| <b>ALTA 9</b><br>Restrictions, Encroachments & Minerals - Loan Policy          | N/A                             | \$25 Residential<br>\$250 Commercial |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| Endorsement No.   | Owner                                | Lender   |
|---|--------------------------------------|--|
| <b>ALTA 9.1</b><br>Covenants, Conditions & Restrictions-<br>Unimproved Land - Owner's Policy            | \$25 Residential<br>\$250 Commercial | N/A  |
| <b>ALTA 9.2</b><br>Covenants, Conditions & Restrictions -<br>Improved Land – Owner's Policy             | \$25 Residential<br>\$250 Commercial | N/A  |
| <b>ALTA 9.3</b><br>Covenants, Conditions & Restrictions -<br>Loan Policy                                | N/A                                  | \$25 Residential<br>\$250 Commercial                         |
| <b>ALTA 9.6</b><br>Private Rights – Loan Policy   | N/A                                  | \$25 Residential<br>\$250 Commercial                         |
| <b>ALTA 9.6.1</b><br>Private Rights-Current Assessments -<br>Loan Policy                                | N/A                                  | \$25 Residential<br>\$250 Commercial                         |
| <b>ALTA 9.7</b><br>Restrictions, Encroachments, Minerals -<br>Land Under Development - Loan Policy      | N/A                                  | \$25 Residential<br>\$250 Commercial                         |
| <b>ALTA 9.8</b><br>Covenants, Conditions & Restrictions -<br>Land Under Development - Owner's<br>Policy | \$25 Residential<br>\$250 Commercial | N/A  |
| <b>ALTA 9.9</b><br>Private Rights - Owner's Policy  | \$25 Residential<br>\$250 Commercial | N/A  |
| <b>ALTA 9.10</b><br>Restrictions, Encroachments, Minerals -<br>Current Violations –Loan Policy          | N/A                                  | \$25 Residential<br>\$250 Commercial                         |
| <b>ALTA 10</b><br>Assignment  | N/A                                  | \$100  |
| <b>ALTA 10.1</b><br>Assignment and Date Down  | N/A                                  | \$100  |
| <b>ALTA 11</b><br>Mortgage Modification   | N/A                                  | \$0.50 per \$1,000<br>on outstanding<br>balance<br>Min \$100 |
| <b>ALTA 11.1</b><br>Mortgage Modification with<br>Subordination   | N/A                                  | \$0.50 per \$1,000<br>on outstanding<br>balance<br>Min \$100 |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| Endorsement No.   | Owner                          | Lender   |
|---|--------------------------------|--|
| <b>ALTA 11.2</b><br>Mortgage Modification with Additional Amount of Insurance | N/A                            | \$0.50 per \$1,000 on outstanding balance<br>Min \$100 |
| <b>ALTA 12</b><br>Aggregation – Loan Policy                                   | N/A                            | \$100  |
| <b>ALTA 12.1</b><br>Aggregation – State Limits – Loan Policy                  | N/A                            | \$100  |
| <b>ALTA 13</b><br>Leasehold - Owner’s Policy                                  | No Charge                      | N/A  |
| <b>ALTA 13.1</b><br>Leasehold - Loan  | N/A                            | No Charge  |
| <b>ALTA 14</b><br>Future Advance – Priority                                   | N/A                            | \$250  |
| <b>ALTA 14.1</b><br>Future Advance – Knowledge                                | N/A                            | \$250  |
| <b>ALTA 14.2</b><br>Future Advance – Letter of Credit                         | N/A                            | \$250  |
| <b>ALTA 14.3</b><br>Future Advance - Reverse Mortgage                         | N/A                            | \$250  |
| <b>ALTA 15</b> <sup>1</sup><br>Non-Imputation – Full Equity Transfer          | 5%<br>Min \$100                | N/A  |
| <b>ALTA 15.1</b> <sup>1</sup><br>Non-Imputation – Additional Insured          | 5%<br>Min \$100<br>Max \$2,000 | N/A  |
| <b>ALTA 15.2</b> <sup>1</sup><br>Non-Imputation – Partial Equity Transfer     | 5%<br>Min \$100<br>Max \$2,000 | N/A  |
| <b>ALTA 16</b><br>Mezzanine Financing   | \$100                          | N/A  |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| <b>Endorsement No.</b>   | <b>Owner</b> | <b>Lender</b> |
|--|--------------|---------------|
| <b>ALTA 17</b><br>Access and Entry   | \$100        | \$100         |
| <b>ALTA 17.1</b><br>Indirect Access and Entry                              | \$100        | \$100         |
| <b>ALTA 17.2</b><br>Utility Access   | \$250        | \$250         |
| <b>ALTA 18</b><br>Single Tax Parcel  | \$100        | \$100         |
| <b>ALTA 18.1</b><br>Multiple Tax Parcel - Easements                        | \$100        | \$100         |
| <b>ALTA 18.2</b><br>Multiple Tax Parcel                                    | \$100        | \$100         |
| <b>ALTA 18.3</b><br>Single Tax Parcel and ID                               | \$100        | \$100         |
| <b>ALTA 19</b><br>Contiguity – Multiple Parcels                            | \$50         | \$50          |
| <b>ALTA 19.1</b><br>Contiguity – Single Parcel                             | \$150        | \$150         |
| <b>ALTA 19.2</b><br>Contiguity – Specified Parcels                         | \$50         | \$50          |
| <b>ALTA 20<sup>1</sup></b><br>First Loss – Multiple Parcel<br>Transactions | N/A          | \$500         |
| <b>ALTA 22</b><br>Location   | No Charge    | No Charge     |
| <b>ALTA 22.1</b><br>Location and Map                                       | No Charge    | No Charge     |
| <b>ALTA 23</b><br>Coinsurance – Single Policy                              | No Charge    | No Charge     |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| <b>Endorsement No.</b>   | <b>Owner</b> | <b>Lender</b> |
|--|--------------|---------------|
| <b>ALTA 23.1</b><br>Co-Insurance – Multiple Policies   | No Charge    | No Charge     |
| <b>ALTA 24</b><br>Doing Business   | N/A          | \$100         |
| <b>ALTA 25</b><br>Same as Survey   | \$100        | \$100         |
| <b>ALTA 25.1</b><br>Same as Portion of Survey  | \$100        | \$100         |
| <b>ALTA 26</b><br>Subdivision  | \$100        | \$100         |
| <b>ALTA 27<sup>1</sup></b><br>Usury  | N/A          | \$100         |
| <b>ALTA 28</b><br>Easement – Damage or Enforced<br>Removal   | \$250        | \$250         |
| <b>ALTA 28.1</b><br>Encroachments – Boundaries and<br>Easements  | \$250        | \$250         |
| <b>ALTA 28.2</b><br>Encroachments – Boundaries and<br>Easements – Described Improvements                           | \$250        | \$250         |
| <b>ALTA 28.3</b><br>Encroachments-Boundaries and<br>Easements-Described Improvements<br>and Land Under Development | \$250        | \$250         |
| <b>ALTA 29<sup>1</sup></b><br>Interest Rate Swap Endorsement–<br>Direct Obligation                                 | N/A          | \$100         |
| <b>ALTA 29.1<sup>1</sup></b><br>Interest Rate Swap Endorsement –<br>Additional Interest                            | N/A          | \$100         |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| Endorsement No.  | Owner                           | Lender                          |
|--|---------------------------------|---------------------------------|
| <b>ALTA 29.2<sup>1</sup></b><br>Interest Rate Swap Endorsement –<br>Direct Obligation – Defined Amount   | N/A                             | \$100                           |
| <b>ALTA 29.3<sup>1</sup></b><br>Interest Rate Swap Endorsement –<br>Additional Interest – Defined Amount | N/A                             | \$100                           |
| <b>ALTA 30</b><br>Shared Appreciation Mortgage   | N/A                             | No Charge                       |
| <b>ALTA 30.1</b><br>Commercial Participation Interest  | N/A                             | \$250                           |
| <b>ALTA 31</b><br>Severable Improvements Endorsement   | 5%<br>\$250 Min.<br>\$1,500 Max | 5%<br>\$250 Min.<br>\$1,500 Max |
| <b>ALTA 32</b><br>Construction Loan  | N/A                             | \$500                           |
| <b>ALTA 32.1</b><br>Construction Loan –Direct Payment  | N/A                             | \$500                           |
| <b>ALTA 32.2</b><br>Construction Loan –Insured’s Direct<br>Payment                                       | N/A                             | \$500                           |
| <b>ALTA 33</b><br>Disbursement Endorsement   | N/A                             | No Charge                       |
| <b>ALTA 34.1</b><br>Identified Exception – Identified Risk<br>Exception                                  | \$500                           | \$500                           |
| <b>ALTA 35</b><br>Minerals and Other Subsurface<br>Substances – Buildings                                | \$250                           | \$250                           |
| <b>ALTA 35.1</b><br>Minerals and Other Subsurface<br>Substances – Improvements                           | \$250                           | \$250                           |
| <b>ALTA 35.2</b><br>Minerals and Other Subsurface<br>Substances – Described Improvements                 | \$250                           | \$250                           |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| Endorsement No.  | Owner | Lender    |
|--|-------|-----------|
| <b>ALTA 35.3</b><br>Minerals and Other Subsurface<br>Substances – Land Under Development                           | \$250 | \$250     |
| <b>ALTA 36</b><br>Energy Project – Leasehold/Easement -<br>Owner’s   | \$100 | N/A       |
| <b>ALTA 36.1</b><br>Energy Project – Leasehold/Easement –<br>Loan  | N/A   | \$100     |
| <b>ALTA 36.2</b><br>Energy Project – Leasehold<br>Owner’s Policy   | \$100 | N/A       |
| <b>ALTA 36.3</b><br>Energy Project – Leasehold<br>Loan   | N/A   | \$100     |
| <b>ALTA 36.4</b><br>Energy Project – Covenants, Conditions<br>& Restrictions – Land Under<br>Development – Owner’s | \$100 | N/A       |
| <b>ALTA 36.5</b><br>Energy Project – Covenants, Conditions<br>& Restrictions – Land Under<br>Development – Loan    | N/A   | \$100     |
| <b>ALTA 36.6</b><br>Energy Project – Encroachments   | \$100 | \$100     |
| <b>ALTA 36.7</b><br>Energy Project – Fee Estate<br>Owner’s Policy  | \$100 | N/A       |
| <b>ALTA 36.8</b><br>Energy Project – Fee Estate<br>Loan Policy   | N/A   | \$100     |
| <b>ALTA 37</b><br>Assignment of Rents or Leases  | N/A   | \$250     |
| <b>ALTA 38</b><br>Mortgage Tax   | N/A   | No Charge |
| <b>ALTA 39</b><br>Policy Authentication  | \$100 | \$100     |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| Endorsement No.   | Owner   | Lender    |
|---|---|-----------|
| <b>ALTA 40</b><br>Tax Credit - Owner's Policy                       | 10%<br>Min \$100  | N/A       |
| <b>ALTA 40.1</b><br>Tax Credit – Defined Amount -<br>Owner's Policy | 10%, plus<br>appropriate rate<br>for increased<br>insurance amount<br>Min \$100 | N/A       |
| <b>ALTA 41</b><br>Water – Buildings                                 | \$250   | \$250     |
| <b>ALTA 41.1</b><br>Water – Improvements                            | \$250   | \$250     |
| <b>ALTA 41.2</b><br>Water – Described Improvements                  | \$250   | \$250     |
| <b>ALTA 41.3</b><br>Water – Land Under Development                  | \$250   | \$250     |
| <b>ALTA 42</b><br>Commercial Lender Group                           | N/A   | \$100     |
| <b>ALTA 43</b><br>Anti-Taint  | N/A   | \$100     |
| <b>ALTA 44</b><br>Insured Mortgage Recording                        | N/A   | \$100     |
| <b>ALTA 45</b><br>Pari Passu Mortgage - Loan Policy                 | N/A   | \$100     |
| <b>ALTA 46</b><br>Option  | \$500   | N/A       |
| <b>ALTA 47</b><br><b>Operative Law</b><br>2006 Owner's Policy       | No Charge   | N/A       |
| <b>ALTA 47.1</b><br><b>Operative Law</b><br>2006 Loan Policy        | N/A   | No Charge |
| <b>ALTA 47.2</b><br><b>Operative Law</b><br>2013 Homeowner's Policy | No Charge   | N/A       |

# WFG NATIONAL TITLE INSURANCE COMPANY

## 9. ENDORSEMENTS

| <b>Endorsement No.</b>   | <b>Owner</b> | <b>Lender</b> |
|--|--------------|---------------|
| <b>ALTA 47.3<br/>Operative Law</b><br>2015 Expanded Coverage Residential<br>Loan Policy                  | N/A          | No Charge     |
| <b>ALTA JR1 Supplemental Coverage</b><br>(See Short Form Junior Loan Policy in<br>Section 8.18.1)        | N/A          | No Charge     |
| <b>ALTA JR2 Variable Rate/Revolving<br/>Credit</b> (See Short Form Junior Loan<br>Policy in Section 8.1) | N/A          | No Charge     |
| <b>WFG General Endorsement</b><br>Owner's or Loan Policy   | No Charge    | No Charge     |
| <b>WFG Arbitration Endorsement</b><br>Owner's or Loan Policy   | No Charge    | No Charge     |

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

NOTE 2: When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Company's Underwriting Department.

### 9.4 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.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 10 CLOSING PROTECTION LETTER

### 10.1 Closing Protection Coverage

This coverage, which is limited to a specific transaction, provides the covered party with certain protection as set forth in the Closing Protection Letter (CPL) against fraud, misapplication of funds or failure to comply with written closing instructions by the authorized title agent subject to the provisions contained therein.

The Rate for the issuance of this coverage shall be \$50 for a CPL issued to a lender, lessee, seller, or buyer/ borrower. If more than one CPL is issued within one transaction, the additional CPL will be issued for no additional Premium payment. However, the only exception to this standard is when more than one CPL is issued to different lenders in the one transaction. In that case, the Premium for each CPL issued to a different lender is \$50.