



The State of Maryland

Manual of Title Insurance Rates and Rules

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WFG NATIONAL TITLE INSURANCE COMPANY

CONTENTS

1	INTRODUCTION.....	1
2	GENERAL RULES FOR USE OF RATES.....	2
2.1	DEFINITIONS.....	2
2.1.1	Acquisition Loan.....	2
2.1.2	Company.....	2
2.1.3	Enhanced Coverage.....	2
2.1.4	Offering Provider:.....	2
2.1.5	Purchase Transaction.....	2
2.1.6	Finance Loan.....	2
2.1.7	Short Form Policy.....	2
2.1.8	Standard Coverage.....	2
2.1.9	State.....	3
2.1.10	“TRID” Transaction.....	3
2.2	AMOUNT OF INSURANCE.....	3
2.2.1	Owners Policies.....	3
2.2.2	Loan Policies.....	3
2.2.3	Leasehold Owner’s Policies.....	4
2.2.4	Other Interests.....	4
2.2.5	Co-Insurance.....	4
2.3	TRANSFERS NOT CONSIDERED AN ACQUISITION LOAN/PURCHASE TRANSACTION.....	4
2.4	CONFLICTING RATE PROVISION.....	4
2.5	COMPUTATION OF RATES.....	5
2.6	FRACTIONAL DOLLARS.....	5
2.7	INCREASE IN POLICY LIABILITY.....	5
2.8	FEDERAL RULE COMPLIANCE.....	5
3	BASIC RATES.....	6
3.1	OWNERS POLICIES.....	6
3.2	LOAN POLICIES.....	6
4	OWNER’S INSURANCE.....	7

WFG NATIONAL TITLE INSURANCE COMPANY

4.1	OWNER'S INSURANCE.....	7
4.2	LEASEHOLD OWNER'S INSURANCE.....	7
4.3	ALTA U.S. POLICY FORM.....	7
4.4	OWNER'S REISSUE RATES.....	7
4.5	COMPUTATION OF OWNER'S REISSUE RATES.....	7
5	BASIC LENDER INSURANCE RATES.....	8
5.1	LOAN POLICY FOR ACQUISITION LOAN.....	8
5.2	FINANCE LOAN POLICY.....	8
5.3	SHORT FORM LOAN POLICIES.....	8
6	SIMULTANEOUS ISSUE RATES.....	9
6.1	OWNERS AND LOAN POLICIES.....	9
6.2	OWNERS & LEASEHOLD POLICIES.....	9
6.3	COMBINATIONS OF OWNERS, LEASEHOLD & LOAN POLICIES.....	9
7	ENDORSEMENTS.....	10
8	CLOSING PROTECTION LETTER COVERAGE.....	14
8.1	CLOSING PROTECTION LETTER COVERAGE.....	14
9	SPECIALTY LENDER'S POLICIES.....	15
9.1	LENDER'S SPECIAL RATES.....	15
9.1.1	Applicable provisions and restrictions.....	15
9.1.2	Aggregation of orders for rate categories.....	15
9.1.3	Lender's Special Rate categories Residential Property (1 to 4 family).....	16
9.2	MASTER HOME EQUITY AND HE ² -- HOME EQUITY 2 nd GENERATION TITLE INSURANCE POLICY.....	18
9.3	ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY.....	18
9.4	MORTGAGE PROTECTION GUARANTEE (MPG).....	19
9.5	RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (MMP).....	19

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 the 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 (“The Company”) are set forth in this manual. The rates shown are the total title insurance premium charged for the risk portion. Title insurance premiums do not include charges or fees for title search, abstracts, attorney’s fees, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

No attorney’s fees, abstractor’s fees, or other charges incurred in the preparation of the title for insurance are borne by the Company, unless ordered by the Company.

The Company reserves the right to reject any title insurance application not satisfactory to the Company.

WFG NATIONAL TITLE INSURANCE COMPANY

2 GENERAL RULES FOR USE OF RATES

2.1 DEFINITIONS

2.1.1 Acquisition Loan

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

2.1.2 Company

The “Company” shall mean WFG National Title Insurance Company, an South Carolina corporation, which is the insurer filing this Manual of Title Insurance Rates and Rules.

2.1.3 Enhanced Coverage

“Enhanced Coverage” refers to title insurance coverage provided under the ALTA Homeowners Policy of Title Insurance 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 of WFG 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” sometimes referred to as a “Residential or Commercial Refinance,” 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

WFG NATIONAL TITLE INSURANCE COMPANY

owners or loan policy or variant approved for use in the State.

2.1.9 State

“State” shall mean the State of Maryland.

2.1.10 “TRID” Transaction

The “Truth In Lending Act RESPA Integrated Disclosure Rule” (“TRID”) refers to a transaction in which the transaction involves a single one to four family residential structure or for a transaction for which the rules of the Bureau of Consumer Finance Protection, (the “BCFP”) 12 C.F.R. part 1026 require a transaction for which 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 Owners Policies

Owner’s title insurance policies (including Owners policies insuring a leasehold) 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 mortgage) 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 in the insured land 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 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 mortgage, but no more than 120% 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 the insured land provided the aggregate values of allocation to all properties securing the indebtedness is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

WFG NATIONAL TITLE INSURANCE COMPANY

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 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, as reasonably determined.

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, 2.2.2, 2.2.3 and 2.2.4 provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

2.3 TRANSFERS NOT CONSIDERED AN 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 grantor/grantee, and/or the grantor/grantee's spouse is the beneficiary during their lifetimes
- A transfer to or from an entity wholly owned by the grantor/grantee and/or grantor/grantee'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.
 - the grantee wholly owns the stock, shares, memberships, or other equity interests of the 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 CONFLICTING RATE PROVISION

Although this manual has been assembled in order to minimize conflict, confusion and

WFG NATIONAL TITLE INSURANCE COMPANY

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.

2.5 COMPUTATION OF RATES

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

2.6 FRACTIONAL DOLLARS

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 **NOT** be rounded.

2.7 INCREASE IN POLICY LIABILITY

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

2.8 FEDERAL RULE COMPLIANCE

In compliance with the rules and regulations of the Bureau 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 RATES

3.1 OWNERS POLICIES

Owners Policies	Column 1	Column 2	Column 3	Column 4
	Owners & Leasehold Owners Policies Standard Coverage	Owners & Leasehold Owners Policies Enhanced Coverage	Reissue Owners & Leasehold Owners Policies Standard Coverage	Reissue Owners & Leasehold Owners Policies Enhanced Coverage
Liability Levels per \$1,000 liability				
Add Per Thousand				
Up to \$250,000	\$ 5.15	\$ 6.18	\$ 3.09	\$ 3.71
over \$250,000 to \$500,000	\$ 4.40	\$ 5.28	\$ 2.64	\$ 3.17
over \$500,000 to \$1,000,000	\$ 3.75	\$ 4.50	\$ 2.25	\$ 2.70
over \$1,000,000 to \$5,000,000	\$ 2.95	\$ 3.54	\$ 1.77	\$ 2.12
Over \$5,000,000	\$ 1.75	\$ 2.10	\$ 1.05	\$ 1.26
Minimum Charges	\$300.00	\$360.00	\$275.00	\$300.00

3.2 LOAN POLICIES

Loan Policies	Column 5	Column 6	Column 7	Column 8
	Acquisition Loan Policies Standard Coverage	Acquisition Loan Policies Enhanced Coverage	Finance Loan Policies Standard Coverage	Finance Loan Policies Enhanced Coverage
Liability Levels per \$1,000 liability				
Add Per Thousand				
Up to \$250,000	\$ 3.36	\$ 4.03	\$ 2.05	\$2.30
over \$250,000 to \$500,000	\$ 3.05	\$ 3.66	\$ 1.90	\$2.09
over \$500,000 to \$1,000,000	\$ 2.75	\$ 3.30	\$ 1.65	\$1.87
over \$1,000,000 to \$5,000,000	\$ 1.90	\$ 2.28	\$ 1.30	\$1.56
Over \$5,000,000	\$ 1.26	\$ 1.51	\$ 0.90	\$1.08
Minimum Charges	\$300.00	\$360.00	\$275.00	\$300.00

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 computed for the respective liability amounts as set forth in Section 3, Column 1 of the Basic Rate Table.
- An Expanded Coverage Owner's Policy will be issued at the premium computed for the respective liability amounts as set forth in Section 3, Column 2 of the Basic Rate Table

4.2 LEASEHOLD OWNER'S INSURANCE

The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and 13.1 (Lender's) Endorsements. 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

An ALTA U.S. Policy Form will be issued insured the United States of America at the premium computed for a Standard Coverage Owners Policy in section 4.1.

4.4 OWNER'S REISSUE RATES

Reissue rates are applicable when:

- A purchaser or lessee of real estate from one whose title thereto, as owner, has been insured by a title insurance company and makes application for a new owner's policy on the identical property, shall be entitled to the reissue rate for owner's insurance in an amount up to the face amount of such former policy.
- If unable to produce a copy of the policy referenced heretofore, a fully executed Closing/Settlement Statement will satisfy the requirement for the application of reissue rates.

4.5 COMPUTATION OF OWNER'S REISSUE RATES

- Reissue rates apply up to the face amount of the previous policy. If more insurance is desired under a reissue policy than was written in the original policy the coverage must be computed at original insurance rates in the applicable bracket or brackets.
- The reissue rate for Standard Owner's Policy shall be at the premium for the respective liability amounts as set forth in Section 3, Column 3 of the Basic Rate Table.
- The reissue rate for an Enhanced Owner's Policy shall be at the premium for the respective liability amounts as set forth in Section 3, Column 4 of the Basic Rate Table.

WFG NATIONAL TITLE INSURANCE COMPANY

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 in Section 3, Column 1 of the Basic 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 in Section 3, Column 2 of the Basic Rate Table.

5.2 FINANCE LOAN POLICY

- A Standard Coverage Loan policy will be issued insuring a Finance Loan (refinance) at the premium for the respective liability amounts as set forth in Section 3, Column 5 of the Basic Rate Table
- An Expanded Coverage Loan Policy will be issued insuring a Finance Loan (refinance) at the premium for the respective liability amounts as set forth in Section 3, Column 6 of the Basic Rate Table.

5.3 SHORT FORM LOAN POLICIES.

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

WFG NATIONAL TITLE INSURANCE COMPANY

6 SIMULTANEOUS ISSUE RATES

6.1 OWNERS 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(s) will be charged at a fee of \$200.00 per loan policy issued. The charge for a mortgagee policy simultaneously issued for each Enhanced Loan policy not in excess of the owner's policy shall be \$240.00. The premium on the amount of the lender's coverage exceeding the owner's policy is calculated at the original loan premium rates as set forth in the Basic Rate Table for the type of policy being issued.

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

6.2 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 3. The policy insuring the leasehold interest will be charged at 30% of the basic rate for the type of policy(s) being issued covering the leasehold interest. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$300.00 for Standard Coverage policies, and \$360.00 for Enhanced policies.

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

6.3 COMBINATIONS OF OWNERS, 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 3, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 6.1 or 6.2, as applicable.

WFG NATIONAL TITLE INSURANCE COMPANY

7 ENDORSEMENTS

Endorsements alter the regularly issued policies in some manner to expand, limit or clarify coverage(s).

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 issuance of such endorsement(s).

Endorsements requested to cover special or unusual risks shall be considered 'extra-hazardous,' and if found acceptable to the Company, may be issued and charged for at a price agreed upon by the Company.

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.

ALTA NO.	DESCRIPTION	RATE
1	Street Assessments	No charge
3	Zoning Unimproved Land	\$0.25/per \$1,000
3.1	Zoning-Completed Structure	\$0.25/per \$1,000
3.2	Zoning - Land Under Development	\$0.25/per \$1,000
3.3	Zoning - Completed Improvement - Non-Conforming Use	\$0.25/per \$1,000
3.4	Zoning - No Zoning Classification	\$0.25/per \$1,000
4.1	Condominium - Current Assessments	No charge
5.1	Planned Unit Development - Current Assessments	No charge
6	Variable Rate Mortgage	No charge
6.2	Variable Rate Mortgage - Negative Amortization	No charge
7	Manufactured Housing Unit	No charge
7.1	Manufactured Housing - Conversion: Loan	\$0.25/per \$1,000
7.2	Manufactured Housing - Conversion: Owner's	\$0.25/per \$1,000
8.1	Environmental Protection Lien	No charge

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8.2	Commercial Environmental Protection Lien	No charge
9	Restrictions, Encroachments, Minerals - Loan Policy	No charge
9.1	Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy	No charge
9.2	Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	No charge
9.3	Covenants, Conditions and Restrictions - Loan Policy	No charge
9.6	Private Rights - Loan Policy	No charge
9.6.1	Private Rights - Current Assessments - Loan Policy	No charge
9.7	Restrictions, Encroachments, Minerals - Land Under Development - Loan	No charge
9.8	Covenants Conditions and Restrictions - Land Under Development - Owner's Policy	No charge
9.9	Private Right - Owner's Policy	No charge
9.1	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	No charge
10	Assignment	No charge
10.1	Assignment And Date Down	No charge
11	Mortgage Modification	No charge
11.1	Mortgage Modification with Subordination	No charge
11.2	Mortgage Modification with Additional Amount of Insurance	No charge
12	Aggregation - Loan Policy	No charge
12.1	Aggregation - State Limits - Loan Policy	No charge
13	Leasehold - Owners	No charge
13.1	Leasehold - Loan	No charge
14	Future Advance Priority	No charge
14.1	Future Advance Knowledge	No charge
14.2	Future Advance - Letter of Credit	No charge
14.3	Future Advance Reverse Mortgage	No charge
15	Non-Imputation - Full Equity Transfer	No charge
15.1	Non-Imputation - Additional Insured	No charge
15.2	Non-Imputation - Partial Equity Transfer	No charge
16	Mezzanine Financing	No charge
17	Access and Entry	No charge
17.1	Indirect Access and Entry	No charge
17.2	Utility Access	No charge
18	Single Tax Parcel	No charge
18.1	Multiple Tax Parcel - Easements	No charge

18.2	Multiple Tax Parcel	No charge
18.3	Single Tax Parcel and ID	No charge
19	Contiguity - Multiple Parcels	No charge
19.1	Contiguity - Single Parcel	No charge
19.2	Contiguity - Specified Parcels	No charge
20	First Loss - Multiple Parcel Transactions	No charge
22	Location	No charge
22.1	Location and Map	No charge
23	Coinsurance - Single Policy	No charge
23.1	Co-Insurance	No charge
24	Doing Business	No charge
25	Same as Survey	No charge
25.1	Same as Portion of Survey	No charge
26	Subdivision	No charge
27	Usury	No charge
28	Easement - Damage or Enforced Removal	No charge
28.1	Encroachments - Boundaries and Easements	No charge
28.2	Encroachments - Boundaries and Easements - Described Improvements	No charge
28.3	Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	No charge
29	Interest Rate Swap Endorsement - Direct Obligation	No charge
29.1	Interest Rate Swap - Additional Interest	No charge
29.2	Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	No charge
29.3	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	No charge
30	Shared Appreciation Mortgage	No charge
30.1	Commercial Participation Interest	No charge
31	Severable Improvements Endorsement	No charge
34	Identified Risk Coverage	No charge
34.1	Identified Exception – Identified Risk Exception	No charge
35	Minerals and Other Subsurface Substances - Buildings	No charge
35.1	Minerals and Other Subsurface Substances - Improvements	No charge
35.2	Minerals and Other Subsurface Substances - Described Improvements	No charge
35.3	Minerals and Other Subsurface Substances - Land Under Development	No charge

36	Energy Project - Leasehold/ Easement - Owner's	No charge
36.1	Energy Project - Leasehold/ Easement - Loan	No charge
36.2	Energy Project - Leasehold - Owner's	No charge
36.3	Energy Project - Leasehold - Loan	No charge
36.4	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's Land Under Development - Loan	No charge
36.5	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	No charge
36.6	Energy Project - Encroachments	No charge
36.7	Energy Project - Fee Estate - Owner's Policy	No charge
36.8	Energy Project - Fee Estate - Loan Policy	No charge
37	Assignment of Rents or Leases	No charge
38	Mortgage Tax	No charge
39	Policy Authentication	No charge
40	Tax Credit - Owner's Policy	No charge
40.1	Tax Credit - Defined Amount - Owner's Policy	No charge
41	Water - Buildings	No charge
41.1	Water - Improvements	No charge
41.2	Water - Described Improvements	No charge
41.3	Water - Land Under Development	No charge
42	Commercial Lender Group	No charge
43	Anti-Taint	No charge
44	Insured Mortgage Recording	No charge
45	Pari Passu Mortgage - Loan Policy	No charge
46	Option	No charge
WFG-ARB	WFG - Arbitration removed	No charge
WFG-GEN	WFG - General Endorsement	No charge
WFG-SOLAR	WFG - Solar Endorsement	No charge

8 CLOSING PROTECTION LETTER COVERAGE

8.1 CLOSING PROTECTION LETTER COVERAGE

When a Closing Protection Letter ('CPL') is issued by the Company in conjunction with a real estate transaction the premium for the issuance of each CPL shall be \$30.00, the entire sum of which shall be remitted to the Company, and shall not be shared by an agent of the Company. In the event that a transaction for which a CPL has previously been issued is cancelled, there shall be no premium due for the CPL.

9 SPECIALTY LENDER'S POLICIES

9.1 LENDER'S SPECIAL RATES

9.1.1 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 \$5,000,000.00.
- 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, Preliminary Title Report and/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 policies and rates described in this Section and may be issued by an Offering Provider only after the listed policies and rate tables to certain enumerated lenders.

9.1.2 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.

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 (BCFP), 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.

9.1.3 Lender’s Special Rate categories Residential Property (1 to 4 family)

9.1.3.1 Lender’s Special Rate 1- Minimum 100 orders per month

<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$350.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,	\$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

9.1.3.2 Lender’s Special Rate 2- Over 200 orders per month

<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$350.00
\$100,001 to \$200,000	\$380.00
\$200,001 to \$250,	\$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

9.1.3.3 Lender's Special Rate 2- Over 300 orders per month

Liability	<u>Premium</u>
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050
\$2,000,001 - \$3,000,000	\$1450
\$3,000,001 - \$4,000,000	\$2200
\$4,000,001 - \$5,000,000	\$3050

9.1.3.4 Lender's Special Rate 2- Over 500 orders per month

Liability	<u>Premium</u>
\$0 - \$250,000	\$275
\$250,001 - \$500,000	\$350
\$500,001 - \$750,000	\$400
\$750,001 - \$1,000,000	\$450
\$1,000,001 - \$1,250,000	\$550
\$1,250,001 - \$1,500,000	\$650
\$1,500,001 - \$2,000,000	\$800
\$2,000,001 - \$3,000,000	\$1200
\$3,000,001 - \$4,000,000	\$1650
\$4,000,001 - \$5,000,000	\$2200

9.2 MASTER HOME EQUITY AND 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.

9.3 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.

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

9.4 MORTGAGE PROTECTION GUARANTEE (MPG)

The Mortgage Protection Guarantee is a limited guaranty that 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.

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

9.5 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.

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