



To: All Michigan Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: February 20, 2025
Bulletin No.: MI 2025-03
Subject: New Rate Filings Effective April 1, 2025; New ALTA Endorsements; New ALTA Form Updates

WFG has received approval for a new rate filing and new ALTA Endorsements and forms from the State of Michigan.

WFG's Michigan rates are no longer all-inclusive rates, meaning charges for a title search, tax search, title examination, or any other fees are no longer included in the title premium.

The new Michigan Rate Manuals can be found here:

- [WFG Michigan Rate Manual- Residential](#)
- [WFG Michigan Rate Manual- Endorsements](#)
- [WFG Michigan Rate Manual- Commercial](#)
 - Please note that minimum premiums have been added to the following sections of the Commercial Manual:
 - Section 4.4 (Reissue Credit, Owner's Policy)
 - Section 5.2 (Refinance Credit)
 - Section 5.3 (Reissue Credit, Loan Policy)
 - Section 6.1 (Simultaneous Issue Credit)

The rate manuals can also be found on WFG's Underwriting website here: [WFG Michigan Rates](#)

The effective date of the new rates is April 1, 2025. The approved rates have been submitted to all software vendors. Agents are advised to contact their software providers to confirm that our title rates have been updated.

Continued next page

NOTE: This Bulletin is intended for use by title issuing offices, title insurance agents and approved attorneys of WFG National Title Insurance Company only. Reliance by any other person or entity is unauthorized. This bulletin is intended solely for the purpose of establishing underwriting policies and/or procedures of WFG National Title Insurance Company.

Additionally, the following forms have been approved:

New WFG #	Description	Old WFG#	Action
3180900	Short Form Expanded Coverage Residential Loan Policy Assessments Priority	3178100	Replace
		3178100-	
3180900-ADD	Short Form Expanded Coverage Residential Loan Policy Assessments Priority ADD	ADD	Replace
3181000	Short Form Expanded Coverage Residential Loan Policy Current Assessments	3178200	Replace
		3178200-	
3181000-ADD	Short Form Expanded Coverage Residential Loan Policy Current Assessments ADD	ADD	Replace
03.3-21v24	Zoning Completed Improvements Legal non- conforming Use Endorsement	03.3-21	Replace
42.0-21v24TC	Commercial Lender Group Endorsement	NEW	New
10.2-21	Collateral Assignment Endorsement	NEW	New
10.3-21	Collateral Assignment and Date Down Endorsement	NEW	New
14.0-21tc24	Future Advance Priority Endorsement	14.0-21	Replace
14.1-21tc24	Future Advance Knowledge Endorsement	14.1-21	Replace
14.2-21tc24	Future Advance Letter of Credit Endorsement	14.2-21	Replace
14.3-21tc24	Future Advance Reverse Mortgage Endorsement	14.3-21	Replace
22.2-21	Land Address Endorsement	NEW	new
36.9-21	Energy Project-Mineral and Other Subsurface Substances-Land Under Dev Endo	NEW	New
48.0-21v25	Tribal Limited Waiver and Consent Endorsement	48.0-22	Replace
48.1-21	Tribal Limited Waiver and Consent Agreement Endorsement	NEW	New
JR1tc25	JR1 Endorsement	JR1	Replace

Please note that the ALTA 10.2, ALTA 10.3, ALTA 22.2, ALTA 36.9, and ALTA 48.1 are new endorsements.

The forms can also be found on the WFG Underwriting website here: [WFG Michigan Forms](#)

The forms have been submitted to all software vendors. Agents are advised to contact their software vendors to confirm the forms have been updated.

If you have any questions, please contact Rachel Richardson at (313) 949-9379 (rrichardson@wfgtitle.com), or Kimberly Fields at (316) 393-7179 (kfields@wfgtitle.com).

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