



## **THE STATE OF MICHIGAN**

### **MANUAL OF RATES FOR TITLE INSURANCE ENDORSEMENTS**

**Effective as of June 1, 2023**

# WFG NATIONAL TITLE INSURANCE COMPANY

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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 the Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

This manual contains the pricing for endorsements for all residential and commercial property in the state of Michigan. The rates for the endorsements issued by Agents and/or Employees of WFG National Title Insurance Company (“WFG”) are set forth in this manual. All rates for endorsements are to be computed in accordance with this manual.

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. ENDORSEMENTS

This manual contains endorsements, and the pricing therefor. All of the endorsements alter the regularly issued policies in some manner to expand, limit or clarify coverage(s).

### 1.1 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. Such charges require underwriter approval.

Situations may arise, where in the opinion of the Company; a scheduled endorsement rate 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 rate may be adjusted.

Endorsements may be issued upon satisfaction of underwriting requirements and at the rate shown in this endorsement rate manual.

Each endorsement shall be issued for the additional premium set forth in the table below.

Where the table refers to a percentage figure, the premium for the endorsement will be the percentage calculated off the Basic Rate Table in the applicable Rate Manual.

Endorsement No. and	Owner	Lender
<b>ALTA 1</b> Street Assessments	N/A	No Charge
<b>ALTA 3</b> Zoning – Unimproved Land	10% Min \$250	10% Min \$250
<b>ALTA 3.1</b> Zoning – Completed Structure	15% Min \$500	15% Min \$500
<b>ALTA 3.2</b> Zoning – Land Under Development	15% Min \$500	15% Min \$500
<b>ALTA 3.3</b> Zoning-Completed Improvement-Non-Conforming Use	15% Min \$500	15% Min \$500

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. ENDORSEMENTS

<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 3.4</b> Zoning-No Zoning Classification	15% Min \$250	15% Min \$250
<b>ALTA 4</b> Condominium-Assessments Priority	N/A	No Charge
<b>ALTA 4.1</b> Condominium-Current Assessments	No Charge	No Charge
<b>ALTA 5</b> Planned Unit Development-Assessments Priority	N/A	No Charge
<b>ALTA 5.1</b> Planned Unit Development-Current Assessments	No Charge	No Charge
<b>ALTA 6</b> Variable Rate Mortgage	N/A	No Charge
<b>ALTA 6.2</b> Variable Rate Mortgage – Negative Amortization	N/A	No Charge
<b>ALTA 7</b> Manufactured Housing Unit	No Charge	No Charge
<b>ALTA 7.1</b> Manufacture Housing – Conversion – Loan Policy	N/A	No Charge
<b>ALTA 7.2</b> Manufacture Housing – Conversion – Owner’s Policy	No Charge	N/A
<b>ALTA 8.1</b> Environmental Protection Lien	N/A	No Charge
<b>ALTA 8.2</b> Commercial Environmental Protection Lien	No Charge	No Charge
<b>ALTA 9</b> Restrictions, Encroachments & Minerals - Loan Policy	N/A	No Charge
<b>ALTA 9.1</b> Covenants, Conditions & Restrictions-Unimproved Land - Owner’s Policy	10% Min. \$250	N/A

# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. ENDORSEMENTS

<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 9.2</b> Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	10% Min. \$250	N/A
<b>ALTA 9.3</b> Covenants, Conditions & Restrictions - Loan Policy	N/A	No Charge
<b>ALTA 9.6</b> Private Rights – Loan Policy	N/A	10% Min. \$500
<b>ALTA 9.6.1</b> Private Rights-Current Assessments - Loan Policy	N/A	10% Min. \$500
<b>ALTA 9.7</b> Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	15% Min. \$500
<b>ALTA 9.8</b> Covenants, Conditions & Restrictions - Land Under Development - Owner’s Policy	15% Min. \$500	N/A
<b>ALTA 9.9</b> Private Rights - Owner’s Policy	15% Min. \$500	N/A
<b>ALTA 9.10</b> Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	10% Min. \$250
<b>ALTA 10</b> Assignment	N/A	\$250
<b>ALTA 10.1</b> Assignment and Date Down	N/A	15% outstanding balance \$500 minimum
<b>ALTA 11</b> Mortgage Modification	N/A	10% Min. \$250
<b>ALTA 11 Modified</b> Mortgage Modification	N/A	15% of Basic Rate on amount owing; Basic Rate for additional increase Min. \$250

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## 2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
<b>ALTA 11.1</b> Mortgage Modification with Subordination	N/A	10% of Basic Rate on amount owing. Basic Rate for additional increase Min \$250.00
<b>ALTA 11.2</b> Mortgage Modification with Additional Amount of Insurance	N/A	10% of Basic Rate on amount owing; Basic Rate for additional increase Min. \$250
<b>ALTA 12</b> Aggregation – Loan Policy	N/A	10% Min. \$250
<b>ALTA 12.1</b> Aggregation – State Limits – Loan Policy	N/A	10% Min. \$250
<b>ALTA 13</b> Leasehold - Owner's Policy	No Charge	N/A
<b>ALTA 13.1</b> Leasehold - Loan	N/A	No Charge
<b>ALTA 14</b> Future Advance – Priority	N/A	10% Min. \$250
<b>ALTA 14.1</b> Future Advance – Knowledge	N/A	10% Min. \$250
<b>ALTA 14.2</b> Future Advance – Letter of Credit	N/A	10% Min. \$250
<b>ALTA 14.3</b> Future Advance - Reverse Mortgage	N/A	10% Min. \$250
<b>ALTA 15<sup>1</sup></b> Non-Imputation – Full Equity Transfer	15% Min. \$500	N/A
<b>ALTA 15.1<sup>1</sup></b> Non-Imputation – Additional Insured	15% Min. \$500	N/A
<b>ALTA 15.2<sup>1</sup></b> Non-Imputation – Partial Equity Transfer	15% Min. \$500	N/A

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## 2. ENDORSEMENTS

<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 16</b> Mezzanine Financing	15% Min. \$500	N/A
<b>ALTA 17</b> Access and Entry	10% Min. \$250	10% Min. \$250
<b>ALTA 17.1</b> Indirect Access and Entry	10% Min. \$250	10% Min. \$250
<b>ALTA 17.2</b> Utility Access	10% Min. \$250	10% Min. \$250
<b>ALTA 18</b> Single Tax Parcel	No Charge	No Charge
<b>ALTA 18.1</b> Multiple Tax Parcel - Easements	No Charge	No Charge
<b>ALTA 18.2</b> Multiple Tax Parcel	No Charge	No Charge
<b>ALTA 18.3</b> Single Tax Parcel and ID	No Charge	No Charge
<b>ALTA 19</b> Contiguity – Multiple Parcels	\$250	\$250
<b>ALTA 19.1</b> Contiguity – Single Parcel	\$250	\$250
<b>ALTA 19.2</b> Contiguity – Specified Parcels	\$250	\$250
<b>ALTA 20</b> First Loss – Multiple Parcel Transactions	N/A	10% Min. \$500
<b>ALTA 22</b> Location	No Charge	No Charge
<b>ALTA 22.1</b> Location and Map	No Charge	No Charge
<b>ALTA 23</b> Coinsurance – Single Policy	No Charge	No Charge



# WFG NATIONAL TITLE INSURANCE COMPANY

## 2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
<b>ALTA 23.1</b> Co-Insurance – Multiple Policies	No Charge	No Charge
<b>ALTA 24</b> Doing Business	N/A	\$250
<b>ALTA 25</b> Same as Survey	\$250	\$250
<b>ALTA 25.1</b> Same as Portion of Survey	\$250	\$250
<b>ALTA 26</b> Subdivision	10% Min. \$250	10% Min. \$250
<b>ALTA 27</b> Usury	N/A	10% Min. \$250
<b>ALTA 28</b> Easement – Damage or Enforced Removal	10% Min. \$250	10% Min. \$250
<b>ALTA 28.1</b> Encroachments – Boundaries and Easements	10% Min. \$250	10% Min. \$250
<b>ALTA 28.2</b> Encroachments – Boundaries and Easements – Described Improvements	10% Min. \$250	10% Min. \$250
<b>ALTA 28.3</b> Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	15% Min. \$500	15% Min. \$500
<b>ALTA 29<sup>1</sup></b> Interest Rate Swap Endorsement– Direct Obligation	N/A	10% of Basic Rate Min. \$250
<b>ALTA 29.1<sup>1</sup></b> Interest Rate Swap Endorsement – Additional Interest	N/A	10% of Basic Rate Min. \$250
<b>ALTA 29.2<sup>1</sup></b> Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	10% of Basic Rate Min \$250

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## 2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
<b>ALTA 29.3<sup>1</sup></b> Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	10% of Basic Rate Min \$250
<b>ALTA 30</b> Shared Appreciation Mortgage	N/A	10% Min. \$250
<b>ALTA 30.1</b> Commercial Participation Interest	N/A	10% Min. \$250
<b>ALTA 31</b> Severable Improvements Endorsement	10% of Basic Rate Min \$250	10% Min. \$250
<b>ALTA 32</b> Construction Loan	N/A	No Charge
<b>ALTA 32.1</b> Construction Loan –Direct Payment	N/A	No Charge
<b>ALTA 32.2</b> Construction Loan –Insured’s Direct Payment	N/A	No Charge
<b>ALTA 33</b> Disbursement Endorsement	N/A	No Charge
<b>ALTA 34<sup>1</sup></b> Identified Risk Coverage	10% - 50% Determined by underwriter based upon the risk identified and being insured	10% - 50% Determined by underwriter based upon the risk identified and being insured
<b>ALTA 34.1<sup>1</sup></b> Identified Exception - Identified Risk Exception	10% - 50% Determined by underwriter based upon the risk identified and being insured	10% - 50% Determined by underwriter based upon the risk identified and being insured
<b>ALTA 35</b> Minerals and Other Subsurface Substances – Buildings	10% Min. \$250	10% Min. \$250
<b>ALTA 35.1</b> Minerals and Other Subsurface Substances – Improvements	10% Min. \$250	10% Min. \$250

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## 2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
<b>ALTA 35.2</b> Minerals and Other Subsurface Substances – Described Improvements	10% Min. \$250	10% Min. \$250
<b>ALTA 35.3</b> Minerals and Other Subsurface Substances – Land Under Development	10% Min. \$250	10% Min. \$250
<b>ALTA 36<sup>1</sup></b> Energy Project – Leasehold/Easement - Owner's	.35/\$1000 Min \$1000	N/A
<b>ALTA 36.1<sup>1</sup></b> Energy Project – Leasehold/Easement – Loan	N/A	.35/\$1000 Min \$1000
<b>ALTA 36.2<sup>1</sup></b> Energy Project – Leasehold Owner's Policy	.35/\$1000 Min \$1000	N/A
<b>ALTA 36.3<sup>1</sup></b> Energy Project – Leasehold Loan	N/A	.35/\$1000 Min \$1000
<b>ALTA 36.4<sup>1</sup></b> Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner's	.35/\$1000 Min \$1000	N/A
<b>ALTA 36.5<sup>1</sup></b> Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	.35/\$1000 Min \$1000
<b>ALTA 36.6<sup>1</sup></b> Energy Project – Encroachments	N/A	.35/\$1000 Min \$1000
<b>ALTA 36.7<sup>1</sup></b> Energy Project – Fee Estate Owner's Policy	.35/\$1000 Min \$1000	N/A
<b>ALTA 36.8<sup>1</sup></b> Energy Project – Fee Estate Loan Policy	N/A	.35/\$1000 Min \$1000
<b>ALTA 37</b> Assignment of Rents or Leases	N/A	\$250
<b>ALTA 38</b> Mortgage Tax	N/A	No Charge

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## 2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
<b>ALTA 39</b> Policy Authentication	No Charge	No Charge
<b>ALTA 40<sup>1</sup></b> Tax Credit - Owner's Policy	\$250 Plus Basic Rate for additional amount of insurance	N/A
<b>ALTA 40.1<sup>1</sup></b> Tax Credit – Defined Amount - Owner's Policy	\$250	N/A
<b>ALTA 41-06<sup>1</sup></b> Water – Buildings	10% Min. \$250	10% Min. \$250
<b>ALTA 41.1<sup>1</sup></b> Water – Improvements	10% Min. \$250	10% Min. \$250
<b>ALTA 41.2<sup>1</sup></b> Water – Described Improvements	10% Min. \$250	10% Min. \$250
<b>ALTA 41.3<sup>1</sup></b> Water – Land Under Development	15% Min. \$250	15% Min. \$250
<b>ALTA 42</b> Commercial Lender Group	N/A	\$500
<b>ALTA 43</b> Anti-Taint	N/A	\$500
<b>ALTA 44</b> Insured Mortgage Recording	N/A	\$250
<b>ALTA 45</b> Pari Passu Mortgage - Loan Policy	N/A	15% Min. \$250
<b>ALTA 46</b> Option	15% Min. \$250	N/A
<b>ALTA 48</b> Tribal Waivers and Consents	No Charge	No Charge
<b>ALTA JR 1</b>	No Charge	\$50

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## 2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
<b>ALTA JR 2</b> Future Advance	No Charge	No Charge
<b>MI0034</b> Natural Person Definition	No Charge	N/A
<b>MI0031</b> Balloon	N/A	No Charge
<b>MI0007</b> Letter of Credit	N/A	No Charge
<b>MI0008</b> Last Dollar	N/A	No Charge
<b>MI0009</b> Increase of Insurance Amount	Basic Rate for Additional liability	Basic Rate for Additional liability
<b>MI0010</b> Future Policy (After Mortgage Foreclosure)	N/A	15% Min. \$300
<b>MI0012</b> Fairway for Partnership	15% Min. \$250	N/A
<b>MI0013</b> Fairway for LLC	15% Min. \$250	N/A
<b>MI0035</b> Owner's Policy Amended	10% and Basic Rate for Additional Liability Min. \$250	N/A
<b>MI0018</b> Doing Business As	N/A	No Charge
<b>MI0019</b> Discharge – Partial Release	N/A	\$50
<b>MI0020</b> Date Down	10% Basic Rate for Additional liability Min. \$250	10% Basic Rate for Additional liability Min. \$250
<b>MI0027</b> Allocation Among Parcels	10% Min. \$250	10% Min. \$250

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## 2. ENDORSEMENTS

<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>MI0029</b> Additional Named Insured	No Charge if issued at closing; \$150 if issued after closing	N/A
<b>MI0032</b> Successor Named Insured	No Charge if issued at closing; \$150 if issued after closing	N/A
<b>MI0011</b> Foundation	10% Min. \$250	10% Min. \$250
<b>WFG</b> General Endorsement Owner's or Loan Policy	No Charge	No Charge
<b>WFG</b> Arbitration Endorsement Owner's or Loan Policy	No Charge	No Charge
<b>WFG</b> Solar Endorsement	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 the endorsement is not applicable on that type of policy.