



THE STATE OF MICHIGAN

MANUAL OF RATES FOR TITLE INSURANCE ENDORSEMENTS

Effective as of April 1, 2025

WFG NATIONAL TITLE INSURANCE COMPANY

CONTENTS

1. INTRODUCTION..... 1

2. ENDORSEMENTS 2

1.1 General Rules..... 2

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

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 3.4 Zoning-No Zoning Classification	15% Min \$250	15% Min \$250
ALTA 4 Condominium-Assessments Priority	N/A	No Charge
ALTA 4.1 Condominium-Current Assessments	No Charge	No Charge
ALTA 5 Planned Unit Development-Assessments Priority	N/A	No Charge
ALTA 5.1 Planned Unit Development-Current Assessments	No Charge	No Charge
ALTA 6 Variable Rate Mortgage	N/A	No Charge
ALTA 6.2 Variable Rate Mortgage – Negative Amortization	N/A	No Charge
ALTA 7 Manufactured Housing Unit	No Charge	No Charge
ALTA 7.1 Manufacture Housing – Conversion – Loan Policy	N/A	No Charge
ALTA 7.2 Manufacture Housing – Conversion – Owner’s Policy	No Charge	N/A
ALTA 8.1 Environmental Protection Lien	N/A	No Charge
ALTA 8.2 Commercial Environmental Protection Lien	No Charge	No Charge
ALTA 9 Restrictions, Encroachments & Minerals - Loan Policy	N/A	Residential: N/C Commercial: \$500
ALTA 9.1 Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy	10% Min. \$250	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 9.2 Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	10% Min. \$250	N/A
ALTA 9.3 Covenants, Conditions & Restrictions - Loan Policy	N/A	No Charge
ALTA 9.6 Private Rights – Loan Policy	N/A	15% Min. \$500
ALTA 9.6.1 Private Rights-Current Assessments - Loan Policy	N/A	15% Min. \$500
ALTA 9.7 Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	15% Min. \$500
ALTA 9.8 Covenants, Conditions & Restrictions - Land Under Development - Owner’s Policy	15% Min. \$500	N/A
ALTA 9.9 Private Rights - Owner’s Policy	15% Min. \$500	N/A
ALTA 9.10 Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	Residential: N/C Commercial: \$500
ALTA 10 Assignment	N/A	\$250
ALTA 10.1 Assignment and Date Down	N/A	15% outstanding balance Min. \$500
ALTA 10.2 Collateral Assignment	N/A	\$250
ALTA 10.3 Collateral Assignment and Date Down	N/A	15% of outstanding balance; Min. \$500
ALTA 11 Mortgage Modification	N/A	10% of Basic Rate on amount owing; Min. \$250
ALTA 11 Modified Mortgage Modification	N/A	15% of Basic Rate on amount owing; Min. \$500

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 11.1 Mortgage Modification with Subordination	N/A	10% of Basic Rate on amount owing. Basic Rate for additional increase Min \$250.00
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance	N/A	10% of Basic Rate on amount owing; Basic Rate for additional increase Min. \$250
ALTA 12 Aggregation – Loan Policy	N/A	10% Min. \$500
ALTA 12.1 Aggregation – State Limits – Loan Policy	N/A	10% Min. \$500
ALTA 13 Leasehold - Owner's Policy	No Charge	N/A
ALTA 13.1 Leasehold - Loan	N/A	No Charge
ALTA 14 Future Advance – Priority	N/A	10% Min. \$250
ALTA 14.1 Future Advance – Knowledge	N/A	10% Min. \$250
ALTA 14.2 Future Advance – Letter of Credit	N/A	10% Min. \$250
ALTA 14.3 Future Advance - Reverse Mortgage	N/A	10% Min. \$250
ALTA 15¹ Non-Imputation – Full Equity Transfer	15% Min. \$500	N/A
ALTA 15.1¹ Non-Imputation – Additional Insured	15% Min. \$500	N/A
ALTA 15.2¹ Non-Imputation – Partial Equity Transfer	15% Min. \$500	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 16 Mezzanine Financing	15% Min. \$500	N/A
ALTA 17 Access and Entry	10% Min. \$250	10% Min. \$250
ALTA 17.1 Indirect Access and Entry	10% Min. \$250	10% Min. \$250
ALTA 17.2 Utility Access	10% Min. \$250	10% Min. \$250
ALTA 18 Single Tax Parcel	No Charge	No Charge
ALTA 18.1 Multiple Tax Parcel - Easements	No Charge	No Charge
ALTA 18.2 Multiple Tax Parcel	No Charge	No Charge
ALTA 18.3 Single Tax Parcel and ID	No Charge	No Charge
ALTA 19 Contiguity – Multiple Parcels	\$250	\$250
ALTA 19.1 Contiguity – Single Parcel	\$250	\$250
ALTA 19.2 Contiguity – Specified Parcels	\$250	\$250
ALTA 20 First Loss – Multiple Parcel Transactions	N/A	10% Min. \$500
ALTA 22 Location	No Charge	No Charge
ALTA 22.1 Location and Map	No Charge	No Charge
ALTA 22.2 Land Address	No Charge	No Charge

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 23 Coinsurance – Single Policy	No Charge	No Charge
ALTA 23.1 Co-Insurance – Multiple Policies	No Charge	No Charge
ALTA 24 Doing Business	N/A	\$250
ALTA 25 Same as Survey	\$250	\$250
ALTA 25.1 Same as Portion of Survey	\$250	\$250
ALTA 26 Subdivision	10% Min. \$250	10% Min. \$250
ALTA 27 Usury	N/A	10% Min. \$250
ALTA 28 Easement – Damage or Enforced Removal	10% Min. \$250	10% Min. \$250
ALTA 28.1 Encroachments – Boundaries and Easements	10% Min. \$250	10% Min. \$250
ALTA 28.2 Encroachments – Boundaries and Easements – Described Improvements	10% Min. \$250	10% Min. \$250
ALTA 28.3 Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	15% Min. \$500	15% Min. \$500
ALTA 29¹ Interest Rate Swap Endorsement– Direct Obligation	N/A	10% Min. \$250
ALTA 29.1¹ Interest Rate Swap Endorsement – Additional Interest	N/A	10% Min. \$250

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 29.2¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	10% Min \$250
ALTA 29.3¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	10% Min \$250
ALTA 30 Shared Appreciation Mortgage	N/A	10% Min. \$250
ALTA 30.1 Commercial Participation Interest	N/A	10% Min. \$250
ALTA 31 Severable Improvements Endorsement	10% Min \$250	10% Min. \$250
ALTA 32 Construction Loan	N/A	Residential: N/C Commercial: Up to and including \$10,000,000: 40% of Basic Rate Above \$10,000,000: 10% of Basic Rate Pricing consideration may be given to Commercial construction transactions based on risk identified subject to Underwriter approval

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 32.1 Construction Loan –Direct Payment	N/A	Residential: N/C Commercial: Up to and including \$10,000,000: 40% of Basic Rate Above \$10,000,000: 10% of Basic Rate Pricing consideration may be given to Commercial construction transactions based on risk identified subject to Underwriter approval.
ALTA 32.2 Construction Loan –Insured’s Direct Payment	N/A	Residential: N/C Commercial: Up to and including \$10,000,000: 40% of Basic Rate Above \$10,000,000: 10% of Basic Rate Pricing consideration may be given to Commercial construction transactions based on risk identified subject to Underwriter approval
ALTA 33 Disbursement Endorsement	N/A	No Charge

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 34¹ 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
ALTA 34.1¹ 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
ALTA 35 Minerals and Other Subsurface Substances – Buildings	10% Min. \$250	10% Min. \$250
ALTA 35.1 Minerals and Other Subsurface Substances – Improvements	10% Min. \$250	10% Min. \$250
ALTA 35.2 Minerals and Other Subsurface Substances – Described Improvements	10% Min. \$250	10% Min. \$250
ALTA 35.3 Minerals and Other Subsurface Substances – Land Under Development	10% Min. \$250	10% Min. \$250
ALTA 36¹ Energy Project – Leasehold/Easement - Owner's	0.35/\$1000 Min \$1000	N/A
ALTA 36.1¹ Energy Project – Leasehold/Easement – Loan	N/A	0.35/\$1000 Min \$1000
ALTA 36.2¹ Energy Project – Leasehold Owner's Policy	0.35/\$1000 Min \$1000	N/A
ALTA 36.3¹ Energy Project – Leasehold Loan	N/A	0.35/\$1000 Min \$1000
ALTA 36.4¹ Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner's	0.35/\$1000 Min \$1000	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 36.5¹ Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	0.35/\$1000 Min \$1000
ALTA 36.6¹ Energy Project – Encroachments	0.35/\$1000 Min \$1000	0.35/\$1000 Min \$1000
ALTA 36.7¹ Energy Project – Fee Estate Owner's Policy	0.35/\$1000 Min \$1000	N/A
ALTA 36.8¹ Energy Project – Fee Estate Loan Policy	N/A	0.35/\$1000 Min \$1000
ALTA 36.9¹ Energy Project – Minerals and Other Subsurface Substances – Land Under Development	N/A	0.35/\$1000 Min \$1000
ALTA 37 Assignment of Rents or Leases	N/A	\$250
ALTA 38 Mortgage Tax	N/A	No Charge
ALTA 39 Policy Authentication	No Charge	No Charge
ALTA 40¹ Tax Credit - Owner's Policy	\$250	N/A
ALTA 40.1¹ Tax Credit – Defined Amount - Owner's Policy	\$250 Plus Basic Rate for additional amount of insurance	N/A
ALTA 41-06¹ Water – Buildings	10% Min. \$250	10% Min. \$250
ALTA 41.1¹ Water – Improvements	10% Min. \$250	10% Min. \$250
ALTA 41.2¹ Water – Described Improvements	10% Min. \$250	10% Min. \$250

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
ALTA 41.3¹ Water – Land Under Development	15% Min. \$250	15% Min. \$250
ALTA 42 Commercial Lender Group	N/A	\$500
ALTA 43 Anti-Taint	N/A	\$500
ALTA 44 Insured Mortgage Recording	N/A	\$250
ALTA 45 Pari Passu Mortgage - Loan Policy	N/A	15% Min. \$250
ALTA 46 Option	15% Min. \$250	N/A
ALTA 48 Tribal Limited Waiver and Consent	No Charge	No Charge
ALTA 48.1 Tribal Limited Waiver and Consent Agreement	No Charge	No Charge
ALTA JR 1	N/A	\$50
ALTA JR 2 Future Advance	N/A	No Charge
MI0034 Natural Person Definition	No Charge	N/A
MI0031 Balloon	N/A	No Charge
MI0007 Letter of Credit	N/A	No Charge
MI0008 Last Dollar	N/A	No Charge
MI0009 Increase of Insurance Amount	Basic Rate for Additional liability	Basic Rate for Additional liability

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
MI0010 Future Policy (After Mortgage Foreclosure)	N/A	15% Min. \$300
MI0012 Fairway for Partnership	15% Min. \$250	N/A
MI0013 Fairway for LLC	15% Min. \$250	N/A
MI0035 Owner's Policy Amended	10% and Basic Rate for Additional Liability Min. \$250	N/A
MI0018 Doing Business As	N/A	No Charge
MI0019 Discharge – Partial Release	N/A	\$50
MI0020 Date Down	10% Basic Rate for Additional liability Min. \$250	10% Basic Rate for Additional liability Min. \$250
MI0027 Allocation Among Parcels	10% Min. \$250	10% Min. \$250
MI0029 Additional Named Insured	No Charge if issued at closing; \$150 if issued after closing	N/A
MI0032 Successor Named Insured	No Charge if issued at closing; \$150 if issued after closing	N/A
MI0011 Foundation	10% Min. \$250	10% Min. \$250
WFG General Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Arbitration Endorsement Owner's or Loan Policy	No Charge	No Charge

WFG NATIONAL TITLE INSURANCE COMPANY

2. ENDORSEMENTS

Endorsement No. and	Owner	Lender
WFG Solar Endorsement	No Charge	No Charge

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

NOTE 2: When "N/A" appears, it means that the endorsement is not applicable on that type of policy.