



The State of MINNESOTA

MANUAL OF TITLE INSURANCE PREMIUMS

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

WFG NATIONAL TITLE INSURANCE COMPANY

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1 INTRODUCTION

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 fees charged the applicant including both the risk portion and the service or work portion, but do not include charges for title search, surveys, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

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

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

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 or deed of trust on property, made contemporaneously with the acquisition of that property by the borrower.

2.1.2 Company

The “Company” shall mean WFG National Title Insurance Company, a Florida 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 Homeowners 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 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 Chapter 2, 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.

2.1.9 State

“State” shall mean the State of Minnesota.

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2. GENERAL RULES FOR USE OF RATES

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 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 Trustor/Mortgagor is less than the face amount of the Deed of Trust/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 Deed of Trust/Mortgage, but no more than 125% 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 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 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 premises, determined based on the following criteria:

- 40% of the sum of the annual rent over the remaining years in the lease term for a lease term of up to 49 years.
- Full value of land and existing improvements, if the lease is for a remaining term of 50 years or more.
- Possible future cost of living adjustments to annual rental will not be considered in determining policy limits, however mandatory rental adjustments or minimum cost of living adjustments set forth in the lease will be.
- Where rent is contingent, based on sales volumes or other formula, the result of which is unknown at the time of policy, the issuing party shall make a reasonable determination of the value of the insured's interest in the land.

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2. GENERAL RULES FOR USE OF RATES

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.

2.2.5 Co-Insurance

If WFG National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.4, 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 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;
 - 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 CONFLICTING RATE PROVISION

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

The rates presented for the standard coverages of the policy types described herein represent maximum charges only and the Company reserves the right in its sole discretion to charge such lower rates as it may deem appropriate, giving due consideration to loss and expense experience, character of risk assumed and other relevant factors.

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2. GENERAL RULES FOR USE OF RATES

Rates and Charges in excess of or different from those set forth in this Schedule may be made when special or unusual conditions are encountered, special or unusual risks are insured, or special services are rendered. The excess or varying Rates and Charges shall be reasonably commensurate with the risk assumed or the costs of the services performed and shall be agreed to by the party or parties responsible for the payment in advance. When services are required under conditions for which no Rate or Charge has been provided in this Schedule, a Charge shall be made which, in the opinion of the Company, is consistent with the general pricing procedures as set forth herein.

2.5 INSURANCE UNDER ONE POLICY OF MULTIPLE PARCELS/MULTIPLE CHAINS OF TITLE

When multiple parcels of land, which each have unique legal descriptions, are insured under a single policy, including when one or more of the insured parcels are composed of easements which benefit or are appurtenant to a primary parcel, an additional work charge of \$200.00 per hour or per parcel may be assessed.

For purpose of applying this rule, contiguous parcels of land in one county shall be treated as one parcel, provided record title to the land and record title to the access is vested in one owner at the time application is made. Each noncontiguous parcel having a separate chain of title shall be treated as a separate parcel. If the parcels of land lie in more than one county, they shall be treated as separate parcels in each county.

2.6 ELIMINATION OF 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 be rounded up to the next higher dollar.

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 Basic 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 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 TABLE

3.1 RATE TABLE

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Owner's & Leasehold Owner's Policies	Acquisition Loan Policies	Finance Loan Policies
Up to \$250,000 of liability – rate per \$1,000	\$ 3.50	\$ 3.00	\$ 2.00
\$250,001 - \$500,000, per additional \$1,000	\$ 2.75	\$ 2.50	\$ 1.75
\$500,001 - \$1,000,000, per additional 1,000	\$ 2.25	\$ 2.00	\$ 1.25
Over \$1,000,000, per additional \$1,000	\$1.75*	\$1.50*	\$1.00*
Minimum Rate	\$200.00	\$200.00	\$200.00

*For policies over \$1,000,000, pricing consideration will be given based upon factors including risk of loss, the number and geographic location of the properties involved, service costs, and the complexity of the transaction, but not to exceed \$1.75 per thousand or fraction thereof for coverage amount in excess of \$1,000,000.

3.2 COMPUTATION OF LIABILITY AMOUNTS

The amount of coverage for premium calculation purposes shall be rounded to the next highest even \$1,000 of liability. For policies over \$1,000,000, pricing consideration will be given based upon factors including risk of loss, the number and geographic location of the properties involved, service costs, and the complexity of the transaction, but not to exceed the per thousand or fraction thereof for coverage amount in excess of \$1,000,000.

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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 110% of the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.1 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

An 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 3.1 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring an Acquisition Loan at 110% of the premium for the respective liability amounts as set forth for Acquisition Loan Policies in Section 3.1 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 at the premium for the respective liability amounts as set forth for Finance Loan Policies in Section 3.1 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring a Finance Loan based at 110% of the premium for the respective liability amounts as set forth for Finance Loan Policies in Section 3.1 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 Section 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.

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 Chapter 4 each loan policy(ies) will be charged at a flat fee of \$150.00 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 Chapter 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 for multiple loan policies applies only when the Company is concurrently issuing two or more loan policies insuring the same property.

6.3 OWNER'S & 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 Chapter 4. The policy insuring the leasehold interest will be charged at 60% 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 \$150.00.

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 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 Chapter 4, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 6.1, 6.2 or 6.3, as applicable.

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 \$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 closing 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 another 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 the Offering Provider title orders meeting the minimum number required to qualify for the agreed rate category, subject to any agreed ramp-up periods.

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7. LENDER'S SPECIAL RATES

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. 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.

As rules and regulations of the Bureau Consumer Finance Protection (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.

7.3 LENDER'S SPECIAL RATE CATEGORIES

7.3.1 Lender's Special Rates – over 100 Orders per Month

Liability	Premium
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$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

7.3.2 Lender's Special Rates – over 200 Orders per Month

Liability	Premium
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$380.00
\$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

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7. LENDER'S SPECIAL RATES

7.3.3 Lender's Special Rates – over 300 Orders per Month

Liability	Premium
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00
\$1,500,001 to \$2,000,000	\$1,050.00
\$2,000,001 to \$3,000,000	\$1,450.00
\$3,000,001 to \$4,000,000	\$2,200.00
\$4,000,001 to \$5,000,000	\$3,050.00

7.3.4 Lender's Special Rates – over 500 Orders per Month

Liability	Premium
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$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 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.

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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 ALTA Residential Limited Coverage Junior Loan Policy and the ALTA Short Form Residential Limited Coverage Junior Loan Policy are policies available to lenders only and will be issued at the following rates:

Liability	Premium
\$0 to \$75,000	\$112.50
\$75,001 to \$100,000	\$150.00
\$100,001 to \$1,000,000	\$1.00 per thousand

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

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:

Liability	Premium
\$0 to \$1,000,000	\$125.00
\$1,000,001 to \$1,500,000	\$250.00
\$1,500,001 to \$2,000,000	\$350.00

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:

Liability	Premium
\$0 to \$1,000,000	\$150.00
\$1,000,001 to \$1,500,000	\$250.00
\$1,500,001 to \$2,000,000	\$350.00

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9 ENDORSEMENTS

This section 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).

9.1 General Rules

Each endorsement shall be issued for the additional premium set forth in the table below. If “N/C” or “No Charge” is shown, there is no charge for the endorsement.

Where the table refers to a percentage figure, the premium for the endorsement will be the stated percentage of the Basic Rate per the table in Section 3.1 without regard to any discounts which may apply to the policy itself. 9.2 Charges for Unusual, Different, or Additional Risk or Services

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.

When the same type of endorsement out of a single chain of title, in the same tract or subdivision is to be issued, a single fee will be charged based on the aggregated amount of the estate(s) or interest(s) covered, plus \$10.00 for each endorsement issued.

Endorsement No. and Description	Owner	Lender
ALTA 3¹ Zoning – Unimproved Land Owner’s or Loan Policy	Residential: N/C Commercial: 10% Min. \$100.00	Residential: N/C Commercial: 10% Min. \$100.00
ALTA 3.1¹ Zoning – Completed Structure Owner’s or Loan Policy	Residential: N/C Commercial 15% Min. \$100.00	Residential: N/C Commercial 15% Min. \$100.00

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 3.2¹ Zoning – Land Under Development Owner’s or Loan Policy	Residential: N/C Commercial: \$250.00	Residential: N/C Commercial: \$250.00
ALTA 3.3¹ Zoning – Completed Improvement-Non-Conforming Use Owner’s or Loan Policy	Residential: N/C Commercial: \$250.00	Residential: N/C Commercial: \$250.00
ALTA 3.4¹ Zoning – No Zoning Classification Owner’s or Loan Policy	Residential: N/C Commercial: \$250.00	Residential: N/C Commercial: \$250.00
ALTA 4.1 Condominium Loan Policy	N/A	Residential: \$25.00 Commercial: \$50.00
ALTA 5.1 Planned Unit Development Loan Policy	N/A	Residential: \$25.00 Commercial: \$50.00
ALTA 6 Variable Rate Mortgage Loan Policy	N/A	No Charge
ALTA 6.2 Variable Rate Mortgage – Negative Amortization – Loan Policy	N/A	No Charge – issued only at policy date
ALTA 7 Manufactured Housing Unit	Residential: \$50.00 Commercial: \$100.00	Residential: \$50.00 Commercial: \$100.00

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 7.1 Manufacture Housing Unit – Conversion Loan Policy	N/A	Residential: \$50.00 Commercial: \$100.00
ALTA 7.2 Manufacture Housing Unit – Conversion Owner’s Policy	Residential: \$50.00 Commercial: \$100.00	N/A
ALTA 8.1 Environmental Protection Lien Owner’s or Loan Policy	No Charge	No Charge
ALTA 8.2 Commercial Environmental Protection Lien – Owner’s or Loan Policy	No Charge	No Charge
ALTA 9 Restrictions, Encroachments, Minerals Loan Policy	N/A	Residential: N/C Commercial: 10% Min. \$100.00
ALTA 9.1 Covenants, Conditions & Restrictions - Unimproved Land Owner’s Policy	Residential: \$50.00 Commercial: 20% Min. \$250.00	N/A
ALTA 9.2 Covenants, Conditions & Restrictions - Improved Land Owner’s Policy	Residential: \$50.00 Commercial: 20% Min. \$250.00	N/A
ALTA 9.3 Covenants, Conditions & Restrictions Loan Policy	N/A	Residential: \$50.00 Commercial: 20% Min. \$250.00
ALTA 9.6 Private Rights Loan Policy	N/A	Residential: \$50.00 Commercial: 10% Min. \$100.00
ALTA 9.6.1 Private Rights-Current Assessments Loan Policy	N/A	Residential: \$50.00 Commercial: 10% Min. \$100.00
ALTA 9.7 Restrictions, Encroachments, Minerals - Land Under Development Loan Policy	N/A	Residential: \$50.00 Commercial: 10% Min. \$100.00
ALTA 9.8 Covenants, Conditions & Restrictions - Land Under Development Owner’s Policy	Residential: \$50.00 Commercial: 20% Min. \$250.00	N/A

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 9.9 Private Rights Owner's Policy	Residential: \$50.00 Commercial: 20% Min. \$250.00	N/A
ALTA 9.10 Restrictions, Encroachments, Minerals - Current Violations Loan Policy	N/A	Residential: N/C Commercial: 10% Min. \$100.00
ALTA 10 Assignment Loan Policy	N/A	Residential: \$50.00 Commercial: \$ 50.00
ALTA 10.1 Assignment and Date Down Loan Policy	N/A	\$150.00
ALTA 10.2 Collateral Assignment Loan Policy	N/A	\$250.00
ALTA 10.3 Collateral Assignment and Date Down Loan Policy	N/A	\$250.00
ALTA 11 Mortgage Modification Loan Policy	N/A	Residential: \$150.00 Commercial: \$500.00
ALTA 11.1 Mortgage Modification with Subordination - Loan Policy	N/A	Residential: \$150.00 Commercial: \$500.00
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance \ Loan Policy	N/A	Residential: \$150.00 plus additional Basic Rate premium for increase in policy limits Commercial: \$500.00 plus additional Basic Rate premium for increase in policy limits

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 12 Aggregation Loan Policy	N/A	Residential: \$50.00 Commercial: \$100.00
ALTA 12.1 Aggregation – State Limits Loan Policy	N/A	Residential: \$50.00 Commercial: \$100.00
ALTA 13 Leasehold Owner's Policy	No Charge	N/A
ALTA 13.1 Leasehold Loan Policy	N/A	No Charge
ALTA 14 Future Advance – Priority Loan Policy	N/A	Residential: N/C Commercial: 10%, Min. \$100.00
ALTA 14.1 Future Advance – Knowledge Loan Policy	N/A	Residential: N/C Commercial: 10%, Min. \$100.00
ALTA 14.2 Future Advance – Letter of Credit Loan Policy	N/A	Residential: N/C Commercial: 10%, Min. \$100.00
ALTA 14.3 Future Advance - Reverse Mortgage Loan Policy	N/A	Residential: N/C Commercial: 10%, Min. \$100.00
ALTA 15¹ Non-Imputation – Full Equity Transfer Owner's Policy	10%, Min \$500.00	N/A
ALTA 15.1¹ Non-Imputation – Additional Insured Owner's Policy	10%, Min \$500.00	N/A
ALTA 15.2¹ Non-Imputation – Partial Equity Transfer Owner's Policy	10%, Min \$500.00	N/A
ALTA 16 Mezzanine Financing Owner's Policy	20% based on amount of Mezzanine Loan, Min. \$500.00	N/A
ALTA 17 Access and Entry Owner's or Loan Policy	Residential: N/C Commercial: \$150.00	Residential: N/C Commercial: \$150.00

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 17.1 Indirect Access and Entry Owner's or Loan Policy	Residential: N/C Commercial: \$150.00	Residential: N/C Commercial: \$150.00
ALTA 17.2 Utility Access Owner's or Loan Policy	Residential: N/C Commercial: \$150.00	Residential: N/C Commercial: \$150.00
ALTA 18 Single Tax Parcel Owner's or Loan Policy	Residential: N/C Commercial: \$50.00	Residential: N/C Commercial: \$50.00
ALTA 18.1 Multiple Tax Parcel Owner's or Loan Policy	Residential: N/C Commercial: \$50.00	Residential: N/C Commercial: \$50.00
ALTA 18.2 Multiple Tax Parcel Owner's or Loan Policy	Residential: N/C Commercial: \$50.00	Residential: N/C Commercial: \$50.00
ALTA 18.3 Single Tax Parcel Owner's or Loan Policy	Residential: N/C Commercial: \$50.00	Residential: N/C Commercial: \$50.00
ALTA 19 Contiguity – Multiple Parcels Owner's or Loan Policy	No Charge	No Charge
ALTA 19.1 Contiguity – Single Parcels Owner's or Loan Policy	Residential: N/C Commercial: \$75.00	Residential: N/C Commercial: \$75.00
ALTA 19.2 Contiguity – Specified Parcels Owner's or Loan Policy	Residential: N/C Commercial: \$75.00	Residential: N/C Commercial: \$75.00
ALTA 20¹ First Loss – Multiple Parcel Transaction Loan Policy	N/A	Residential: N/A Commercial: \$100.00
ALTA 22 Location Owner's and Loan Policy	\$50.00	\$50.00
ALTA 22.1 Location and Map Owner's and Loan Policy	\$50.00	\$50.00
ALTA 22.2 Land Address Owner's and Loan Policy	\$25.00	\$25.00
ALTA 23 Coinsurance – Single Policy Owner's and Loan Policy	No Charge	No Charge

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 23.1 Co-Insurance Owner's or Loan Policy	No Charge	No Charge
ALTA 24 Doing Business Loan Policy	N/A	No Charge at Policy date - \$50.00 post policy
ALTA 25 Same as Survey Owner's or Loan Policy	Residential: N/C Commercial: \$100.00	Residential: N/C Commercial: \$100.00
ALTA 25.1 Same as Portion of Survey Loan Policy	Residential: N/C Commercial: \$100.00	Residential: N/C Commercial: \$100.00
ALTA 26 Subdivision Loan Policy	N/A	Residential: N/C Commercial: 10%, \$100.00
ALTA 27¹ Usury Loan Policy	N/A	Residential: N/A Commercial: 10% Min. \$250.00
ALTA 28 Easement – Damage or Enforced Removal – Owner's and Loan Policy	Residential: N/C Commercial: \$150.00	Residential: N/C Commercial: \$150.00
ALTA 28.1 Encroachments – Boundaries and Easements – Owner's or Loan Policy	Residential: N/C Commercial: \$150.00	Residential: N/C Commercial: \$150.00
ALTA 28.2 Encroachments – Boundaries and Easements – Described Improvements Owner's or Loan Policy	Residential: N/C Commercial: \$150.00	Residential: N/C Commercial: \$150.00
ALTA 28.3 Encroachments-Boundaries and Easements-Described Improvements and Land Under Development Owner's or Loan Policy	Residential: N/C Commercial: \$150.00	Residential: N/C Commercial: \$150.00
ALTA 29¹ Interest Rate Swap – Direct Obligation Loan Policy	N/A	Residential: N/A Commercial: 10%, Min. \$250.00
ALTA 29.1¹ Interest Rate Swap – Additional Interest Loan Policy	N/A	Residential: N/A Commercial: 10%, Min. \$250.00

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 29.2 ¹ Interest Rate Swap – Direct Obligation – Defined Amount Loan Policy	N/A	Residential: N/A Commercial: 25%, plus Basic Rate for increased insurance amount Min. \$500.00
ALTA 29.3 ¹ Interest Rate Swap – Additional Interest – Defined Amount Loan Policy	N/A	Residential: N/A Commercial: 25%, plus Basic Rate for increased insurance amount Min. \$500.00
ALTA 30 Shared Appreciation Mortgage Loan Policy	N/A	Residential: N/C Commercial: N/A
ALTA 30.1 Commercial Participation Interest Loan Policy	N/A	\$.50/\$1,000 up to \$1 million, Min. \$100.00 Over \$1 million Negotiable
ALTA 31 Severed Improvements Loan Policy	N/A	5% Min. \$250.00
ALTA 32 Construction Loan – Pending Disbursement – Loan Policy	N/A	Residential: N/C Commercial: 10% Min. \$100.00
ALTA 32.1 Construction Loan – Loss of Priority – Direct Payment – Loan Policy	N/A	Residential: N/C Commercial: 10% Min. \$100.00
ALTA 32.2 Construction Loan – Loss of Priority – Insured's Direct Payment – Loan Policy	N/A	Residential: N/C Commercial: 10% Min. \$100.00
ALTA 33 Disbursement Endorsement Loan Policy	N/A	Residential: N/C Commercial: \$50.00
ALTA 34.1 Identified Exception – Identified Risk Exception Owner's or Loan Policy	Residential: \$50.00 Commercial: Negotiable, Min. \$100.00	Residential: \$50.00 Commercial: Negotiable, Min. \$100.00

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 35 Minerals and Other Subsurface Substances – Buildings Owner’s or Loan Policy	Residential: \$50.00 Commercial: \$100.00	Residential: \$50.00 Commercial: \$100.00
ALTA 35.1 Minerals and Other Subsurface Substances – Improvements Owner’s or Loan Policy	Residential: \$50.00 Commercial: \$100.00	Residential: \$50.00 Commercial: \$100.00
ALTA 35.2 Minerals and Other Subsurface Substances – Described Improvements Loan Policy	Residential: \$50.00 Commercial: \$100.00	Residential: \$50.00 Commercial: \$100.00
ALTA 35.3 Minerals and Other Subsurface Substances – Land Under Development Loan Policy	Residential: \$50.00 Commercial: \$100.00	Residential: \$50.00 Commercial: \$100.00
ALTA 36 Energy Project – Leasehold/Easement Owner’s Policy	Residential: N/A Commercial:10% Min. \$250.00	N/A
ALTA 36.1 Energy Project – Leasehold/Easement Loan Policy	N/A	Residential: N/A Commercial:10% Min. \$250.00
ALTA 36.2 Energy Project – Leasehold Owner’s Policy	Residential: N/A Commercial:10% Min. \$250.00	N/A
ALTA 36.3 Energy Project – Leasehold Loan Policy	N/A	Residential: N/A Commercial:10% Min. \$250.00
ALTA 36.4 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s Policy	Residential: N/A Commercial:10% Min. \$250.00	N/A
ALTA 36.5 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan Policy	N/A	Residential: N/A Commercial:10% Min. \$250.00
ALTA 36.6 Energy Project – Encroachments Loan Policy	N/A	Residential: N/A Commercial:10% Min. \$250.00

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 36.7 Energy Project – Fee Estate Owner’s Policy	Residential: N/A Commercial: 10% Min. \$250.00	N/A
ALTA 36.8 Energy Project – Fee Estate Loan Policy	N/A	Residential: N/A Commercial: 10% Min. \$250.00
ALTA 36.9 Energy Project-Minerals and Other Subsurface Substances-Land Under Development Owner’s or Loan Policy	Residential: N/A Commercial: 10% Min. \$500.00	Residential: N/A Commercial: 10% Min. \$500.00
ALTA 37 Assignment of Rents and Leases Loan Policy	N/A	No Charge
ALTA 38 Mortgage Tax Loan Policy	N/A	Residential: N/C Commercial: \$100.00
ALTA 39 Policy Authorization Owner’s or Loan Policy	No Charge	No Charge
ALTA 40 Tax Credit Owner’s Policy	Residential: N/A Commercial: \$250.00	N/A
ALTA 40.1 Tax Credit – Defined Amount Owner’s Policy	10%, plus appropriate rate for increased insurance amount Min. \$250.00	N/A
ALTA 42 Commercial Lender Group Loan Policy	N/A	No Charge
ALTA 43 Anti-Taint Loan Policy	N/A	No Charge
ALTA 44 Insured Mortgage Recording Loan Policy	N/A	No Charge
ALTA 45 Pari Passu Mortgage Loan Policy	N/A	No Charge
ALTA 46 Option Owner’s or Loan Policy	Residential: N/C Commercial: \$250.00	Residential: N/C Commercial: \$250.00

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9. ENDORSEMENTS

Endorsement No. and Description	Owner	Lender
ALTA 48 Tribal Limited Waiver and Consent Owner's or Loan Policy	No Charge	No Charge
ALTA 48.1 Tribal Limited Waiver and Consent Agreement Owner's or Loan Policy	No Charge	No Charge
WFG Solar Endorsement Loan Policy	N/A	\$50.00
WFG General Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Arbitration Endorsement Owner's or Loan Policy	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 normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from the Company's Underwriting Department.

9.3 Modification of an Endorsement

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.