



**The State of Mississippi**

**MANUAL OF TITLE INSURANCE PREMIUMS**

**Effective as of December 4, 2023**

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# 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 WFG National Title Insurance 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 are set forth in this manual. The rates shown are the all-inclusive title insurance fees and charges and include both the risk portion and the service or work portion, but do not include charges for title search, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

The rates set forth herein are recommended minimum charges. Agents and/or employees of WFG National Title Insurance Company may deviate from these rates based on state or federal law, local custom, market factors or special risk, and with the advance agreement of the proposed insured or other party obligated to pay such charges.

# WFG NATIONAL TITLE INSURANCE COMPANY GENERAL RULES FOR USE OF RATES

## 2 GENERAL RULES FOR USE OF RATES

### 2.1 DEFINITIONS

#### 2.1.1 Company

The “Company” shall mean WFG National Title Insurance Company, a South Carolina corporation, which is the insurer filing this rate manual.

#### 2.1.2 Expanded Coverage

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowner’s Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State.

#### 2.1.3 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.

#### 2.1.4 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.

#### 2.1.5 State

“State” shall mean the State of Mississippi.

### 2.2 AMOUNT OF INSURANCE

#### 2.2.1 Owner’s Policies

Owner’s title insurance policies 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 to the satisfaction of the Company.

#### 2.2.2 Loan Policies

Loan title insurance policies (including Loan policies insuring a leasehold interest will be issued in the amount equal to the face value of the insured mortgage, except:

# WFG NATIONAL TITLE INSURANCE COMPANY

## GENERAL RULES FOR USE OF RATES

- If the value of the insured land or the equity of the trustor or mortgagor is less than the face amount of the deed of trust or mortgage, then the amount of insurance may be equal to the value of the land or the equity of the trustor or mortgagor in the land.
- If the deed of trust or 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 or mortgage, the policy may be written in an amount greater than the face amount of the deed of trust or mortgage, but no more than 125% of the face amount of the deed of trust or mortgage.
- If the indebtedness secured by the deed of trust or mortgage is also secured by trust deeds or 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 aggregate of rentals payable under the primary term of the lease or the full value of the land and existing improvements as set forth in Section 2.2.1, whichever is less.

### 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 Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in Sections 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 COMPUTATION OF RATES

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

## 2.4 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.

## 2.5 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 increased amount of insurance shall be charged as follows:

- i. Premium for the applicable policy, as set forth in Sections 4.1 and 5.1, on the new

# WFG NATIONAL TITLE INSURANCE COMPANY

## GENERAL RULES FOR USE OF RATES

liability amount less the premium computed for the existing policy liability amount, including any prior increases; plus

- ii. Premium for any endorsements issued to the existing policy that are computed based upon the policy premium or policy liability. The premium for each endorsement shall be computed on the new liability amount, then the premium paid for each based on the existing liability amount, including any prior increases, shall be subtracted.

When the amount of insurance of an existing owner's policy is increased with the simultaneous increase in the amount of insurance of an existing loan policy covering identical land, the rate for the increase to the existing owner's policy shall be as set forth in subparagraphs (i) and (ii) above and the rate for the increase to the existing loan policy shall be as set forth in subparagraphs (iii) and (iv) below:

- iii. No charge for the increased amount of insurance of the loan policy, unless it exceeds the simultaneously increased amount of insurance of the owner's policy, in which case the premium shall be the Basic Rate computed on such excess; plus
- iv. Premium for any endorsements issued to the existing loan policy that are computed based upon the policy premium or policy liability. The premium for each endorsement shall be computed on the new liability amount, then the premium paid for each based on the existing liability amount, including any prior increases, shall be subtracted.

### 2.6 COMMITMENT TO INSURE

A commitment shall be effective for six months. The company may issue a written endorsement extending the effective period of the commitment provided that:

1. A request for extension is received prior to expiration of the commitment;
2. The extension is for no more than six months; and
3. The effective date of the commitment remains unchanged.

The commitment may not be extended for a total period of more than two years. The Company may elect to charge a fee to issue a commitment or extension in special circumstances, which fee shall be credited to the premium due when the proposed policy is issued.

### 2.7 CLOSING PROTECTION LETTER

When a Closing Protection Letter ("CPL") is issued in conjunction with a real estate transaction resulting in the issuance of a policy of title insurance, the fee for the issuance of the CPL shall be \$50.00, the entire sum of which shall be remitted to the Company, and shall not be shared by an agent of the Company.

# WFG NATIONAL TITLE INSURANCE COMPANY BASIC RATE TABLE

## 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 | Loan Policies |
|--|--------------------------------------|---------------|
| Up to \$1,000,000 of liability – rate per \$1,000  | \$4.00                               | \$3.00        |
| Over \$1,000,000, per additional \$1,000   | \$2.00                               | \$1.50        |

**Minimum Rate**      \$150                      \$150



# WFG NATIONAL TITLE INSURANCE COMPANY

## OWNER'S INSURANCE

### 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

The 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

# WFG NATIONAL TITLE INSURANCE COMPANY LENDER'S INSURANCE

## 5 LENDER'S INSURANCE

### 5.1 LOAN POLICIES

- A Standard Coverage loan policy will be issued at the premium for the respective liability amounts as set forth for Loan Policies in Section 3.1 Rate Table.
- An Expanded Coverage loan policy will be issued at 110% of the premium for the respective liability amounts as set forth for Loan Policies in Section 3.1 Rate Table.

### 5.2 SHORT FORM POLICIES

The rate for a Short Form Policy shall be the same as for a long form loan policy of a given type of coverage as set forth in Section 5.1 above.

### 5.3 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.

### 5.4 RESIDENTIAL CONSTRUCTION LOAN RATE

A special residential construction loan rate may be applied to those transactions that involve insuring short-term construction financing for 1-4 family residential property only. The residential construction loan rate for loan policies shall be calculated at \$1.00 per \$1,000.00 of the amount of insurance. The minimum premium shall be \$150.

A Standard Coverage loan policy issued at this special rate shall only be valid for 24 months from the date of the policy. An exception setting forth this limited coverage shall be included in the policy, and no extension may be granted. A loan policy issued at this rate shall not entitle the insured or any future owner or lender to a reissue or substitution rate nor shall it be subject to a simultaneous issue rate. This rate may not be used in conjunction with an Expanded Coverage or Short Form Policy.

### 5.5 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 \$1.00 per \$1,000 of the amount of the insurance, subject to a minimum \$150.00. The amount of insurance shall not exceed \$250,000.00.

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

# **WFG NATIONAL TITLE INSURANCE COMPANY LENDER'S INSURANCE**

## **5.6 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. The charge is \$0.50 per \$1,000 of the amount of insurance, subject to a minimum \$125.00.

# WFG NATIONAL TITLE INSURANCE COMPANY

## SIMULTANEOUS ISSUE RATES

### 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 Section 4.1 and each Standard Coverage loan policy(ies) will be charged \$100.00, whereas each Expanded Coverage loan policy(ies) will be charged \$125.00, 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 loan policy set out in Section 5.1.

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 4.1. The policy insuring the leasehold interest will be charged at 30% 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 \$100.00.

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

# WFG NATIONAL TITLE INSURANCE COMPANY

## REISSUE AND SUBSTITUTION RATES

### 7 REISSUE AND SUBSTITUTION RATES

#### 7.1 SUBSTITUTION RATE FOR LOAN POLICIES

If an existing loan policy was issued by any insurer with the same borrower, on the same land or a portion thereof, and to the same or a different lender, upon furnishing evidence of the existing loan policy prior to the new loan transaction, a substitution rate shall be applied. The substitution rate shall be calculated by multiplying sixty percent (60%) times the Basic Rate for Loan Policies provided in the Rate Table in Section 3.1, up to the amount of the unpaid principal balance of the existing loan. The Basic Rate for Loan Policies provided in the Rate Table in Section 3.1 shall be charged on any amount of insurance in excess of the unpaid principal balance. The minimum premium shall be \$150.

#### 7.2 REISSUE RATE FOR OWNER'S POLICIES

A purchaser or lessee of land, from one whose title to the land or part thereof, as owner, has been insured by any insurer within 10 years prior to the issuance of a new owner's policy shall be entitled to the reissue rate for a new owner's policy upon furnishing evidence of the existing owner's policy prior to the new transaction. The reissue rate shall be calculated by multiplying sixty percent (60%) times the Basic Rate for Owner's & Leasehold Owner's Policies provided in the Rate Table in Section 3.1, up to the amount of insurance of the existing owner's policy. The Basic Rate for Owner's & Leasehold Owner's Policies provided in the Rate Table in Section 3.1 shall be charged on any amount of insurance in excess of the existing owner's policy. The minimum premium shall be \$150.

#### 7.3 REISSUE RATE FOR LOAN POLICIES

An insured under an owner's policy issued by any insurer who is now granting a mortgage or deed of trust on the land or any part thereof to be insured by a loan policy shall be entitled to the reissue rate for loan policies. The reissue rate shall be calculated by multiplying sixty percent (60%) times the Basic Rate for Loan Policies provided in the Rate Table in Section 3.1, up to the amount of insurance of the existing owner's policy. The Basic Rate for Loan Policies provided in the Rate Table in Section 3.1 shall be charged on any amount of insurance in excess of such owner's policy. The minimum premium shall be \$150.

# WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

## 8 ENDORSEMENTS

### 8.1 ENDORSEMENTS TO OWNER’S POLICIES AND LOAN POLICIES

Each endorsement to any policy 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 shall be based on the premium computed for the policy as set forth in Section 3.1 and without regard to any special rates or discounts provided herein.

### 8.2 GENERAL RULES

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 endorsement.

| Endorsement No.  | Owner            | Lender           |
|--|------------------|------------------|
| <b>ALTA 3</b><br>Zoning – Unimproved Land                                      | 10%<br>Min \$100 | 10%<br>Min \$100 |
| <b>ALTA 3.1</b><br>Zoning – Completed Structure                                | 15%<br>Min \$100 | 15%<br>Min \$100 |
| <b>ALTA 3.2</b><br>Zoning – Land Under Development                             | 20%<br>Min \$200 | 20%<br>Min \$200 |
| <b>ALTA 3.3<sup>1</sup></b><br>Zoning-Completed Improvement-Non-Conforming Use | 25%<br>Min \$250 | 25%<br>Min \$250 |
| <b>ALTA 3.4</b><br>Zoning-No Zoning Classification                             | 20%<br>Min \$200 | 20%<br>Min \$200 |
| <b>ALTA 4</b><br>Condominium-Assessments Priority                              | N/A              | \$50.00          |
| <b>ALTA 4.1</b><br>Condominium-Current Assessments                             | \$100.00         | \$50.00          |
| <b>ALTA 5</b><br>Planned Unit Development-Assessments Priority                 | N/A              | \$50.00          |

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

| <b>Endorsement No.</b>  | <b>Owner</b>      | <b>Lender</b>     |
|---|-------------------|-------------------|
| <b>ALTA 5.1</b><br>Planned Unit Development-Current Assessments                           | \$100.00          | \$50.00           |
| <b>ALTA 6</b><br>Variable Rate Mortgage   | N/A               | \$50.00           |
| <b>ALTA 6.2</b><br>Variable Rate Mortgage – Negative Amortization                         | N/A               | \$50.00           |
| <b>ALTA 7</b><br>Manufactured Housing Unit  | \$100.00          | \$50.00           |
| <b>ALTA 7.1</b><br>Manufacture Housing – Conversion – Loan Policy                         | N/A               | \$50.00           |
| <b>ALTA 7.2</b><br>Manufacture Housing – Conversion – Owner’s Policy                      | \$100.00          | N/A               |
| <b>ALTA 8.1</b><br>Environmental Protection Lien  | N/A               | \$50.00           |
| <b>ALTA 8.2</b><br>Commercial Environmental Protection Lien                               | \$100.00          | \$50.00           |
| <b>ALTA 9</b><br>Restrictions, Encroachments & Minerals - Loan Policy                     | N/A               | 10%<br>Min \$100  |
| <b>ALTA 9.1</b><br>Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy | 20%<br>Min. \$200 | N/A               |
| <b>ALTA 9.2</b><br>Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy  | 20%<br>Min. \$200 | N/A               |
| <b>ALTA 9.3</b><br>Covenants, Conditions & Restrictions - Loan Policy                     | N/A               | 10%<br>Min. \$100 |
| <b>ALTA 9.6</b><br>Private Rights – Loan Policy   | N/A               | 10%<br>Min \$100  |
| <b>ALTA 9.6.1</b><br>Private Rights-Current Assessments - Loan Policy                     | N/A               | 10%<br>Min \$100  |

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

| Endorsement No.   | Owner            | Lender  |
|---|------------------|---|
| <b>ALTA 9.7</b><br>Restrictions, Encroachments, Minerals -<br>Land Under Development - Loan Policy      | N/A              | 20%<br>Min \$200  |
| <b>ALTA 9.8</b><br>Covenants, Conditions & Restrictions -<br>Land Under Development - Owner's<br>Policy | 20%<br>Min \$200 | N/A   |
| <b>ALTA 9.9</b><br>Private Rights - Owner's Policy  | 20%<br>Min \$200 | N/A   |
| <b>ALTA 9.10</b><br>Restrictions, Encroachments, Minerals -<br>Current Violations –Loan Policy          | N/A              | 10%<br>Min \$100  |
| <b>ALTA 10</b><br>Assignment  | N/A              | \$50  |
| <b>ALTA 10.1</b><br>Assignment and Date Down  | N/A              | \$100   |
| <b>ALTA 11</b><br>Mortgage Modification   | N/A              | \$0.50 per \$1,000<br>of the Amount of<br>Insurance<br>Min \$125  |
| <b>ALTA 11.1</b><br>Mortgage Modification with<br>Subordination   | N/A              | \$0.50 per \$1,000<br>of the Amount of<br>Insurance<br>Min \$125  |
| <b>ALTA 11.2</b><br>Mortgage Modification with Additional<br>Amount of Insurance                        | N/A              | \$0.50 per \$1,000<br>of the original<br>Amount of<br>Insurance plus<br>premium for<br>increase per<br>Section 2.6<br>Min \$125 |
| <b>ALTA 12<sup>1</sup></b><br>Aggregation – Loan Policy   | N/A              | \$100   |
| <b>ALTA 12.1<sup>1</sup></b><br>Aggregation – State Limits – Loan<br>Policy                             | N/A              | \$100   |
| <b>ALTA 13</b><br>Leasehold - Owner's Policy  | No Charge        | N/A   |



## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

| Endorsement No.  | Owner            | Lender           |
|--|------------------|------------------|
| <b>ALTA 13.1</b><br>Leasehold - Loan                                     | N/A              | No Charge        |
| <b>ALTA 14</b><br>Future Advance – Priority                              | N/A              | 10%<br>Min \$100 |
| <b>ALTA 14.1</b><br>Future Advance – Knowledge                           | N/A              | 10%<br>Min \$100 |
| <b>ALTA 14.2</b><br>Future Advance – Letter of Credit                    | N/A              | 10%<br>Min \$100 |
| <b>ALTA 14.3</b><br>Future Advance - Reverse Mortgage                    | N/A              | 10%<br>Min \$100 |
| <b>ALTA 15<sup>1</sup></b><br>Non-Imputation – Full Equity Transfer      | 15%<br>Min \$150 | N/A              |
| <b>ALTA 15.1<sup>1</sup></b><br>Non-Imputation – Additional Insured      | 15%<br>Min \$150 | N/A              |
| <b>ALTA 15.2<sup>1</sup></b><br>Non-Imputation – Partial Equity Transfer | 15%<br>Min \$150 | N/A              |
| <b>ALTA 16<sup>1</sup></b><br>Mezzanine Financing                        | 15%<br>Min \$250 | N/A              |
| <b>ALTA 17</b><br>Access and Entry                                       | \$150            | \$100            |
| <b>ALTA 17.1</b><br>Indirect Access and Entry                            | \$300            | \$250            |
| <b>ALTA 17.2</b><br>Utility Access                                       | \$300            | \$250            |
| <b>ALTA 18</b><br>Single Tax Parcel                                      | \$100            | \$50             |
| <b>ALTA 18.1</b><br>Multiple Tax Parcel – Easements                      | \$100            | \$50             |
| <b>ALTA 18.2</b><br>Multiple Tax Parcel                                  | \$100            | \$50             |

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

| Endorsement No.  | Owner            | Lender           |
|--|------------------|------------------|
| <b>ALTA 18.3</b><br>Single Tax Parcel and ID                               | \$100            | \$50             |
| <b>ALTA 19</b><br>Contiguity – Multiple Parcels                            | \$150            | \$100            |
| <b>ALTA 19.1</b><br>Contiguity – Single Parcel                             | \$150            | \$100            |
| <b>ALTA 19.2</b><br>Contiguity – Specified Parcels                         | \$150            | \$100            |
| <b>ALTA 20<sup>1</sup></b><br>First Loss – Multiple Parcel<br>Transactions | N/A              | 15%<br>Min \$250 |
| <b>ALTA 22</b><br>Location   | \$150            | \$100            |
| <b>ALTA 22.1</b><br>Location and Map                                       | \$150            | \$100            |
| <b>ALTA 23</b><br>Coinsurance – Single Policy                              | No Charge        | No Charge        |
| <b>ALTA 23.1</b><br>Co-Insurance – Multiple Policies                       | No Charge        | No Charge        |
| <b>ALTA 24</b><br>Doing Business   | N/A              | \$150            |
| <b>ALTA 25</b><br>Same as Survey   | \$150            | \$100            |
| <b>ALTA 25.1</b><br>Same as Portion of Survey                              | \$150            | \$100            |
| <b>ALTA 26</b><br>Subdivision  | \$150            | \$100            |
| <b>ALTA 27<sup>1</sup></b><br>Usury  | N/A              | \$150            |
| <b>ALTA 28</b><br>Easement – Damage or Enforced<br>Removal                 | 20%<br>Min \$200 | 10%<br>Min \$100 |

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

| Endorsement No.  | Owner            | Lender   |
|--|------------------|--|
| <b>ALTA 28.1</b><br>Encroachments – Boundaries and Easements   | 20%<br>Min \$200 | 10%<br>Min \$100   |
| <b>ALTA 28.2</b><br>Encroachments – Boundaries and Easements – Described Improvements                        | 20%<br>Min \$200 | 10%<br>Min \$100   |
| <b>ALTA 28.3</b><br>Encroachments-Boundaries and Easements-Described Improvements and Land Under Development | 25%<br>Min \$250 | 15%<br>Min \$150   |
| <b>ALTA 29<sup>1</sup></b><br>Interest Rate Swap Endorsement– Direct Obligation                              | N/A              | 10%<br>Min \$250   |
| <b>ALTA 29.1<sup>1</sup></b><br>Interest Rate Swap Endorsement – Additional Interest                         | N/A              | 10%<br>Min \$250   |
| <b>ALTA 29.2<sup>1</sup></b><br>Interest Rate Swap Endorsement – Direct Obligation – Defined Amount          | N/A              | 10%, plus premium for add'l amount of insurance per Section 3.1<br>Min \$250 |
| <b>ALTA 29.3<sup>1</sup></b><br>Interest Rate Swap Endorsement – Additional Interest – Defined Amount        | N/A              | 10%, plus premium for add'l amount of insurance per Section 3.1<br>Min \$250 |
| <b>ALTA 30<sup>1</sup></b><br>Shared Appreciation Mortgage   | N/A              | 10%<br>Min \$250   |
| <b>ALTA 30.1<sup>1</sup></b><br>Commercial Participation Interest  | N/A              | 10%<br>Min \$250   |
| <b>ALTA 31<sup>1</sup></b><br>Severable Improvements Endorsement   | \$300            | \$250  |
| <b>ALTA 32</b><br>Construction Loan  | N/A              | 10%<br>Min \$100   |
| <b>ALTA 32.1</b><br>Construction Loan –Direct Payment  | N/A              | 10%<br>Min \$100   |

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

| Endorsement No.  | Owner                            | Lender                           |
|--|----------------------------------|----------------------------------|
| <b>ALTA 32.2</b><br>Construction Loan –Insured’s Direct Payment  | N/A                              | 10%<br>Min \$100                 |
| <b>ALTA 33</b><br>Disbursement Endorsement   | N/A                              | \$100 per issuance               |
| <b>ALTA 34<sup>1</sup></b><br>Identified Risk Coverage   | Varies – Contact<br>Underwriting | Varies – Contact<br>Underwriting |
| <b>ALTA 34.1<sup>1</sup></b><br>Identified Exception – Identified Risk Exception                             | Varies – Contact<br>Underwriting | Varies – Contact<br>Underwriting |
| <b>ALTA 35</b><br>Minerals and Other Subsurface Substances – Buildings                                       | 20%<br>Min \$200                 | 10%<br>Min \$100                 |
| <b>ALTA 35.1</b><br>Minerals and Other Subsurface Substances – Improvements                                  | 20%<br>Min \$200                 | 10%<br>Min \$100                 |
| <b>ALTA 35.2</b><br>Minerals and Other Subsurface Substances – Described Improvements                        | 20%<br>Min \$200                 | 10%<br>Min \$100                 |
| <b>ALTA 35.3</b><br>Minerals and Other Subsurface Substances – Land Under Development                        | 25%<br>Min \$250                 | 15%<br>Min \$150                 |
| <b>ALTA 36</b><br>Energy Project – Leasehold/Easement - Owner’s  | \$300                            | N/A                              |
| <b>ALTA 36.1</b><br>Energy Project – Leasehold/Easement – Loan   | N/A                              | \$250                            |
| <b>ALTA 36.2</b><br>Energy Project – Leasehold Owner’s Policy  | \$300                            | N/A                              |
| <b>ALTA 36.3</b><br>Energy Project – Leasehold Loan  | N/A                              | \$250                            |
| <b>ALTA 36.4</b><br>Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s | 25%<br>Min \$500                 | N/A                              |
| <b>ALTA 36.5</b><br>Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan    | N/A                              | 15%<br>Min \$250                 |

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

| Endorsement No.   | Owner  | Lender           |
|---|--|------------------|
| <b>ALTA 36.6</b><br>Energy Project – Encroachments                  | 25%<br>Min \$500   | 15%<br>Min \$250 |
| <b>ALTA 36.7</b><br>Energy Project – Fee Estate<br>Owner’s Policy   | \$300  | N/A              |
| <b>ALTA 36.8</b><br>Energy Project – Fee Estate<br>Loan Policy      | N/A  | \$250            |
| <b>ALTA 37</b><br>Assignment of Rents or Leases                     | N/A  | \$100            |
| <b>ALTA 38</b><br>Mortgage Tax                                      | N/A  | \$50             |
| <b>ALTA 39</b><br>Policy Authentication                             | No Charge  | No Charge        |
| <b>ALTA 40</b><br>Tax Credit - Owner’s Policy                       | 10%<br>Min \$250   | N/A              |
| <b>ALTA 40.1</b><br>Tax Credit – Defined Amount -<br>Owner’s Policy | 10%, plus<br>premium for add’l<br>amount of<br>insurance per<br>Section 3.1<br>Min \$250 | N/A              |
| <b>ALTA 41</b><br>Water – Buildings                                 | 10%<br>Min \$200   | 5%<br>Min \$100  |
| <b>ALTA 41.1</b><br>Water – Improvements                            | 10%<br>Min \$200   | 5%<br>Min \$100  |
| <b>ALTA 41.2</b><br>Water – Described Improvements                  | 10%<br>Min \$200   | 5%<br>Min \$100  |
| <b>ALTA 41.3</b><br>Water – Land Under Development                  | 20%<br>Min \$250   | 10%<br>Min \$150 |
| <b>ALTA 42-06<sup>1</sup></b><br>Commercial Lender Group            | N/A  | \$250            |
| <b>ALTA 43<sup>1</sup></b><br>Anti-Taint                            | N/A  | \$100            |

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

| Endorsement No.   | Owner     | Lender    |
|---|-----------|-----------|
| <b>ALTA 44</b><br>Insured Mortgage Recording  | N/A       | No Charge |
| <b>ALTA 45<sup>1</sup></b><br>Pari Passu Mortgage - Loan Policy                                   | N/A       | \$100     |
| <b>ALTA 46</b><br>Option  | \$100     | N/A       |
| <b>ALTA 48</b><br>Tribal Waivers and Consents   | N/C       | N/C       |
| <b>ALTA JR1 Supplemental Coverage</b><br>(See Short Form Junior Loan Policy in Section 5.1)       | N/A       | No Charge |
| <b>ALTA JR2 Variable Rate/Revolving Credit</b> (See Short Form Junior Loan Policy in Section 5.1) | N/A       | No Charge |
| <b>WFG General Endorsement</b><br>Owner's or Loan Policy  | No Charge | No Charge |
| <b>WFG Arbitration Endorsement</b><br>Owner's or Loan Policy                                      | No Charge | No Charge |
| <b>WFG Date Down Endorsement</b>  | N/A       | \$100     |

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 normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Company's Underwriting Department.

### 8.3 MODIFICATION OF AN ENDORSEMENT

When the Company is requested to modify the coverage provided for in an endorsement listed and the modification represents a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the premium applicable to the policy to be endorsed.