



## **The State of Missouri**

# **MANUAL OF TITLE INSURANCE PREMIUMS**

**Effective as of July 1, 2025**

**WFG National Title Insurance Company**

12909 SW 68<sup>th</sup> Parkway, Suite 350

Portland, OR 97223

Ph: (503) 387-3636

Fax: (503) 974-9596

# WFG NATIONAL TITLE INSURANCE COMPANY

## CONTENTS

### CONTENTS

1	INTRODUCTION.....	1
2	GENERAL RULES FOR USE OF RATES .....	2
2.1	DEFINITIONS.....	2
2.1.1	Acquisition Loan .....	2
2.1.2	Company.....	2
2.1.3	Expanded Coverage.....	2
2.1.4	Offering Provider.....	2
2.1.5	Purchase Transaction.....	2
2.1.6	Finance Loan .....	2
2.1.7	Short Form Policy.....	2
2.1.8	Standard Coverage.....	2
2.1.9	State .....	3
2.2	AMOUNT OF INSURANCE.....	3
2.2.1	Owner's Policies.....	3
2.2.2	Loan Policies .....	3
2.2.3	Other Interests.....	3
2.2.4	Co-Insurance.....	3
2.3	TRANSFERS NOT CONSIDERED IN ACQUISITION LOAN/PURCHASE TRANSACTION .....	4
2.4	CONFLICTING RATE PROVISION .....	4
2.5	COMPUTATION OF RATES.....	4
2.6	ELIMINATION OF FRACTIONAL DOLLARS .....	4
2.7	INSURANCE UNDER ONE POLICY OF MULTIPLE PARCELS/MULTIPLE CHAINS OF TITLE .....	4
2.8	INCREASE IN POLICY LIABILITY.....	5
2.9	FEDERAL RULE COMPLIANCE .....	5
3	RATE TABLE.....	6
3.1	RATE TABLE .....	6
4	OWNER'S INSURANCE.....	7
4.1	OWNER'S INSURANCE .....	7
4.2	LEASEHOLD OWNER'S INSURANCE.....	7
4.3	ALTA U.S. POLICY FORM.....	7
5	LENDER INSURANCE RATES.....	8

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **CONTENTS**

5.1	LOAN POLICY FOR ACQUISITION LOAN. ....	8
5.2	LENDER’S INSURANCE ON (RE)FINANCE OF PROPERTY ALREADY OWNED BY BORROWER. ....	8
5.3	SHORT FORM LOAN POLICIES. ....	8
5.4	LEASEHOLD LENDER’S INSURANCE.....	8
6	SIMULTANEOUS ISSUE RATES .....	9
7	OWNERS & LEASEHOLD POLICIES .....	10
8	COMBINATIONS OF OWNER’S, LEASEHOLD & LOAN POLICIES.....	11
9	LENDER’S SPECIAL RATES.....	12
9.1	APPLICABLE PROVISIONS AND RESTRICTIONS.....	12
9.2	AGGREGATION OF ORDERS FOR RATE CATEGORIES .....	12
9.3	LENDER’S SPECIAL RATE CATEGORIES.....	13
9.3.1	Lender’s Special Rate.....	13
9.4	HE <sup>2</sup> - HOME EQUITY 2 <sup>nd</sup> GENERATION TITLE INSURANCE POLICY .....	13
10	SPECIALTY LENDER’S POLICIES .....	14
10.1	ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY .....	14
10.2	MORTGAGE PROTECTION GUARANTEE (“MPG”).....	14
10.3	RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”).....	14
10.4	CONSTRUCTION LOAN POLICIES .....	14
11	ENDORSEMENTS .....	15
11.1	General Rules.....	15
12	CLOSING PROTECTION LETTER .....	25

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **INTRODUCTION**

### **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 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.

# **WFG NATIONAL TITLE INSURANCE COMPANY 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, except as set forth in Section 2.3.

#### **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 Homeowner’s 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 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 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.

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **GENERAL RULES FOR USE OF RATES**

### **2.1.9 State**

“State” shall mean the State of Missouri

## **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 interest 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 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.

### **2.2.4 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 paragraphs 2.2.1 provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **GENERAL RULES FOR USE OF RATES**

### **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; or
  - 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.

### **2.5 COMPUTATION OF RATES**

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

### **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 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

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **GENERAL RULES FOR USE OF RATES**

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 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.

### **2.8 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 Rate applicable to the policy type originally issued, giving consideration in the current Rate Table to amounts previously insured.

### **2.9 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.



# WFG NATIONAL TITLE INSURANCE COMPANY

## RATE TABLE

### 3 RATE TABLE

#### 3.1 RATE TABLE

Description of Liability Risk Amount	Owners and Leasehold Owners Policies	Reissue Owners and Leasehold Owner Policies	Conversion of Contract Purchaser's and Leasehold Policies	Loan Policies	Reissue Loan Policies	Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt Policies	Substitution	Simultaneous Issue Policies	Builder Developer (Subdivision Rates)	U.S. Government Agencies and Departments	Master Home Equity and HE2 Home Equity 2nd Generation Title Insurance Policy	Mortgage Priority Guarantee	Mortgage Modification Policy
Per thousand	*1	*2	*3	*4	*5	*6	*7	*8	*9	*10			
Up to \$50,000	\$1.40	\$0.84	\$1.40	\$1.00	\$0.60	\$1.40	\$0.60	Flat Fee \$10	\$0.84	\$1.40	Flat Fee \$45.00	Flat Fee \$125.00	Flat Fee \$125.00
\$50,001 to \$100,000, add	\$1.20	\$0.72	\$1.20	\$0.80	\$0.48	\$1.20	\$0.48	Flat Fee \$10	0.72	\$1.20	Flat Fee \$45.00	Flat Fee \$125.00	Flat Fee \$125.00
\$100,001 to \$500,000, add	\$0.80	\$0.48	\$0.80	\$0.70	\$0.42	\$0.80	\$0.42	Flat Fee \$10	\$0.48	\$0.80	Flat Fee \$45.00	Flat Fee \$125.00	Flat Fee \$125.00
\$500,001 to \$10,000,000, add	\$0.70	\$0.42	\$0.70	\$0.60	\$0.36	\$0.70	\$0.36	Flat Fee \$10	\$0.42	\$0.70	Flat Fee \$250.00	**Flat Fee \$125.00	**Flat Fee \$125.00
\$10,000,001 to \$15,000,000, add	\$0.60	\$0.36	\$0.60	\$0.50	\$0.30	\$0.60	\$0.30	Flat Fee \$10	\$0.36	\$0.60	Flat Fee \$300.00	Not Available	Not Available
Over \$15,000,000, add	\$0.50	\$0.30	\$0.50	\$0.40	\$0.24	\$0.50	\$0.24	Flat Fee \$10	\$0.30	\$0.50	Not Available	Not Available	Not Available
Minimum Premium	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	Flat Fee \$10	\$10.00	\$10.00	Not Available	Not Available	Not Available
												**up to \$1,000,000.00 - \$350.00 up to \$2,000,000.00 - over \$2,000,000.00 Not Available	**up to \$1,000,000.00 - \$350.00 up to \$2,000,000.00 - over \$2,000,000.00 Not Available

\*1 "Original Title Insurance for Owners and Leasehold Owners Policies" means any owner's policy insuring fee simple estate for the full value of the premises, or any owner's policy insuring a leasehold estate for the present market value of such leasehold estate.

\*2 "Reissue Title Insurance for Owners and Leasehold Owners Policies" means a title insurance policy issued to a purchaser or lessee of real estate from a person whose title as owner has previously been insured by any company prior to the application for a new policy.

\*3 "Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies" means a title insurance policy issued to a contract purchaser who has previously obtained a policy from an insurer insuring his/her contract, who subsequently obtains a deed given in pursuance of the contract and makes an

application for an owner's policy from the same insurer and surrenders the previous policy; or a title insurance policy issued to a lessee who has previously obtained a leasehold policy of an insurer insuring his/her lease and subsequently purchases the property, makes application for an owner's policy from the same insurer and surrenders the previous policy.

\*4 "Original Title Insurance for Loan Policies" means a mortgage title insurance policy issued for an amount equal to or higher than the principal amount of the mortgage debt.

\*5 "Reissue Title Insurance for Loan Policies" means a mortgage title insurance policy issued for an owner of property who has had the title to such property previously insured as owner by any title insurer.

\*6 "Title Insurance for Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt" means a title insurance policy issued to an insured under a mortgage title policy who acquires title by foreclosure or by voluntary conveyance in extinguishment of debt.

\*7 "Title Insurance for Substitution" means a title insurance policy issued to a borrower who obtains a substitution loan on the same property by the same lender.

\*8 "Simultaneous Issue Policies" means an owner's and mortgagee's policy(ies) covering identical land which are issued simultaneously.

\*9 "Title Insurance for Builder/Developer (Subdivision Rates)" means a title insurance policy covering premises owned by one owner which have been platted into multiple lots; a title insurance policy issued to an owner of multiple lots within a platted subdivision; or a title insurance policy issued to an owner who proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title.

\*10 "Title Insurance for U.S. Government Agencies and Departments" means an ALTA U.S. Policy issued to any Agency or Department of the United States Government that acquires an interest in the insured property.

# **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 115% 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 INSURANCE RATES**

## **5 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 115% 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 115% 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 subsection 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.

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **SIMULTANEOUS ISSUE RATES**

### **6 SIMULTANEOUS ISSUE RATES**

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 3 and each loan policy(ies) will be charged at a flat fee of \$10.00 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 Lender Insurance Rates.

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 OWNERS & LEASEHOLD POLICIES**

## **7 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. 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 \$10.

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 COMBINATIONS OF OWNER'S, LEASEHOLD & LOAN POLICIES.**

## **8 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 Section 4, and the remaining policies will be issued at the simultaneous issue rates set forth in sections **Error! Reference source not found., Error! Reference source not found.** or 7, as applicable.

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **LENDER'S SPECIAL RATES**

### **9 LENDER'S SPECIAL RATES**

#### **9.1 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 the maximum liability of \$1,500,000.
- 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 escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Loan 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 agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

#### **9.2 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.

As rules and regulations of the Consumer Finance Protection Bureau (CFPB), 12 C.F.R.

# WFG NATIONAL TITLE INSURANCE COMPANY

## LENDER'S SPECIAL RATES

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.

### 9.3 LENDER'S SPECIAL RATE CATEGORIES

#### 9.3.1 Lender's Special Rate

Liability	Premium
\$0 to \$250,000	\$100.00
\$250,001 to \$500,000	\$200.00
\$500,001 to \$750,000	\$300.00
\$750,001 to \$1,000,000	\$400.00
\$1,000,001 to \$1,250,000	\$500.00
\$1,250,001 to \$1,500,000	\$600.00

### 9.4 HE<sup>2</sup> - HOME EQUITY 2<sup>nd</sup> GENERATION TITLE INSURANCE POLICY

The Home Equity 2<sup>nd</sup> 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.



# WFG NATIONAL TITLE INSURANCE COMPANY SPECIALTY LENDER'S POLICIES

## 10 SPECIALTY LENDER'S POLICIES

### 10.1 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 a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

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

### 10.2 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:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000 .....	\$250
\$1,500,001 - \$2,000,000 .....	\$350

### 10.3 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:

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000 .....	\$250
\$1,500,001 - \$2,000,000 .....	\$350

### 10.4 CONSTRUCTION LOAN POLICIES

The policy will be available only for residential construction, and the premium for issuance will be \$75.00.

# WFG NATIONAL TITLE INSURANCE COMPANY

## ENDORSEMENTS

### 11 ENDORSEMENTS

#### 11.1 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.

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.

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.

**NOTE: EXCEPT FOR THE ALTA 3-SERIES, THERE IS NO CHARGE FOR ANY ENDORSEMENT.**

Endorsement No.	Owner	Lender
<b>ALTA 3<sup>1</sup></b> Zoning – Unimproved Land	\$0.50/\$1000.00; Minimum \$300.00	\$0.50/\$1000.00; Minimum \$300.00
<b>ALTA 3.1<sup>1</sup></b> Zoning – Completed Structure	\$0.75/\$1000.00; Minimum \$300.00	\$0.75/\$1000.00; Minimum \$300.00
<b>ALTA 3.2<sup>1</sup></b> Zoning – Land Under Development	\$0.75/\$1000.00; Minimum \$300.00	\$0.75/\$1000.00; Minimum \$300.00
<b>ALTA 3.3</b> Zoning-Completed Improvement-Non-Conforming Use	\$0.75/\$1000.00; Minimum \$300.00	\$0.75/\$1000.00; Minimum \$300.00
<b>ALTA 3.4</b> Zoning-No Zoning Classification	\$0.75/\$1000.00; Minimum \$300.00	\$0.75/\$1000.00; Minimum \$300.00
<b>ALTA 4.1</b> Condominium Current Assessments	N/A	No Charge

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 5</b> Planned Unit Development- Assessments Priority	N/A	No Charge
<b>ALTA 5.1</b> Planned Unit Development- Current Assessments	N/A	No Charge
<b>ALTA 6</b> Variable Rate Mortgage	N/A	No Charge
<b>ALTA 6.2</b> Variable Rate Mortgage – Negative Amortization	N/A	No Charge
<b>ALTA 7</b> Manufactured Housing Unit	No Charge	No Charge
<b>ALTA 7.1</b> Manufacture Housing – Conversion – Loan Policy	N/A	No Charge
<b>ALTA 7.2</b> Manufacture Housing – Conversion – Owner’s Policy	No Charge	N/A
<b>ALTA 8.1</b> Environmental Protection Lien	N/A	No Charge
<b>ALTA 8.2</b> Commercial Environmental Protection Lien	No Charge	No Charge
<b>ALTA 9</b> Restrictions, Encroachments, Minerals Loan Policy	N/A	No Charge
<b>ALTA 9.1</b> Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy	No Charge	N/A
<b>ALTA 9.2</b> Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	No Charge	N/A
<b>ALTA 9.3</b> Covenants, Conditions & Restrictions - Loan Policy	N/A	No Charge
<b>ALTA 9.6</b> Private Rights – Loan Policy	N/A	No Charge

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 9.7</b> Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	No Charge
<b>ALTA 9.8</b> Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	No Charge	N/A
<b>ALTA 9.9</b> Private Rights - Owner's Policy	No Charge	N/A
<b>ALTA 9.10</b> Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	No Charge
<b>ALTA 10</b> Assignment	N/A	No Charge
<b>ALTA 10.1</b> Assignment and Date Down	N/A	No Charge
<b>ALTA 10.2</b> Collateral Assignment	N/A	No Charge
<b>ALTA 10.3</b> Collateral Assignment and Date Down	N/A	No Charge
<b>ALTA 11</b> Mortgage Modification	N/A	No Charge
<b>ALTA 11.1</b> Mortgage Modification with Subordination	N/A	No Charge
<b>ALTA 11.2</b> Mortgage Modification with Additional Amount of Insurance	N/A	No Charge
<b>ALTA 12</b> Aggregation – Loan Policy	N/A	No Charge
<b>ALTA 12.1</b> Aggregation – State Limits – Loan Policy	N/A	No Charge

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

Endorsement No.	Owner	Lender
<b>ALTA 13</b> Leasehold - Owner's Policy	No Charge	N/A
<b>ALTA 13.1</b> Leasehold - Loan	N/A	No Charge
<b>ALTA 14</b> Future Advance – Priority	N/A	No Charge
<b>ALTA 14.1</b> Future Advance – Knowledge	N/A	No Charge
<b>ALTA 14.2</b> Future Advance – Letter of Credit	N/A	No Charge
<b>ALTA 14.3</b> Future Advance - Reverse Mortgage	N/A	No Charge
<b>ALTA 15<sup>1</sup></b> Non-Imputation – Full Equity Transfer	No Charge	N/A
<b>ALTA 15.1<sup>1</sup></b> Non-Imputation – Additional Insured	No Charge	N/A
<b>ALTA 15.2<sup>1</sup></b> Non-Imputation – Partial Equity Transfer	No Charge	N/A
<b>ALTA 16</b> Mezzanine Financing	No Charge	N/A
<b>ALTA 17</b> Access and Entry	No Charge	No Charge
<b>ALTA 17.1</b> Indirect Access and Entry	No Charge	No Charge
<b>ALTA 17.2</b> Utility Access	No Charge	No Charge
<b>ALTA 18</b> Single Tax Parcel	No Charge	No Charge

# WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 18.1</b> Multiple Tax Parcel - Easements	No Charge	No Charge
<b>ALTA 18.2</b> Multiple Tax Parcel	No Charge	No Charge
<b>ALTA 18.3</b> Single Tax Parcel and ID	No Charge	No Charge
<b>ALTA 19</b> Contiguity – Multiple Parcels	No Charge	No Charge
<b>ALTA 19.1</b> Contiguity – Single Parcel	No Charge	No Charge
<b>ALTA 19.2</b> Contiguity – Specified Parcels	No Charge	No Charge
<b>ALTA 20<sup>1</sup></b> First Loss – Multiple Parcel Transactions	N/A	No Charge
<b>ALTA 22</b> Location	No Charge	No Charge
<b>ALTA 22.1</b> Location and Map	No Charge	No Charge
<b>ALTA 22.2</b> Land Address	No Charge	No Charge
<b>ALTA 23</b> Coinsurance – Single Policy	No Charge	No Charge
<b>ALTA 23.1</b> Co-Insurance – Multiple Policies	No Charge	No Charge
<b>ALTA 24</b> Doing Business	N/A	No Charge
<b>ALTA 25</b> Same as Survey	No Charge	No Charge

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 25.1</b> Same as Portion of Survey	No Charge	No Charge
<b>ALTA 26</b> Subdivision	N/C	No Charge
<b>ALTA 27 <sup>1</sup></b> Usury	N/A	No Charge
<b>ALTA 28</b> Easement – Damage or Enforced Removal	No Charge	No Charge
<b>ALTA 28.1</b> Encroachments – Boundaries and Easements	No Charge	No Charge
<b>ALTA 28.2</b> Encroachments – Boundaries and Easements – Described Improvements	No Charge	No Charge
<b>ALTA 28.3</b> Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	No Charge	No Charge
<b>ALTA 29 <sup>1</sup></b> Interest Rate Swap Endorsement– Direct Obligation	N/A	No Charge
<b>ALTA 29.1 <sup>1</sup></b> Interest Rate Swap Endorsement – Additional Interest	N/A	No Charge
<b>ALTA 29.2 <sup>1</sup></b> Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	No Charge
<b>ALTA 29.3 <sup>1</sup></b> Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	No Charge
<b>ALTA 30</b> Shared Appreciation Mortgage	N/A	No Charge

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 30.1</b> Commercial Participation Interest	N/A	No Charge
<b>ALTA 31</b> Severable Improvements Endorsement	N/A	No Charge
<b>ALTA 32</b> Construction Loan	N/A	No Charge
<b>ALTA 32.1</b> Construction Loan –Direct Payment	N/A	No Charge
<b>ALTA 32.2</b> Construction Loan –Insured’s Direct Payment	N/A	No Charge
<b>ALTA 33</b> Disbursement Endorsement	N/A	No Charge
<b>ALTA 34</b> Identified Risk Coverage	No Charge	No Charge
<b>ALTA 34.1</b> Identified Exception – Identified Risk Exception	No Charge	No Charge
<b>ALTA 35</b> Minerals and Other Subsurface Substances – Buildings	No Charge	No Charge
<b>ALTA 35.1</b> Minerals and Other Subsurface Substances – Improvements	No Charge	No Charge
<b>ALTA 35.2</b> Minerals and Other Subsurface Substances – Described Improvements	No Charge	No Charge
<b>ALTA 35.3</b> Minerals and Other Subsurface Substances – Land Under Development	No Charge	No Charge
<b>ALTA 36</b> Energy Project – Leasehold/Easement - Owner’s	No Charge	N/A



## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 36.1</b> Energy Project – Leasehold/Easement – Loan	N/A	No Charge
<b>ALTA 36.2</b> Energy Project – Leasehold Owner’s Policy	No Charge	N/A
<b>ALTA 36.3</b> Energy Project – Leasehold Loan	N/A	No Charge
<b>ALTA 36.4]</b> Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	No Charge	N/A
<b>ALTA 36.5</b> Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	No Charge
<b>ALTA 36.6</b> Energy Project – Encroachments	N/A	No Charge
<b>ALTA 36.7</b> Energy Project – Fee Estate Owner’s Policy	No Charge	N/A
<b>ALTA 36.8</b> Energy Project – Fee Estate Loan Policy	N/A	No Charge
<b>ALTA 36.9</b> Energy Project-Minerals and Other Subsurface Substances-Land Under Development	\$0.35/\$1000.00; Minimum \$1000.00	\$0.35/\$1000.00; Minimum \$1000.00
<b>ALTA 37</b> Assignment of Rents or Leases	N/A	No Charge
<b>ALTA 38</b> Mortgage Tax	N/A	No Charge
<b>ALTA 39</b> Policy Authentication	No Charge	No Charge
<b>ALTA 40</b> Tax Credit - Owner’s Policy	No Charge	N/A

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 40.1</b> Tax Credit – Defined Amount - Owner’s Policy	No Charge	N/A
<b>ALTA 41</b> Water – Buildings	No Charge	No Charge
<b>ALTA 41.1</b> Water – Improvements	No Charge	No Charge
<b>ALTA 41.2</b> Water – Described Improvements	No Charge	No Charge
<b>ALTA 41.3</b> Water – Land Under Development	No Charge	No Charge
<b>ALTA 42-06</b> Commercial Lender Group	N/A	No Charge
<b>ALTA 43</b> Anti-Taint	N/A	No Charge
<b>ALTA 44</b> Insured Mortgage Recording	N/A	No Charge
<b>ALTA 45</b> Pari Passu Mortgage - Loan Policy	N/A	No Charge
<b>ALTA 46</b> Option	No Charge	N/A
<b>ALTA 48</b> Tribal Limited Waiver and Consent	No Charge	No Charge
<b>ALTA 48.1</b> Tribal Limited Waiver and Consent Agreement	No Charge	No Charge
<b>ALTA JR1 Supplemental Coverage</b> (See Short Form Junior Loan Policy in Section 10.110.1)	N/A	No Charge
<b>ALTA JR2 Variable Rate/Revolving Credit</b> (See Short Form Junior Loan Policy in Section 10.1)	N/A	No Charge

## WFG NATIONAL TITLE INSURANCE COMPANY ENDORSEMENTS

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>WFG General Endorsement*</b> Owner's or Loan Policy	No Charge	No Charge
<b>WFG Arbitration Endorsement</b> Owner's or Loan Policy	No Charge	No Charge
<b>WFG Solar Endorsement</b>	No Charge	No Charge

\*The General endorsement shall be used only for administrative purposes, such as revisions and/or changes to the Schedules or Exhibits of a policy or to add or remove endorsements. This endorsement shall not be used to modify any policy jacket or conditions contained therein.

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.

# WFG NATIONAL TITLE INSURANCE COMPANY

## CLOSING PROTECTION LETTER

### 12 CLOSING PROTECTION LETTER

This letter provides a lender, seller or buyer with certain protection against fraud, misapplication of funds or failure to follow written closing instructions by the issuing agent or attorney, subject to the provisions contained therein.

The charge for the issuance of a Closing protection Letter for Seller, Buyer and/or Lender will be \$25.00.

#### Schedule 1

#### Uniform Premium (Risk Rate) Report

NOTE: Risk rates must be filed with the department in accordance with 381.181, RSMo 1994. 20 CSR 500-7.100 requires that the risk rates filed include the title insurance agent's commission.

Rates listed below should represent a dollar amount per \$1000 of liability written.

#### RISK CLASSIFICATIONS

Description of Liability Risk Amount	Owners and Leasehold Owners Policies	Reissue Owners and Leasehold Owner Policies	Conversion of Contract Purchaser's and Leasehold Policies	Loan Policies	Reissue Loan Policies	Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt Policies	Substitution	Simultaneous Issue Policies	Builder Developer (Subdivision Rates)	U.S. Government Agencies and Departments	Master Home Equity and HE2 Home Equity 2nd Generation Title Insurance Policy	Mortgage Priority Guarantee	Mortgage Modification Policy
Per thousand	*1	*2	*3	*4	*5	*6	*7	*8	*9	*10			
Up to \$50,000	\$1.40	\$0.84	\$1.40	\$1.00	\$0.60	\$1.40	\$0.60	\$4.00	\$0.84	\$1.40	Flat Fee \$45.00	Flat Fee \$125.00	Flat Fee \$125.00
\$50,001 to \$100,000, add	\$1.20	\$0.72	\$1.20	\$0.80	\$0.48	\$1.20	\$0.48	\$4.00	0.72	\$1.20	Flat Fee \$45.00	Flat Fee \$125.00	Flat Fee \$125.00
\$100,001 to \$500,000, add	\$0.80	\$0.48	\$0.80	\$0.70	\$0.42	\$0.80	\$0.42	\$4.00	\$0.48	\$0.80	Flat Fee \$45.00	Flat Fee \$125.00	Flat Fee \$125.00
\$500,001 to \$10,000,000, add	\$0.70	\$0.42	\$0.70	\$0.60	\$0.36	\$0.70	\$0.36	\$4.00	\$0.42	\$0.70	Flat Fee \$250.00	**Flat Fee \$125.00	**Flat Fee \$125.00
\$10,000,001 to \$15,000,000, add	\$0.60	\$0.36	\$0.60	\$0.50	\$0.30	\$0.60	\$0.30	\$4.00	\$0.36	\$0.60	Flat Fee \$300.00	Not Available	Not Available
Over \$15,000,000, add	\$0.50	\$0.30	\$0.50	\$0.40	\$0.24	\$0.50	\$0.24	\$4.00	\$0.30	\$0.50	Not Available	Not Available	Not Available
Minimum Premium	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	Not Available	Not Available	Not Available
												**up to \$1,000,000.00 - \$350.00 up to \$2,000,000.00 - over \$2,000,000.00 Not Available	**up to \$1,000,000.00 - \$350.00 up to \$2,000,000.00 - over \$2,000,000.00 Not Available

<sup>1</sup> "Original Title Insurance for Owners and Leasehold Owners Policies" means any owner's policy insuring fee simple estate for the full value of the premises, or any owner's policy insuring a leasehold estate for the present market value of such leasehold estate.

<sup>2</sup> "Reissue Title Insurance for Owners and Leasehold Owners Policies" means a title insurance policy issued to a purchaser or lessee of real estate from a person whose title as owner has previously been insured by any company prior to the application for a new policy.

<sup>3</sup> "Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies" means a title insurance policy issued to a contract purchaser who has previously obtained a policy from an insurer insuring his/her contract, who subsequently obtains a deed given in pursuance of the contract and makes an

# **WFG NATIONAL TITLE INSURANCE COMPANY**

## **CLOSING PROTECTION LETTER**

application for an owner's policy from the same insurer and surrenders the previous policy; or a title insurance policy issued to a lessee who has previously obtained a leasehold policy of an insurer insuring his/her lease and subsequently purchases the property, makes application for an owner's policy from the same insurer and surrenders the previous policy.

<sup>4</sup> "Original Title Insurance for Loan Policies" means a mortgage title insurance policy issued for an amount equal to or higher than the principal amount of the mortgage debt.

<sup>5</sup> "Reissue Title Insurance for Loan Policies" means a mortgage title insurance policy issued for an owner of property who has had the title to such property previously insured as owner by any title insurer.

<sup>6</sup> "Title Insurance for Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt" means a title insurance policy issued to an insured under a mortgage title policy who acquires title by foreclosure or by voluntary conveyance in extinguishment of debt.

<sup>7</sup> "Title Insurance for Substitution" means a title insurance policy issued to a borrower who obtains a substitution loan on the same property by the same lender.

<sup>8</sup> "Simultaneous Issue Policies" means an owner's and mortgagee's policy(ies) covering identical land which are issued simultaneously.

<sup>9</sup> "Title Insurance for Builder/Developer (Subdivision Rates)" means a title insurance policy covering premises owned by one owner which have been platted into multiple lots; a title insurance policy issued to an owner of multiple lots within a platted subdivision; or a title insurance policy issued to an owner who proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title.

<sup>10</sup> "Title Insurance for U.S. Government Agencies and Departments" means an ALTA U.S. Policy issued to any Agency or Department of the United States Government that acquires an interest in the insured property.