

## WFG Rate and Form Bulletin



To: All Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: October 17, 2022  
Bulletin No.: MT 2022-21 Montana Rate and Form filing effective December 1, 2022  
Subject: New Montana Rate and Form Filing – Effective 12-1-22

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Please be advised that WFG National Title Insurance Company has recently filed a revision to its Montana Manual of Title Insurance Premiums, a copy of which can be accessed via the hyperlink below. The new rates and forms contained therein are effective for use on December 1, 2022.

The rate manual and forms can also be found on the WFG Underwriting website at: [WFG Montana Title Manual effective 12-1-22.pdf \(wfgunderwriting.com\)](#)

Redline versions of the changes can be found here: [Redline of revised proposed Montana Title Manual 2022.pdf \(wfgunderwriting.com\)](#)

In an effort to provide our valued agents a more competitive offering of WFG rates, our revised rate manual contains a number of changes and additions. The significant revisions can be summarized as follows:

1. Section 1 Introduction changed to indicate rates are all inclusive and include search and exam fees.
2. Section 2 Definition Section added defining “Acquisition Loan”, “Expanded” and “Extended coverage”, “Standard Coverage”, “Purchase Transaction” “Finance Loan” “Short Form Policy” and “TRID Transaction”.
3. Section 4.2 provides for a leasehold endorsement rather than a leasehold policy as the leasehold policies have been withdrawn.
4. The current manual contains a definition of “Commitment” and sets forth how long a commitment is valid for. This is not included in the proposed manual.
5. Page 3 of the current manual includes a paragraph stating an agent is required to provide a notice of availability of owner’s insurance. This provision is not included in the proposed manual.
6. Section 2.5 - Premiums are now rounded up to the next dollar.
7. Section 2.6 provides current rates will be used if an insured requests an increase in coverage.
8. Section 2.7 allows an agent to issue a policy for a lower premium if that premium has been used in a Loan Estimate. Any reduction in premium is deducted from the agent’s portion.  
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9. Page 4 of the current manual blends the concepts of expanded coverage and extended coverage and uses the term enhanced coverage. The current manual differentiates expanded

and extended coverage and provides definitions for each in section 2. The rates remain the same.

10. Page 4 of the current manual allows a loan policy to be written for 120% of the principal debt to cover interest and foreclosure costs. Proposed manual allows the policy to be issued for 125% under section 2.2. The current manual allows a loan policy covering an adjustable rate mortgage to be written for 150% of the principal. This is not carried forward in the current manual.
11. Section 8.2 – ALTA Residential Limited Coverage Loan Policy premiums are now a flat rate of \$110.00 for up to \$250,000 of coverage. Current manual charges are as follows:
  - a. Liability: Charge: Up to \$100,000.00 \$100.00 \$100,001.00 - \$130,000.00 \$140.00 \$130,001.00 - \$160,000.00 \$170.00 \$160,001.00 and above \$200.00.
12. Section 8.3 Mortgage Protection Guarantee is new.
13. Section 7 - Simultaneous issuance has been expanded to cover additional scenarios where different types of policies may be issue simultaneously. Current manual only contemplates simultaneous issuance of loan and owner’s policies.
14. Endorsements – Endorsements to loan policies in TRID transactions are now issued without additional charges.
15. ALTA Endorsements 1, 2, 4.1, 5.1, 9.4, 9.5, 21 are no longer available.
16. Endorsement Section 9 has been updated to include revised fees as well as all ALTA endorsements and fees

**The Montana regulator required that we remove language regarding the words ‘sole’ and ‘sole discretion’ thus making the WFG policy forms state specific for Montana.**

The Montana forms can also be found on this link: [WFG Underwriting](#)

**WFG has received approval the following ALTA 2006 forms:**

ALTA Owners Policy-ARB Removed-mod MT	3171930	6/17/2006
ALTA US Policy-mod MT	3165330	12/3/2012
ALTA US Policy-Sch A	3165300-A	12/3/2012
ALTA US Policy-Sch B	3165300-B	12/3/2012
ALTA Loan Policy-ARB Removed-mod MT	3172030	6/17/2006
ALTA Short Form Residential Loan Policy	3165600	12/3/2012
ALTA Short Form Residential Loan Policy-Addendum	3165600-ADD	12/3/2012
ALTA Exp Cov Residential Loan Policy-Assess Priority-Arb Removed- mod MT	3171300	4/2/2015
ALTA Exp Cov Residential Loan Policy-Assessment Priority-Sch A	3171300-A	4/2/2015

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ALTA Exp Cov Residential Loan Policy-Assessment Priority-Sch BI	3171300-BI	4/2/2015
ALTA Exp Cov Residential Loan Policy-Assessment Priority-Sch BII	3171300-BII	4/2/2015
ALTA Residential Limited Cov Mortgage Modification Policy	3172300TC	12/1/2014
ALTA Residential Limited Cov Mortgage Modification Policy-Sch A	3171500-A	12/1/2014
ALTA Short Form Exp Cov Residential Loan Policy-Assessment Priority	3171100	4/2/2015
ALTA Short Form Exp Cov Residential Loan Policy-Assessment Priority-ADD	3171100-ADD	4/2/2015
WFG Mortgage Priority Guarantee-Arb removed-mod MT	3173730	
ALTA Notice of Availability of Owners Policy	3171400	4/2/2015
ALTA Endorsement 3.1-06 Zoning-Completed Structure	WFG 03.106v09	10/22/2009
ALTA Endorsement 3.2-06 Zoning – Land Under Dev	WFG 03.206v15	12/1/2015
ALTA Endorsement 4-06 Condominium	WFG 0406v16	12/1/2016
ALTA Endorsement 5-06 Planned Unit Dev	WFG 0506v17	12/1/2017
ALTA Endorsement 5.1-06 Planned Unit Dev	WFG 05.106v17	12/1/2017
ALTA Endorsement 6-06 Variable Rate Mortgage	WFG 0606v08	10/16/2008
ALTA Endorsement 6.2-06 Variable Rate Mortgage - Negative Amortization	WFG 06.206v08	10/16/2008
ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien	WFG 08.206v08	10/6/2008
ALTA Endorsement 9-06 Restrictions, Encroach, Minerals – Loan Policy	WFG 0906v12TC2	12/1/2018
ALTA Endorsement 9.1-06 CCR's– Unimp Land – OP	WFG 09.106v12	4/2/2012
ALTA Endorsement 9.2-06 CCR's – Imp Land – OP	WFG 09.206v12	4/2/2012
ALTA Endorsement 9.3-06CCR's – LP	WFG 09.306v12	4/2/2012
ALTA Endorsement 9.6-06 Private Rights – Loan Policy	WFG 09.606v13	4/2/2013
ALTA Endorsement 9.7-06 Restrictions, Encroach, Minerals – Land Under Dev – LP	WFG 09.706v12TC	4/2/2012

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ALTA Endorsement 9.8-06 CCR's – Land Under Dev – OP	WFG 09.806TCv12	10/18/2012
ALTA Endorsement 9.9-06 Private Right – Owner's Policy	WFG 09.906v13	4/2/2013
ALTA® Endorsement 9.10-06 Restrictions, Encroach, Minerals – Cur Violations – LP	WFG 09.1006v13TC	4/2/2013
ALTA Endorsement 10-06 Assignment	WFG 1006v10	2/3/2010
ALTA Endorsement 10.1-06 Assignment And Date Down	WFG 10.106v10TC	2/3/2010
ALTA Endorsement 11.1-06 Mortgage Modification with Subordination	WFG 11.106v09	10/22/2009
ALTA Endorsement 11.2-06 Mortgage Modification with Additional Amt of Ins	WFG 11.206v13	12/2/2013
ALTA Endorsement 12-06 Aggregation – Loan Policy	WFG 1206v13	4/2/2013
ALTA Endorsement 12.1-06 Aggregation – State Limits - Loan Policy	WFG 12.106v13	4/2/2013
ALTA Endorsement 13-06 Leasehold – Owner's	WFG 1306v12	4/2/2012
ALTA Endorsement 13.1-06 Leasehold – Loan	WFG 13.106v12	4/2/2012
ALTA Endorsement 14-06 Future Advance Priority	WFG 1406v11	2/3/2011
ALTA Endorsement 14.1-06 Future Adv Knowledge - NO ML Cov	WFG 14.106v11.A	2/3/2011
ALTA Endorsement 14.1-06 Future Adv Knowledge Mechanic Lien Cov	WFG 14.106v11.B	2/3/2011
ALTA Endorsement 14.2-06 Future Adv - Letter of Credit-NO ML Cov	WFG 14.206v11.A	2/3/2011
ALTA Endorsement 14.2-06 Future Advance - Letter of Credit -MLn Cov	WFG 14.206v11.B	2/3/2011
ALTA Endorsement 14.3-06 Future Adv Rev Mtg NO ML Cov	WFG 14.306TCv11.A	10/18/2012
ALTA Endorsement 14.3-06 Future Adv Rev Mtg- ML Cov	WFG 14.306TCv11.B	10/18/2012
ALTA Endorsement 15.2-06 Non-Imputation - Partial Equity Transfer	WFG 15.206TC	6/17/2006
ALTA Endorsement 17.2-06 Utility Access	WFG 17.206v08	10/16/2008
ALTA Endorsement 18.1-06 Multiple Tax Parcel	WFG 18.106v16	12/1/2016
ALTA Endorsement 19.2-06 Contiguity - Specified Parcels	WFG 19.206v15	4/2/2015

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ALTA Endorsement 20-06 First Loss - Multiple Parcel Transactions	WFG 2006TC	10/13/2011
ALTA Endorsement 23-06 Coinsurance – Single Policy	WFG 2306v08	10/16/2008
ALTA Endorsement 24-06 Doing Business	WFG 2406v08	10/16/2008
ALTA Endorsement 25-06 Same as Survey	WFG 2506v08	10/16/2008
ALTA Endorsement 25.1-06 Same as Portion of Survey	WFG 25.106v08	10/16/2008
ALTA Endorsement 26-06 Subdivision (10-16-08)	WFG 2606v08	10/16/2008
ALTA Endorsement 27-06 Usury (10-16-08)	WFG 2706v08	10/16/2008
ALTA Endorsement 28-06 Easement - Damage or Enforced Removal	WFG 2806v10	2/3/2010
ALTA Endorsement 28.1-06 Encroach – Bound and Ease	WFG 28.106v12	4/2/2012
ALTA Endorsement 28.2-06 Encroach – Bound and Ease – Desc Imp	WFG 28.206v13	4/2/2013
ALTA Endorsement 28.3-06 Encroach - Bound - Ease - Desc Imp - Land Under Dev	WFG 28.306v16	12/1/2016
ALTA Endorsement 29-06 Int Rate Swap Endorsement - Direct Obligation	WFG 2906v14TC	4/2/2014
ALTA Endorsement 29.1-06 Interest Rate Swap - Additional Interest	WFG 29.106v14TC	4/2/2014
ALTA Endorsement 29.2-06 IntRate Swap End - Direct Obligation - Def Amt	WFG 29.206v14TC	4/2/2014
ALTA Endorsement 29.3-06 IntRate Swap End - Add Int - Def Amt	WFG 29.306v14TC	4/2/2014
ALTA Endorsement 30-06 Shared Appreciation Mortgage	WFG 3006v10	7/26/2010
ALTA Endorsement 30.1-06 Commercial Participation Interest	WFG 30.106v12	8/1/2012
ALTA Endorsement 31-06 Severable Imp Endorsement	WFG 3106v11	2/13/2011
ALTA Endorsement 32-06 Const Loan Pending Disbursement	WFG 3206v11TC	12/1/2018
ALTA Endorsement 32.1-06 Const Loan - Loss of Priority - Direct Payment	WFG 32.106v13TC	12/1/2018
ALTA Endorsement 32.2-06 Const Loan – Loss of Priority – Ins Direct Payment	WFG 32.206v13TC	12/1/2018
ALTA Endorsement 33-06 Disbursement Endorsement	WFG 3306v11	2/3/2011
ALTA Endorsement 34-06 Identified Risk Cov	WFG 3406v11	2/3/2011
ALTA Endorsement 35-06 Minerals-Other Subsurface Substances – Buildings	WFG 3506v12TC	4/2/2012

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ALTA Endorsement 35.1-06 Minerals-Other Subsurface Substances – Imp	WFG 35.106v12TC	4/2/2012
ALTA Endorsement 35.2-06 Minerals-Other Subsurface Substances – Desc Imp	WFG 35.206v12TC	4/2/2012
ALTA Endorsement 35.3-06 Minerals-Other Subsurface Subs–Land Under Dev	WFG 35.306v12TC	4/2/2012
ALTA Endorsement 36-06 Energy Project – Leasehold/Easement – Owner’s	WFG 3606v12	4/2/2012
ALTA Endorsement 36.1-06 Energy Project – Leasehold/Easement – Loan	WFG 36.106v12	4/2/2012
ALTA Endorsement 36.2-06 Energy Project – Leasehold – Owner’	WFG 36.206v12	4/2/2012
ALTA Endorsement 36.3-06 Energy Project – Leasehold – Loa	WFG 36.306v12	4/2/2012
ALTA Endorsement 36.4-06 Energy Project – CCR's – Land Under Dev – OP	WFG 36.406v12	4/2/2012
ALTA Endorsement 36.5-06 Energy Project – CCR's – Land Under Dev – LP	WFG 36.506v12	4/2/2012
ALTA Endorsement 36.6-06 Energy Project – Encroach	WFG 36.606v12TC	4/2/2012
ALTA Endorsement 36.7-06 Energy Project – Fee Estate – Owner’s Policy	WFG 36.706v14	12/1/2014
ALTA Endorsement 36.8-06 Energy Project – Fee Estate – Loan Policy	WFG 36.806v14	12/1/2014
ALTA Endorsement 37-06 Assignment of Rents or Leases	WFG 3706v12	12/3/2012
ALTA Endorsement 38-06 Mortgage Tax	WFG 3806v12	12/3/2012
ALTA Endorsement 39-06 Policy Authentication	WFG 3906v13	4/2/2013
ALTA Endorsement 40-06 Tax Credit - Owner's Policy	WFG 4006v14	4/2/2014
ALTA Endorsement 40.1-06 Tax Credit - Defined Amt - Owner’s Policy	WFG 40.106v14	4/2/2014
ALTA Endorsement 41-06v13 Water – Buildings	WFG 4106v13	12/2/2013
ALTA Endorsement 41.1-06 Water – Imp	WFG 41.106v13	12/2/2013
ALTA Endorsement 41.2-06 Water – Desc Imp	WFG 41.206v13	12/2/2013
ALTA Endorsement 41.3-06 Water – Land Under Dev	WFG 41.306v13	12/2/2013
ALTA Endorsement 42-06 Commercial Lender Group	WFG 4206v13	12/2/2013
ALTA Endorsement 43-06 Anti-Taint	WFG 4306v13	12/2/2013

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ALTA Endorsement 44-06 Insured Mortgage Recording	WFG 4406v13	12/2/2013
ALTA Endorsement 45-06 Pari Passu Mortgage – Loan Policy	WFG 4506v14	12/1/2014
ALTA Endorsement 46-06 Option Adopted	WFG 4606v15	8/1/2015
ALTA Endorsement 18.2-06 Multiple Tax Parcel	WFG 18.206v16	8/1/2016
ALTA Endorsement 23.106v16 Co-Insurance-Multiple Policies	WFG 23.106v17	8/1/2017
WFG-GEN General Endorsement	WFG-GEN	none
WFG ARB Deletion Endorsement	WFG-ARB	
ALTA 3.3-06 Zoning-Completed Improvement-non conforming	WFG 03.306v18	12/1/2018
ALTA 3.4-06 Zoning-No Zoning classification	WFG 03.406v18	12/1/2018
ALTA 18.3-06 Single Tax Parcel and ID	WFG 18.306v18	12/1/2018
WFG Solar endorsement	WFG Solar	2/1/2018
ALTA Operative Law Endorsement- OP	WFG 4706	04-02-021
Operative Law Endorsement - LP	WFG 47.106	04-02-021
Operative Law Endorsement - Homeowner's Policy	WFG 47.206	04-02-021
Operative Law Endorsement - ExtLP	WFG 47.306	04-02-021

**Agents are advised to contact their software providers to confirm that our title rates and forms are updated. If you have any questions or need additional information, please contact WFG Regional Underwriting Counsel (MT), Randy Williams at: [RWilliams@willistonfinancial.com](mailto:RWilliams@willistonfinancial.com)**

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