



WFG National Title Insurance Company
a Williston Financial Group company

The State of Montana

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of December 1, 2022

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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 charges shown herein as applicable to title insurance products, also known as the “title premiums”, include all ordinary charges for a title search, title examination, commitment and title insurance policy, but does not include charges for surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

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 South Carolina corporation, which is the insurer filing this rate manual.

2.1.3 Expanded Coverage and Extended 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.

“Extended Coverage” refers to title insurance coverage provided under the ALTA owners or loan policy or variant approved for use in the State, which includes coverage for certain off-record matters and does not contain one or more “standard” or “regional” exceptions that limit coverage solely to matters disclosed by those records that impart constructive notice, pursuant to state laws. A Short Form Policy contains broad exceptions, and even though it does not include the same “standard” or “regional” exceptions as a Standard Coverage Policy, is not considered or priced as an Extended Coverage Policy.

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.

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2. GENERAL RULES FOR USE OF RATES

2.1.7 Short Form Policy

“Short Form Policy” is an abbreviated Policy that insures the insured in accordance with and subject to the terms, exclusions and conditions as set forth in the corresponding long form ALTA Loan Policy, all of which are incorporated by reference in the Short Form policies.

Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy.

2.1.8 Standard Coverage

“Standard Coverage” refers to title insurance coverage provided under the ALTA standard owner’s or loan policy or variant approved for use in the State.

2.1.9 State

“State” shall mean the State of Montana.

2.1.10 TRID Transaction

“TRID Transaction” refers to a transaction in which the transaction involves a single one to four family residential structure or transaction for which the rules of the Bureau of Consumer Finance Protection, (the “BCFP”) 12 C.F.R. part 1026 require the issuance of a Loan Estimate and Closing Disclosure form. A TRID Transaction does not include bulk purchases or financing of multiple single family residences or multiple condominium or apartment units unless the rules of the BCFP otherwise require the issuance of a Loan Estimate and Closing Disclosure form.

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.

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2. GENERAL RULES FOR USE OF RATES

- 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 deed of trust/mortgage is also secured by deeds of trust/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 2.2.1-2.2.3, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

2.3 TRANSFERS NOT CONSIDERED IN ACQUISITION LOAN/PURCHASE TRANSACTION

The following transfers, when made without payment of valuable consideration other than assumption of or acquisition subject to existing debt secured by the property to be insured, shall NOT be considered when determining whether a loan is an Acquisition Loan or a transaction is a Purchase Transaction:

- A transfer to or from a spouse;
- A transfer to or from a revocable trust of which the borrower, and/or the borrower's spouse is the beneficiary during their lifetimes;
- A transfer to or from an entity wholly owned by the borrower and/or borrower's spouse;
- transfers by operation of law as distinguished from purchase, including heirs, devisees, survivors, personal representatives, or next of kin;
- A transfer to successors by dissolution, merger, consolidation, distribution, or reorganization;
- A transfer to successors by conversion to another kind of entity;
- transfers to an entity if;
 - the stock, shares, memberships, or other equity interests of the grantee are wholly-owned by the grantor; or
 - the grantee wholly owns the stock, shares, memberships, or other equity interests grantor; or

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2. GENERAL RULES FOR USE OF RATES

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 COMPUTATION OF RATES

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

2.5 ELIMINATION OF FRACTIONAL DOLLARS/ROUNDING

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.

2.6 INCREASE IN POLICY LIABILITY

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The incremental liability shall be charged at the Basic Rate applicable to the policy type originally issued, giving consideration in the current Basic Rate Table to amounts previously insured.

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3 BASIC RATE TABLE

3.1 RATE TABLE

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Standard Owner's & Leasehold Owner's Policies	Expanded & Extended Owner's/ Leasehold Owner's	Acquisition, Finance & Extended Loan Policies
Up to \$15,000 of liability – flat rate*	\$180.50*	\$225.00*	\$180.50*
\$15,001 - \$30,000, per additional \$1,000	\$5.25	\$6.50	\$5.25
\$30,001 - \$50,000, per additional \$1,000	\$5.00	\$6.25	\$5.00
\$50,001 - \$100,000, per additional \$1,000	\$4.25	\$5.30	\$4.25
\$100,001 - \$300,000, per additional \$1,000	\$2.39	\$3.00	\$2.39
\$300,001 - \$1,000,000, per additional \$1,000	\$2.10	\$2.63	\$2.10
\$1,000,001 - \$5,000,000, per additional \$1,000	\$1.75	\$2.19	\$1.75
\$5,000,001 - \$10,000,000, per additional \$1,000	\$1.50	\$1.88	\$1.50
Over \$10,000,000, per additional \$1,000	\$1.25	\$1.56	\$1.25

Minimum Rate	\$180.50	\$225.00	\$180.50
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4 OWNER'S INSURANCE

4.1 OWNER'S INSURANCE

- A Standard Coverage Owner's policy will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.1 Rate Table.
- An Expanded Coverage Owner's Policy (aka Homeowner's Policy) will be issued at the premium for the respective liability amounts as set forth for Expanded (Enhanced) 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.

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5 BASIC LENDER INSURANCE RATES

5.1 LOAN POLICY

- A Standard Coverage loan policy will be issued insuring a loan 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 insuring a loan for the respective liability amounts as set forth for loan policies in Section 3.1 Rate Table.

5.2 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 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 CONSTRUCTION LOAN POLICIES

A construction loan policy may be issued in amount not greater than nor less than the full principal debt provided that (1) the loan is for a period not to exceed two (2) years, (2) the purpose of the loan is to finance improvements to the real property. The premium for a construction loan policy is calculated at a charge of \$1.50 for each \$1,000 of coverage, with a minimum charge of \$180.50.

If a loan for the purpose of financing improvements will become the permanent mortgage, the premium should be calculated at the charges for Lender's policies as shown herein.

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6 REISSUE RATES

By definition, the reissue rate, when applicable, is 60% of the rate set forth in the rate tables in Section 3.1. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

6.1 OWNER'S REISSUE

A purchaser or lessee of real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in an amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.

6.2 LENDER'S REISSUE

An insured under an owner's or leasehold owner's policy grants a mortgage on the property insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's Policy is calculated as stated in Section 6.1 above.

NOTE: No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

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7 SIMULTANEOUS ISSUE RATES

7.1 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 3 and each loan policy(ies) will be charged at a flat fee of \$75.00 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 Loan policy set out in Section 3.1 of the Basic Rate Table.

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

7.2 MULTIPLE LOAN POLICIES

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, title premium will be computed on the mortgage or deed of trust intended to be recorded first based on the type of loan policy to be issued on the senior mortgage. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy(ies) was of the same type.

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

7.3 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 \$125.00.

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

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

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Section 4, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 7.1, 7.2 or 7.3, as applicable.

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8 SPECIALITY LENDER'S POLICIES

8.1 MASTER HOME EQUITY AND HE² - HOME EQUITY 2nd GENERATION TITLE INSURANCE POLICY

The Master Home Equity and the HE² Home Equity 2nd Generation Title Insurance policy is a master policy with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for this policy shall be:

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, legal fees, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

8.2 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.
- The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge.

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8 SPECIALITY LENDER’S POLICIES

8.3 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

8.4 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

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9 ENDORSEMENTS

9.1 Endorsements to Loan Policy in TRID Transactions

When issued in conjunction with a TRID transaction, any endorsements shall be issued for a loan policy without additional charge.

9.2 Endorsements to Owner's Policies and Loan Policies in Non-TRID Transactions

Each endorsement to any policy other than a loan policy issued in connection with a TRID Transaction 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 the premium computed for the policy to which the endorsement is to be attached without taking into account any applicable discounts.

9.3 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
ALTA 3 (CLTA 123.1-06) ¹ Zoning – Unimproved Land	\$200.00	\$200.00
ALTA 3.1 (CLTA 123.2-06) ¹ Zoning – Completed Structure	\$200.00	\$200.00
ALTA 3.2 (CLTA 123.3) ¹ Zoning – Land Under Development	\$200.00	\$200.00
ALTA 3.3 Zoning-Completed Improvement-Non-Conforming Use	\$200.00	\$200.00
ALTA 3.4 Zoning-No Zoning Classification	\$200.00	\$200.00
ALTA 4 Condominium-Assessments Priority	N/A	\$20.00

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 5 Planned Unit Development- Assessments Priority	N/A	\$20.00
ALTA 6 (CLTA 111.5) Variable Rate Mortgage	N/A	\$25.00
ALTA 6.2 (CLTA 111.8) Variable Rate Mortgage Negative Amortization	N/A	\$25.00
ALTA 7 (CLTA 116.5) Manufactured Housing Unit	\$20.00	\$20.00
ALTA 7.1 (CLTA 116.5.1) Manufacture Housing – Conversion – Loan Policy	N/A	\$20.00
ALTA 7.2 (CLTA 116.5.2) Manufacture Housing – Conversion – Owner’s Policy	\$20.00	N/A
ALTA 8.1 (CLTA 110.9) Environmental Protection Lien	N/A	\$20.00
ALTA 8.2 (CLTA 110.9.1) Commercial Environmental Protection Lien	\$20.00	\$20.00
ALTA 9 (CLTA 100.2) Restrictions, Encroachments & Minerals - Loan Policy	N/A	\$20.00
ALTA 9.1 (CLTA 100.9) Covenants, Conditions & Restrictions- Unimproved Land - Owner’s Policy	\$40.00	N/A
ALTA 9.2 (CLTA 100.10) Covenants, Conditions & Restrictions - Improved Land – Owner’s Policy	\$40.00	N/A
ALTA 9.3- (CLTA 100.2.1) Covenants, Conditions & Restrictions - Loan Policy	N/A	\$40.00
ALTA 9.6 (CLTA 100.2.6) Private Rights – Loan Policy	N/A	\$40.00
ALTA 9.7- (CLTA 100.2.7) Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	\$40.00

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 9.8 (CLTA 100.2.8) Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	\$40.00	N/A
ALTA 9.9 (CLTA 100.2.9) Private Rights - Owner's Policy	\$40.00	N/A
ALTA 9.10 (CLTA 100.2.10) Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	\$40.00
ALTA 10 (CLTA 104.12) Assignment	N/A	\$30.00
ALTA 10.1 (CLTA 104.13) Assignment and Date Down	N/A	\$35.00
ALTA 11 (CLTA 110.11) Mortgage Modification	N/A	\$20.00
ALTA 11.1 (CLTA 110.11.1) Mortgage Modification with Subordination	N/A	\$20.00
ALTA 11.2 (CLTA 110.11.2) Mortgage Modification with Additional Amount of Insurance	N/A	\$20.00
ALTA 12 (CLTA 117-06) Aggregation – Loan Policy	N/A	\$20
ALTA 12.1 (CLTA 117.1) Aggregation – State Limits – Loan Policy	N/A	\$20
ALTA 13 (CLTA 119.5) Leasehold - Owner's Policy	No Charge	N/A
ALTA 13.1 (CLTA 119.6) Leasehold - Loan	N/A	No Charge
ALTA 14 (CLTA 111.14) Future Advance – Priority	N/A	\$20.00

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 14.1 (CLTA 111.14.1) Future Advance – Knowledge	N/A	\$20.00
ALTA 14.2 (CLTA 111.14.2) Future Advance – Letter of Credit	N/A	\$20.00
ALTA 14.3 (CLTA 111.14.3) Future Advance - Reverse Mortgage	N/A	\$20
ALTA 15 (CLTA 127) ¹ Non-Imputation – Full Equity Transfer	\$25.00	N/A
ALTA 15.1 (CLTA 127.1) ¹ Non-Imputation – Additional Insured	\$25.00	N/A
ALTA 15.2 (CLTA 127.2) ¹ Non-Imputation – Partial Equity Transfer	\$25.00	N/A
ALTA 16 (CLTA 128) Mezzanine Financing	\$25.00	N/A
ALTA 17 (CLTA 103.11) Access and Entry	\$25.00	\$25.00
ALTA 17.1 (CLTA 103.12) Indirect Access and Entry	\$25.00	\$25.00
ALTA 17.2 (CLTA 103.13) Utility Access	\$25.00	\$25.00
ALTA 18 (CLTA 129) Single Tax Parcel	\$50	\$50
ALTA 18.1 (CLTA 129.1) Multiple Tax Parcel - Easements	\$50	\$50
ALTA 18.2 Multiple Tax Parcel	\$50	\$50
ALTA 18.3 Single Tax Parcel and ID	\$50	\$50

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 19 (CLTA 116.4.1) Contiguity – Multiple Parcels	\$50	\$50
ALTA 19.1 (CLTA 116.4) Contiguity – Single Parcel	\$50	\$50
ALTA 19.2 Contiguity – Specified Parcels	\$50	\$50
ALTA 20 (CLTA 130) ¹ First Loss – Multiple Parcel Transactions	N/A	\$25.00
ALTA 22 (CLTA 116.01) Location	\$25.00	\$25.00
ALTA 22.1 (CLTA 116.02) Location and Map	\$30.00	\$30.00
ALTA 23 (CLTA 114.3) Coinsurance – Single Policy	No Charge	No Charge
ALTA 23.1 Co-Insurance – Multiple Policies	No Charge	No Charge
ALTA 24 (CLTA 133) Doing Business	N/A	\$250
ALTA 25 [(CLTA 116) Same as Survey	10% \$100 Min \$1,000 Max	10% \$100 Min \$1,000 Max
ALTA 25.1 (CLTA 116.1.2) Same as Portion of Survey	10% \$100 Min \$1,000 Max	10% \$100 Min \$1,000 Max
ALTA 26 (CLTA 116.8) Subdivision	\$200	\$200
ALTA 27 (CLTA 132) ¹ Usury	\$100	\$100
ALTA 28 (CLTA 103.1) Easement – Damage or Enforced Removal	20% \$50 Min	\$50

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 28.1 (CLTA 103.14) Encroachments – Boundaries and Easements	20% \$50 Min	10% \$50 Min
ALTA 28.2 (CLTA 103.15) Encroachments – Boundaries and Easements – Described Improvements	20% \$50 Min	10% \$50 Min
ALTA 28.3 Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	20% \$50 Min \$1,500 Max	20% \$50 Min \$1,500 Max
ALTA 29 (CLTA 134) ¹ Interest Rate Swap Endorsement– Direct Obligation	N/A	\$500
ALTA 29.1 (CLTA 134.1) ¹ Interest Rate Swap Endorsement – Additional Interest	N/A	\$500
ALTA 29.2 (CLTA 134.2) ¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	\$500, plus basic rate for additional amount of insurance
ALTA 29.3 (CLTA 134.3) ¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	\$500, plus basic rate for additional amount of insurance
ALTA 30 (CLTA 135) Shared Appreciation Mortgage	N/A	\$100
ALTA 30.1 (CLTA 135.1] Commercial Participation Interest	N/A	10% \$50 Min
ALTA 31 (CLTA 136) Severable Improvements Endorsement	N/A	10% \$50 Min
ALTA 32 (CLTA 137) Construction Loan	N/A	\$1.50/thousand up to \$500,000; \$1.00/thousand above \$500,000
ALTA 32.1 (CLTA 137.1) Construction Loan –Direct Payment	N/A	\$1.50/thousand up to \$500,000; \$1.00/thousand above \$500,000

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 32.2 (CLTA 137.2) Construction Loan – Insured’s Direct Payment	N/A	\$1.50/thousand up to \$500,000; \$1.00/thousand above \$500,000
ALTA 33 (CLTA 138) Disbursement Endorsement	N/A	\$100
ALTA 34 (CLTA 139) Identified Risk Coverage	20% \$50 Min	20% \$50 Min
ALTA 34.1 (CLTA 139.1) Identified Exception – Identified Risk Exception	20% \$50 Min	20% \$50 Min
ALTA 35 (CLTA 140) Minerals and Other Subsurface Substances – Buildings	10% \$50 Min \$1,000 Max	10% \$50 Min \$1,000 Max
ALTA 35.1 (CLTA 140.1) Minerals and Other Subsurface Substances – Improvements	10% \$50 Min \$1,000 Max	10% \$50 Min \$1,000 Max
ALTA 35.2 (CLTA 140.2) Minerals and Other Subsurface Substances – Described Improvements	10% \$50 Min \$1,000 Max	10% \$50 Min \$1,000 Max
ALTA 35.3 (CLTA 140.3) Minerals and Other Subsurface Substances – Land Under Development	15% \$50 Min \$1,000 Max	15% \$50 Min \$1,000 Max
ALTA 36 (CLTA 141) Energy Project – Leasehold/Easement - Owner’s	\$100	N/A
ALTA 36.1 (CLTA 141.1) Energy Project – Leasehold/Easement – Loan	N/A	\$100
ALTA 36.2 (CLTA 141.2) Energy Project – Leasehold Owner’s Policy	\$100	N/A
ALTA 36.3 (CLTA 141.3) Energy Project – Leasehold Loan	N/A	\$100
ALTA 36.4 (CLTA 141.4) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	20% plus \$50 Min \$100	N/A

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 36.5 (CLTA 141.5) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	20% plus \$50 Min \$100
ALTA 36.6 (CLTA 141.6) Energy Project – Encroachments	20% Min \$100	10% Min \$100
ALTA 36.7 Energy Project – Fee Estate Owner’s Policy	\$100	N/A
ALTA 36.8 Energy Project – Fee Estate Loan Policy	N/A	\$100
ALTA 37 (CLTA 104.6) Assignment of Rents or Leases	N/A	\$50
ALTA 38 Mortgage Tax	N/A	\$50
ALTA 39 (CLTA 142) Policy Authentication	No Charge	No Charge
ALTA 40 (CLTA 147) Tax Credit - Owner’s Policy	10% \$100 Min \$1,000 Max	N/A
ALTA 40.1 (CLTA 147.1) Tax Credit – Defined Amount - Owner’s Policy	10% \$100 Min \$1,000 Max	N/A
ALTA 41 (CLTA 143) Water – Buildings	10% \$100 Min \$1,000 Max	10% \$100 Min \$1,000 Max
ALTA 41.1 (CLTA 143.1) Water – Improvements	10% \$100 Min \$1,000 Max	10% \$100 Min \$1,000 Max
ALTA 41.2 (CLTA 143.2) Water – Described Improvements	10% \$100 Min \$1,000 Max	10% \$100 Min \$1,000 Max
ALTA 41.3 (CLTA 143.3) Water – Land Under Development	10% \$100 Min \$1,000 Max	10% \$100 Min \$1,000 Max
ALTA 42 (CLTA 144) Commercial Lender Group	N/A	10% \$100 Min \$1,500 Max

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 43- (CLTA 145) Anti-Taint	N/A	\$250
ALTA 44 (CLTA 146) Insured Mortgage Recording	N/A	\$100
ALTA 45 (CLTA 148) Pari Passu Mortgage - Loan Policy	N/A	\$250
ALTA 46 Option	\$250	250
ALTA 47 Operative Law 2006 Owner's Policy	No Charge	N/A
ALTA 47.1 Operative Law 2006 Loan Policy	N/A	No Charge
ALTA 47.2 Operative Law 2013 Homeowner's Policy	No Charge	N/A
ALTA 47.3 Operative Law 2015 Expanded Coverage Residential Loan Policy	N/A	No Charge
ALTA JR1 Supplemental Coverage (See Short Form Junior Loan Policy in Section 8.28.2)	N/A	No Charge
ALTA JR2 Variable Rate/Revolving Credit (See Short Form Junior Loan Policy in Section 8.2)	N/A	No Charge
WFG General Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Arbitration Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Solar Endorsement	No Charge	No Charge
CLTA 100.12 Covenants, Conditions & Restrictions, Rights of Reversion	\$125	\$50

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9. ENDORSEMENTS

Endorsement No.	Owner	Lender
CLTA 100.29 Mineral Rights – Damage to Improvements	Residential Owner – 0 - \$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 and above \$550 Loan Loan Amount -- 0 - \$150,000 \$100 \$150,001-\$250,000 \$125 \$250,001- \$500,000 \$150 \$500,001- \$1,000,000 \$200 \$1,000,001 & over \$275 Commercial Owner - 10% (Max. \$3,000) Loan - 10% (Max. \$3,000)	Residential Owner – 0 - \$250,000 \$200 \$250,001-\$500,000 \$250 \$500,001-\$1,000,000 \$400 \$1,000,001 and above \$550 Loan Loan Amount -- 0 - \$150,000 \$100 \$150,001-\$250,000 \$125 \$250,001- \$500,000 \$150 \$500,001- \$1,000,000 \$200 \$1,000,001 & over \$275 Commercial Owner - 10% (Max. \$3,000) Loan - 10% (Max. \$3,000)
CLTA 102.5 Foundation – No Violations or Encroachments	N/A	10% (Min \$50, Max \$500)
CLTA 103.5 Water Rights – Surface Damage	10% (Min \$50, Max \$3,000)	10% (Min \$50, Max \$3,000)
CLTA 107.10 Additional Named Insured	\$100	\$100
CLTA 122.1A Construction Loan – Initial Advance - Obligatory	N/A	\$150
CLTA 122.1B Construction Loan – Subsequent Disbursements	N/A	10% (Min \$25, Max \$100)

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

NOTE 2: When "N/A" appears, it means that the endorsement is not available or issued on that type of coverage.