



**The State of Nebraska**

**MANUAL OF TITLE INSURANCE PREMIUMS**

**Effective as of May 1, 2023**

# WFG NATIONAL TITLE INSURANCE COMPANY

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# WFG NATIONAL TITLE INSURANCE COMPANY

## 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 the Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

The rates for title insurance policies and endorsements issued by Agents and/or Employees of WFG National Title Insurance Company are set forth in this manual. The rates shown are the total title insurance fees charged the applicant including the risk portion, search/examination and service or work portion, but do not include charges for surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

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## 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 Basic Rate

“Basic Rate” shall mean the rate calculated pursuant to the rate table set forth in Section 3.1.

#### 2.1.3 Company

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

#### 2.1.4 Expanded Coverage

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowners Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State. Expanded Coverage is only available when the real estate is improved with a 1-4 Family Residence.

#### 2.1.5 Offering Provider

“Offering Provider” refers to the Company, WFG National Lender Services, LLC, or an agent of WFG appropriately licensed and authorized to issue title insurance policies on behalf of the Company.

#### 2.1.6 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

#### 2.1.7 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.

#### 2.1.8 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.

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## 2.1.9 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.

## 2.1.10 State

“State” shall mean the State of Nebraska.

## 2.1.11 TRID Transaction

“TRID Transaction” refers to a transaction in which the transaction involves a single one to four family residential structure or 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 will not be issued for less than the full value of the land, including any improvements or appurtenances, if applicable, as determined by:

- the contract purchase price for sale of the land including the value of any assumed liens or obligations;
- the appraised value of the land; or
- a good faith estimate of the value of the land;

### 2.2.2 Loan Policies

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

- If the value of the insured land or the equity of the Trustor/Mortgagor is less than the face amount of the Deed of Trust/Mortgage, then the amount of insurance may be equal to the value of the land or the equity of the mortgagor in the land.
- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the Deed of Trust/Mortgage, the policy may be written in an amount greater than the face amount of the Deed of Trust/Mortgage, but no more than 120% 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.

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## 2.2.3 Leasehold Owner's Policies

Policies insuring the lessee's interest in a leasehold will not be issued with a policy liability amount less than the value of the insured's interest in the premise as reasonably determined.

## 2.2.4 Other Interests

Policies insuring any interest other than a fee ownership, loan or leasehold will not be issued for less than the value of the insured's interest in the land.

## 2.2.5 Co-Insurance

If WFG National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.4, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

## 2.3 TRANSFERS NOT CONSIDERED AN 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.



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## 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 ADDITIONAL PARCELS

Whenever two or more parcels of land, including any parcel describing an easement, are described in a single policy, the Company reserves the right to charge an additional premium not to exceed \$150 per parcel for such a policy based upon the difficulty and time involved to underwrite such a policy.

## 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 Basic Rate applicable to the policy type originally issued, giving consideration in the current Basic 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.

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## 3 BASIC RATE TABLE

### 3.1 RATE TABLE

<b>Liability Amount</b>	<b>Rate</b>
Up to and including \$5,000	\$150.00
\$5,001 - \$50,000	Add \$3.50 per thousand
\$50,001 - \$100,000	Add \$3.00 per thousand
\$100,001 - \$1,000,000	Add \$2.00 per thousand
\$1,000,001 - \$5,000,000	Add \$1.50 per thousand
\$5,000,001 - \$10,000,000	Add \$1.00 per thousand
\$10,000,001 and up	Add \$.90 per thousand

- See Section 2.5 for Computation of Rates
- See Section 2.6 for Elimination of Fractional Dollars
- See Section 2.7 for Additional Parcels (Including Easement Parcels)

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## 4 OWNER'S INSURANCE

### 4.1 OWNER'S INSURANCE

- The premium for a Standard Coverage Owner's Policy will be computed at 100% of Basic Rate.
- The premium for an Expanded Coverage Owner's Policy (aka Homeowner's Policy) will computed at 125% of the Basic Rate.

### 4.2 SALE OF VENDOR'S INTEREST

The sale of the vendor's interest in a Land Contract may be insured for less than the current value of the property. The policy must be issued in the amount of the full consideration paid for the vendor's interest with the premium calculated based on the type of policy as set forth in Section 4.1

### 4.3 ALTA U.S. POLICY FORM

An ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The Rate for this Policy is the same as for a Standard Coverage Owner's Policy. The Company reserves the right to revise or alter their pricing in order to provide competitive bids to the United States when issuing this Policy.

## 5 BASIC LENDER INSURANCE RATES

### 5.1 LOAN POLICY

- The premium for a Standard Coverage Loan Policy will be computed at 100% of the Basic Rate.
- The premium for an Expanded Coverage Loan Policy (ALTA 1-4 Family Expanded Coverage Residential Loan Policy) will be computed at 110% of the Basic Rate.

### 5.2 LENDER'S INSURANCE ON (RE) FINANCE OF PROPERTY ALREADY OWNED BY BORROWER

- The premium for a Standard Coverage loan policy insuring a Finance Loan will be calculated at 60% of the Basic Rate.
- The premium for an Expanded Coverage Loan Policy insuring a Finance Loan will be calculated at 75% of the Basic Rate.

The minimum fee for the refinance rate is \$100.00

### 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.

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## 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.

## 5.5 TITLE INSURANCE RATES FOR SECOND MORTGAGES

The premium for title insurance on second or other subordinate mortgages insured by a Standard Coverage Loan Policy will be calculated at 60% of the Basic Rate.

## 6 SIMULTANEOUS ISSUE RATES

### 6.1 SIMULTANEOUS ISSUE OF OWNER'S AND LEASEHOLD POLICIES

When an Owner's Policy insuring a fee simple estate and a policy insuring an owner of a leasehold estate covering identical land are issued simultaneously, the charge for the larger policy shall be calculated as set forth in Sections 4.1, 4.2, or 4.3 as applicable. The charge for the other policy shall be 30% of the rate calculated for such policy pursuant to Sections 4.1, 4.2, or 4.3 as applicable, with a minimum fee of \$75.00.

When an Owner's Policy is issued insuring a fee simple estate in land only and an Owner's Policy is issued insuring a leasehold estate in the land and a fee in the improvements (where the ownership of the improvements is separated from ownership of the land), the charge shall be computed on the total of the two policies added together.

### 6.2 SIMULTANEOUS ISSUANCE OF OWNERS POLICIES:

When Owner's Policies covering identical lands and identical estates are issued simultaneously to the seller and purchaser, the charge for the larger policy shall be calculated as set forth in Sections 4.1, 4.2, or 4.3 as applicable. The charge for the other policy shall be 30% of the rate calculated for such policy pursuant to Sections 4.1, 4.2, or 4.3 as applicable, with a minimum fee of \$75.00.

### 6.3 SIMULTANEOUS ISSUANCE OF OWNER'S AND LOAN POLICIES (Including Short Form and Expanded Coverage Variants)

The Rates set forth in 6.3.2 through 6.3.5 are applicable when the amount of the Loan Policy (Standard/Expanded or Short Form Variant) does not exceed the amount of the Owner's Policy (Standard/Homeowner's) being issued. When the Loan Policy/Expanded Coverage Loan Policy amount exceeds the Owner's/Homeowner's Policy amount see 6.3.6 below.

#### 6.3.1 Owner's Policy and Standard Coverage Loan Policy

- 100% of the Basic Rate for the larger policy plus \$75.00 for the smaller policy.

#### 6.3.2 Standard Coverage Owner's Policy and Expanded Coverage Lender's Policy

- 100% of the Basic Rate for the Owner's Policy and \$75.00 , plus 10% of the Basic Rate, as applied to the amount of the Expanded Coverage Loan Policy, for the expanded coverage.

#### 6.3.3 ALTA Homeowner's Policy and Standard Coverage Loan Policy

- 125% of the Basic Rate for the Homeowner's Policy plus \$75.00 for Standard Loan Policy.

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## **6.3.4 ALTA Homeowner's Policy and an Expanded Coverage Lender Policy**

- 125% of the Basic Rate for the Homeowner's Policy plus \$75.00 for the Expanded Coverage Loan Policy.

## **6.3.5 ALTA Homeowner's Policy and Expanded Coverage Residential Loan Policy**

- 125% of the Basic Rate for the Homeowner's Policy and \$75.00 for the Expanded Coverage Loan Policy.

**6.3.6** For 6.3.2 through 6.3.5, when the Loan Policy/Expanded Coverage Loan Policy amount exceeds the Owner's/Homeowner's Policy amount, the Rate shall be the applicable rate in 6.3.2 through 6.3.5 plus the applicable Basic Rate for the amount the Loan Policy which exceeds the Owner's/Homeowner's Policy amount.

## **6.4 MULTIPLE LOAN POLICIES**

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated and that aggregate liability amount will be used to calculate the title premium applicable to the type of loan policy being issued as set forth in Section 5.

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

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

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

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Chapter 4, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 6.1, 6.3 or 6.4 as applicable.

## 7 SUBDIVISION RATE

### 7.1 Standard Subdivision Rate

During the five year period following recording of an approved plat of a parcel or tract of land containing at least fifteen (15) buildable lots, the title insurance premium for those lots owned by the same developer shall be based on a “Standard Subdivision Rate”.

The filing of a modified or altered plat will not extend the five year period. The original filing date of the approved plat for purposes of this rate cannot be extended for any reason. A copy of the recorded plat must be retained in each agent’s master file of this subdivision, for which the subdivision rate is issued.

The rate charged will be 70% of the Basic Rate as set forth in Section 3.1 in effect at the time of the policy issue date for amounts of insurance up to \$1,000,000.00. The premium as to any amount of insurance in excess of \$1,000,000.00 will be calculated at 100% of the Basic Rate filed and in effect at the time of issuance.

The minimum premium for a transaction under this filing shall be \$100.00. Policies with an issue date more than five years following the recording of the approved plat will not be eligible for the Standard Subdivision Rate. The Standard Subdivision Rate will be equally available for loan policies, and owner policies.

### 7.2 Large Subdivision Rate

During the five (5) year period following the recording of an approved final plat of a parcel or tract of land owned by one developer/builder into 100 or more residential lots, the title insurance premium for those lots owned by the same developer shall be based on the “Large Subdivision Rate.”

The filing of a modified or altered plat will not extend the five (5) year period. The original filing date of the approved plat for purposes of this rate cannot be extended for any reason. A copy of the recorded plat must be retained in each agent’s master file of the subdivision, for which the Large Subdivision Rate is issued.

The Large Subdivision Rate charge will be 60% of the filed basic rate in effect at the time of the policy issue date for amounts up to \$500,000.00. The premium as to any amount of insurance in excess of \$500,000.00 shall be calculated at 100% of the basic rate then in effect. The minimum premium for a transaction under this rate shall be \$100.00. Policies with an issue date more than five (5) years following the recording of the approved plat will not be eligible for the Large Subdivision Rate.

## 8 LENDER'S SPECIAL RATES

### 8.1 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 in the appropriate rate tables as set forth in Section 8.3.
- 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, Preliminary Title Report and/or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Policy or other loan policy that includes general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate another agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

### 8.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

The Lender's Special Rates are to recognize and encourage the greater efficiencies and economies of scale that can result from the development of highly integrated and automated systems and work-flows both within the Offering Provider and between the Offering Provider and lender.

In order to qualify for Lender's Special Rates, the lender and Offering Provider will discuss their respective needs; develop plans for workflows and systems to efficiently transmit, receive and process the title orders and as to any changes in processes required and systems to be integrated. At that point, they will reach agreement as to the Lender's Special rate category to be provided the lender, and an understanding that, consistent with the vagaries of the ever-changing refinance lending market, the lender will endeavor in good faith to provide the Offering Provider title orders meeting the minimum number required to qualify for the agreed rate category, subject to any agreed ramp-up periods.



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As the economies of scale are best achieved on a nationally integrated basis, for purposes of meeting agreed minimums, all orders placed by the lender and any of its affiliates to Offering Provider and Offering Provider's affiliates in any jurisdiction may be aggregated.

As rules and regulations of the Consumer Finance Protection Bureau (CFPB), 12 C.F.R. part 1026 require lenders to provide accurate estimates of title and closing costs well in advance of closing and to abide by those estimates, the failure of a lender to strictly meet estimated minimum volumes for a given rate category in any given month or months, shall not disqualify the lender from being accorded the benefit of the agreed upon rate category until such time as the lender and Offering Provider have amended their agreement.

## 8.3 LENDER'S SPECIAL RATE CATEGORIES

### 8.3.1 Lender's Special Rate 1 – Minimum 100 Orders

Liability	Premium
\$0 to \$100,000	\$350.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

### 8.3.2 Lender's Special Rate 2 – Minimum 200 Orders

Liability	Premium
\$0 to \$100,000	\$350.00
\$100,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

### 8.3.3 Lender's Special Rate 3 – Minimum 300 Orders

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

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\$3,000,001 to \$4,000,000	\$2,200.00
\$4,000,001 to \$5,000,000	\$3,050.00

## 8.3.4 Lender's Special Rate 3 – Minimum 500 Orders

Liability	Premium
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00
\$1,500,001 to \$2,000,000	\$800.00
\$2,000,001 to \$3,000,000	\$1,200.00
\$3,000,001 to \$4,000,000	\$1,650.00
\$4,000,001 to \$5,000,000	\$2,200.00

## 8.4 MASTER HOME EQUITY LOAN POLICY AND HE<sup>2</sup> - HOME EQUITY 2<sup>nd</sup> GENERATION TITLE INSURANCE POLICY

The Master Home Equity Loan Policy and Home Equity 2<sup>nd</sup> Generation Title Insurance policy are master policies with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

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

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

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

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

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## 9 SPECIALTY LENDER'S POLICIES

### 9.1 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 concurrently with the policy at no charge. If issued after said policy, but within six (6) months from the Date of Policy, then the charge is \$25.00.
- The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy. If issued after said policy, but within six (6) months from the Date of Policy, then the charge is \$20.00.
- If requested, an update may be issued within six (6) months of the initial Date of Policy for an additional charge of \$50.00.

### 9.2 MORTGAGE PROTECTION GUARANTEE (“MPG”)

The Mortgage Protection Guarantee provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MPG” shall be:

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

### 9.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY (“MMP”)

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

The premium for the “MMP” shall be:

Liability	Premium
\$0 to \$1,000,000	\$125.00

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\$1,000,001 to \$1,500,000	\$250.00
\$1,500,001 to \$2,000,000	\$350.00

## 10 MISCELLANEOUS

### 10.1 SPECIAL RISKS, ADDITIONAL OR AFFIRMATIVE COVERAGE

The Basic Rates set forth in this Section 3 of this Manual are minimum charges. Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are rendered. The fees for additional coverages shall be added and become a part of the policy fee.

Upon request, the Company may at its discretion insure over some defects or give additional coverage not provided for herein at no additional charge. However, if such additional coverage is provided for by an endorsement to the policy, then the charges shall be made pursuant to the fee filed for such endorsement.

### 10.2 NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE

Nebraska statute 44-1919 R.S., 1943, requires the company or its agent to notify the purchaser in writing that:

- A loan policy is to be issued (when simultaneous order for an owner's policy is not received)
- That such policy does not afford any protection to the purchaser; and
- Advising the purchaser that he has a right to obtain title insurance to protect his interest in the property.

The Company or its agent may issue the loan policy without an owner's policy only after it has received a statement in writing from the purchaser that he/she has received such notice and waives his/her right of purchase an owner's policy.

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## 11 ENDORSEMENTS

This section contains endorsements, and the pricing therefor. All of the endorsements alter the regularly issued policies in some manner to expand, limit or clarify coverage(s).

### 11.1 Endorsements to Loan Policy in TRID Transactions

When issued in conjunction with a TRID transaction, any Endorsements may be issued for a Loan Policy without additional charge.

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.

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

### 11.3 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. 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.

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

<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 1</b> Street Assessments	N/A	\$25
<b>ALTA 3</b> <sup>1</sup> Zoning – Unimproved Land	\$100	\$100
<b>ALTA 3.1</b> <sup>1</sup> Zoning – Completed Structure	\$150	\$150

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Endorsement No. and	Owner	Lender
<b>ALTA 3.2<sup>1</sup></b> Zoning – Land Under Development	\$100	\$100
<b>ALTA 3.3</b> Zoning-Completed Improvement-Non-Conforming Use	\$150	\$150
<b>ALTA 3.4</b> Zoning-No Zoning Classification	\$25	\$25
<b>ALTA 4</b> Condominium-Assessments Priority	N/A	\$25
<b>ALTA 4.1</b> Condominium-Current Assessments	N/C	\$25
<b>ALTA 5</b> Planned Unit Development-Assessments Priority	N/A	\$25
<b>ALTA 5.1</b> Planned Unit Development-Current Assessments	N/C	\$25
<b>ALTA 6</b> Variable Rate Mortgage	N/A	\$25
<b>ALTA 6.2</b> Variable Rate Mortgage – Negative Amortization	N/A	\$25
<b>ALTA 7</b> Manufactured Housing Unit	\$25	\$25
<b>ALTA 7.1</b> Manufacture Housing – Conversion – Loan Policy	N/A	\$25
<b>ALTA 7.2</b> Manufacture Housing – Conversion – Owner’s Policy	\$25	N/A
<b>ALTA 8.1</b> Environmental Protection Lien	N/A	\$25
<b>ALTA 8.2</b> Commercial Environmental Protection Lien	\$25	\$25

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 9</b> Restrictions, Encroachments & Minerals - Loan Policy	N/A	\$25
<b>ALTA 9.1</b> Covenants, Conditions & Restrictions- Unimproved Land - Owner's Policy	\$25	N/A
<b>ALTA 9.2</b> Covenants, Conditions & Restrictions - Improved Land – Owner's Policy	\$25	N/A
<b>ALTA 9.3</b> Covenants, Conditions & Restrictions - Loan Policy	N/A	\$25
<b>ALTA 9.6</b> Private Rights – Loan Policy	N/A	\$25
<b>ALTA 9.7</b> Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	\$25
<b>ALTA 9.8</b> Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	\$25	N/A
<b>ALTA 9.9</b> Private Rights - Owner's Policy	\$25	N/A
<b>ALTA 9.10</b> Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	\$25
<b>ALTA 10</b> Assignment	N/A	\$25
<b>ALTA 10.1</b> Assignment and Date Down	N/A	\$50
<b>ALTA 11</b> Mortgage Modification	N/A	\$25
<b>ALTA 11.1</b> Mortgage Modification with Subordination	N/A	\$25
<b>ALTA 11.2</b> Mortgage Modification with Additional Amount of Insurance	N/A	\$25 plus additional premium for increase in policy limits

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Endorsement No. and	Owner	Lender
<b>ALTA 12</b> Aggregation – Loan Policy	N/A	\$25
<b>ALTA 12.1</b> Aggregation – State Limits – Loan Policy	N/A	\$25
<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	\$25
<b>ALTA 14.1</b> Future Advance – Knowledge	N/A	\$25
<b>ALTA 14.2</b> Future Advance – Letter of Credit	N/A	\$25
<b>ALTA 14.3</b> Future Advance - Reverse Mortgage	N/A	\$25
<b>ALTA 15</b> <sup>1</sup> Non-Imputation – Full Equity Transfer	\$75-varies \$25 to Min \$300 based on policy liability*	N/A
<b>ALTA 15.1</b> <sup>1</sup> Non-Imputation – Additional Insured	\$75-varies \$25 to Min \$300 based on policy liability*	N/A
<b>ALTA 15.2</b> <sup>1</sup> Non-Imputation – Partial Equity Transfer	\$75-varies \$25 to Min \$300 based on policy liability*	N/A
<b>ALTA 16</b> Mezzanine Financing	\$50-varies \$25 to Min \$500 based on policy liability*	N/A
<b>ALTA 17</b> Access and Entry	\$25	\$25
<b>ALTA 17.1</b> Indirect Access and Entry	\$25	\$25
<b>ALTA 17.2</b> Utility Access	\$25	\$25



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Endorsement No. and	Owner	Lender
<b>ALTA 18</b> Single Tax Parcel	\$25	\$25
<b>ALTA 18.1</b> Multiple Tax Parcel - Easements	\$25	\$25
<b>ALTA 18.2</b> Multiple Tax Parcel	\$25	\$25
<b>ALTA 18.3</b> Single Tax Parcel and ID	\$25	\$25
<b>ALTA 19</b> Contiguity – Multiple Parcels	\$25	\$25
<b>ALTA 19.1</b> Contiguity – Single Parcel	\$25	\$25
<b>ALTA 19.2</b> Contiguity – Specified Parcels	\$25	\$25
<b>ALTA 20</b> <sup>1</sup> First Loss – Multiple Parcel Transactions	N/A	\$25-varies \$25 to Min \$100 based on policy liability
<b>ALTA 22</b> Location	\$25	\$25
<b>ALTA 22.1</b> Location and Map	\$25	\$25
<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	\$100
<b>ALTA 25</b> Same as Survey	\$25	\$25
<b>ALTA 25.1</b> Same as Portion of Survey	\$25	\$25

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Endorsement No. and	Owner	Lender
<b>ALTA 26</b> Subdivision	N/C	\$25
<b>ALTA 27</b> <sup>1</sup> Usury	N/A	\$100
<b>ALTA 28</b> Easement – Damage or Enforced Removal	\$100	\$100
<b>ALTA 28.1</b> Encroachments – Boundaries and Easements	\$100	\$100
<b>ALTA 28.2</b> Encroachments – Boundaries and Easements – Described Improvements	\$100	\$100
<b>ALTA 28.3</b> Encroachments-Boundaries and Easements- Described Improvements and Land Under Development	\$100	\$100
<b>ALTA 29</b> <sup>1</sup> Interest Rate Swap Endorsement– Direct Obligation	N/A	\$150-varies \$25 to Min \$250 based on policy liability
<b>ALTA 29.1</b> <sup>1</sup> Interest Rate Swap Endorsement – Additional Interest	N/A	\$150
<b>ALTA 29.2</b> <sup>1</sup> Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	\$150
<b>ALTA 29.3</b> <sup>1</sup> Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	\$150
<b>ALTA 30</b> Shared Appreciation Mortgage	N/A	\$50
<b>ALTA 30.1</b> Commercial Participation Interest	N/A	\$25

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Endorsement No. and	Owner	Lender
<b>ALTA 31</b> Severable Improvements Endorsement	N/A	\$25
<b>ALTA 32</b> Construction Loan	N/A	\$25
<b>ALTA 32.1</b> Construction Loan –Direct Payment	N/A	\$25
<b>ALTA 32.2</b> Construction Loan –Insured’s Direct Payment	N/A	\$25
<b>ALTA 33</b> Disbursement Endorsement	N/A	\$25
<b>ALTA 34</b> Identified Risk Coverage	\$25 - \$500 dependent on the identified risk*	\$25 - \$500 dependent on the identified risk*
<b>ALTA 34.1</b> Identified Exception – Identified Risk Exception	\$25 - \$500 dependent on the identified risk*	\$25 - \$500 dependent on the identified risk*
<b>ALTA 35</b> Minerals and Other Subsurface Substances – Buildings	\$50-varies \$25 to Min \$100 based on policy liability*	\$50-varies \$25 to Min \$100 based on policy liability*
<b>ALTA 35.1</b> Minerals and Other Subsurface Substances – Improvements	\$50	\$50
<b>ALTA 35.2</b> Minerals and Other Subsurface Substances – Described Improvements	\$50	\$50
<b>ALTA 35.3</b> Minerals and Other Subsurface Substances – Land Under Development	\$50	\$50
<b>ALTA 36</b> Energy Project – Leasehold/Easement - Owner’s	\$25	N/A
<b>ALTA 36.1</b> Energy Project – Leasehold/Easement – Loan	N/A	\$25

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Endorsement No. and	Owner	Lender
<b>ALTA 36.2</b> Energy Project – Leasehold Owner’s Policy	\$25	N/A
<b>ALTA 36.3</b> Energy Project – Leasehold Loan	N/A	\$25
<b>ALTA 36.4</b> Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	\$25	N/A
<b>ALTA 36.5</b> Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	\$25
<b>ALTA 36.6</b> Energy Project – Encroachments	N/A	\$25
<b>ALTA 36.7</b> Energy Project – Fee Estate Owner’s Policy	\$25	N/A
<b>ALTA 36.8</b> Energy Project – Fee Estate Loan Policy	N/A	\$25
<b>ALTA 37</b> Assignment of Rents or Leases	N/A	\$25
<b>ALTA 40</b> Tax Credit - Owner’s Policy	\$25	N/A
<b>ALTA 40.1</b> Tax Credit – Defined Amount Owner’s Policy	\$25	N/A
<b>ALTA 42</b> Commercial Lender Group	N/A	\$25
<b>ALTA 43</b> Anti-Taint	N/A	\$25
<b>ALTA 44</b> Insured Mortgage Recording	N/A	\$25
<b>ALTA 45</b> Pari Passu Mortgage Loan Policy	N/A	\$25

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<b>Endorsement No. and</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 46</b> Option	\$25	N/A
<b>ALTA 47</b> Operative Law 2006 Owner's Policy	No Charge	N/A
<b>ALTA 47.1</b> Operative Law <b>2003 Loan Policy</b>	N/A	No Charge
<b>ALTA 47.2</b> Operative Law 2013 Homeowner's Policy	No Charge	N/A
<b>ALTA 47.3</b> <b>Operative Law</b> 2015 Expanded Coverage Residential Loan Policy	N/A	No Charge
<b>ALTA 48</b> Tribal Waiver/Consent Owner's or Loan Policy	No Charge	No Charge
<b>ALTA JR1</b> Supplemental Coverage Jr. Loan Policy	N/A	Refer to Section 9.1
<b>ALTA JR2</b> Variable Rate/Revolving Credit Jr. Loan Policy	N/A	Refer to Section 9.1
<b>WFG General Endorsement</b> Owner's or Loan Policy	No Charge	No Charge
<b>WFG Solar Endorsement</b>	No Charge	No Charge

\* Indicates a rate that may be an increase at lower policy amounts, but a decrease at higher policy amounts.

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.

### 11.4 Modification of an Endorsement

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be

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modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be \$25.

### **12 CLOSING PROTECTION LETTER**

This letter is designed for issuance as a single transaction letter on real estate transactions when requested, and provides the covered party with certain protection against fraud, misapplication of funds, or failure to follow written closing instructions by the Agent or Approved Attorney, subject to the provisions contained therein. The charge for the issuance of this letter shall be \$25.00, all of which is payable to the Company.