



RATE AND RULES

FOR THE STATE OF

NEVADA

EFFECTIVE: February 27, 2015

Schedule of Fees and Charges
For Title and Escrow Services
(All Counties in the State of Nevada)

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WFG NATIONAL TITLE INSURANCE COMPANY

FOREWORD AND INTRODUCTION

FOREWARD

The rules and procedures contained herein are in no manner, either expressed or implied, to be construed as establishing or changing the rules and procedures pertaining to the title practices followed by the Company, but are shown in order to properly apply the applicable Insurance Rate Table(s). The rates contained herein shall include both the charge for gross premium for title insurance and the charge for search of title and examination thereof. The rates shown are for the issuance of various evidences of title as required by Nevada Revised Statute (“NRS”) 692A.120 and do not include any additional services(s) unless otherwise noted or provided for in this schedule of fees and charges. Any reference herein to WFG National Title Insurance Company or “the Company” shall include WFG National Title Company of Nevada, LLC and WFG Lender Services, LLC.

INSURANCE FORMS

WFG NATIONAL TITLE INSURANCE COMPANY, (hereinafter “Insurer”), being a qualified title insurer licensed in the State of Nevada in compliance with NRS 692A.100, has filed all of Insurer’s regularly issued forms of title policies, including endorsements, guarantees, and other forms of insurance coverage, and modifications and withdrawals thereof, as required by NRS 692A.120. Said forms are referenced herein by reference in various sections or Parts herein.

Wherever in this schedule a Policy, Guarantee, Binder or Endorsement form is referred to, such reference will be identified by either the designation “ALTA” or “CLTA”, which refer to either the American Land Title Association or the California Land Title Association. In addition, there may be a reference to a form used solely by the Company and will be designate “WFG”.

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WFG NATIONAL TITLE INSURANCE COMPANY

PART I - GENERAL RULES AND RATES

1.1 INSURANCE RATE TABLES

The Rate Tables or Schedules contained in Sections 1.31, 1.32 and 1.33 of this Part represent the basic insurance rates for the specific property location or for the specific segment of business referenced therein.

1.2 INSURED OWNERS

For computing charges the term "Insured Owner" is defined as any of the following:

- A. The named insured, vestee or the parties as defined in a policy of title insurance.
- B. Stockholders in transfers between insured stockholders of a corporation or between an insured corporation and its stockholders, or between an insured corporation and a subsidiary corporation, and the parent corporation.
- C. Partnerships in transfers between insured partnerships and the partners, or between insured partnerships and newly created partners or between insured partners and the partnership. Joint Ventures shall be included in this paragraph.
- D. Distributees of an estate where the deceased was an insured owner, except a purchase for value from an heir or devisee.
- E. Grantees by gift from an insured owner.
- F. Principals or nominees in transfers between insured principals and nominees or insured nominees and principals. Principals include corporations in this paragraph.
- G. Insured owners conveying to establish a trust for the benefit of the named insured owners or insured trustees conveying to beneficiaries named in said trust to terminate or change a trust.
- H. Insured purchasers acquiring title under a contract of sale or option.

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PART I - GENERAL RULES AND RATES

1.3 PARCEL OR ADDITIONAL CHAIN

For computing charges the term "Parcel or Additional Chain" is defined as:

- A. Property vested in the same ownership within the same tract, grant, subdivision, government section, swamp and overflow or tideland survey, is a single parcel.

Property vested in the same ownership but located in different tracts, grants, subdivision, government sections, swamp and overflow or tideland surveys are separate parcels and an additional charge of \$250.00 for each separate parcel is added to the Basic Rate. The exception thereto is where two such separate parcels, within the same county, abut to form one holding.

- B. Property divided by a county line is construed as non-contiguous. The Basic Rate applicable in each separate county shall apply, based upon the full value of the estate or interest and the type of insurance allotted to each county.
- C. Property vested in different ownerships regardless of whether in the same or a different tract, grant, subdivision, government section, swamp or overflow, or tideland survey is a separate chain of title and the Basic Rate shall be applied on each separate ownership or chain of title.

1.4 COMPUTATION OF FEES (Increased Liability)

The charges shall always be applied on a per unit of insurance basis in multiples of \$10,000, including any fraction thereof, in accordance with the division of such units as set forth in Basic Rate Table "N" or "S" (see PART I).

1.5 CORRECTIONS

A policy may be rewritten where required to correct an error for a charge commensurate with the work necessary and the circumstances involved.

1.6 GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental, state or municipal agencies for the furnishing of guarantees or policies of title insurance for such charges as may be agreed upon by and between the Company and the agency.

1.7 ISSUING OFFICE

An issuing office is an underwritten title company issuing the title insurance policies of WFG National Title Insurance Company.

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PART I - GENERAL RULES AND RATES

1.8 **RECORDINGS (One Minute Late)**

In certain instances, due to requirements of the customer, it will be necessary to cause certain documents to be recorded, one minute later than other documents and the policies to be issued accordingly. The charges to be affixed are to be computed as if the recording and policies were issued at the same time.

1.9 **FAIR VALUE**

The fair or full value shall be construed as the full value of the property, not deducting the encumbrances.

1.10 **ASSUMPTION OF LIABILITY**

Whenever documents of any kind are recorded in accordance with instructions which impose a definite liability upon the Company, the charges applicable for the type of policy of title insurance normally issued covering such documents will accrue immediately upon recording.

1.11 **MINIMUM CHARGES**

The charges set forth 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 requested.

The limited title services are limited to the subject matter stated and each guarantee provides for a standard insurance amount up to the next multiple of \$100.00 above the fee charged. Additional coverage is available through other forms of evidences of title, or additional insurance amounts may be issued, at additional costs in accordance with the rules of the Company for furnishing such additional service.

Notwithstanding anything to the contrary in any of the sections herein, (except the Subdivision Rate Section) the minimum charge of any policy will be \$355.00.

1.12 **EMPLOYEE RATE**

No charge shall be made to employees (including employees on approved retirement) of the Company or its underwritten title companies, subsidiary title companies or affiliated title companies for escrow services or policies issued in connection with the financing, refinancing, sale or purchase of the employee's bona fide home property. Waiver of such charges is authorized only in connection with those costs, which the employee would be obligated to pay, by established custom, as a party to the transaction.

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PART I - GENERAL RULES AND RATES

1.13 INVESTOR'S RATE

A rate of 70% of the applicable premium is available to a person who in the ordinary course of their business invests money in real estate so that the real estate may produce a revenue, income or profit from its employment. This rate is only applicable to those premiums that are being paid for by the investor.

The Investor must provide reasonable proof that they currently hold title to or have transferred title to five (5) or more investment properties in the State of Nevada within the past twelve (12) months to qualify.

This rate is not available on premiums charged for endorsements nor can it be applied to any portion of a premium that is calculated at less than the full applicable rate calculated under Base Rate Tables "N" or "S". This rate cannot be applied to a transaction where an owner's policy has not yet been issued subsequent to a non-judicial foreclosure.

1.14 UNUSUAL REQUIREMENTS

Title and Escrow services, as well as Documentation, may be required in some cases and under conditions for which no appropriate rating structure has been provided in this schedule. In any such event, a charge or charges shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures, as set forth herein.

In certain instances, due to unusual requirements as to the acquisition, financing or development of a project or projects, it may be necessary to enter into agreements or contracts as to the various services to be rendered and the charges to be made thereon. All such requests must be submitted in full detail for consideration to the Company. This is necessary in order to maintain uniformity on projects of a similar nature and to offer prices which are consistent with the established insurance rates.

1.15 LOST POLICIES AND REPLACEMENTS

A charge of \$100.00 may be assessed for the reissuance of any policy which has been lost or destroyed depending on the circumstances.

1.16 REINSURANCE

Any fees quoted under this schedule may be increased by the cost of any reinsurance required by the insured.

1.17 ESCROW RATES

Escrow Rates have been removed from this Part and can be found in Part X of this Manual.

WFG NATIONAL TITLE INSURANCE COMPANY

PART I - GENERAL RULES AND RATES

1.18 GENERAL RULES FOR CONTRACT RATES FOR FEDERAL, STATE, COUNTY, OR MUNICIPAL AGENCIES

Separate contracts may be entered into with governmental, state, or municipal agencies for the furnishing of guarantees or policies of title insurance or performing escrow services, for such charges as may be agreed upon by and between the Company and the agency. Said contracts must be approved by the appropriate manager.

1.19 ROUNDING OF TITLE PREMIUMS

When an insurance premium is derived from the application of a percentage of the Basic Insurance Rate, the results of that calculation shall be rounded up to the nearest even dollar amount.

1.20 CHARITABLE OR NON-PROFIT ORGANIZATIONS

- A. Owners form: 50% of Basic Rate Table "N" or "S" (see PART I) Minimum \$355.00 for Sothern Nevada (as defined above) and \$490.00 for all other counties, for CLTA Standard Form Coverage Insurance, 70% of Basic Rate Table "N" or "S" (see PART I) minimum \$500.00 for ALTA owners insurance form extended coverage on properties used for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the charitable organization's obligation. Standard charges apply on all other types of transactions and to all additional coverage's provided said charge is normally the charitable organization's obligation. Standard charges apply on all other types of transactions and to all additional coverage's.
- B. Lenders form: 50% of Basic Rate Table "N" or "S" (see PART I) with a minimum of \$355.00 for Sothern Nevada (as defined above) and \$490.00 for all other counties, for CLTA Standard Coverage, or 50% of Basic Rate Table "N" or "S" (see PART I) with a minimum or \$400.00 for ALTA Additional Coverage, for Lenders insurance on properties used for charitable purposes within the scope of the normal activities of such entities. Normal rates apply in all other instances and for all additional coverage's added thereto.

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PART I - GENERAL RULES AND RATES

1.21 CREDIT FOR REPORTS ON SUBSEQUENT POLICIES

Section A (up to 6 months) is to be used at the discretion of the company. Sections A (over 6 months) and B are applied to all cases.

- A. Where no major change in the title has occurred since the issuance of the original report, the order may be reopened and all or a portion of the charge with the following time periods from the date of the report:

Within 6 Months: 100% of the reported charge may be absorbed in or credited to the final policy charge.

Over 6 Months: No credit for the report charge shall be absorbed in or credited to a final policy charge.

- B. Where a major change has occurred in the title since the date of report and a policy is to be issued covering additional documents, the insurance rate applicable shall be charges and no credit for amounts previously billed for services will apply.

1.22 COMBINED TITLE AND ESCROW SERVICES

When the Company provides both Title Insurance and Escrow Services in conjunction with the sale of a one-to-four family residential dwelling, the buyer and the seller in the transaction will be entitled to a discount equal to 10% of the applicable charge or rate for Title Insurance Policies and/or Escrow Services when evidence is presented that listing agent included language in the Agent to Agent remarks of the MLS listing that says, "Buyer and Seller will receive an additional 10% discount on title and escrow fees if WFG National Title handles and insures the transaction.

1.23 SPECIAL "REO" RATE

The Special "REO" Rate only applies to policies issued with respect to properties improved with a one to four family residential dwelling or residential condominiums and which are issued in connection with the sale of property by the beneficiary of a deed of trust or its affiliate following a foreclosure, trustee's sale or deed on lieu of foreclosure of such property. The Special "REO" rate for a Standard Coverage Owners Policy with an amount of insurance not in excess of \$250,000.00 shall be \$390.00. The Special "REO" Rate for a Standard Coverage Owners Policy with an amount of insurance in excess of \$250,000.00 shall be 50% of the Basic Rate Table "N" or "S" (see PART I).

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PART I - GENERAL RULES AND RATES

1.24 SENIOR CITIZEN RATE

When a "Senior Citizen" (i.e.-at least 55 years of age) is selling an owner occupied one-to-four family residential dwelling, the seller will be entitled to a discount equal to 25% of the rate which they would be charged for Title Insurance Policies as set forth in Part II and III herein.

1.25 UNITED STATES ARMED SERVICES - SOUTHERN NEVADA ONLY**

Active duty members and veterans of the United States Armed Services, shall receive a thirty percent (30%) reduction in the Basic Charge for an owner's title insurance policy (Section 2.1 (A), (B), (C) & (D) herein) for the purchase or sale of their primary residence when the following conditions exist:

- The transaction involves the member's primary residence; and
- The property is a single-family residence of one to four units; and
- The Company has been informed that an active duty member or veteran of the United States Armed Services is the seller or buyer in the transaction.

- NOTE:**
1. The United States Armed Services Rate cannot be combined with any other rate reduction.
 2. The Short Term Rate does not apply.

1.26 PREVIOUS TITLE POLICY DISCOUNT

When an owner is selling or refinancing a one-to-four family residential dwelling, provides the Company has been provided with a copy of their previous Owner's Policy of Title Insurance, the owner will be entitled to a discount equal to 10% of the applicable charge or rate for Title Insurance Policies which they would customarily be charged as set forth in Parts II and III herein. Policy copy must be furnished to the Company at the time of application.

Note: To qualify for any one the reduced or discounted rates set forth in this manual, the Company will require appropriate proof of eligibility from the parties to the transaction verifying they are entitled to the reduction or discount as described. No other discounts or special rates, or combination of discounts or special rates, shall be applicable.

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PART I - GENERAL RULES AND RATES

1.27 FEDERAL LAW COMPLIANCE

In compliance with federal regulations, any Integrated Mortgage Disclosure (“IMD”) must be prepared pursuant to the rules of the Consumer Finance Protection Bureau, 12 CFR parts 1024 and 1026. The IMD may contain title premiums that appear to differ from the rates computed herein, due to the manner in which title premiums and settlement costs are required to be stated on the IMD. The title insurance premiums charged under any given file shall be calculated pursuant to the rates and rules contained herein, but may be shown on the IMD in the manner required by CFPB rules provided the total aggregate premium is the same in both instances.

1.28 COVERAGE DEFINITIONS

The following definitions will be used in herein when referring to the coverage(s) provided by a title policy:

- A. Standard Coverage shall mean any policy form which includes regional or “pre-printed” exceptions.
- B. Additional Coverage shall mean any loan policy that is issued without the inclusion any one or more of the regional or “pre-printed” exceptions.
- C. Extended Coverage shall mean any owner’s policy that is issued without the inclusion of the regional or “pre-printed” exceptions.
- D. Homeowner’s coverage shall mean an owner’s policy insuring an owner of a 1 to 4 unit residential property.
- E. Expanded Residential Loan coverage shall mean a loan policy insuring a lender whose loan encumbers a 1 to 4 unit residential property. The ALTA form of this policy is usually issued in conjunction with the ALTA Homeowner’s policy.
- F. Limited Coverage shall mean a variety of policy forms insuring lenders, which provide less coverage than the Standard Coverage policy referenced above, and are specifically meant for secondary or junior loan transactions.

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PART I - GENERAL RULES AND RATES

1.29 POLICY DEFINITIONS

- A. Owners: A CLTA Standard Coverage (1990) or ALTA Owner's Policy (6-17-06) ~~or ALTA Residential Title Policy (06-01-87)~~ insuring an owner, optionee or vendee as to their ownership in fee.
- B. Lenders: A CLTA Standard Coverage Policy (1990) or ALTA Policy (6-17-06) or any form of ALTA Residential Loan Policy insuring a lender or assignee as to their ownership into a loan in fee.
- C. Leasehold: Any form of Policy designated under paragraphs (other than oil) "A" and "B" above, insuring title to real property, which is based on a lease or sub-lease
- D. Homeowners An ALTA/CLTA Homeowner's Policy of Title Insurance (12-2-13) insuring an owner of a 1 to 4 unit residential property
- E. Joint Protection: A CLTA Standard Coverage Policy (1990) wherein more than one interest is insured jointly in the same policy without segregation of liability, however, the liability may be segregated by endorsement.
- F. Bondholders: An ALTA Loan Policy (6-17-06) issued for the benefit of the Trustee and the Bondholders under a trust indenture securing bonds.
- G. Binder CLTA Interim Binder form commits the Company to issue its policy of title insurance as of a given date, subject to matters shown in the binder.
- H. U.S. Form ALTA U.S. Policy (9-28-91) Revised (12-3-12) issued to an office, division or department of the United States of America
- I. Expanded Coverage Policies: Owner's insurance policy (ALTA/CLTA Homeowner's Policy of Title Insurance (12-2-13)) or Lender's insurance policy (ALTA Expanded Coverage Residential Loan Policy (4-2-14)) that provides additional coverage for 1 to 4 unit residential owners or lenders.

WFG NATIONAL TITLE INSURANCE COMPANY

PART I - GENERAL RULES AND RATES

1.30 POLICY FORMS

Title Insurance Policies included within this manual, as of the effective date hereof, available for issuance, are the following:

1. California Land Title Association Standard Coverage Policy (12-2-13)
2. American Land Title Association (ALTA) Owners Policy (6-17-06)
3. ALTA Loan Policy (6-17-06)
4. ALTA Homeowner's Policy (12-2-13)
5. ALTA Expanded Coverage Residential Loan Policy (04-2-14)
(Includes both Long Form and Short Form)
6. ALTA Short Form Residential Loan Policy (12-3-12)
7. ALTA Residential Limited Coverage Junior Loan Policy
(Includes both Long Form (8-1-12) and Short Form (4-2-13))
8. American Land Title Association (ALTA) United States Policy
(12-3-12)
9. WFG National Title Insurance Company Master Residential Home Equity Loan Policy and its accompanying Certificate of Insurance.

WFG NATIONAL TITLE INSURANCE COMPANY

PART I - GENERAL RULES AND RATES

1.31 BASIC TITLE INSURANCE RATE FOR NORTHERN NEVADA*
(without Escrow Services)

Rate Table "N"

<u>Amount of Insurance</u>	<u>Rate</u>	<u>Amount of Insurance</u>	<u>Rate</u>
\$0 To \$50,000	\$490.00	\$400,0 To \$410,000	\$1,486.00
\$50,001 To \$60,000	\$525.00	\$410,001 To \$420,000	\$1,506.00
\$60,001 To \$70,000	\$561.00	\$420,001 To \$430,000	\$1,526.00
\$70,001 To \$80,000	\$596.00	\$430,001 To \$440,000	\$1,546.00
\$80,001 To \$90,000	\$631.00	\$440,001 To \$450,000	\$1,566.00
\$90,001 To \$100,000	\$666.00	\$450,001 To \$460,000	\$1,586.00
\$100,001 To \$110,000	\$701.00	\$460,001 To \$470,000	\$1,606.00
\$110,001 To \$120,000	\$736.00	\$470,001 To \$480,000	\$1,626.00
\$120,001 To \$130,000	\$771.00	\$480,001 To \$490,000	\$1,646.00
\$130,001 To \$140,000	\$806.00	\$490,001 To \$500,000	\$1,666.00
\$140,001 To \$150,000	\$841.00	\$500,001 To \$510,000	\$1,686.00
\$150,001 To \$160,000	\$876.00	\$510,001 To \$520,000	\$1,706.00
\$160,001 To \$170,000	\$911.00	\$520,001 To \$530,000	\$1,726.00
\$170,001 To \$180,000	\$946.00	\$530,001 To \$540,000	\$1,746.00
\$180,001 To \$190,000	\$981.00	\$540,001 To \$550,000	\$1,766.00
\$190,001 To \$200,000	\$1,016.00	\$550,001 To \$560,000	\$1,786.00
\$200,001 To \$210,000	\$1,046.00	\$560,001 To \$570,000	\$1,806.00
\$210,001 To \$220,000	\$1,076.00	\$570,001 To \$580,000	\$1,826.00
\$220,001 To \$230,000	\$1,106.00	\$580,001 To \$590,000	\$1,846.00
\$230,001 To \$240,000	\$1,136.00	\$590,001 To \$600,000	\$1,866.00
\$240,001 To \$250,000	\$1,166.00	\$600,001 To \$610,000	\$1,886.00
\$250,001 To \$260,000	\$1,186.00	\$610,001 To \$620,000	\$1,906.00
\$260,001 To \$270,000	\$1,206.00	\$620,001 To \$630,000	\$1,926.00
\$270,001 To \$280,000	\$1,226.00	\$630,001 To \$640,000	\$1,946.00
\$280,001 To \$290,000	\$1,246.00	\$640,001 To \$650,000	\$1,966.00
\$290,001 To \$300,000	\$1,266.00	\$650,001 To \$660,000	\$1,986.00
\$300,001 To \$310,000	\$1,286.00	\$660,001 To \$670,000	\$2,006.00
\$310,001 To \$320,000	\$1,306.00	\$670,001 To \$680,000	\$2,026.00
\$320,001 To \$330,000	\$1,326.00	\$680,001 To \$690,000	\$2,046.00
\$330,001 To \$340,000	\$1,346.00	\$690,001 To \$700,000	\$2,066.00
\$340,001 To \$350,000	\$1,366.00	\$700,001 To \$710,000	\$2,086.00
\$350,001 To \$360,000	\$1,386.00	\$710,001 To \$720,000	\$2,106.00
\$360,001 To \$370,000	\$1,406.00	\$720,001 To \$730,000	\$2,126.00
\$370,001 To \$380,000	\$1,426.00	\$730,001 To \$740,000	\$2,146.00
\$380,001 To \$390,000	\$1,446.00	\$740,001 To \$750,000	\$2,166.00
\$390,001 To \$400,000	\$1,466.00	\$750,001 To \$760,000	\$2,186.00

* **Northern Nevada comprises the counties of Carson City, Churchill, Douglas, Elko, Eureka, Humboldt, Lander, Lyon, Pershing, Storey, Washoe and White Pine.**

WFG NATIONAL TITLE INSURANCE COMPANY

PART I - GENERAL RULES AND RATES

1.31 BASIC TITLE INSURANCE RATE FOR NORTHERN NEVADA* (Continued)
(without Escrow Services)

Rate Table "N" (continued)

<u>Amount of Insurance</u>		<u>Rate</u>
\$760,001	To \$770,000	\$2,206.00
\$770,001	To \$780,000	\$2,226.00
\$780,001	To \$790,000	\$2,246.00
\$790,001	To \$800,000	\$2,266.00
\$800,001	To \$810,000	\$2,286.00
\$810,001	To \$820,000	\$2,306.00
\$820,001	To \$830,000	\$2,326.00
\$830,001	To \$840,000	\$2,346.00
\$840,001	To \$850,000	\$2,366.00
\$850,001	To \$860,000	\$2,386.00
\$860,001	To \$870,000	\$2,406.00
\$870,001	To \$880,000	\$2,426.00
\$880,001	To \$890,000	\$2,446.00
\$890,001	To \$900,000	\$2,466.00
\$900,001	To \$910,000	\$2,486.00
\$910,001	To \$920,000	\$2,506.00
\$920,001	To \$930,000	\$2,526.00
\$930,001	To \$940,000	\$2,546.00
\$940,001	To \$950,000	\$2,566.00
\$950,001	To \$960,000	\$2,586.00
\$960,001	To \$970,000	\$2,606.00
\$970,001	To \$980,000	\$2,626.00
\$980,001	To \$990,000	\$2,646.00
\$990,001	To \$1,000,000	\$2,666.00

For each \$10,000 or fraction thereof above \$1,000,000

Add \$18.50 per \$10,000 up to and including \$ 5,000,000

Add \$15.00 per \$10,000 up to and including \$ 10,000,000

Add \$12.00 per \$10,000 up to and including \$ 20,000,000

Add \$10.00 per \$1,000.00 over \$ 20,000,000

* **Northern Nevada comprises the counties of Carson City, Churchill, Douglas, Elko, Eureka, Humboldt, Lander, Lyon, Pershing, Storey, Washoe and White Pine.**

WFG NATIONAL TITLE INSURANCE COMPANY

PART I - GENERAL RULES AND RATES

1.32 BASIC TITLE INSURANCE RATE FOR SOUTHERN NEVADA*

(without Escrow Services)

Rate Table "S"

<u>Amount of Insurance</u>	<u>Rate</u>	<u>Amount of Insurance</u>	<u>Rate</u>
\$0 To \$20,000	\$355.00	\$370,001 To \$380,000	\$1,457.00
\$20,001 To \$30,000	\$398.00	\$380,001 To \$390,000	\$1,477.00
\$30,001 To \$40,000	\$464.00	\$390,001 To \$400,000	\$1,497.00
\$40,001 To \$50,000	\$515.00	\$400,001 To \$410,000	\$1,517.00
\$50,001 To \$60,000	\$548.00	\$410,001 To \$420,000	\$1,537.00
\$60,001 To \$70,000	\$581.00	\$420,001 To \$430,000	\$1,557.00
\$70,001 To \$80,000	\$615.00	\$430,001 To \$440,000	\$1,577.00
\$80,001 To \$90,000	\$654.00	\$440,001 To \$450,000	\$1,597.00
\$90,001 To \$100,000	\$692.00	\$450,001 To \$460,000	\$1,617.00
\$100,001 To \$110,000	\$729.00	\$460,001 To \$470,000	\$1,637.00
\$110,001 To \$120,000	\$762.00	\$470,001 To \$480,000	\$1,657.00
\$120,001 To \$130,000	\$791.00	\$480,001 To \$490,000	\$1,677.00
\$130,001 To \$140,000	\$818.00	\$490,001 To \$500,000	\$1,697.00
\$140,001 To \$150,000	\$846.00	\$500,001 To \$510,000	\$1,717.00
\$150,001 To \$160,000	\$878.00	\$510,001 To \$520,000	\$1,737.00
\$160,001 To \$170,000	\$911.00	\$520,001 To \$530,000	\$1,757.00
\$170,001 To \$180,000	\$944.00	\$530,001 To \$540,000	\$1,777.00
\$180,001 To \$190,000	\$977.00	\$540,001 To \$550,000	\$1,797.00
\$190,001 To \$200,000	\$1,010.00	\$550,001 To \$560,000	\$1,817.00
\$200,001 To \$210,000	\$1,043.00	\$560,001 To \$570,000	\$1,837.00
\$210,001 To \$220,000	\$1,076.00	\$570,001 To \$580,000	\$1,857.00
\$220,001 To \$230,000	\$1,104.00	\$580,001 To \$590,000	\$1,877.00
\$230,001 To \$240,000	\$1,132.00	\$590,001 To \$600,000	\$1,897.00
\$240,001 To \$250,000	\$1,159.00	\$600,001 To \$610,000	\$1,917.00
\$250,001 To \$260,000	\$1,187.00	\$610,001 To \$620,000	\$1,937.00
\$260,001 To \$270,000	\$1,214.00	\$620,001 To \$630,000	\$1,957.00
\$270,001 To \$280,000	\$1,242.00	\$630,001 To \$640,000	\$1,977.00
\$280,001 To \$290,000	\$1,269.00	\$640,001 To \$650,000	\$1,997.00
\$290,001 To \$300,000	\$1,297.00	\$650,001 To \$660,000	\$2,017.00
\$300,001 To \$310,000	\$1,317.00	\$660,001 To \$670,000	\$2,037.00
\$310,001 To \$320,000	\$1,337.00	\$670,001 To \$680,000	\$2,057.00
\$320,001 To \$330,000	\$1,357.00	\$680,001 To \$690,000	\$2,077.00
\$330,001 To \$340,000	\$1,377.00	\$690,001 To \$700,000	\$2,097.00
\$340,001 To \$350,000	\$1,397.00	\$700,001 To \$710,000	\$2,117.00
\$350,001 To \$360,000	\$1,417.00	\$710,001 To \$720,000	\$2,137.00
\$360,001 To \$370,000	\$1,437.00	\$720,001 To \$730,000	\$2,157.00

***Southern Nevada comprises the counties of Clark, Esmeralda, Lincoln, Mineral and Nye.**

WFG NATIONAL TITLE INSURANCE COMPANY

PART I - GENERAL RULES AND RATES

1.32 BASIC TITLE INSURANCE RATE FOR SOUTHERN NEVADA* (Continued) (without Escrow Services)

Rate Table "S" (Continued)

<u>Amount of Insurance</u>		<u>Rate</u>
\$730,001	To \$740,000	\$2,177.00
\$740,001	To \$750,000	\$2,197.00
\$750,001	To \$760,000	\$2,217.00
\$760,001	To \$770,000	\$2,237.00
\$770,001	To \$780,000	\$2,257.00
\$780,001	To \$790,000	\$2,277.00
\$790,001	To \$800,000	\$2,297.00
\$800,001	To \$810,000	\$2,317.00
\$810,001	To \$820,000	\$2,337.00
\$820,001	To \$830,000	\$2,357.00
\$830,001	To \$840,000	\$2,377.00
\$840,001	To \$850,000	\$2,397.00
\$850,001	To \$860,000	\$2,417.00
\$860,001	To \$870,000	\$2,437.00
\$870,001	To \$880,000	\$2,457.00
\$880,001	To \$890,000	\$2,477.00
\$890,001	To \$900,000	\$2,497.00
\$900,001	To \$910,000	\$2,517.00
\$910,001	To \$920,000	\$2,537.00
\$920,001	To \$930,000	\$2,557.00
\$930,001	To \$940,000	\$2,577.00
\$940,001	To \$950,000	\$2,597.00
\$950,001	To \$960,000	\$2,617.00
\$960,001	To \$970,000	\$2,637.00
\$970,001	To \$980,000	\$2,657.00
\$980,001	To \$990,000	\$2,677.00
\$990,001	To \$1,000,000	\$2,697.00

For each \$10,000 or fraction thereof above \$1,000,000

Add \$17.50 per \$10,000 up to and including \$ 5,000,000

Add \$15.00 per \$10,000 up to and including \$ 10,000,000

Add \$12.00 per \$10,000 up to and including \$ 20,000,000

Add \$10.00 per \$1,000.00 over \$ 20,000,000

* Southern Nevada comprises the counties of Clark, Esmeralda, Lincoln, Mineral and Nye.

PART I - GENERAL RULES AND RATES

WFG NATIONAL TITLE INSURANCE COMPANY

1.33 STATEWIDE SUBDIVISION BULK RATE (without Escrow Services)

Under and up to and including \$70,000	\$330.00
Over \$70,000 up to and including \$100,000	add \$3.75 per \$1,000 - or fraction thereof
Over \$100,000 up to and including \$300,000	add \$2.60 per \$1,000 - or fraction thereof
Over \$300,000 up to and including \$1,000,000	add \$2.10 per \$1,000 - or fraction thereof
Over \$1,000,000 up to and including \$5,000,000	add \$1.75 per \$1,000 - or fraction thereof
Over \$5,000,000 up to and including \$10,000,000	add \$1.50 per \$1,000 - or fraction thereof
Over \$10,000,000	add \$1.20 per \$1,000 – or fraction thereof

NOTE: The Statewide Subdivision Bulk Rate shall be used according to the provisions contained in Part VII of this manual.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II - OWNERS INSURANCE

Provisions contained in this section are applicable to title insurance issued for the benefit of an owner, or the owner of a lesser estate or interest combined.

2.1 BASIC OWNER'S RATE

- | | | |
|----|---------------------------------------|--------------------|
| A. | CLTA or ALTA Standard Coverage Policy | 100% of Basic Rate |
| B. | ALTA Homeowner's Policy | 110% of Basic rate |
| C. | ALTA Extended Coverage Owner's Policy | 140% of Basic Rate |
| D. | Short Term Rate | |

1. *Southern Nevada

TIME PERIOD

Within 36 months

Over 36 months

SHORT TERM RATE

80% of Applicable Rate
Minimum \$355.00

100% of Applicable Rate
Minimum \$355.00

2. *Northern Nevada

TIME PERIOD

Within 36 months

Over 36 months

SHORT TERM RATE

80% of Applicable Rate
Minimum \$490.00

100% of Applicable Rate
Minimum \$490.00

NOTE I: The minimum charge must be based upon the full value of the estate or interest covered even though the amount of insurance requested is a lesser amount and contemplates a single parcel or chain of title.

NOTE II: Owner's insurance may be issued in the amount of the purchase price on unimproved property where construction loans are involved and separate Lenders insurance is to be issued concurrently.

NOTE III: *The definitions of "Southern Nevada" and "Northern Nevada", as referenced herein can be found in Sections 1.1, 1.31 and 1.32 above.

2.2 SEPARATE SALES OR EXCHANGES (Different Owners)

The Basic Rate is applicable on each separate sale or seller involved even though there may be one common purchaser and the sales are handled concurrently and either one or separate policies are to be issued.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II - OWNERS INSURANCE

2.3 MULTIPLE POLICIES OR OWNERSHIPS INSURED SIMULTANEOUSLY (Common Owner)

- A. **Two or More Purchasers** simultaneously acquire from a common owner property in the same tract, grant, subdivision, government section, swamp and overflow or tideland survey, plus the additional charge of \$100.00 for each separate policy issued or individual purchaser insured over one. Excepted here from are owners of undivided interests in the same estate or interest within the same parcel of land.
- B. **One Purchaser** simultaneously acquires from a common owner property in different tracts, grants, subdivisions, government sections, swamp and overflow or tideland surveys, plus the additional parcel charge of \$250.00 per parcel, plus the additional policy charge of \$100.00 for each policy issued over one.

2.4 REISSUE OF OWNERS INSURANCE

- A. Reissued where no transaction is involved (no time limit).
- 50% of Basic Rate Table "N" or "S" (see PART I), based upon the amount of outstanding insurance, for the reissue up to the amount of outstanding insurance, plus an increased liability charge, if any, based on the charge applicable for each unit of insurance issued in excess of the original amount.
- B. Reissued to include a loan (time limit of 24 months from date of policy).
- 50% of Basic Rate Table "N" or "S" (see PART I), based upon the same type and amount of outstanding insurance, plus an increased liability charge, if any, based on the charge applicable for each additional unit of insurance issued in excess of the original amount.

NOTE: The Short Term Rate is not applicable under this section.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II - OWNERS INSURANCE

2.5 VENDEE'S POLICY

A Original Policy: Basic Rate applicable upon the full value of the estate or interest insured.

A. Reissue Policy: 35% of Basic Rate Table "N" or "S" (see PART I), based upon the amount shown in the original policy provided said reissue policy insures the originally named vendee in the same amount and coverage as the original policy. Insurance issued in excess of the original policy shall be charged for on an increased liability or additional coverage basis, at the appropriate per-unit charge for the type of insurance issued. Additional surcharges will be charged for issuance of additional coverage policies.

C. Increased Liability Insurance issued in excess of the original policy shall be charged for on an increased liability or additional coverage basis, at the appropriate per unit rate for the type of insurance issued.

D. Change of Policy Form or Coverage If the original issue is C.L.T.A. Standard Coverage Policy or A.L.T.A. Residential and the reissue is to be a Homeowner's Policy then to the charge herein specified shall be added an additional 10% of Basic Rate Table "N" or "S" (see PART I) based upon the amount of the insurance issued, for the additional coverage.

A.L.T.A. Owners in Extended Coverage Form: 40% of the Basic Rate Table "N" or "S" (see PART I), minimum \$355.00, based upon the amount of insurance in the original policy to which will be added an increased liability charge, if any.

Short Term Rate is not applicable to the initial charge but is as to the increased liability charge.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II - OWNERS INSURANCE

2.6 OPTIONEE'S POLICIES

- A. Optionee's Policy Basic Rate applicable based upon the amount of the option.
- B. Final Policy Basic Rate applicable based upon the full purchase price.

The above formula is applied when the optionee agrees to obtain an owner's policy based upon the full purchase price of the property if and when the option is exercised, provided the option is recorded or a copy thereof is held in our file, the policy is modified by endorsement to terminate with the expiration date of the option and that the time period provided for in the option does not exceed one year.

If the optionee's policy is issued for the full value of the property with a reissue of the final policy down to the date the option is exercised, vesting title in the optionee, use the same charge and procedure as provided for under the vendee's policy.

2.7 PURCHASE, IMPROVEMENTS AND SALE OF PROPERTY WITH A LEASEBACK

- A. Initial Policy Basic Rate applicable based upon the full value of the estate or interest covered.
- B. Final Policy 25% of Basic Rate Table "N" or "S" (see PART I), based upon the amount shown in the original policy, plus an increased liability charge, for the amount of insurance issued in excess of the original amount.

An all-inclusive service for owners insurance on the following type of transaction:

1. "A" purchases property for the purpose of developing the property with certain improvement; and
2. "A" has agreed to transfer the land and improvements upon completion thereof to "B", the ultimate investor; and
3. "B" has agreed to execute a leaseback of the premises to "A".

NOTE I: The Short Term Rate is not applicable under "B" of this Section.

NOTE II: The provisions of this section are applicable only if the final policy to the ultimate purchaser is issued within twenty-four (24) months from the expiration date of the statutory period for filing mechanic's liens. Said charges do not include special lenders or leasehold policies, if such are required.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II - OWNERS INSURANCE

2.8 TRANSFER OF UNDIVIDED INTERESTS

Basic Rate applicable based upon the full value of the interest conveyed and the type of insurance issued.

When specified undivided interests are the subject of insurance without involvement of, or loans affecting the remaining interests, the owner's policy may be issued and charged for in an amount equal to the full value of such undivided interest only at the basic charge applicable.

When the grantee acquiring such undivided interest and the insured owner of the remaining interest request a policy covering the entire interest, then to the above charge applicable to that pertaining to the transfer of said undivided interest there shall be added 25% of Basic Rate Table "N" or "S" (see PART I), based upon the remaining difference between the amount of the sale price of the undivided interest and the amount of insurance shown in the original policy. Insurance in excess of the amount shown in the original policy shall be charged for on an increased liability basis at the appropriate per-unit charge for the type of insurance issued.

- A. When specified undivided interests are conveyed and concurrently a loan is placed on the entire interest a joint protection policy may be issued and charged for in an amount equal to the full value of the property at the Basic Rate applicable.

As an alternative, the owners insurance may be issued covering only the undivided interest so conveyed at the Basic Rate applicable thereto and separate lenders insurance issued under a separate policy on the entire interest covered by the loan at the Basic Rate applicable thereto.

2.9 SALE OF ONE PARCEL WITH A LOAN ON MORE THAN ONE PARCEL

Basic Rate applicable based upon the full value of the estate or interest covered and the type of insurance issued.

- A. If a joint protection form of policy is issued covering all the property involved said policy should be issued for the full value of all the property at the Basic
- A. Rate applicable thereto, plus additional chain charges, if any, or
- B. As an alternative the owners insurance may be covered by a separate policy on the land involved in the sale portion of the transaction at the owner's basic charge applicable thereto and the lenders insurance may be covered under a separate policy on all the land included in the loan at the lenders basic charge applicable thereto. If more than two chains are involved, the appropriate charge shall be made for additional chains in excess of two.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II – OWNER’S INSURANCE

2.10 ELIMINATION OF OBJECTIONS FROM OWNERS POLICY

Loss by reason of encumbrances or defects (other than the printed exceptions) may be insured against affirmatively by an appropriate endorsement, at the charge stated in the section relating to endorsements. This provision is not applicable where such insurance is based upon an indemnity, the charge for which is subject to an agreement between the customer and WFG National Title Insurance Company. See PART IX below for Endorsements.

2.11 POLICIES FOLLOWING A FORECLOSURE, TRUSTEE’S SALE OR DEED IN LIEU

The minimum charge shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. Insurance in excess of said amount is available on an increased liability basis at the appropriate per unit rate for the type of insurance issued.

A. For a policy of title insurance covering the trustee's deed, commissioner's deed or deed in lieu:

1. Insured Encumbrance Where a Company Trustee Sale or Foreclosure Guarantee has been issued:

- a. 25% of the Basic Insurance Rate, minimum \$100.00, when insuring an insured beneficiary as the grantee under the trustee's deed, commissioner's deed or deed in lieu; or
- b. 40% of the Basic Insurance Rate, minimum \$100.00, when insuring a party other than the insured beneficiary as the grantee under the trustee's deed, commissioner's deed or deed in lieu.

The above charges (a and b) are based upon the amount of the insurance shown in the Company issued trustee's sale or foreclosure guarantee covering the defaulted encumbrance provided, said defaulted encumbrance has been insured by a policy of title insurance. Insurance issued in excess of the amount shown in said guarantee shall be charged on an increased liability basis at the standard rate per thousand.

Where the defaulted encumbrance has not been so insured, or if a trustee's sale or foreclosure guarantee had not been issued on said encumbrance, or if said guarantee was the issue of another insurer, see sub-section 2 below.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II – OWNER’S INSURANCE

2.11 POLICIES FOLLOWING A FORECLOSURE, TRUSTEE’S SALE OR DEED IN LIEU (Continued)

The charges herein set forth are for the C.L.T.A. or A.L.T.A. Standard Coverage Form Policy. If a Homeowners Policy Form of Title Insurance is issued an additional 10% of the Basic Insurance Rate based upon the amount of the insurance issued shall be added to the above charges. If A.L.T.A. Owners Policy in Extended Coverage Form is issued, said charges are 40%, minimum \$100.00 (in A.1-a), and 65%, minimum \$100.00 (in A.1-b) provided the form of insurance insuring the defaulted loan was an A.L.T.A. Loan Policy in form; if not, the charge for A.L.T.A. Owners Policy in Extended Coverage Form is an additional charge of 75% of the Basic Insurance Rate.

2. Non-Insured Encumbrance and/or Where a Company Trustee Sale or Foreclosure Guarantee Has Not Been Issued:

- a. Where the defaulted encumbrance had not been insured, and/or if a Company Trustee's Sale or Foreclosure Guarantee had not been issued or was the issue of another insurer, the full Owners Rate applicable under Section 2.1 shall be charged, based upon the amount and type of insurance issued.

Where a Federal Agency or instrumentality is the guarantor under a contract of insurance, the trustee's deed, commissioner's deed or deed in lieu may be recorded and the issuance of the policy deferred for a period not to exceed 24 months to cover the deed to such an agency only, at no additional policy charge except increased liability, if any.

- b. If a Commitment is issued in lieu of the policy as referred to in "A" above:

If no Trustee Sale Guarantee has been issued, a Commitment to cover a subsequent resale to an ultimate purchaser shall be the same charge as that provided for under Section 2.13.

Permitted under this section is the recordation of the trustee's deed, commissioner's deed, deed in lieu, the conveyance to the Federal Agency and the conveyance to the ultimate purchaser at different times during the 24 month period as provided for in said section.

WFG NATIONAL TITLE INSURANCE COMPANY

PART II – OWNER’S INSURANCE

2.12 ALTA HOMEOWNERS POLICY OF TITLE INSURANCE (VERSION DATED 2-3-2010) FOR A ONE-TO-FOUR FAMILY RESIDENCE:

100% of Insurance Rate Table “N” or “S”, plus an additional 10% of the applicable premium.

Schedule A deductible amounts and maximum dollar limits of liability for the following Covered Risks:

- Covered Risk16: Deductible amount is 1% of Policy amt. or \$2,500 (whichever is less) with a max. liability of \$10,000.
- Covered Risk18: Deductible amount is 1% of Policy amt. or \$5,000 (whichever is less) with a max. liability of \$25,000
- Covered Risk19: Deductible amount is 1% of Policy amount or \$5,000 (whichever is less) with a max. liability of \$25,000
- Covered Risk 21: Deductible amount is 1% of Policy amount or \$2,500 (whichever is less) with a max. liability of \$5,000

2.13 SALE WITH A BINDER TO INSURE A RESALE

This section is applied only if the following conditions exist:

1. A binder to insure in the form as filed is issued upon recording the initial conveyance in lieu of a policy of title insurance.
2. The future transaction involves only a single resale to one ultimate purchaser, except as hereinafter provided.

A. C.L.T.A. Standard Coverage Policy, A.L.T.A. Standard Coverage Policy or A.L.T.A. Homeowner’s Policy of Title Insurance

110% of the Basic Insurance Rate (100% of base charge, 10% for binder) based upon the full value of the estate or interest covered. If issued for Homeowner’s Policy of Title Insurance add an additional 10% to the aforementioned charges. Upon consummation of the resale within two years, no additional cost except increased liability charge, if any, at 80% of Basic Insurance Rate. This Binder may be extended for one additional year, prior to its expiration by payment of an additional 10% of Basic Insurance Rate based on the full value amount of the Binder.

PART II – OWNER’S INSURANCE

2.13 SALE WITH A BINDER TO INSURE A RESALE (continued)

B. A.L.T.A. Extended Coverage Owner’s Policy

150% of the Basic Insurance Rate (140% for base charge, 10% for Binder) based upon the full value of the estate or interest covered. Upon consummation of the resale within two years, no additional cost except increased liability charge, if any at 112% of Basic Insurance Rate. This Binder may be extended for one additional year, prior to its expiration, by payment of an additional 15% of Basic Insurance Rate based on the full value amount of the Binder.

The initial binder may be reissued to reflect an interim transfer of title prior to the ultimate resale for a charge of 25% provided there is no increase in the amount and type of coverage specified in the original binder. If the reissued binder provides more coverage than the initial binder, either in the amount or type of coverage, the appropriate additional charge will be made.

The initial binder may also be reissued to include a loan under the same conditions, time limits and charges set forth in PART II, Section 2.5 (B).

Short Term Rate is applicable to the charges in this section.

If the resale to the ultimate purchaser is not recorded within the time period specified in the initial binder or any extension thereof, the policy of title insurance automatically will be issued insuring the grantee in the initial sales as of the date of the binder in the amount originally committed at no additional charge.

If separate lenders insurance is requested concurrently with the issuance or reissuance of the binder or the final policy, the additional charge therefore shall be at the rate applicable under PART III for the type of insurance issued.

Excepted from the provisions of this Section are policies issued and priced under the provisions of Section 2.3 "Multiple Policies or Ownerships Insured Simultaneously (Common Owner)", PART V – Planned Projects and PART VII - and Section 5, "Subdivision and Bulk Sale Transactions.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III - LENDERS INSURANCE

The provisions contained in this section are applicable to title insurance issued for the benefit of a lender or an assignee.

3.1 BASIC LENDER'S RATE

A. CLTA OR ALTA Standard Coverage Policy Form

- | | | |
|-----|--|---|
| 1.a | If no transfer requiring owners insurance is involved | 60% of Basic Rate Table "N" or "S" (see PART I)
(Clark & Nye Counties Only)
Short Term Rate is not applicable |
| 1.b | If no transfer requiring owner's insurance is involved | 80% of Basic Rate Table "N" or "S".
(See PART 1)
(All counties except Clark & Nye)
Short Term Rate is applicable |
| 2. | Issued concurrently with owner's policy insurance for the full value of the land and improvements. | \$100.00 (Short Term Rate not applicable) |
| 3. | If concurrently with owner's insurance issued for only the value of the unimproved land. | Short Term Rate applicable on an increased liability basis on any amount in excess of the owners insurance. |

B. ALTA Extended Coverage Policy Form

- | | | |
|------|---|--|
| 1.a | If no transfer requiring owners insurance is involved. | 65% of Basic Rate Table "N" or "S" (see PART I)
(Clark & Nye Counties Only)
Short Term Rate is not applicable |
| 1.b. | If no transfer requiring owner's insurance is involved. | 100% of Basic Rate Table "N" or "S" (See PART 1)
(All counties except Clark & Nye)
Short Term Rate is applicable |
| 2. | Issued concurrently with owner's insurance for the full value of the land and improvements. | 50% of Basic Rate Table "N" or "S" (see PART I), for the additional policy. If in conjunction with ALTA Owners Policy Form B the total charge is \$100.00 for the additional policy. |
| 3. | If issued concurrently with owner's insurance for only the value of unimproved land. | 50% on concurrent amount, then Short Term Rate on any amount in excess of Owner's insurance. |

PART III - LENDERS INSURANCE

3.2 ADDITIONAL COVERAGES AND REISSUES OF INITIAL LOAN POLICIES

To the C.L.T.A. or A.L.T.A. Extended Coverage Rate Applicable (Section 3.1) shall be added the following additional charges or combinations of such additional charges for the following added coverages or reissues of the initial policy covering a construction loan or an interim loan with a take- out loan commitment, provided the reissue occurs within 24 months form the date of the initial policy, or in the case of a construction loan, within 24 months from the expiration date of the statutory period for filing mechanic's liens. Under a construction loan only an additional 24 month period is available for an additional charge of 10% of the Basic Insurance Rate.

- A. Where C.L.T.A. Standard Coverage Policy Form is the initial coverage for additional coverages as follows:
1. Mechanic's Lien Priority Insurance (101 Endorsement) add 10% of Basic Insurance Rate.
 2. Reissue as C.L.T.A. Coverage add 15% of Basic Insurance Rate.
 3. Reissue as A.L.T.A. Loan Policy Extended Coverage add 35% of Basic Insurance Rate.

NOTE:

LP # 4 consists of C.L.T.A. Coverage plus additional service # 1.
LP # 5 consists of C.L.T.A. Coverage plus additional service # 2.
LP # 6 consists of C.L.T.A. Coverage plus additional service # 3.
LP # 7 consists of C.L.T.A. Coverage plus additional service # 1 & 2.
LP # 8 consists of C.L.T.A. Coverage plus additional service # 1 & 3.

- B. Where A.L.T.A Loan Policy Extended Coverage is initial coverage for additional coverage as follows:
1. Reissue A.L.T.A. Loan Policy Extended Coverage add 30% of Basic Insurance Rate.

NOTE:

LP # 3 consists of initial A.L.T.A. coverage only, no reissue.
LP # 10 consists of initial A.L.T.A. coverage plus additional service B(1) above.

At the time of reissue if the take-out loan is of a greater amount than the initial loan, there will be added, on an increased liability basis, the insurance rate applicable for each additional unit of insurance issued in excess of the original amount.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III - LENDERS INSURANCE

3.2 ADDITIONAL COVERAGES AND REISSUES OF INITIAL LOAN POLICIES (continued)

C. Where a permanent loan is to be insured, and the Company has issued any combination of initial or additional coverages as specified in paragraphs A and B above, a policy may be issued insuring the permanent financing lender during the time limits hereinafter set forth:

15% of the Basic Insurance Rate based on the amount of the last policy plus the applicable rate for any increased liability if recorded within one year of completion.

20% of the Basic Insurance Rate based on the amount of the last policy plus the applicable rate for any increased liability if recorded after one year but within two years of completion.

D. In the event that an A.L.T.A. Expanded Coverage Residential Loan Policy is requested as the reissued policy or to insure a permanent loan, as described above, to the charges specified above for A.L.T.A. Coverage an additional charge of 10% of the Basic Insurance Rate will be added based on the new loan amount.

NOTE: The foregoing is conditioned upon the initial construction mortgage and interim mortgage (if any) being executed by the same mortgagor as the permanent financing mortgage. Short Term Rate is not applicable to the fees charged under Paragraphs A, B and C of this section.

3.3 SHORT TERM RATE

Applies where the borrower is an Insured Owner, provided the current order is placed within the following period of time from the date of a prior CLTA or ALTA form of policy and such is not expressly excluded from any other section.

<u>Time Period</u>	<u>Short Term Rate</u>
Within 36 Months	80% of the Applicable Charge
Over 36 Months	100% of the Applicable Charge

NOTE: The minimum charge shall be based upon the amount of the encumbrance allocated to the property covered and contemplates a single parcel or chain of title. On submerged lands or tidelands not previously insured all charges are doubled.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III - LENDERS INSURANCE

3.4 MASTER HOME EQUITY LOAN POLICY

A Master Home Equity Loan Policy may be issued to a lender engaged in the making of Home Equity loans secured by one-to-four family residential properties. Individual certificates are issued for each property and loan to be insured. This policy provides limited coverage on institutional home equity loans or line of credit transactions up to \$500,000.00, and only requires a limited search of the public records, together with flood certification and appraisal information services information. This program is obtained through a WFG division or unit, or agent with similar capabilities (has centralized, electronic order processing and tracking capabilities), pursuant to a written agreement with the Company. The charge for this type of limited policy shall be \$45.00 per transaction for residential home equity loans up to \$100,000, and \$65.00 per transaction for residential home equity loans over \$100,000 and up to \$250,000 and \$120.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.

3.5 EXTENSION OR MODIFICATION OF INSURED DEEDS OF TRUST

Policies covering agreements by the original or different trustors extending or modifying the terms of an insured deed of trust are issued at the following charges based upon the unpaid balance of the encumbrance:

- A. 35% of Basic Rate Table "N" or "S" (see PART I) if the original and the new coverage are both ALTA form with a minimum of \$355.00.
- B. 45% of Basic Rate Table "N" or "S" (see PART I) if the original coverage is CLTA form and the new coverage is ALTA form with a minimum of \$355.00.

NOTE 1: The Short Term Rate is not applicable to this section.

NOTE 2: The above charges apply upon the amount of the unpaid balance of the encumbrance shown in the original policy. Insurance in excess thereof shall be charged for on an increased liability basis at the appropriate per-unit rate for the type of insurance issued.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III - LENDERS INSURANCE

3.6 ADDITIONAL ADVANCE (Open-End Mortgages)

Additional advances evidenced by additional notes under insured deeds of trust or mortgages may be covered by either an endorsement to an outstanding policy issued by this Company or the issuance of a new policy for the following charges based on the amount of the advance only. These charges are also applicable to increased lines of credit.

- A. 70% of Basic Rate Table "N" or "S" (see PART I) if the original and new coverages are both ALTA.
- B. 80% of Basic Rate Table "N" or "S" (see PART I) the Basic Rate if the original coverage was CLTA and the new coverage is ALTA.

3.7 ASSIGNMENTS OF DEEDS OF TRUST

Assignments of the beneficial interest under an insured deed of trust or mortgage may be insured at the following charges, which are in lieu of the Basic Loan Rate, based upon the unpaid balance of the encumbrance or upon the collateral amount if the assignment is for collateral purposes only.

A. Insurance by Policy

- 1. 40% of Basic Rate Table "N" or "S" (see PART I) if the original and new coverage are both ALTA
- 2. 50% of Basic Rate Table "N" or "S" (see PART I) if the original coverage is CLTA and the new Coverage is ALTA.

B. Insurance by Endorsement attached to a Company Policy or Copy Thereof, covering the Assignment of an Insured Deed of Trust or Mortgage

- 1. Endorsements requiring a full search of title: The charge is the same as shown in section A above.
- 2. Endorsements requiring a search of the beneficial interest only:
 - a. Excluding the vesting of the ownership of the estate or interest covered in the policy, \$75.00 including a tax report.
 - b. Including the vesting of the ownership of the estate or interest covered in the policy, 15% of the Basic Rate, minimum \$75.00, including a tax report.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III - LENDERS INSURANCE

3.8 MULTIPLE LOAN POLICIES

When multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the Basic Rate applicable, based on the aggregate amount of the loans plus \$100.00 for each additional policy over one, plus the additional parcel charge, if any.

3.9 BONDHOLDER POLICIES

The Basic Rate applicable to the type of insurance issued. The minimum charge shall be based upon an amount not less than that portion of such bonds as allocated to the property covered.

3.10 ELIMINATION OF OBJECTIONS FROM LENDERS POLICY

Loss by reason of encumbrances or defects (other than the printed exceptions) may be insured against affirmatively by an appropriate endorsement, at the charge stated in the section relating to endorsements.

NOTE: See Endorsement Section for specific endorsements.

3.11 ALTA LOAN POLICY ADDITIONAL COVERAGE IN CONJUNCTION WITH AN ALTA EXTENDED COVERAGE OWNER'S POLICY

If, concurrently with the issuance of an ALTA Extended Coverage Owner's Policy for the full value of the land and improvements, a separate ALTA Loan Policy Additional Coverage is issued insuring the lender, the added charge for the ALTA Lenders Insurance shall be \$100.00. This charge is in addition to the charge made for the Owners Insurance.

3.12 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY (Long or Short Form)

Upon application, the Company may issue the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy to an insured affording limited liability based upon a search for specific types of interest shown by the public record. The charge for this type of Limited Coverage Junior Loan Policy shall be a Flat Fee Premium of \$110.00 for a liability not to exceed \$250,000.00. (No Short Term Rate allowed.)

One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with said policy at no charge.

The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with said policy.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III - LENDERS INSURANCE

3.13 REVAMPING OR REPLACING OF INSURED DEEDS OF TRUST

- A. Policies covering a new loan given for the sole purpose of revamping or replacing an insured loan are issued for the following charges herein specified based upon the amount of the new loan.

The charges herein specified shall be applicable only where the beneficiary is the same party as shown in the encumbrance insured by the outstanding policy issued by the Company; and the remaining unpaid balance of the loan is not less than 60% of the original principal amount, otherwise the normal rates shall be applicable.

1. 25% of the Basic Insurance Rate, minimum \$100.00, if the original and the new coverage are both C.L.T.A. Form.
 2. 35% of the Basic Insurance Rate, minimum \$100.00, if the original and the new coverage are both A.L.T.A. Extended Coverage Form.
 3. 45% of the Basic Insurance Rate, minimum \$100.00, if the original is C.L.T.A. Form and the new coverage is A.L.T.A. Extended Coverage Form.
 4. 45% of the Basic Insurance Rate, minimum \$100.00, if the original coverage and the new coverage are both A.L.T.A. Expanded Coverage Residential Loan Policy Form.
- B. When there is more than one deed of trust which falls within the limits set under Paragraph 1 above, all of which are a lien on the same property and all of which are to the same beneficiary, a policy for a single new loan written for the purpose of revamping, rewriting and/or replacing said existing deeds of trust which policy insures the same beneficiary, may be issued for 60% of the Basic Insurance Rate computed on the combined amount of the existing loans.

NOTE 1: The Short Term Rate is not applicable to this Section.

NOTE 2: The above charges apply up to the amount of insurance stated in the original policy, insurance in excess thereof shall be charged for on an increased liability basis at the appropriate per unit rate for the type of insurance issued.

NOTE 3: Existing C.L.T.A. Form or A.L.T.A. Extended Coverage Form policies may not be reissued in A.L.T.A. Expanded Coverage Residential Loan Policy Form.

WFG NATIONAL TITLE INSURANCE COMPANY

PART III - LENDERS INSURANCE

3.14 WFG TITLE INTERACTIVE PROCESSING SYSTEM (“TIPS”) LOAN RATE

A \$50.00 discount shall be credited against the appropriate filed rate shown herein, for Lender's/Mortgagee's Insurance shall be credited on residential refinance transactions where the Company is provided, by electronic transmission via the WFG Title Interactive Processing System, all necessary information for order placement, with reduced manual data entry, including full access to the lender processing database containing credit reports and extensive borrower and property information, allowing the Company to clear title with greatly reduced risk and cost.

This rate shall be subject to the insured Lender authorizing the Company to place all necessary hardware and/or software required to operate the TIPS system interactively in their place or places of business, pursuant to the terms of a written agreement with the Company. The Lender also agrees to accept a short form loan/mortgagee policy, generally in the form of an ALTA Short Form Residential Loan Policy Format, with standardized generic exceptions in summary format and order processing and delivery through a centralized electronic platform. Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of issuance: (ALTA or State specific: CONDO; PUD; VARIABLE RATE; VARIABLE RATE - NEG AMORTIZATION; MANUFACTURED HOUSING; ENVIRONMENTAL; AND RESTRICTIONS, ENCROACHMENTS, MINERALS.)

Note: The ALTA Forms 4-06, 5-06 or 9-06 are NOT available for issuance in Nevada without prior Regional Underwriting approval.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IV - LEASEHOLD INSURANCE

This section is applicable to title insurance insuring a leasehold estate or interest created for or held by a lessee or a leasehold lender.

NOTE: The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and 13.1 (Lender's) Endorsements. If required and available, the withdrawn policy form may be issued, but it must be marked "FORMERLY" on the jacket, next to the policy revision date.

4.1 GENERAL LEASEHOLD RULES AND CALCULATIONS

The minimum charges may be computed on either the full value of the land and existing improvements or on a lesser amount relating to the term of the lease as follows:

- A. Less than twenty-five (25) years: 10 times the annual rental or the value of the property whichever is the lesser amount.
- B. Twenty-Five (25) years or more but less than fifty (50) years: 20 times the annual rental or the value of the property whichever is the lesser amount.
- C. Fifty (50) years or more: The full value of the land and existing improvements.
- D. Insurance in excess of the minimum amount may be issued at the appropriate insurance charge.
- E. If a loan is involved the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is greater.

4.2 LEASEHOLD OWNER'S RATE

1.	CLTA or ALTA Standard Coverage Policy Form	100% of Basic Rate Table "N" or "S" (see PART I)
2.	ALTA Extended Coverage Policy Form	140% of Basic Rate Table "N" or "S" (see PART I)
3.	Short Term Rate	Applies to Insured Lessors or Assignors only and when the new order is placed within the following periods of time from the date of a CLTA or ALTA form of policy. (Guarantees Excluded)
	<u>Time Period</u>	<u>Short Term Rate</u>
	Within 36 Months	80% of Applicable Charge
	Over 36 Months	100% of the Applicable Charge

WFG NATIONAL TITLE INSURANCE COMPANY

PART IV - LEASEHOLD INSURANCE

4.3 CO-INSURANCE OF LEASEHOLD AND FEE ESTATES

- A. If the lessees and the fee owners estates or interests are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the Owners charge applicable based upon one policy amount is charged.
- B. If the lessees and the fee owners estates or interests are segregated in the same policy by an endorsement, or if concurrently with an owner's policy a separate leasehold policy is issued, the charge for the leasehold insurance so segregated will be on an increased liability basis at the appropriate charge per unit for the minimum amount of leasehold insurance called for under the formula shown above, plus \$100.00 additional policy charge.

4.4 LENDER LEASEHOLD RATE

- A. CLTA or ALTA Standard Coverage Policy Form 80% of Basic Rate Table "N" or "S" (see PART I)
- B. ALTA Extended Coverage Policy Form 100% of Basic Rate Table "N" or "S" (see PART I)

Short Term Rate applies to an insured lessee or assignee when the new order is placed within the following period of time from the date of a prior CLTA or ALTA form of policy.

<u>Time Period</u>	<u>Short Term Rate</u>
Within 36 Months	80% of Applicable Charge
Over 36 Months	100% of the Applicable Charge

The minimum charge is based upon the amount of the encumbrance allocated to the property. The charges for added coverages or separate lenders insurance issued concurrently with other policies covering the same leasehold estate, are subject to the same formulas applicable to lenders insurance issued concurrently with owners insurance on fee title.

NOTE: As to leasehold estates on submerged lands or tidelands which have not been previously insured, the charges in this section are doubled.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IV - LEASEHOLD INSURANCE

4.5 CONVERSION OF INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES

Outstanding policies covering individual leasehold estates insuring a lessee or his assignee may be reissued to cover the conversion into a fee title estate where the terms of said lease so provide, or contain an option to purchase, or such is agreed upon by the parties thereto, for the following charge:

25% of the Basic Rate, based upon the same type and amount of outstanding insurance, plus an increased liability charge, if any, based on the normal charge applicable for each additional unit of insurance issued in excess of the original amount. If separate lenders insurance is required and issued the appropriate additional charge as set forth in PART III above, shall be added to the charge herein mentioned for the type of insurance to be issued.

WFG NATIONAL TITLE INSURANCE COMPANY

PART V – PLANNED PROJECT RATES

This Section is applicable for pricing major commercial, industrial, apartment and residential developments, which involve the issuance of one or more Owner's, Lessee's and/or Lender's policies of title insurance aggregating \$2,500,000 or more. In determining the aggregate amount of insurance applicable to a major project it is permissible to include transactions insured by another title insurer.

Notwithstanding the fees set forth in this section, special pricing consideration will be given to transactions involving policies aggregating \$20,000,000 or more based upon factors including perceived risk, the number of and geographic location of the properties involved, service costs, competitive environment and other reasonable considerations.

5.1 OWNERS/LESSEES INSURANCE (ORIGINAL ISSUE OR INCREASED LIABILITY)

- A. If the aggregate in the project will be \$10,000,000 or less:
 - C.L.T.A. Form (Standard Coverage): \$0.95 per \$1,000
 - A.L.T.A. Form (Extended Coverage): \$1.15 per \$1,000

- B. If the aggregate in the project will be in excess of \$10,000,000:
 - C.L.T.A. Form (Standard Coverage): \$0.90 per \$1,000
 - A.L.T.A. Form (Extended Coverage): \$1.10 per \$1,000

- C. If the aggregate in the project will be in excess of \$50,000,000:
 - C.L.T.A. Form (Standard Coverage): \$0.80 per \$1,000
 - A.L.T.A. Form (Extended Coverage): \$1.00 per \$1,000

5.2 CONCURRENT CONSTRUCTION LOAN OR LENDERS INSURANCE UNDER THE FOLLOWING CONDITIONS (see also paragraphs 5.3 & 5.4 below):

- A. With C.L.T.A. Owners issued at the full value of land and improvements:
 - 1. Lenders insurance up to an aggregate of \$10,000,000:
 - C.L.T.A. Form: No Charge
 - A.L.T.A. Form: \$0.20 per \$1,000
 - 2. Lenders insurance in excess of an aggregate of \$10,000,000:
 - C.L.T.A. Form: No Charge
 - A.L.T.A. Form: \$0.15 per \$1,000

- B. With A.L.T.A. Owners at full value of land and improvements:
 - C.L.T.A. Form: No Charge
 - A.L.T.A. Form: No Charge

WFG NATIONAL TITLE INSURANCE COMPANY

PART V – PLANNED PROJECT RATES

**5.2 CONCURRENT CONSTRUCTION LOAN OR LENDERS INSURANCE UNDER THE FOLLOWING CONDITIONS (see also paragraphs 5.3 & 5.4 below)
(Continued)**

- C. In addition to the rate per thousand, as each separate concurrent construction loan policy is issued, including the first one, \$75.00 additional charge. As each separate concurrent loan policy is issued (other than construction), including the first one, \$75.00 additional charge
- D. For each reissue of a construction loan into a final policy, after completion of improvements, for reissue of an interim loan into a final policy, based on the amount of the initial insurance issued, or to reissue an owner’s policy where no transaction is involved:

<u>Original Form</u>	<u>Reissue</u>	<u>Rate Per Thousand</u>
C.L.T.A.	C.L.T.A.	\$0.20, maximum \$300.00
C.L.T.A.	A.L.T.A.	\$0.40, maximum \$500.00
A.L.T.A.	A.L.T.A.	\$0.35, maximum \$500.00

- E. For reissue insurance in excess of original issue, increased liability at the rates set forth in A or B above.

5.3 LENDER’S INSURANCE - NOT CONCURRENT

- A. Up to an aggregate of \$10,000,000:
 - C.L.T.A. Form: \$0.75 per \$1,000
 - A.L.T.A. Form: \$0.95 per \$1,000
- B. Aggregate in excess of \$10,000,000:
 - C.L.T.A. Form: \$0.70 per \$1,000
 - A.L.T.A. Form: \$0.90 per \$1,000
- C. Aggregate in excess of \$50,000,000:
 - C.L.T.A. Form: \$0.60 per \$1,000
 - A.L.T.A. Form: \$0.80 per \$1,000

WFG NATIONAL TITLE INSURANCE COMPANY

PART V – PLANNED PROJECT RATES

5.4 BINDERS

Where a binder is required, an additional separate charge shall be made according to the liability:

- A. Up to an aggregate of \$10,000,000: \$0.10 per \$1,000
- B. Aggregate in excess of \$10,000,000: \$0.05 per \$1,000

5.5 EXTREMELY HIGH LIABILITIES (\$100,000,000 AND ABOVE)

When the aggregate liability exceeds \$100,000,000 the rate per \$10,000 for all liability in excess of \$10,000,000 for each type of coverage in Sections 5.1, 5.2 and 5.3 of this Part will be reduced by \$0.05 per \$10,000.

5.6 ENDORSEMENTS

The charge for each endorsement issued in connection with a planned project is obtained by multiplying the percentage, if any, listed in PART X by the following rates:

- A. In a planned project where the aggregate policy liability will be \$10,000,000 or less:
\$1.00 per \$1,000
- B. In a planned project where the aggregate policy liability will be in excess of \$10,000,000:
\$0.90 per \$1,000

5.7 TRUSTEE’S SALE GUARANTEE (“TSG”) OR LITIGATION GUARANTEE FOR JUDICIAL FORECLOSURE

- Up to and Including \$10,000,000. \$0.76 per \$1,000
- From \$10,000,001 to \$25,000,000. \$0.72 per \$1,000
- From \$25,000,001 to \$50,000,000. \$0.70 per \$1,000

Minimum charge is \$3,800.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART V – PLANNED PROJECT RATES

5.8 OWNER'S INSURANCE FOLLOWING A FORECLOSURE OF DEED-IN-LIEU OF FORECLOSURE

An Owner's policy may be issued following a foreclosure or after the recordation of a Deed-In-Lieu of foreclosure if (A) a Trustee's Sales Guarantee was issued by the Company in connection with the foreclosure or prior to the recordation of the Deed-In-Lieu of Foreclosure and (b) the defaulted Deed of Trust was insured.

	<u>STANDARD COVERAGE</u>	<u>EXTENDED COVERAGE</u>
Up to and Including \$10,000,000.	\$0.28 per \$1,000	\$0.36 per \$1,000
From \$10,000,001 to \$25,000,000.	\$0.27 per \$1,000	\$0.33 per \$1,000
From \$25,000,001 to \$50,000,000.	\$0.26 per \$1,000	\$0.32 per \$1,000

Minimum Charge is \$1,400.00

5.9 COMBINED PACKAGE OF SERVICES RELATED TO REO PROPERTY

When the Company is requested to issue its Trustee's Sale Guarantee and ultimately an Owner's policy, following the foreclosure or following the recordation of a Deed-In-Lieu of foreclosure, the charges for these services may be combined, when paid at the time of issuance of the Trustee's Sale Guarantee, based on the following:

	<u>STANDARD COVERAGE OWNER'S POLICY</u>	<u>EXTENDED COVERAGE OWNER'S POLICY</u>
Up to and Including \$10,000,000.	\$0.95 per \$1,000	\$1.15 per \$1,000
From \$10,000,001 to \$25,000,000.	\$0.90 per \$1,000	\$1.10 per \$1,000
From \$25,000,001 to \$50,000,000.	\$0.88 per \$1,000	\$1.05 per \$1,000

Minimum Charge is \$4,750.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART VI – WFG SPECIAL LENDERS’ RATES

6.1 NEVADA LENDER’S SPECIAL RATE (100-200 Orders/Month)

This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by WFG National Lender Services unit or an agent with similar capabilities (has centralized electronic order processing and tracking capabilities) pursuant to a written agreement with WFG National Title Insurance Company. The order must be opened electronically and escrow functions performed by WFG National Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

Lender’s Special Rates	
100-200 orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$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

WFG NATIONAL TITLE INSURANCE COMPANY

6.2 NEVADA LENDER'S SPECIAL RATE (200 Orders/Month)

Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived with management approval.

Lender's Special Plus Rates	
200 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$380.00
\$200,001 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

6.3 NEVADA LENDER'S SPECIAL BULK RATES (300-500 Orders/Month)

This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 by WFG Lender Services unit or an agent with similar capabilities (has centralized electronic order processing and tracking capabilities) pursuant to a written agreement with WFG National Title Insurance Company. The order must be opened electronically and escrow functions performed by WFG Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VI – WFG SPECIAL LENDERS’ RATES

6.3 NEVADA LENDER’S SPECIAL BULK RATES (300-500 Orders/Month) (Cont.)

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

Lender’s Special Bulk Rates 300-500 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050
\$2,000,001 - \$3,000,000	\$1450
\$3,000,001 - \$4,000,000	\$2200
\$4,000,001 - \$5,000,000	\$3050

6.4 NEVADA LENDER’S SPECIAL BULK RATES (500 and more Orders/Month)

Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VI – WFG SPECIAL LENDERS’ RATES

6.4 NEVADA LENDER’S SPECIAL BULK RATES (500 and more Orders/Month)

Lender’s Special Bulk Rates	
500+ orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$275
\$250,001 - \$500,000	\$350
\$500,001 - \$750,000	\$400
\$750,001 - \$1,000,000	\$450
\$1,000,001 - \$1,250,000	\$550
\$1,250,001 - \$1,500,000	\$650
\$1,500,001 - \$2,000,000	\$800
\$2,000,001 - \$3,000,000	\$1200
\$3,000,001 - \$4,000,000	\$1650
\$4,000,001 - \$5,000,000	\$2200

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – SUBDIVISION AND BULK SALE TRANSACTIONS

7.1 SUBDIVISIONS – EXCEPT TIMESHARES AND PRIVATE VACATION CLUBS

The following rates are applicable to the various types of policies required in connection with the financing and development of two or more single family residences, residential condominium or cooperative units, or two or more multi-family residential, commercial or industrial units in a given project based upon the contemplated sale price (or unit value under a lease) of the separate unit, regardless of whether the construction loan or loans are recorded singly or in multiples of more than one and depending upon the number of units in the project, or on transactions when it is contemplated that two or more policies are to be issued. The basic charge is computed on a per unit basis based on the full sales price of each separate sale (or unit value under a lease), according to the number of units within a given project.

2 to 20 units	60% of Subdivision Bulk Rate
21 to 100 units	55% of Subdivision Bulk Rate
101 to 1000 units	52.5% of Subdivision Bulk Rate
1001 units or more	50% of Subdivision Bulk Rate

The following appropriate additional percentage(s) of the Subdivision Bulk Rate shall be added to the applicable insurance rate percentages to complete the per unit rate for the insurance coverage(s) as required:

1. C.L.T.A. Standard Policy on Construction Loans 10%
2. A.L.T.A. Policy on Construction Loans 15%
3. A.L.T.A. Loan Policy on Buyer Loan for Final Sale 15%
4. A policy can be reissued on completion for a percentage determined as follows: Obtain the percentage that would be applicable to the reissue policy under Section 3.2 of this schedule. Multiply that percentage by the percentage applicable to the original policy.
5. Endorsements can be issued for a percentage determined as follows: Obtain a percentage that would be applicable to the endorsement as provided in Section X of this Schedule. Multiply that percentage by the percentage applicable to the policy to which the endorsement is to be attached.
6. A Homeowner's Policy of Title Insurance may be issued, where applicable, for an additional 10%.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – SUBDIVISION AND BULK SALE TRANSACTIONS

7.2 SUBDIVISIONS – EXCEPT TIMESHARES AND PRIVATE VACATION CLUBS
(Continued)

7. An A.L.T.A. Expanded Coverage Residential Loan Policy may be issued, where applicable, on Buyer Loan for Final Sale at 15% when issued concurrently with a Homeowners Form Policy or at 25% when issued concurrently with Standard Coverage Owners Insurance.

7.3 TIMESHARES

A. INITIAL SALE OUT FROM PROJECT DEVELOPER

The following charges apply to the initial sale from the project developer of a timeshare interval ownership to the original interval purchaser.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

a. In a project of up to 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$65.00
\$15,001 to \$45,000	\$85.00
\$45,001 to \$100,000	\$100.00

\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.

b. In a project of more than 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$100,000	\$55.00
\$100,001 and above,	add \$0.35 for each \$1,000 or fraction thereof.

2. Lenders Insurance – Standard Coverage Loan Policy

The premium for a simultaneously issued standard coverage loan policy shall be \$15.00, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.35 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – SUBDIVISION AND BULK SALE TRANSACTIONS

7.3 TIMESHARES (Continued)

B. RESALE RATE – CONVEYANCE TO PROJECT DEVELOPER

The following charges apply to a resale of a timeshare ownership interval from an individual purchaser to the project developer/association.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$65.00
\$15,001 to \$45,000	\$85.00
\$45,001 to \$100,000	\$100.00
\$100,001 and above	add \$0.35 for each \$1,000 or fraction thereof.

C. RESALE RATE – CONVEYANCE TO INDIVIDUAL PURCHASER

The following charges apply to the resale from an individual timeshare interval ownership holder to any purchaser other than the project developer/association.

1. Owner's Insurance – Owner's Policy of Title Insurance for Deeded Vacation Interests:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$7,000	\$150.00
\$7,001 to \$60,000	\$250.00
\$60,001 and above	add \$0.50 for each \$1,000 or fraction thereof.

2. Lenders Insurance – Standard Coverage Loan Policy:

The premium for a simultaneously issued standard coverage loan policy shall be \$15.00, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.50 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VII – SUBDIVISION AND BULK SALE TRANSACTIONS

7.4 FRACTIONAL INTERESTS AND PRIVATE RESIDENCE CLUBS

The following charges apply to the sale of a fractional interest in a fractional interest development or private residence club.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests: 45% of the Basic Insurance Rate; minimum charge \$200.00.

2. Lenders Insurance – Extended Coverage Loan Policy:

The premium for a simultaneously issued extended coverage loan policy shall be \$150.00, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.50 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

7.5 TRUSTEE'S SALE GUARANTEE – TIMESHARE INTERVAL

The following charges apply to a Trustee's Sale Guarantee issued for the foreclosure of a deed of trust securing a timeshare interval(s) based upon the total unpaid balance of the defaulted loan.

<u>Guarantee Liability Amount</u>	<u>Guarantee Premium</u>
Up to \$150,000	\$175.00
\$150,001 and above	add \$0.50 for each \$1,000 of liability or fraction thereof.

A charge of \$50.00 shall apply to each continuation guarantee.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII – GUARANTEES AND MISCELLANEOUS TITLE CHARGES

This Part contains title guarantees and miscellaneous title charges that are not title policies, but may provide information about title related matters or may supplement the coverage provided by title policies.

8.1 TRUSTEE’S SALE OR JUDICIAL FORECLOSURE GUARANTEE (DEEDS OF TRUST OR MORTGAGES)

Liability Up To	Rate	Liability Up To	Rate	Liability Up To	Rate	Liability Up To	Rate
\$55,000	\$285	\$500,000	\$785	\$1,025,000	\$1,169	\$1,550,000	\$1,547
\$60,000	\$300	\$525,000	\$805	\$1,050,000	\$1,187	\$1,575,000	\$1,565
\$65,000	\$315	\$550,000	\$825	\$1,075,000	\$1,205	\$1,600,000	\$1,583
\$70,000	\$330	\$575,000	\$845	\$1,100,000	1,223	\$1,625,000	\$1,601
\$75,000	\$345	\$600,000	\$863	\$1,125,000	\$1,241	\$1,650,000	\$1,619
\$100,000	\$360	\$625,000	\$881	\$1,150,000	\$1,259	\$1,675,000	\$1,637
\$125,000	\$390	\$650,000	\$899	\$1,175,000	\$1,277	\$1,700,000	\$1,655
\$150,000	\$420	\$675,000	\$917	\$1,200,000	\$1,295	\$1,725,000	\$1,673
\$175,000	\$450	\$700,000	\$935	\$1,225,000	\$1,313	\$1,750,000	\$1,691
\$200,000	\$480	\$725,000	\$953	\$1,250,000	\$1,331	\$1,775,000	\$1,709
\$225,000	\$510	\$750,000	\$971	\$1,275,000	\$1,349	\$1,800,000	\$1,727
\$250,000	\$540	\$775,000	\$989	\$1,300,000	\$1,367	\$1,825,000	\$1,745
\$275,000	\$570	\$800,000	\$1,007	\$1,325,000	\$1,385	\$1,850,000	\$1,763
\$300,000	\$600	\$825,000	\$1,025	\$1,350,000	\$1,403	\$1,875,000	\$1,781
\$325,000	\$625	\$850,000	\$1,043	\$1,375,000	\$1,421	\$1,900,000	\$1,799
\$350,000	\$650	\$875,000	\$1,061	\$1,400,000	\$1,439	\$1,925,000	\$1,817
\$375,000	\$675	\$900,000	\$1,079	\$1,425,000	\$1,457	\$1,950,000	\$1,835
\$400,000	\$700	\$925,000	\$1,097	\$1,450,000	\$1,475	\$1,975,000	\$1,853
\$425,000	\$725	\$950,000	\$1,115	\$1,475,000	\$1,493	\$2,000,000	\$1,871
\$450,000	\$745	\$975,000	\$1,133	\$1,500,000	\$1,511	For amounts above \$2,000,000, add \$15.00 per \$25,000 of liability	
\$475,000	\$765	\$1,000,000	\$1,151	\$1,525,000	\$1,529		

CONTINUATION

\$50.00 for each continuation guarantee, over two issued prior to but not including the actual sale date down.

CONVERSION

\$75.00 to convert a Trustee’s Sale Guarantee into a Judicial Foreclosure Guarantee, or vice versa; or to reissue a guarantee for the benefit of a substituted trustee or attorneys.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII – GUARANTEES AND MISCELLANEOUS TITLE CHARGES

8.2 LITIGATION GUARANTEES

Litigation guarantees are for the benefit of attorneys only in connection with quiet title actions, partitions, or other matters of litigation except as to deeds of trust or mortgages.

- A. 100% of the Basic Rate based upon the value of the particular estate or interest involved.
- B. \$75.00 for each continuation guarantee over one issued within a period of twenty-four (24) months of the original guarantee to cover the filing of the lis pendens.

NOTE: The provisions and charges under this section are not applicable for Trustee's Sale or Foreclosure Guarantees covering deeds of trust or mortgages. (See section 7.1).

8.3 PROCEEDING GUARANTEES

- A. \$50.00 plus \$1.00 per thousand or fraction thereof, based upon the value of the estate to be insured. The guarantee insures only another title insurer covering:
 - 1. Letters of Testamentary, Administration or Guardianship.
 - 2. The Appointment of Trustee or Receiver in Bankruptcy.
 - 3. Regularity of Probate or other final court proceedings.
- B. \$35.00 for each proceeding over one, where more than one in the same county covering the same property is examined and reported on.

8.4 CLOSING PROTECTION COVERAGE TRANSACTION SPECIFIC

This coverage, which is limited to a specific transaction, provides the covered party with certain protection as set forth the WFG Closing Protection Letter against fraud, misapplication of funds or failure to comply with written closing instructions by the Licensed Agent (an agent licensed and authorized to issue title insurance in the State of Nevada for the Company) subject to the provisions contained therein. The Rate for the issuance of this coverage shall be twenty-five dollars (\$25.00) for a lender, its successors and assigns, as their interest may appear, twenty-five dollars (\$25.00) for seller(s), twenty-five dollars (\$25.00) for buyer(s)/borrower(s) and twenty-five dollars (\$25.00) for each additional applicant for title insurance. This Rate is remitted in its entirety to the Insurer (which for purposes of this section does not include the Issuing or the Licensed Agent). The premium shall be earned when funds or documents are deposited with the Licensed Agent.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII – GUARANTEES AND MISCELLANEOUS TITLE CHARGES

8.5 CHAIN OF TITLE GUARANTEE

A guaranteed chain of title issued only for specific purposes and limited to periods of time.

The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit rate applicable under the Basic Rate based on the additional amount requested.

A. Except under the limited conditions as provided for in paragraph B below, the charges shall be:

\$150.00 minimum charge for each chain of title, plus \$50.00 for each item reported.

B. A limited service for the benefit of a lender only, provided such is related to the issuance of a policy of title insurance based upon a full examination of title, the charge shall be:

1. No charge where the chain of title is to cover the period of time not to exceed six (6) months prior to the date the loan is recorded.
2. \$50.00 for a chain of title covering the period of time not to exceed forty-five (45) days subsequent to the date of the issuance of the Lenders Insurance.

8.6 EASEMENT AND/OR RIGHTS OF WAY

\$175.00 per parcel for a preliminary report including the issuance of a policy of title insurance within a period of twenty-four (24) months from the date thereof, with a standard insurance amount of \$5,000. Insurance in excess of thereof shall be charged for on an increased liability basis at the rate applicable under the Basic Rate for each unit of insurance issued above such amount.

8.7 REPORT AND CANCELLATION CHARGES

The charge for a report of title only, or if an order is canceled after the issuance of the report of title, will be that amount which in the opinion of the Company is proper compensation for the services rendered.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII – GUARANTEES AND MISCELLANEOUS TITLE CHARGES

8.8 CREDIT FOR REPORTS ON SUBSEQUENT POLICIES

- A. **Where no major change** in the title has occurred since the issuance of the original report, the order may be reopened and all or a portion of the charge for the report may be credited on a subsequent policy charge within the following time from the date of the report:

Within 12 Months 100% of the report charge may be absorbed in or credited to the final policy charge.

Over 12 Months No credit for the report charge shall be absorbed in or credited to the final policy charge.

- B. **Where a major change has** occurred in the title since the date of the report and a policy is to be issued covering additional documents, the Basic Rate applicable shall be charged and no credit for amounts previously billed for services will apply.

8.9 JUDGMENT LIEN GUARANTEE

A limited title service which is issued at the following charge:

\$50.00 per name, husband and wife are considered one name, plus \$5.00 for each lien over two reported. Insurance is the next multiple of \$100.00 above the fee paid.

8.10 MECHANIC'S LIEN GUARANTEE

\$50.00 per parcel, includes two liens, plus \$5.00 for each lien over two reported. The amount of insurance is the next multiple of \$100.00 above the fee paid.

Insurance in excess of the minimal amount may be issued for the following additional charges:

20% of the Basic Rate for Owner's Insurance 10% of the Basic Rate for Lender's Insurance

NOTE 1: See Endorsement Section for additional information.

NOTE 2: When multiple Mechanic's Lien Guarantees are issued simultaneously on the same project the charge will be based upon the aggregate amount involved, plus \$20.00 for each separate guarantee issued.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII – GUARANTEES AND MISCELLANEOUS TITLE

8.11 BANKRUPTCY GUARANTEE

A limited title service which is issued at the following charge:

\$50.00 per name, husband and wife are considered as one name for petitions filed under the act. Insurance is the next multiple of \$100.00 above the fee paid.

8.12 RESTRICTION GUARANTEE

\$50.00 per parcel for the record owners and the holders of any deeds of trust and mortgages for the purpose of creating, modifying or eliminating conditions, restrictions or reservations.

Under a general plan of restriction, such is furnished at \$25.00 per parcel. The liability assumed in either case shall be the next multiple of \$100.00 above the fee paid.

8.13 PROPERTY SEARCH GUARANTEE

Guarantees listing those properties apparently vested in, or deeds of trust or mortgages held by certain designated parties.

A. Assessor's Tax Rolls Only.

\$25.00 per year, per name, husband and wife are considered one name, plus \$15.00 for each parcel over two reported.

B. Recorder's indices including the current year Assessor's Rolls.

\$25.00 per year, per name, husband and wife are considered one name. Minimum \$75.00 plus \$15.00 for each parcel over two reported on property searches, plus \$5.00 for each deed of trust over two reported on encumbrance searches.

C. Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Rate based upon the amount of insurance requested.

NOTE: On searches involving common names or where considerable amount of work is required to produce the guarantee, an additional charge commensurate with the work done shall be made.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII – GUARANTEES AND MISCELLANEOUS TITLE

8.14 CROP AND PERSONAL PROPERTY ENCUMBRANCE GUARANTEE

Guarantees showing the name of the apparent record owner, plus any liens or charges filed or recorded against those certain crops situated on, or personal property standing in the name of certain designated persons and located on certain designated property.

A. Basic Charge.

\$50.00 per year, per name covered, husband and wife are considered one name, minimum \$150.00 plus \$50.00 for each additional parcel vested in the same record owner, plus \$75.00 for each additional parcel vested in different record owners, plus, \$50.00 for a continuation guarantee to cover the recordation of documents.

B. Insurance

Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Rate, based upon the amount requested.

8.15 PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (Chattels)

Guarantees showing the required data regarding any liens or charges filed or recorded against property standing in the name of certain designated persons and located on certain designated property.

A. Basic Charge.

\$50.00 per name, per year, husband and wife are considered one name. \$50.00 for a continuation guarantee covering the recordation of documents.

B. Insurance.

Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Rate, based upon the amount requested.

WFG NATIONAL TITLE INSURANCE COMPANY

PART VIII – GUARANTEES AND MISCELLANEOUS TITLE

8.16 LOT BOOK GUARANTEE

A limited title service which is issued at the following charges.

A. Long Form.

\$75.00 per parcel showing the apparent record owner, any deeds of trust or mortgages, if requested affecting the property, plus an additional charge of \$5.00 per document to include therein any of the following documents only:

Homestead	Assignment of Rents
Agreement to Convey	Notice of Completion
Attachments	Tax Deed
Agreement Not to Encumber	Financing Statement

The above charges apply on each issue, credit for said charges may be allowed on the charge for a report or policy of title insurance within a period of six months.

The liability assumed is limited to the next multiple of \$100.00 above the fee paid.

B. Short Form.

\$75.00 per parcel showing the apparent record owner, the record description, D.T. S. and the recording reference only.

8.17 ELIMINATION OF MECHANIC'S LIENS (Owners and Lenders Policies)

Upon completion of construction an appropriate endorsement for the benefit of a purchaser from an owner-builder, based on the amount of the policy, or for the benefit of a lender, based on the amount of the loan may be attached to a Company policy insuring against loss by reason of any possible mechanic's liens at the charge stated in the section relating to endorsements.

8.18 VACATED STREET. ALLEY, EASEMENT. RIGHTS OF WAY OR REVERSIONARY INTEREST COVERED CONCURRENTLY WITH THE ISSUANCE OF A POLICY

The additional charge shall be commensurate with the work required with a minimum of \$100.00 per parcel.

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PART VIII – GUARANTEES AND MISCELLANEOUS TITLE

8.19 PLANT SERVICE INFORMATION GUARANTEE

The charge is an hourly rate from \$50.00 per hour to \$100.00 per hour, based upon the type of employee required to furnish the information, plus an additional charge of \$20.00 per hour typing time. The amount of insurance issued is the next multiple of \$100.00 above the fee charged.

8.20 RECORDED DOCUMENT GUARANTEE

The minimum charge is \$1,000.00 for the form of Guarantee, upon receipt of a completed application for the issuance of CLTA Recorded Document Guarantee, from the customer. The Company may charge additional fees, based upon the amount of work involved, with a minimum of \$100.00 per hour. Notwithstanding anything to the contrary, the minimum liability for said Guarantee shall not exceed \$25,000 over the total premium paid.

Upon subsequent issuance of lender's or owner's insurance covering the property for which a guarantee has been issued, a credit of 50% of the price of the guarantee or \$500.00, whichever is less, will be applied to said policy.

8.21 LIMITED COVERAGE LOAN GUARANTEE

This Guarantee provides the Assured with a limited search product available to lenders only. The Guarantee will be issued at the following rates:

Liability:	Premium:
0 to \$70,000	\$65.00
\$70,001 to \$200,000	\$100.00
\$200,001 to \$250,000	\$125.00
\$250,001 to \$360,000	\$200.00

This Guarantee will not be written for any liability over \$360,000.00

Endorsements for the Limited Coverage Loan Guarantee:

- A. Continuation: \$15.00 per issuance
- B. Revolving Credit/Variable Rate: \$15.00, if issued at time of issuance of the Guarantee

8.22 MORTGAGE PROTECTION GUARANTEE

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing Mortgage will not affect the priority of the Mortgage. The charge is \$125.00

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PART IX - ENDORSEMENTS

The charges contained in this section are minimum charges and are keyed to the coverages specifically referred to in each endorsement. Additional charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

When requested to issue concurrently a series of the same type of endorsement on a single chain of title in the same tract or subdivision, a single fee may be made based upon the aggregate amount of the estate or interest covered, plus \$5.00 for each separate endorsement issued unless specified in the schedule following. The division of the total charge by the number of endorsements issued shall be the charge allotted to each endorsement.

GENERAL RULES REGARDING ENDORSEMENTS

The percentage figures shown following each endorsement are to be interpreted to mean, in all cases, the percentage of the same insurance rate schedule that was used to price the policy to which the endorsement is to be attached.

Certain endorsements may not be priced for some of the policy forms because of:

1) infrequency of use, 2) wide range of risks, and/or 3) the form was designated to be attached to a specific policy but can be modified for other policies. If any of these coverages are desired, such requests shall be considered a "unique requirement". Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in section 1.10, Part I hereof.

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. Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in section 1.10, Part I hereof.

When the same type of endorsement out of a single chain of title, in the same tract or subdivision is to be issued, 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.

Note: This Part does not contain any title or escrow rate tables.

NOTE 1: 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 the Underwriting Department.

NOTE 2: When "X" appears, it means that coverage by endorsement is applicable and pricing immediately follows.

NOTE 3: Endorsement numbers used herein refer to the either American Land Title Association or California Land Title Association endorsement forms unless otherwise indicated.

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

ALTA ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
2-06	(CLTA 125-06) (Truth in Lending)			
	N/A	N/A	N/A	No Charge
3-06	(CLTA 123.1-06) (Zoning – Unimproved Land)			
	N/A	N/A	\$25.00	\$25.00
3.1-06	(CLTA 123.2-06) (Zoning – Completed Structure)			
	N/A	N/A	\$25.00	\$25.00
3.2-06	(CLTA123.2-06) (Zoning – Land Under Construction)			
	N/A	N/A	10%	10%
4-06	(CLTA 115.1-06) (Condominium)			
	N/A	N/A	N/A	Contact Underwriting for Charge & Approval
4.1-06	(CLTA 115.3-06) (Condominium)			
	N/A	N/A	No Charge	No Charge
5.06	(CLTA 115.1-06) (Planned Unit Development)			
	N/A	N/A	N/A	Contact Underwriting for Charge & Approval
5.1-06	(CLTA 115.4-06) (Planned Unit Development)			
	N/A	N/A	No Charge	No Charge
6-06	(CLTA 111.5-06) (Variable Rate Mortgage)			
	N/A	N/A	N/A	\$25.00
6.2-06	(CLTA 111.8-06) (Variable Rate Mortgage – Negative Amortization)			
	N/A	N/A	N/A	No Charge
7-06	(CLTA 116.5-06) (Manufactured Housing Unit)			
	\$25.00	\$25.00	\$25.00	\$25.00
7.1-06	(CLTA 116.5.1-06) (Manufactured Housing – Conversion, Loan)			
	N/A	N/A	N/A	\$25.00
7.2-06	(CLTA 116.5.2-06) (Manufactured Housing – Conversion, Owner’s)			
	N/A	\$25.00	N/A	\$25.00
8.1-06	(CLTA 110.9-06) (Environmental Protection Lien)			
	N/A	N/A	N/A	\$25.00
8.2-06	(CLTA 110.9.1-06) (Environmental Protection Lien)			
	N/A	N/A	No Charge	N/A
9-06	(CLTA 100.2-06) (Restrictions, Encroachments, Minerals)			
	N/A	N/A	N/A	Contact Underwriting for Charge & Approval

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

ALTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
9.1-06	(CLTA 100.9-06) (Restrictions, Encroachments, Minerals – Owner’s Policy – Unimproved Land))			
	25%	N/A	10%	N/A
9.2-06	(CLTA 100.10-06) (Restrictions, Encroachments, Minerals – Owner’s Policy – Improved Land)			
	25%	N/A	10%	N/A
9.3-06	(CLTA 100.2.1-06) (Covenants, Conditions, and Restrictions – Lender’s Policy)			
	N/A	N/A	N/A	No charge if issued at date of policy only.
9.6-06	(CLTA 100.2.6-06) (Private Rights – Owner’s Policy)			
	N/A	N/A	N/A	No Charge if issued at date of Policy only.
9.7-06	(CLTA 100.2.7-06) (Restrictions, Encroachments, Minerals – Owner’s Policy – Land Under Construction)			
	N/A	N/A	10%	N/A
9.8-06	(CLTA 100.2.8-06) (Covenants, Conditions, and Restrictions – Owner’s Policy - Land Under Construction)			
	N/A	N/A	10%	N/A
9.9-06	(CLTA 100.2.9-06) (Private Rights)			
	N/A	N/A	N/A	20%
9.10-06	(CLTA100.2.10-06) (Restrictions, Encroachments, Minerals – Current Violation)			
	N/A	N/A	N/A	No Charge
10-06	(CLTA 104.12-06) (Assignment)			
	N/A	N/A	N/A	30% - Min. \$250.00 Max. \$500.00
10.1-06	(CLTA 104.13-06) (Assignment and Date Down)			
	N/A	N/A	N/A	30% - Min. \$250.00 Max. \$500.00
11-06	(CLTA 110.11-06) (Mortgage Modification)			
	N/A	N/A	N/A	35% based on amount of advances – Min. \$300
11.1-06	(CLTA 110.11.1-06) (Mortgage Modification with Subordination)			
	N/A	N/A	N/A	35% based on amount of advances – Min. \$300
11.2-06	(CLTA110.2-06) (Mortgage Modification with Increased Insurance)			
	N/A	N/A	N/A	35%, plus increased liability amount – Min. \$300
12-06	(CLTA 117-06) (Aggregation)			
	N/A	N/A	N/A	\$25.00
12.1-06	(CLTA 117.1-06) (Aggregation – State Limits)			
	N/A	N/A	N/A	\$25.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

ALTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
13-06	(CLTA 119.5-06) (Leasehold Owner's)			
	X	N/A	X	N/A
	Added at no additional charge to Owner's Policy, based on Sections 4.1 and 3.1 above			
13.1-06	(CLTA 119.6-06) (Leasehold Lender's)			
	N/A	X	N/A	X
	Added at no additional charge to Owner's Policy, based on Sections 4.1 and 3.1 above			
14-06	(CLTA 111.14-06) (Future Advance _ Priority)			
	N/A	N/A	N/A	No Charge
14.1-06	(CLTA 111.14.1-06) (Future Advance – Knowledge)			
	N/A	N/A	N/A	No Charge
14.2-06	(CLTA 111.14.2-06) (Future Advance - Letter of Credit)			
	N/A	N/A	N/A	No Charge
14.3-06	(CLTA 111.14.3-06) (Future Advance - Reverse Mortgage)			
	N/A	N/A	N/A	No Charge
15-06	(CLTA 127-06) (Nonimputation – Full Equity Transfer)			
	N/A	N/A	10%	N/A
15.1-06	(CLTA 127.1-06) (Nonimputation – Additional Insured)			
	N/A	N/A	15%	N/A
15.2-06	(CLTA 127.2-06) (Nonimputation – Partial Equity Transfer)			
	N/A	N/A	15%	N/A
16-06	(CLTA 128-06) (Mezzanine Financing)			
	N/A	N/A	10%	N/A
17-06	(CLTA 103.11-06) (Access and Entry)			
	\$50.00	\$50.00	\$50.00	\$50.00
17.1-06	(CLTA 103.11-06) (Indirect Access and Entry)			
	\$50.00	\$50.00	\$50.00	\$50.00
17.2-06	(CLTA 103.11-06) (Utility Access)			
	10%	\$100.00	10%	\$100.00
18-06	(CLTA 129-06) (Single Tax Parcel)			
	\$25.00	\$25.00	\$25.00	\$25.00
18.1-06	(CLTA 129.1-06) (Multiple Tax Parcels)			
	\$25.00	\$25.00	\$25.00	\$25.00
19-06	(116.4.1-06) (Contiguity, Multiple Parcels)			
	X	X	X	X
	\$100.00 Min., except \$25.00 for ALTA Loan Policy, if all parcels comprise the land covered in the Policy			
19.1-06	(CLTA 116.4-06) (Contiguity, Single Parcel)			
	X	X	X	X
	\$100.00 Min., except \$25.00 for ALTA Loan Policy, if all parcels comprise the land covered in the Policy			

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

ALTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
20-06	(CLTA 130-06) (First Loss, Multiple Parcel Transaction) N/A		N/A	20%
22-06	(CLTA 116.01-06) (Location) N/A		No Charge	No Charge
22.1-06	(CLTA 116.02-06) (Location and Map) N/A		\$25.00	\$10.00 if issued at date of Policy
23-06	(CLTA 114.3-06) (Co-Insurance, Single Policy) N/A		N/A	Based on allocated Policy Liability
24-06	(CLTA 133-06) Doing Business) N/A		N/A	\$100.00
25-06	(CLTA 116.1-06) (Same as Survey) N/A		10%	10%
25.1-06	(CLTA 116.1.2-06) (Same as Portion of Survey) N/A		10%	10%
26-06	(CLTA 116.8-06) (Subdivision) N/A		10%	10%
28-06	(CLTA 103.1-06) (Easement – Damage or Enforced Removal) 20%**		10%**	20%**
	**1 to 4 Family Residential Property - \$50.00 Min./All other Property - \$100.00 Min.			
28.1-06	(CLTA 103.14-06) (Encroachment – Boundaries & Easements) N/A		\$100	\$100.00
28.2-06	(CLTA 103.15-06) (Encroachment – Boundaries & Easements – Desc. Imps.) N/A		\$100	\$100.00
29-06	(CLTA 134.-06) (Interest Rate Swap – Direct Obligation) N/A		N/A	X
	\$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
29.1-06	(CLTA 134.1-06) (Interest Rate Swap – Additional Interest) N/A		N/A	X
	\$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
29.2-06	(CLTA 134.2-06) (Interest Rate Swap – Direct Obligation – Defined Amount) N/A		N/A	X
	\$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
29.3-06	(CLTA 134.3-06) (Interest Rate Swap – Additional Interest – Defined Amount) N/A		N/A	X
	\$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
30-06	(CLTA 135-06) (One to Four Family Shared Appreciation) N/A		N/A	X
	\$25 for Residential - \$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

ALTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
30.1-06	(CLTA135.1-06) (Commercial Participation Interest)			
	N/A	N/A	N/A	X
	\$0.50/\$1000 up to \$1 Million – Over\$1 Million = Negotiable			
31-06	(CLTA 136-06) (Severable Improvements)			
	N/A	N/A	N/A	X
	\$25 for Residential - \$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
32-06	(CLTA 137-06) (Construction Loan – Loss of Priority)			
	N/A	N/A	N/A	X
	\$25 for Residential - \$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
32.1-06	(CLTA 137.1-06) (Construction Loan – Loss of Priority – Direct Payment)			
	N/A	N/A	N/A	No Charge
32.2-06	(CLTA 137.2-06) (Construction Loan – Loss of Priority – Insured’s Direct Payment)			
	N/A	N/A	N/A	10%
33-06	(CLTA 138-06) (Disbursement)			
	N/A	N/A	N/A	\$50.00
34-06	(CLTA 139-06) (Identified Risk Coverage)			
	N/A	N/A	N/A	X
	\$25 for Residential - \$.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
35-06	(CLTA 140-06 (Minerals and Other Subsurface Substances – Buildings)			
	N/A	N/A	10%	10%
35.1-06	(CLTA 140.1-06) (Minerals and Other Subsurface Substances – Improvements)			
	N/A	N/A	10%	10%
35.2-06	(CLTA 140.2-06) (Minerals and Other Subsurface Substances – Described Improvements)			
	N/A	N/A	10%	10%
35.3-06	(CLTA 140.3-06) (Minerals and Other Subsurface Substances – Land Under Development)			
	N/A	N/A	10%	10%
36-06	(CLTA 141-06) (Energy Project – Leasehold/Easement – Owner’s)			
	N/A	N/A	10%	N/A
36.1-06	(CLTA 141.1-06) (Energy Project – Leasehold/Easement – Loan)			
	N/A	N/A	N/A	10%
36.2-06	(CLTA 141.2-06) (Energy Project – Leasehold – Owner’s)			
	N/A	N/A	10%	N/A
36.3-06	(CLTA 141.3-06) (Energy Project – Leasehold – Loan)			
	N/A	N/A	N/A	10%
36.4-06	(CLTA 141.4-06) (Energy Project – Covenants, Conditions and Restrictions– Land Under Development - Owner’s)			
	N/A	N/A	\$100.00	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

ALTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
36.5-06	(CLTA 141.5-06) (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan)			
	N/A	N/A	N/A	\$100.00
36.6-06	(CLTA 141.6-06) (Energy Project – Encroachment)			
	N/A	N/A	N/A	\$100.00
36.7-06	(Energy Project – Fee Estate)			
	N/A	N/A	5% \$250 Min./\$1,500 Max	N/A
36.8-06	(Energy Project – Fee Estate)			
	N/A	N/A	N/A	5% \$250 Min./\$1,500 Max
37-06	(CLTA 104.6-06) (Assignment of Rents and Leases)			
	N/A	N/A	N/A	No Charge
38-06	(Mortgage Tax)			
	N/A	N/A	N/A	\$100.00
39-06	(CLTA 142-06) (Policy Authorization)			
	N/A	N/A	N/A	No Charge
40-06	(CLTA 147-06) (Tax Credit)			
	N/A	N/A	10%	N/A
40.1-06	(CLTA 147.1-06) (Tax Credit – Defined Amount)			
	N/A	N/A	10%, plus increased liability amount	N/A
41-06	(CLTA 143-06) (Water – Improvements)			
	N/A	N/A	10%	10%
41.1-06	(CLTA 143.1-06) (Water – Described Improvements)			
	N/A	N/A	10%	10%
41.2-06	(CLTA 143.2-06) (Water – Land Under Development)			
	N/A	N/A	10%	10%
41.3-06	(CLTA 143.3-06) (Water – Improvements)			
	N/A	N/A	10%	10%
42-06	(CLTA 144-06) (Commercial Lender Group)			
	N/A	N/A	N/A	\$250
43-06	(CLTA145-06) (Anti-Taint)			
	N/A	N/A	N/A	\$100
44-06	(CLTA 146-06) (Insured Mortgage Recording)			
	N/A	N/A	N/A	No Charge

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
100-06	(Restrictions, etc.) N/A	N/A	N/A	No charge if issued at date of policy only.
100.1	(Restrictions, etc.) N/A	20%	N/A	N/A
100/100.1	(Charge for modification or deletion of provisions contained in the endorsement)			
	Section 1 a and b	10%)	
	Section 1 c	10%)	
	Section 2 a and b	10%)	Minimum Charge \$100.00
	Section 3 a	10%)	Maximum Charge 20%
	Section 3 b	10%)	
	Section 4	10%)	
100.2-06	(ALTA FORM 9) (Restrictions, Encroachments, Minerals)			
	N/A	N/A	N/A	Contact Underwriting For Charge & Approval.
100.2.1-06	(ALTA FORM 9.3-06) (Restrictions, Encroachments, Minerals)			
	N/A	N/A	N/A	No charge if issued at date of policy only.
100.2.2-06	(ALTA FORM 9.4-06) (Restrictions, Encroachments, Minerals – Unimproved Land)			
	N/A	N/A	10%	N/A
100.2.3-06	(ALTA FORM 9.5-06) (Restrictions, Encroachments, Minerals – Improved Land)			
	N/A	N/A	10%	N/A
100.2.6-06	(ALTA FORM 9.6-06) (Private Rights – Loan Policy)			
	N/A	N/A	10%	N/A
100.2.7-06	(ALTA FORM 9.7-06) (Restrictions, Encroachments, Minerals – Loan Policy – Land Under Construction)			
	N/A	N/A	10%	N/A
100.2.8-06	(ALTA FORM 9.8-06) (Covenants, Conditions and Restrictions – Owner’s Policy – Land Under Construction)			
	N/A	N/A	10%	N/A
100.2.9-06	(ALTA FORM 9.9-06) (Private Rights – Owner’s Policy)			
	N/A	N/A	20%	N/A
100.2.10-06	(ALTA Form 9.10-06) (Restrictions, Encroachments, Minerals – Current Violation)			
	N/A	N/A	N/A	No Charge
100.4-06	(Present Violation of Particular Restrictions)			
	N/A	10%	N/A	\$25.00
100.5-06	(Present Violation of Restrictions)			
	20%	N/A	\$100.00	N/A
100.6-06	(Present or Future Violation of Restrictions)			
	20%	N/A	\$100.00	N/A
100.7-06	(Present Violation of Particular Restriction)			
	20%	N/A	\$100.00	N/A

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PART IX - ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
100.8-06	(Present or Future Violation of Particular Restriction)			
	20%	N/A	\$100.00 w/Constr. Loan -10%	\$100.00 Minimum
100.9-06	ALTA FORM 9.1-06) (Restrictions, Encroachments, Minerals – Unimproved Land)			
	25%	N/A	10%	N/A
100.10-06	ALTA FORM 9.2-06) (Restrictions, Encroachments, Minerals – Unimproved Land)			
	10%	N/A	10%	N/A
100.12-06	(Right of Re-entry or Reverter is not Enforceable)			
	20%	N/A	N/A	\$25.00 per issue, \$15.00 per issue on tract deals where three or more are issued concurrently
100.13-06	(Upkeep Assessment Subordinate)			
	N/A	N/A	N/A	\$50.00 per issue, \$25.00 per issue on tract deals where three or more are issued concurrently
100.17-06	(Modification of Restrictions)			
	20%	10%	20%	10%
	Minimum charge for All Policy forms of \$100.00			
100.18-06	(Enforceability of reverter provision contained in CC&R and as to unmarketability or title due to such reverter provision)			
	N/A	\$50.00	N/A	\$50.00
100.19-06	(No present Violation of CC&R)			
	20%	10%	\$100.00	\$25.00
100.20-06	(Enforcement of Existing Violation of CC&R)			
	20%	10%	\$100.00	\$25.00
100.21-06	(Approval of Plans Required by CC&R)			
	20%	10%	\$25.00	\$25.00
100.23-06	(Oil & Gas Lease-Damage to Improvements)			
	N/A	N/A	N/A	\$50.00
100.24-06	(Oil & Gas Lease-No Right of Surface Entry)			
	N/A	N/A	N/A	10%
100.25-06	(No Violation of CC&R by subsurface entry)			
	N/A	N/A	N/A	20%
100.26-06	(Right of Entry on Top 500 Feet-F.H.A.)			
	20%	10%	N/A	10%

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX - ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
100.27-06	(Unmarketability of Title-present Violations of CC&R)			
	N/A	N/A	N/A	\$50.00
100.28-06	(Violation of Particular Provisions of CC&R by Future Construction)			
	20%	10%	20%	10%
100.29-06	(Mineral Rights, Damage to Improvements)			
	20%	10%	20%	\$25.00
101	(Priority insurance M/L)			
	N/A	10%	N/A	N/A
	Minimum charge of \$100.00			
101.1-06	(M/L Insurance after Notice of Completion)			
	20%	N/A	20%	N/A
	Minimum charge of \$100.00			
101.2-06	(M/L Insurance after Notice of Completion)			
	N/A	10%	N/A	10%
101.3-06	(M/L Insurance, No Notice of Completion)			
	N/A	10%	N/A	10%
	Minimum charge of \$100.00			
101.4	(M/L Insurance, No Notice of Completion)			
	20%	N/A	N/A	N/A
	Minimum Charge of \$100.00			
101.5-06	(M/L Insurance, Notice regular and no record liens except as shown, limited liability)			
	N/A	X	N/A	X
	Lenders only: \$25.00 per issue, plus \$10.00 per each lien reported over two where M/L priority insurance is not included in the original policy. For insurance in excess of \$100.00 add 10% based on the loan amount. On tract deals where three or more Notices are covered simultaneously and a separate endorsement is issued concurrently for each, add to the above charge \$10.00 for each endorsement over one.			
101.6-06	(M/L Insurance, Notice regular and no record liens except as shown, limited liability same as policy)			
	N/A	X	N/A	X
	Lenders only: No charge for one endorsement where M/L priority insurance is included in the original policy. For each additional over one add \$25.00 per issue, plus \$10.00 for each lien reported over two. On tract deals where three or more notices are covered simultaneously and a separate endorsement is issued concurrently for each, add to the above charge \$10.00 for each endorsement over one.			

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
101.8	(Priority over M/L insurance arising out of off-site work. Financing by separate loan)			
	N/A	10%	N/A	10%
		Minimum charge of \$100.00		
101.9-06	(M/L Insurance, on a part of a project after notice of Completion on only a portion of the land described in the policy)			
	X	N/A	X	N/A
	Owners only: 20% based on the proportionate amount of the liability under the original policy applicable to the land under the Notice of Completion. Minimum charge of \$100.00			
101.10-06	(M/L Insurance after Notice of Completion on only a portion of the land described in the insured mortgage)			
	N/A	X	N/A	X
	Lender only: 10% based on the proportionate amount of the loan applicable to the land under the Notice of Completion. Minimum charge of \$100.00			
101.11-06	(M/L Insurance on a portion of a project, no Notice of Completion)			
	N/A	X	N/A	X
	Lender only: 10% based on the proportionate amount of the loan applicable to the land to be covered by the M/L Insurance. Minimum charge of \$100.00			
101.12-06	(M/L Insurance on a portion of a project, no Notice of Completion)			
	20%	N/A	20%	N/A
	Minimum charge of \$100.00			
101.13-6	(Mechanics Lien Insurance after Notice of Completion)			
	N/A	10%	N/A	10%
	Minimum charge of \$100.00			
102.4-06	(Foundations-no violations, no encroachment by improvements)			
	N/A	10%	N/A	10%
		Min. \$50.00		Min. \$50.00
		Max \$500.00		Max \$500.00
102.5-06	(Foundations-no violations, no encroachment onto easements or adjoining land)			
	N/A	15%	N/A	15%
		Min. \$50.00		Min. \$50.00
		Max \$750.00		Max \$750.00

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
102.6-06	(Foundations-no violations, no encroachment, affects portion of land described in policy)			
	N/A	10% Min. \$50.00 Max \$500.00 Based on portion of loan applicable to the land covered.	N/A	10% Min. \$50.00 Max \$500.00 Based on portion of loan applicable to the land covered.
102.7	(Foundations-no violations, no encroachment onto easements or adjoining land, affects portion of land described in policy)			
	N/A	15% Min. \$50.00 Max \$750.00 Based on portion of loan applicable to the land covered.	N/A	15% Min. \$50.00 Max \$750.00 Based on portion of loan applicable to the land covered.
103.1-06	(ALTA FORM 28-06) (Easement, damage from use or maintenance)			
	20% **	10% **	20% **	No Charge
	** 1 to 4 Family Residential Property \$50.00 minimum, other property \$100.00 minimum			
103.2-06	(Easement, damage or Enforced Removal)			
	N/A	N/A	N/A	No Charge
103.3-06	(Easement, removal of improvements)			
	N/A	10% + ***	N/A	***
	*** 1 to 4 Family Residential Property \$25.00 minimum, other property \$100.00 minimum			
103.4-06	(Easements providing ingress and egress)			
	20%	10%	10%	10%
	Minimum charge for All Policy Forms of \$100.00			
103.5-06	(Surface rights to extract water)			
	20%	10%	20%	10%
103.6-06	(No encroachment on specific easements)			
	N/A	N/A	N/A	10% - Min. \$100.00
103.7-06	(Land abuts on existing street)			
	20% Min. \$50.00 Max. \$200.00	10%	\$25.00	\$25.00

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
103.8-06	(Insurance against damage to present or future improvements by reason of water development)			
	N/A	10% Min. \$100.00	N/A	10% Min \$100.00
103.9-06	(Encroachment on public street)			
	N/A	N/A	N/A	10% - Min. \$100.00
103.10-06	(Use of surface by owner of land below horizontal plane)			
	20%	20%	20%	20%
	Minimum charge of \$100.00			
103.11-06	(ALTA FORM 17-06) (Access and Entry)			
	\$50.00	\$50.00	\$50.00	\$50.00
103.12-06	(ALTA FORM 17.1-06) (Indirect Access and Entry)			
	\$50.00	\$50.00	\$50.00	\$50.00
103.13-06	(ALTA FORM 17.2-06) (Utility Access)			
	N/A	N/A	\$200.00	\$200.00
103.14-06	(ALTA 28.1-06) (Encroachment – Boundaries & Easements)			
	N/A	N/A	\$100	\$100.00
103.15-06	(ALTA 28.2-06) (Encroachment – Boundaries & Easements – Desc. Imps.)			
	N/A	N/A	\$100	\$100.00
104-06 (104.8)	(Assignment of beneficial interest)			
	N/A	N/A	N/A	30% - Min \$250.00 Max \$500.00
104A (104.9)	(Assignment of beneficial interest)			
	N/A	30% Min \$250.00 Max \$500.00	N/A	N/A
104.1-06 (104.10)	(Assignment of beneficial interest)			
	N/A	X	N/A	X
	Lenders Only: Issued concurrently with Policy: \$150.00 Issued Subsequent to Policy: 1 to 4 Family Residential Property: Without vested owner \$200.00, with vested owner 20% based on unpaid balance of loan, Min. \$200.00, Max. \$500.00, other property: Minimum charge \$395.00.			
104.4-06 (104.11)	(Collateral assignment of beneficial interest)			
	N/A	X	N/A	X
	Lenders Only: Without vested owner Minimum charge \$250.00, with vested owner 20% based upon amount of loan secured by collateral assignment, Minimum charge \$250.00. Other property: Minimum charge \$395.00.			
104.6-06	(ALTA 37-06) (Assignment of Lessor's interest)			
	N/A	N/A	N/A	\$100.00 per issue, \$25.00 per issue on tract deals where three or more are issued concurrently

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
104.7-06	(Assignment of Rents and Leases)			
	N/A	\$100.00 per issue \$25.00 per issue on tract deals where three or more are issued concurrently.	N/A	\$100.00 per issue, \$25.00 per issue on tract deals where three or more are issued concurrently
104.8-06	(Assignment of beneficial interest)			
	N/A	N/A	N/A	30% - Min \$250.00 Max \$500.00
104.9	(Assignment of beneficial interest)			
	N/A	30% Min \$250.00 Max \$500.00	N/A	N/A
104.10-06	(Assignment of beneficial interest)			
	N/A	X	N/A	X
	Lenders Only: Issued concurrently with Policy: \$150.00 Issued Subsequent to Policy: 1 to 4 Family Residential Property: Without vested owner \$200.00, with vested owner 20% based on unpaid balance of loan, Min. \$200.00, Max. \$500.00, other property: Minimum charge \$395.00.			
104.11-06	(Collateral assignment of beneficial interest)			
	N/A	X	N/A	X
	Lenders Only: Without vested owner Minimum charge \$250.00, with vested owner 20% based upon amount of loan secured by collateral assignment, Minimum charge \$250.00. Other property: Minimum charge \$395.00.			
104.12-06	(ALTA FORM 10-06) (Assignment of beneficial interest)			
	N/A	N/A	N/A	30% - Min \$250.00 Max \$500.00
104.13-06	(ALTA FORM 10.1-06) (Assignment of beneficial interest and Date Down)			
	N/A	N/A	N/A	30% - Min \$250.00 Max \$500.00
105-06	(Insuring two or more deeds of trust in favor of the same lender)			
	N/A	N/A	N/A	\$100.00
105.1	(Insuring two or more deeds of trust in favor of the same lender)			
	N/A	\$100.00	N/A	N/A
107.1-06	(Allocation of liability)			
	\$25.00	\$25.00	\$25.00	\$25.00
107.2-06	(Increase liability)			
	X	X	X	X
	All policies: The insurance rate applicable for each additional \$1,000.00 or fraction thereof of liability in excess of the amount shown on existing policy.			

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
107.5-06	(Constructive severance of improvements in lease)			
	N/A	\$100.00	N/A	\$100.00
107.9-06	(Naming an additional insured)			
	X	X	X	X
	All policies: \$50.00 if attached at time of original policy. \$100.00 per issue if attached subsequent.			
107.10-06	(Naming an additional insured)			
	X	X	X	X
	All policies: \$50.00 if attached at time of original policy. \$100.00 per issue if attached subsequent.			
107.11-06	(Unenforceability of lien following ostensible merger)			
	N/A	N/A	N/A	10% Max \$250.00 Minimum charge of \$100.00
108.7	(Additional Advance)			
	N/A	60% Min. \$250.00 based on amount of advance, plus 10% to include priority insurance over M/L. No additional charge to include modification of deed of trust.	N/A	N/A
108.8-06	(Additional Advance)			
	N/A	N/A	N/A	70% Min. \$250.00 based on amount of advance. No additional charge to include modification of deed and trust.
108.9	(Additional Advance) (DVA)			
	80% Min. \$250.00 Based on amount of advance plus 10% if M/L coverage is added by CLTA 101 Endorsement.	N/A	N/A	N/A

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
108.10-06	(Revolving Credit Increased Limit)			
	N/A	N/A	N/A	70% - Minimum \$250.00 based on amount of advance
109	(No transfer of lessors interest in community lease)			
	20%	20%	N/A	N/A
	Minimum charge of \$100.00			
110.1-06	(Deletion of specific exceptions (non-risk basis, creditor's rights))			
	N/A	N/A	20%	10% *
	Maximum \$200.00 - No charge for deletion of creditors rights only			
110.3-06	(Release of surface rights)			
	N/A	N/A	\$50.00	\$50.00
110.4-06	(Validity of modification of deed of trust)			
	N/A	N/A	N/A	10% based on unpaid balance Min. \$100.00
110.5-06	(Modification of deed of trust including priority)			
	N/A	N/A	N/A	35% based on unpaid balance Min. \$100.00
110.6	(Modification of deed of trust including priority)			
	N/A	25% based on unpaid balance Min. \$300.00	N/A	N/A
110.7-06	(Enforcement of lien or encumbrance)			
	N/A	N/A	\$100.00	\$100.00
110.9-06	(ALTA FORM 8.1-06) (Enforcement of Environmental Protection Lien)			
	N/A	No Charge	N/A	No Charge
110.9.1-06	(ALTA FORM 8.2-06) (Environmental Protection Lien))			
	N/A	N/A	No Charge	No Charge
110.10-06	(Modification and additional advance)			
	N/A	N/A	N/A	35% based on amount advanced Min. \$300.00
110.11-06	(ALTA FORM 11-06) (Modification)			
	N/A	N/A	N/A	35% based on amount advanced Min. \$300.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
110.11.1-06	(ALTA FORM 11.1-06) (Modification with Subordination)			
	N/A	N/A	N/A	35% based on amount advanced Min. \$300.00
11.2-06	(CLTA110.2-06) (Mortgage Modification with Increased Insurance)			
	N/A	N/A	N/A	35%, plus increased liability amount – Min. \$300
111-06	(Partial reconveyance, no impairments)			
	N/A	N/A	N/A	10% based on unpaid balance. Min \$50.00 Max \$200.00
111.1-06	(Partial reconveyance, no impairments. Alternate form)			
	N/A	N/A	N/A	10% based on unpaid balance. Min \$50.00 Max \$200.00
111.2-06	(Subordination agreement, no impairments)			
	N/A	N/A	N/A	10%
111.3-06	(Partial reconveyance, no impairment of lien, no encroachment of improvements)			
	N/A	N/A	N/A	30% based on unpaid balance Min. \$100.00
111.4-06	(Conveyance by original trustor will not impair mortgage lien made of F.H.A project)			
	N/A	N/A	N/A	10% based on unpaid balance. Min. \$50.00 Max. \$250.00
111.5-06	(ALTA FORM 6-06) (Variable Rate Mortgage)			
	N/A	N/A	N/A	No Charge
111.7-06	(Variable Rate, Renewal)			
	N/A	N/A	N/A	No Charge
111.8-06	(ALTA FORM 6.2-06) (Variable Rate Mortgage with Negative Amortization)			
	N/A	N/A	N/A	No Charge
111.9-06	(F.N.M.A. 7 Year Balloon Mortgage purchase program)			
	N/A	N/A	N/A	No Charge
111.10-06	(Optional advance-Revoluting credit)			
	N/A	N/A	N/A	\$25.00
111.11-06	(Obligatory advance-Revoluting credit)			
	N/A	N/A	N/A	No Charge

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
111.14-06	(ALTA FORM 14-06) (Future Advance-Priority) N/A	N/A	N/A	No Charge
111.14.1-06	(ALTA FORM 14.1-06) (Future Advance-Knowledge) N/A	N/A	N/A	No Charge
111.14.2-06	(ALTA FORM 14.2-06) (Future Advance-Letter of Credit) N/A	N/A	N/A	No Charge
111.14.3-06	(ALTA FORM 14.3-06) (Future Advance-Reverse Mortgage) N/A	N/A	N/A	No Charge
112	(Bondholder's Policy) N/A	\$25.00	N/A	N/A
112.1-06	(Bondholder's Policy) N/A	N/A	N/A	\$25.00
112.2	(Bondholder's Policy – Joint Powers Transaction) N/A	\$25.00	N/A	N/A
114-06	(Co-insurance) N/A	N/A	N/A	Based on Policy Liability
114.1-06	(Co-insurance joint and several liability) N/A	N/A	N/A	Based on Policy Liability
114.2-06	(Co-insurance joint and several liability) N/A	N/A	N/A	Based on Policy Liability
114.3-06	(ALTA FORM 23-06) Co-Insurance, Single Policy) N/A	N/A	N/A	Based on Allocated Policy Liability
115-06	(Estate or interest covered is condominium in fee) N/A	N/A	X	X
	<i>Issuance Requires Underwriting Approval</i> - No charge if attached with original issue. 10% on single policies if attached subsequent. \$25.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.			
115.1-06	(ALTA FORM 4-06) (Condominium Endorsement) N/A	N/A	N/A	Contact Underwriting for Charge and Approval

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

<u>END. NO</u>	<u>CLTA POLICIES</u>		<u>ALTA POLICIES</u>	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
115.2-06	(ALTA FORM 5-06) (Planned Unit Development Endorsement)			
	N/A	N/A	N/A	Contact Underwriting for Charge and Approval
115.3-06	(ALTA FORM 4.1-06) (Condominium Endorsement)			
	N/A	N/A	No Charge	No Charge
115.4-06	(ALTA FORM 5.1-06) (Planned Unit Development Endorsement)			
	N/A	N/A	No Charge	No Charge
116-06	(Designation of improvements, land location)			
	N/A	N/A	N/A	X No charge if attached with original issue. 10% on single policies if attached subsequent. \$25.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.
116.01-06	(ALTA FORM 22-06) (Location)			
	N/A	N/A	\$25.00	10%
116.02-06	(ALTA FORM 22.1-06) (Location and Map)			
	N/A	N/A	\$25.00	X ALTA Lenders: \$10.00 if attached with issuance of Policy . 10% if attached subsequent \$10.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.
116.1-06	(ALTA FORM 25-06) (Same as Survey)			
	N/A	N/A	10%	10%
116.1.2-06	(ALTA FORM 25.1-06) (Same as Portion of Survey)			
	N/A	N/A	10%	10%
116.2-06	(Designation of Improvements – Condominium)			
	N/A	N/A	10%	X No charge if attached with original issue. 10% on single policies if attached subsequent. \$10.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
116.3-06	(Description after map recorded)			
	N/A	N/A	20%	10%
			Minimum charge \$100.00	
116.4-06	(ALTA FORM 19.1-06) (Contiguity Single Parcel)			
	X	X	X	X
	\$100.00 Min. except \$25.00 for ALTA Loan if all parcels comprise the land covered in the policy.			
116.4.1-06	(ALTA FORM 19-06) (Contiguity, Multiple Parcels)			
	X	X	X	X
	\$100.00 Min. except \$25.00 for ALTA Loan if all parcels comprise the land covered in the policy.			
116.5-06	(ALTA FORM 7-06) (Manufactured Housing Unit)			
	N/A	\$25.00	N/A	\$25.00
116.5.1-06	(ALTA FORM 7.1-06) (Manufactured Housing Unit – Conversion Loan)			
	N/A	N/A	N/A	\$25.00
116.5.2-06	(ALTA FORM 7.2-06) (Manufactured Housing Unit – Conversion)			
	N/A	N/A	\$25.00	N/A
116.6-06	(Manufactured Housing Unit included within the term “land”)			
	\$25.00	\$25.00	N/A	N/A
116.7-06	(Subdivision Map Act Compliance)			
	N/A	N/A	10%	10%
			Minimum charge of \$100.00	
116.8-06	(ALTA FORM 26-08) (Subdivision)			
	N/A	N/A	10%	10%
			Minimum charge of \$100.00	
117-06	(ALTA FORM 12-06) (Aggregation)			
	N/A	N/A	N/A	\$25.00
117.1-06	(ALTA FORM 12.1-06) (Aggregation – State Limits)			
	N/A	N/A	N/A	\$25.00
119-06	(Insurance as to the execution and priority of a lease)			
	N/A	N/A	N/A	20%
				Minimum charge of \$100.00
119.1	(Adds printed exceptions to exclude liability for certain matters which may affect title to a lease-hold estate)			
	\$25.00	\$25.00	N/A	N/A
119.2-06	(Validity and Priority of Lease)			
	N/A	N/A	N/A	20%
				Minimum charge of \$100.00

WFG NATIONAL TITLE INSURANCE COMPANY

PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
119.3-06	(Circuitry of Lien makes priority doubtful) N/A		N/A	10% Minimum charge of \$100.00
119.4	(Bondholder's - Validity of Sublease – Joint Powers) \$50.00		N/A	N/A
119.5-06	(ALTA FORM 13-06) (Leasehold – Owner's) X		X	N/A
	(Added at no additional charge to Owner's Policy, based on Section 4.1 and 4.2 above)			
119.6-06	(ALTA FORM 13.1-06) (Leasehold – Lender's) N/A		N/A	X
	Added at no additional charge to Loan Policy, based on Section 4.1 and 3.1 above)			
120.2	(Trust deed subordinate to lease) 20%		20%	20%
	Minimum charge of \$100.00			
122-06	(Construction Lender Advance) N/A		N/A	Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue.
122.1A-06	(Construction Loan Advance – Initial Advance – 2006 ALTA Loan Policy) N/A		N/A	Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue.
122.1B-06	(Construction Loan Advance – Subsequent Disbursement – 2006 ALTA Loan Policy) N/A		N/A	Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue.
122.2-06	(Construction Lender Advance) N/A		N/A	80% based upon amount of advance Min. \$250.00

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	OWNER	LENDER	OWNER	LENDER
123.1-06	(ALTA FORM 3-06) (Zoning classification and allowable uses-vacant land)			
	N/A	N/A	10% Min. \$100	10% Min \$100
				ALTA Loan Policies only: \$25.00 per issue on tract issued deals, if three or more are issued concurrently subsequent to issuance of original policy. \$25.00 per issue if issued concurrently at time of original policy.
123.2-06	(ALTA FORM 3.1-06) (Zoning – Completed Structure)			
	(If CLTA Form 123.1 was previously issued, this form will be issued for an additional 5% - No previous issuance – see below)			
	N/A	N/A	15% Min. \$100	15% - Min. \$100
				ALTA Loan Policies only: \$25.00 per issue on tract issued deals, if three or more are issued con-currently subsequent to issuance of original policy. \$25.00 per issue if issued concurrently at time of original policy.
123.3-06	(ALTA FORM 3.2-06) (Zoning – Land Under Development)			
	N/A	N/A	15% Min. \$100	15% - Min. \$100
				ALTA Loan Policies only: \$25.00 per issue on tract issued deals, if three or more are issued con-currently subsequent to issuance of original policy. \$25.00 per issue if issued concurrently at time of original policy.
124.1-06	(Covenants are Binding)			
	N/A	N/A	20% Minimum charge of \$100.00	10%
124.2-06	(Covenants I Lease are Binding)			
	N/A	N/A	20% Minimum charge of \$100.00	10%
124.3-06	(Covenants I Lease are Binding)			
	N/A	N/A	20% Minimum charge of \$100.00	10%
125-06	(ALTA FORM 2-06) (Truth in Lending)			
	N/A	N/A	N/A	No Charge
127-01	(ALTA Form 15-06) (Nonimputation, Full Equity Transfer)			
	N/A	N/A	10%	N/A
127.1-01	(ALTA Form 15.1-06) (Nonimputation, Additional Insured)			
	N/A	N/A	15%	N/A

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
127.2-01	(ALTA Form 15.2-06) (Nonimputation, Partial Equity Transfer)			
	N/A	N/A	15%	N/A
128-06	(ALTA FORM 16-06) (Mezzanine Financing)			
	N/A	N/A	10%	N/A
129-06	(ALTA FORM 18-06) (Single Tax Parcel)			
	\$25.00	\$25.00	\$25.00	\$25.00
129.1-06	(ALTA FORM 18.1-06) (Multiple Tax Parcel)			
	\$25.00	\$25.00	\$25.00	\$25.00
130-06	(ALTA FORM 20-06) (First Loss – Multiple Parcel Transaction)			
	N/A	N/A	N/A	20%
132	(Usury)			
	N/A	\$100.00	N/A	\$100.00
132-06	(ALTA FORM 27-06) (Usury)			
	N/A	N/A	N/A	\$100.00
133-06	(ALTA FORM 24-06) (Doing Business)			
	N/A	N/A	N/A	\$100.00
134-06	(ALTA FORM 29-06) (Interest Rate Swap – Direct Obligation)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Over \$1million - Negotiable
134.1-06	(ALTA FORM 29.1-06) (Interest Rate Swap – Additional Interest)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1million Over \$1million - Negotiable
134.2-06	(ALTA FORM 29.2-06) (Interest Rate Swap-Additional Interest-Defined Amount)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Over \$1million
134.3-06	(ALTA FORM 29.3-06) (Interest Rate Swap-Additional Interest-Defined Amount)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
135-06	(ALTA FORM 30-06) (One to Four Family Shared Appreciation)			
	N/A	N/A	N/A	\$25 for Residential \$.50/\$1000 up to \$1 million for Commercial and over \$1 million - Negotiable
135.1-06	(ALTA FORM 30.1-06) (Commercial Participation Interest)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million and over \$1 million - Negotiable
136-06	(ALTA FORM 31-06) (Severable Improvements)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million for Commercial and over \$1 million – Negotiable

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PART IX – ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
137-06	(ALTA FORM 32-06) (Construction Loan – Loss of Priority)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million for Commercial and over \$1 million – Negotiable
137.1-06	(ALTA FORM 32.1-06) (Construction Loan-Loss of Priority-Direct Payment)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million for Commercial and over \$1 million – Negotiable
137.2-06	(ALTA FORM 32.2-06) (Constr. Loan-Loss of Priority-Insured’s Direct Payment)			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million for Commercial and over \$1 million – Negotiable
138-06	(ALTA FORM 33-06) (Disbursement)			
	N/A	N/A	N/A	\$50.00
139-06	(ALTA FORM 34-06) (Identified Risk Coverage)			
	N/A	N/A	N/A	\$25 for Residential \$.50/\$1000 up to \$1 million for Commercial and over \$1million - Negotiable
140-06	(ALTA 35-06) (Minerals and Other Subsurface Substances -Buildings)			
	N/A	N/A	10%	10%
140.1-06	(ALTA 35.1-06) (Minerals and Other Subsurface Substances -Improvements)			
	N/A	N/A	10%	10%
140.1-06	(ALTA 35.1-06) (Minerals and Other Subsurface Substances -Improvements)			
	N/A	N/A	10%	10%
140.2-06	(ALTA 35.2-06) (Minerals and Other Subsurface Substances –Described Improvements)			
	N/A	N/A	10%	10%
140.3-06	(ALTA 35.3-06) (Minerals and Other Subsurface Substances – Land Under Development)			
	N/A	N/A	10%	10%
141-06	(ALTA 36-06) (Energy Project – Leasehold/Easement – Owner’s)			
	N/A	N/A	10%	N/A
141.1-06	(ALTA 36.1-06) (Energy Project – Leasehold/Easement – Loan)			
	N/A	N/A	N/A	10%
141.2-06	(ALTA 36.2-06) (Energy Project – Leasehold – Owner’s)			
	N/A	N/A	10%	N/A
141.3-06	(ALTA 36.3-06) (Energy Project – Leasehold – Loan)			
	N/A	N/A	N/A	10%
141.4-06	(ALTA 36.4-06) (Energy Project – Conditions and Restrictions – Land Under Development –Owner’s)			
	N/A	N/A	\$100.00	N/A

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PART IX– ENDORSEMENTS

CLTA ENDORSEMENTS (Continued)

END. NO	CLTA POLICIES		ALTA POLICIES	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
141.5-06	(ALTA 36.5-06) (Energy Project – Conditions and Restrictions – Land Under Development - Loan)			
	N/A	N/A	N/A	\$100.00
141.6-06	(ALTA 36.6-06) (Energy Project – Encroachments)			
	N/A	N/A	N/A	\$100.00
142-06	(ALTA 39-06) (Policy Authorization)			
	N/A	N/A	N/A	No Charge
143-06	(ALTA 41-06) (Water – Improvements)			
	N/A	N/A	10%	10%
143.1-06	(ALTA 41.1-06) (Water – Described Improvements)			
	N/A	N/A	10%	10%
143.2-06	(ALTA 41.2-06) (Water – Land Under Development)			
	N/A	N/A	10%	10%
143.3-06	(ALTA 41.3-06) (Water – Improvements)			
	N/A	N/A	10%	10%
144-06	(ALTA 42-06) (Commercial Lender Group)			
	N/A	N/A	N/A	\$250
145-06	(ALTA 43-06) (Anti-Taint)			
	N/A	N/A	N/A	\$100
146-06	(ALTA 44-06) (Insured Mortgage Recording)			
	N/A	N/A	N/A	No Charge
147-06	(ALTA 40-06) (Tax Credit)			
	N/A	N/A	10%	N/A
147.1-06	(ALTA 40.1-06) (Tax Credit – Defined Amount)			
	N/A	N/A	10%, plus increased liability amount	N/A

NOTE: 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 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 ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.

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PART X – ESCROW RATES AND SETTLEMENT SERVICE FEES

10.1 SALE ESCROW RATE – RATE TABLE “E”

The following Rate Table shall be used to compute all escrow rates show below, unless an alternative rate or formula is specifically designated.

Sales Price	Escrow Charge	Sales Price	Escrow Charge	Sales Price	Escrow Charge
\$0 to \$100,000	\$600.00	\$400,001 to \$410,000	\$910.00	\$710,001 to \$720,000	\$1,220.00
\$100,001 to \$110,000	\$610.00	\$410,001 to \$420,000	\$920.00	\$720,001 to \$730,000	\$1,230.00
\$110,001 to \$120,000	\$620.00	\$420,001 to \$430,000	\$930.00	\$730,001 to \$740,000	\$1,240.00
\$120,001 to \$130,000	\$630.00	\$430,001 to \$440,000	\$940.00	\$740,001 to \$750,000	\$1,250.00
\$130,001 to \$140,000	\$640.00	\$440,001 to \$450,000	\$950.00	\$750,001 to \$760,000	\$1,260.00
\$140,001 to \$150,000	\$650.00	\$450,001 to \$460,000	\$960.00	\$760,001 to \$770,000	\$1,270.00
\$150,001 to \$160,000	\$660.00	\$460,001 to \$470,000	\$970.00	\$770,001 to \$780,000	\$1,280.00
\$160,001 to \$170,000	\$670.00	\$470,001 to \$480,000	\$980.00	\$780,001 to \$790,000	\$1,290.00
\$170,001 to \$180,000	\$680.00	\$480,001 to \$490,000	\$990.00	\$790,001 to \$800,000	\$1,300.00
\$180,001 to \$190,000	\$690.00	\$490,001 to \$500,000	\$1,000.00	\$800,001 to \$810,000	\$1,310.00
\$190,001 to \$200,000	\$700.00	\$500,001 to \$510,000	\$1,010.00	\$810,001 to \$820,000	\$1,320.00
\$200,001 to \$210,000	\$710.00	\$510,001 to \$520,000	\$1,020.00	\$820,001 to \$830,000	\$1,330.00
\$210,001 to \$220,000	\$720.00	\$520,001 to \$530,000	\$1,030.00	\$830,001 to \$840,000	\$1,340.00
\$220,001 to \$230,000	\$730.00	\$530,001 to \$540,000	\$1,040.00	\$840,001 to \$850,000	\$1,350.00
\$230,001 to \$240,000	\$740.00	\$540,001 to \$550,000	\$1,050.00	\$850,001 to \$860,000	\$1,360.00
\$240,001 to \$250,000	\$750.00	\$550,001 to \$560,000	\$1,060.00	\$860,001 to \$870,000	\$1,370.00
\$250,001 to \$260,000	\$760.00	\$560,001 to \$570,000	\$1,070.00	\$870,001 to \$880,000	\$1,380.00
\$260,001 to \$270,000	\$770.00	\$570,001 to \$580,000	\$1,080.00	\$880,001 to \$890,000	\$1,390.00
\$270,001 to \$280,000	\$780.00	\$580,001 to \$590,000	\$1,090.00	\$890,001 to \$900,000	\$1,400.00
\$280,001 to \$290,000	\$790.00	\$590,001 to \$600,000	\$1,100.00	\$900,001 to \$910,000	\$1,410.00
\$290,001 to \$300,000	\$800.00	\$600,001 to \$610,000	\$1,110.00	\$910,001 to \$920,000	\$1,420.00
\$300,001 to \$310,000	\$810.00	\$610,001 to \$620,000	\$1,120.00	\$920,001 to \$930,000	\$1,430.00
\$310,001 to \$320,000	\$820.00	\$620,001 to \$630,000	\$1,130.00	\$930,001 to \$940,000	\$1,440.00
\$320,001 to \$330,000	\$830.00	\$630,001 to \$640,000	\$1,140.00	\$940,001 to \$950,000	\$1,450.00
\$330,001 to \$340,000	\$840.00	\$640,001 to \$650,000	\$1,150.00	\$950,001 to \$960,000	\$1,460.00
\$340,001 to \$350,000	\$850.00	\$650,001 to \$660,000	\$1,160.00	\$960,001 to \$970,000	\$1,470.00
\$350,001 to \$360,000	\$860.00	\$660,001 to \$670,000	\$1,170.00	\$970,001 to \$980,000	\$1,480.00
\$360,001 to \$370,000	\$870.00	\$670,001 to \$680,000	\$1,180.00	\$980,001 to \$990,000	\$1,490.00
\$370,001 to \$380,000	\$880.00	\$680,001 to \$690,000	\$1,190.00	\$990,001 to \$1,000,000	\$1,500.00
\$380,001 to \$390,000	\$890.00	\$690,001 to \$700,000	\$1,200.00		
\$390,001 to \$400,000	\$900.00	\$700,001 to \$710,000	\$1,210.00		

Over \$1,000,000: If additional charges are to be made, they will be based and quoted on the costs incurred and additional responsibilities assumed by the Company.

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PART X – ESCROW RATES AND SETTLEMENT SERVICE FEES

10.2 ESCROW FEES

The escrow fee schedule show herein is applicable to all escrows, and is the Escrow Rate used for computing charges when escrow services are performed.

10.3 COMPUTATION OF FEES (INCREASED LIABILITY)

Unless otherwise designated herein rates shall be applied on a per unit basis in multiples of \$10,000, including any fraction thereof, in accordance with the division of such units as set forth in this PART.

10.4 APPORTIONMENT OF CHARGES

The escrow charges, as contained in this PART, are the full price and may be apportioned between the parties of the escrow as may be required by contract or in accordance with local custom and practice.

10.5 ROUNDING OF CHARGES

When an escrow charge is derived from the application of a percentage of a rate as stated herein, the result of that calculation may be rounded up to the nearest whole dollar amount.

10.6 INCLUSIVE PRICING

Fees for the following items are inclusive in all escrows transactions:

E-Doc Fee (Received and Printed)

Wire Fees (2 transmittal maximum)

Courier Fees (standard local services)

Overnight Delivery (Maximum 1 (one) delivery within continental U.S.

10.7 SEPARATE SALES OR EXCHANGES

A separate charge will be applicable on each separate sale or property involved, even though there may be one common purchaser and the sales are handled concurrently, if the ownership of the subject properties is not common.

10.8 CHARITABLE NON-PROFIT ORGANIZATIONS

Eighty-percent (80%) of the Sale Escrow Rate, minimum charge of \$100.00, shall be the escrow rate applicable for charitable or like eleemosynary non-profit organizations, on the property dedicated to charitable use within the normal activities for which such entities were intended.

10.9 GOVERNMENTAL CONTRACTS

Contracts may be entered into with federal, state or municipal agencies, governmental employee unions and public utility districts for escrow service for such charges as may be agreed upon by and between the Company and the agency.

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PART X – ESCROW RATES AND SETTLEMENT SERVICE FEES

10.10 SALE ESCROWS

In connection with an order for title insurance, the Company will provide escrow services required for a residential sale transaction for 100% of the Sale Escrow Rate shown in Section 10.1 above.

10.11 SHORT SALE ESCROW RATE

- A. A surcharge of \$450.00 shall apply in addition to the applicable Sale Escrow Rate set forth in Section 10.1 herein when the sales price of the subject property is less than the sum of the encumbrances and where one or more secured creditors agrees to release their security interest for an amount that is less than the obligation owed (a “short sale”).
- B. A surcharge of \$750.00 shall apply AND BE ALLOCATED TO Seller of the transaction, in addition to the applicable Sale Escrow Rate, when the Company assists in the processing of Seller’s Short Sale package to the Seller’s lender or lenders.

10.12 REAL ESTATE OWNED (REO) ESCROWS

For all counties EXCEPT Clark, Nye, and Esmeralda
Escrows involving the sale of foreclosed residential properties wherein the seller is the foreclosing beneficiary (or its nominee) under a deed of trust or mortgage or the grantee on a deed in lieu of foreclosure shall incur an additional charge of \$300.00 which charge shall be added to and become part of the charges set forth for Sale Escrows Rates in Section 10.1 herein.

For Clark, Nye, and Esmeralda Counties Only

To and including \$100,000	minimum \$400.00
For each additional \$10,000 or fraction thereof:	
To and including \$350,000	add \$15 per \$10K
To and including \$600,000	add \$15 per \$10K
Over \$600,000	add \$5 per \$10K

10.13 SENIOR CITIZEN ESCROW RATE

When a “Senior Citizen” (i.e.-at least 55 years of age) is selling or buying an owner-occupied, one-to-four family, residential dwelling, the senior citizen shall be entitled to a discount equal to 25% of the fees, which they would be charged for escrow services provided in conjunction with a sale or purchase transaction.

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10.14 INVESTOR ESCROW RATE

A rate of 70% of the applicable Escrow Fee shall be provided on sale or purchase transactions, to a person who, in the ordinary course of their business, invests money in real estate, so that the real estate may produce a revenue, income or profit from its employment. The Investor must provide reasonable proof that they currently hold title to or have transferred title to five (5) or more investment properties in the State of Nevada within the past twelve (12) months to qualify. This rate is only available on escrow charges that are calculated at the full applicable rate under Section 10.1, Sale Escrow Rate – Rate Table E, as shown above.. This rate is only applicable to those charges that are being paid for by the investor. This rate cannot be applied to a transaction where an owner's policy has not yet been issued subsequent to a non-judicial foreclosure or for a Short Sale transaction.

10.15 RESIDENTIAL LOAN ESCROWS

The following charges shall apply to a financing transaction involving a single-family residence or residential condominium unit:

\$275.00 for loans up to \$1,000,000;

Over \$1,000,000: If additional charges are to be made, they will be based and quoted on the costs incurred and additional responsibilities assumed by the Company.

Incorporated within the above charges are Company provided escrow services necessary to comply with the instructions of a new lender, including miscellaneous charges for: (a) Electronic Funds Transfer; (b) Electronic Recording; (c) Electronic Transfer of Loan Documents; and (d) Overnight Delivery.

Notary, third party support charges not listed above, recording charges collected by the County Recorder and taxes and/or penalties are not included within the charges herein.

Concurrently made subordinate loans covering the same property where the sum of the concurrently made loans shall be processed for an additional charge \$150.00 per loan.

10.15 ESCROW FEE FOR THE PROCESSING OF A CONCURRENT LOAN

To the charges set forth for Sale Escrows in Section 10.9 or Short Sale Escrows in Section 10.10 above, add \$200.00 for each concurrently processed loan.

In sale transactions involving a concurrent loan or loans where the Company is instructed to prepare the promissory note and the deed of trust securing the note the fee for the preparation of these documents is included within the above charges.

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PART X – ESCROW RATES AND SETTLEMENT SERVICE FEES

10.16 LOAN ESCROWS OTHER THAN RESIDENTIAL

The charge applicable to a financing transaction involving all properties other than a single-family residence or a residential condominium unit shall be one-hundred percent (100%) of the Sale Escrow Rate, based on the loan amount, as shown in Section 10.9 herein.

Concurrently made subordinate loans covering the same property where the sum of the concurrently made loans shall be processed for an additional charge \$150.00 per loan.

10.17 ESCROW SERVICE FOR HOME EQUITY REVOLVING LINE LOANS

Escrow service for loans involving liens against the equity in real property, generally of a revolving line nature, may be handled for a flat fee of \$150.00 per loan provided such services are limited to:

- A. Obtaining off-set statements from the first lender.
- B. Paying off existing liens and encumbrances.
- C. Paying taxes and assessments as are required.
- D. Paying release charges, recording fees, loan fees and necessary charges in connection with such loan.

Such services do not include:

- 1. Preparation of Instructions
- 2. Disbursement of funds subsequent to the closing date.
- 3. Handling of any funds above the amount to meet the needed closing requirements.
- 4. Sign-ups.
- 5. Payment of items not secured by the property in question, e.g. credit cards, other loans, etc.

Additional charges will be made commensurate with any of the additional services required.

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PART X – ESCROW RATES AND SETTLEMENT SERVICE FEES

10.18 LIMITED ESCROW SERVICE – SUB-ESCROW

In connection with an order for title insurance, the Company will provide limited escrow service in support of a primary escrow agent for a minimum charge of \$75.00 per order. Services available under this section are limited to the following:

- A. The receipt of funds and/or written instructions from the primary escrow holder and/or from any lender whose loan will be insured at close of the subject transaction;
- B. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions, and to the primary escrow holder; or
- C. Other escrow services required in support of a primary escrow holder, of an unusual nature, not readily foreseen, for which an appropriate charge may be made consistent with additional costs and/or liability assumed by the Company.

10.19 LIMITED ESCROW SERVICE - LOAN TRANSACTION

In connection with an order for title insurance, the Company will provide additional limited escrow services in support of a lender for a minimum charge of \$225.00.

Under this section, the Company's additional limited escrow services would include receipt and disbursement of funds, procurement of demand statements to facilitate payoffs, preparation of escrow instructions where applicable, and procurement of signatures upon said documents to facilitate the issuance of title insurance to the lender.

10.20 SUBDIVISION AND DEVELOPMENT RATES

Services in connection with subdivision and development rates shall be negotiated between the Company and the subdivider/developer on a case by case situation.

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PART X – ESCROW RATES AND SETTLEMENT SERVICE FEES

10.21 MISCELLANEOUS ESCROW CHARGES

- 10.21.1 Electronic Transfer of Funds – Incoming and Outgoing
A service charge of \$25.00 shall apply to each electronic transfer of funds that is received or sent by the Company.
- 10.21.2 Electronic Transmission of Loan Documents
A service charge of \$100.00 will apply when a lender electronically transmits a loan document package to the Company for printing and assembly.
- 10.21.3 Overnight Delivery
A service charge of \$25.00 shall apply for each for each for each overnight delivery package sent by the Company.
- 10.21.4 Recording of Documents
A service charge of \$50.00 per file shall apply when the Company is required to process and physically or electronically deliver documents to the County Recorder's Office for recording.

10.22 FEDERAL LAW COMPLIANCE

The charge for escrow services may be waived, if necessary, in order to be in compliance with any applicable Federal rules and regulations pertaining to federally insured loans.

In compliance with federal regulations, any Integrated Mortgage Disclosure (“IMD”) must be prepared pursuant the rules of the Consumer Finance Protection Bureau, 12 CFR parts 1024 and 1026. The IMD may contain title premiums that appear to differ from the rates computed herein, due to the manner in which title premiums and settlement costs are required to be stated on the IMD. The title insurance premiums charged under any given file shall be calculated pursuant to the rates and rules contained herein, but may be shown on the IMD in the manner required by CFPB rules provided the total aggregate premium is the same in both instances.

10.23 ADDITIONAL CHARGES

In escrows where unusual services are to be provided, an additional charge may be made. In any such event, such an additional charge shall be made which, in the opinion of the Company, appears to be consistent with the general pricing procedures set forth herein. The types of unusual services for which an additional charge will be made will include, but are not limited to, the following:

- 10.23.1: Escrows involving one or more parcels of real estate in other counties and/or states or nations. For each parcel so located, an additional charge for escrow services may be made commensurate with the additional work incurred;
- 10.23.2: Escrows involving extra or unusual work, such as paying of personal obligations of the parties not secured by real property, finding and securing documents apparently lost and/or in possession of parties not presently involved in the transactions, etc.;

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10.23 ADDITIONAL CHARGES (Continued)

- 10.23.3: Meeting with and/or consulting with principals, their brokers, agents or counsel, for abnormal time periods and/or at locations other than the offices of the Company;
- 10.23.4: Holding, handling and paying out funds on instructions of a principal subsequent to the closing of an escrow.

The additional charges to be made will be quoted by the Company upon request, and will be determined based upon the additional costs, exposure and liability incurred.

10.24 NON FILED RATES

Escrow service may be required in some cases and under conditions for which no charge has been provided for in this schedule. In such cases, a charge will be made which, in the opinion of the Company, appears to be consistent with the general pricing procedures as set forth herein.

In certain instances, due to the service requirements of lenders and developers, the Company may enter into agreements or contracts as to the escrow services to be rendered and the charges made thereon. The determination of the charge to be applied for such escrow services shall involve an analysis of the requirements and services desired taking into account the factors of the volume of properties involved, the number of parties to the transaction, the amount of monetary consideration paid or lent, geographic location, the application automation technologies, service costs, the impact on the overall workflow of the Company, competitive environment, centralization of service and other reasonable factors. All such agreements must be in writing, signed by the parties to the agreement, and approved by Company management.

NOTE: The above rates are minimum and additional charges for escrow services or limited escrow services may be charged by the Company but only commensurate with the additional work involved.