



The State of Nevada

MANUAL OF TITLE INSURANCE PREMIUMS AND ESCROW RATES

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WFG NATIONAL TITLE INSURANCE COMPANY

CONTENTS

1.	Introduction	1
2.	General Rules for Use of Rates	2
2.1	Definitions.....	2
2.1.1	Acquisition Loan	2
2.1.2	Basic Rate	2
2.1.3	Commercial or Commercial Property.....	2
2.1.4	Company.....	2
2.1.5	Expanded Coverage and Extended Coverage.....	2
2.1.6	Offering Provider:.....	2
2.1.7	Purchase Transaction.....	2
2.1.8	Refinance Loan.....	2
2.1.9	Residential or Residential Property	3
2.1.10	Short Form Policy.....	3
2.1.11	Standard Coverage.....	3
2.1.12	State	3
2.1.13	TRID Transaction	3
2.2	Amount of Insurance.....	3
2.2.1	Owner's Policies.....	3
2.2.2	Loan Policies	4
2.2.3	Leasehold Owner's Policies	4
2.2.4	Other Interests.....	4
2.2.5	Co-Insurance.....	5
2.3	Transfers Not Considered an Acquisition Loan / Purchase Transaction	5
2.4	Conflicting Rate Provision.....	5
2.5	Insurance Under One Policy of Multiple Parcels/Multiple Chains of Title.....	6
2.6	Elimination of Fractional Dollars	6
2.7	Increase in Policy Liability	6
2.8	Federal Rule Compliance.....	6
3.	Rate Tables	7
3.1	Basic Title Insurance Rate for Zone 1	7
3.2	Basic Title Insurance Rate for Zone 2	9
4.	Owner's Insurance.....	11

WFG NATIONAL TITLE INSURANCE COMPANY

4.1	Owner's Insurance	11
4.1.1	Standard Coverage.....	11
4.1.2	Expanded Coverage/Homeowner's	11
4.1.3	Extended Coverage.....	11
4.1.4	Short Term/Reissue Rate	11
4.2	Sale with a Binder to Insure a Resale	11
4.3	Leasehold Owner's Insurance.....	12
4.4	ALTA U.S. Policy Form.....	12
5.	Basic Lender Insurance Rates.....	13
5.1	Loan Policy for Acquisition Loan.....	13
5.1.1	Standard Coverage.....	13
5.1.2	Expanded Coverage.....	13
5.1.3	Extended Coverage.....	13
5.2	Loan Policy for Refinance Loan.	13
5.2.1	Standard Coverage.....	13
5.2.2	Expanded Coverage.....	13
5.2.3	Extended Coverage.....	13
5.3	Short Form Loan Policies.	13
5.4	Reissue of initial interim loan policy to permanent loan policy	14
6.	Simultaneous Issue Rates	15
6.1	Owner's and Loan Policies	15
6.2	Multiple Loan Policies.....	15
6.3	Owner's & Leasehold Policies.....	16
6.4	Combinations Of Owner's, Leasehold & Loan Policies.....	16
7.	Lender's Special Rates	17
7.1	Applicable Provisions and Restrictions	17
7.2	Aggregation of Orders for Rate Categories	17
7.3	Lender's Special Rate Categories	18
7.3.1	Lender's Special Rate 1 – Minimum 100 Orders	18
7.3.2	Lender's Special Rate 2 – Minimum 200 Orders	18
7.3.3	Lender's Special Rate 3 – Minimum 300 Orders	19
7.3.4	Lender's Special Rate 4 – Minimum 500 Orders	19
8.	Commercial Rates.....	20
8.1	Commercial Rate Table	20

WFG NATIONAL TITLE INSURANCE COMPANY

8.2	Simultaneous issue of Owner's and Loan Policies	20
8.3	Subdivision/Builders/Bulk Rate.....	21
9.	Specialty Lender's Policies	22
9.1	ALTA Residential Limited Coverage Junior Loan and Short Form Residential Limited Coverage Junior Loan Policy	22
9.2	Residential Limited Coverage Mortgage Modification Policy ("MMP")	22
9.3	HE ² - Home Equity 2nd Generation Title Insurance Policy	22
10.	Guarantees	24
10.1	Limited Coverage Loan Guarantee	24
10.2	Mortgage Priority Guarantee ("MPG").....	24
10.3	Trustee's Sale or Judicial Foreclosure Guarantee (Deeds of Trust or Mortgages).....	25
10.4	Continuation Guarantee	Error! Bookmark not defined.
10.5	Conversion Guarantee.....	26
10.6	Commercial Guarantee	Error! Bookmark not defined.
10.7	Litigation Guarantee	26
10.8	Judgment Lien Guarantee	26
10.9	Mechanic's Lien Guarantee	26
10.10	Lot Book Guarantee	26
10.11	Recorded Document Guarantee	27
10.12	Subdivision Guarantee	27
11.	Discounts and Discounted Rates	28
11.1	Combined Title and Escrow Services	28
11.2	Investor's Rate	28
12.	Miscellaneous Title Fees	29
12.1	Closing Protection Coverage Transaction Specific	29
12.2	Report Charges.....	29
12.3	Credit for Reports on Subsequent Policies.....	29
12.3.1	No Major Change	29
12.3.2	Major Change	29
12.4	Inspection Fees.....	29
12.5	Vacated Street, Alley, Easement, Rights of Way or Reversionary Interest Covered Concurrently with the Issuance of a Policy	30
12.6	Unusual Requirements	30
12.7	Contract Rates for Federal, State, County, or Municipal Agencies.....	30
13.	Endorsements.....	31

WFG NATIONAL TITLE INSURANCE COMPANY

13.1	General Rules	31
13.2	Endorsements to Loan Policy in TRID Transactions	41
13.3	Endorsements to Owner's Policies and Loan Policies in Non-TRID Transactions.....	41
13.4	Modification of an Endorsement	41
14.	Escrow Rates And Settlement Service Fees	42
14.1	General Rules	42
14.1.1	Allocation of Charges	42
14.1.2	Rounding of Charges	42
14.1.3	Separate Sales or Exchanges	42
14.1.4	Governmental Contracts	42
14.1.5	Included Services.....	42
14.2	Basic Escrow Rate Table	43
14.3	Sale Escrows	45
14.3.1	Residential & Commercial Sale	45
14.3.2	Real Estate Owned (REO) Escrows	45
14.3.3	Short Sale Escrow Surcharges	45
14.4	Refinance Loan Escrows.....	45
14.4.1	Refinance Residential Loan Escrows	45
14.4.2	Non-Residential Loan Escrows	46
14.4.3	Escrow Service for Subordinate or Home Equity Lines of Credit	46
14.5	Limited Escrow Service – Sub-escrow	46
14.6	Subdivision and Development Rates	47
14.7	Additional Escrow Charges	47
14.7.1	Wire Fees- over 3	47
14.7.2	Overnight Delivery	47
14.7.3	Foreign Investment Real Property Tax Act (FIRPTA)	47
14.7.4	Financial Crimes Enforcement Network (FinCEN)	47
14.7.5	1031 Exchange	47
14.7.6	Other Charges/Document Preparation Fees	47
14.7.7	Document Preparation Fees.....	47
14.7.8	Payment of Credit Cards and Unsecured Debts	48
14.8	Discounted Escrow Rates	48
14.8.1	Senior Citizen Rate	48
14.8.2	Public Servant Rate	48

WFG NATIONAL TITLE INSURANCE COMPANY

14.8.3	Military Rate.....	48
14.8.4	Investor Rate.....	48
14.9	Miscellaneous rates.....	49
14.9.1	Tracking and Processing Taxes	49
14.9.2	Service Fees.....	49
14.10	Federal Law Compliance	49
14.11	Non Filed Rates.....	49

WFG NATIONAL TITLE INSURANCE COMPANY

1. INTRODUCTION

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by the Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

The rates for title insurance policies and endorsements issued by agents and/or employees of WFG National Title Insurance Company (“the Company”) are set forth in this manual. The charges shown herein as applicable to title insurance products, also known as the “title premiums,” unless otherwise noted include all ordinary charges for a title search, title examination, commitment and title insurance policy.

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 unless otherwise noted or provided for in this schedule of fees and charges. Any reference to the Company shall include WFG National Title Company of Nevada, LLC and WFG Lender Services, LLC.

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 designated “WFG”.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2.1 DEFINITIONS

2.1.1 Acquisition Loan

An “Acquisition Loan” is a loan secured by a mortgage or deed of trust on property, made contemporaneously with the acquisition of that property by the borrower, except as set forth in Chapter 2, Section 2.3.

2.1.2 Basic Rate

“Basic Rate” shall refer to the Rate Tables in Sections 3.1 and 3.2.

2.1.3 Commercial or Commercial Property

“Commercial” or “Commercial Property” refers to any real property which is not a Residential Property.

2.1.4 Company

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

2.1.5 Expanded Coverage and Extended Coverage

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowner’s Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State.

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

2.1.6 Offering Provider:

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

2.1.7 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Chapter 2, Section 2.3.

2.1.8 Refinance Loan

A “Refinance Loan” is any loan secured by a mortgage, deed of trust, security deed or deeds to secure debt on property, which is not an Acquisition Loan.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2.1.9 Residential or Residential Property

“Residential” or “Residential Property” refers to a parcel of real property which is improved with a one-to-four family residential structure including a mobile or modular home; a single residential condominium or cooperative unit or unimproved property that is intended for use as a residential property.

2.1.10 Short Form Policy

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

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

2.1.11 Standard Coverage

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

2.1.12 State

“State” shall mean the State of Nevada.

2.1.13 TRID Transaction

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

2.2 AMOUNT OF INSURANCE

2.2.1 Owner’s Policies

Owner’s title insurance policies will not be issued for less than the full value of the land, including any improvements or appurtenances, if applicable, as determined by:

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

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2.2.2 Loan Policies

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

- If the value of the insured land or the equity of the Trustor/Mortgagor is less than the face amount of the Deed of Trust/Mortgage, then the amount of insurance may be equal to the value of the land or the equity of the mortgagor in the land; or
- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the Deed of Trust/Mortgage, the policy may be written in an amount greater than the face amount of the Deed of Trust/Mortgage, but no more than 125% of the face amount of the Deed of Trust/Mortgage; or
- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the premises provided the values of the other property or properties is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

2.2.3 Leasehold Owner's Policies

Policies insuring the lessee's interest in a leasehold will not be issued with a policy liability amount less than the value of the insured's interest in the premises. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of:

- The sum of the rent payments called for in under the terms of the lease; or
- The amount of a current appraisal of the leasehold interest; or
- The amount determined by any other method of valuation acceptable to the Company.

Possible future cost of living adjustments to annual rental will not be considered in determining policy limits, however mandatory rental adjustments or minimum cost of living adjustments set forth in the lease will be.

Where rent is contingent, based on sales volumes or other formula, the result of which is unknown at the time of policy, the issuing party shall make a reasonable determination of the value of the insured's interest in the premises.

2.2.4 Other Interests

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

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2.2.5 Co-Insurance

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

2.3 TRANSFERS NOT CONSIDERED AN ACQUISITION LOAN / PURCHASE TRANSACTION

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

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

2.4 CONFLICTING RATE PROVISION

Although this manual has been assembled in order to minimize conflict, confusion and disparity, whenever two or more rate provisions contained herein may apply, the provision resulting in the lowest charge to the insured shall govern and apply.

WFG NATIONAL TITLE INSURANCE COMPANY

2. GENERAL RULES FOR USE OF RATES

2.5 INSURANCE UNDER ONE POLICY OF MULTIPLE PARCELS/MULTIPLE CHAINS OF TITLE

When multiple parcels of land, which each have unique legal descriptions, are insured under a single policy, including when one or more of the insured parcels are composed of easements which benefit or are appurtenant to a primary parcel, an additional charge of \$250.00 per parcel may be assessed.

For purpose of applying this rule, contiguous parcels of land in one county shall be treated as one parcel, provided record title to the land and record title to the access is vested in one owner at the time application is made. Each noncontiguous parcel having a separate chain of title shall be treated as a separate parcel. If the parcels of land lie in more than one county, they shall be treated as separate parcels in each county.

2.6 ELIMINATION OF FRACTIONAL DOLLARS

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar shall be rounded up to the next higher dollar.

2.7 INCREASE IN POLICY LIABILITY

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

2.8 FEDERAL RULE COMPLIANCE

In compliance with federal regulations, any Integrated Mortgage Disclosure (“IMD”) must be prepared pursuant the rules of the Bureau of Consumer Finance Protection, 12 CFR parts 1024 and 1026. The IMD may contain title premiums and escrow charges 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 BCFP rules provided the total aggregate premium is the same in both instances.

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R. part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the agent’s or closing office’s share of such premium.

WFG NATIONAL TITLE INSURANCE COMPANY

3. RATE TABLES

The rate formula shown in the tables below shall be used to calculate all rates found in this Rate Manual, before any special pricing, credit or discount is applied, unless a different rate is provided in a specific Section. The premium arrived at by using this formula is subject to the provisions of the General Rules.

3.1 BASIC TITLE INSURANCE RATE FOR ZONE 1

Zone 1 is comprised of the following counties: Clark, Esmeralda, Lincoln, Mineral and Nye.

Rate Table “Zone 1”

<u>Amount of Insurance</u>			<u>Rate</u>	<u>Amount of Insurance</u>			<u>Rate</u>
\$0	To	\$50,000	\$569	\$340,001	To	\$350,000	\$1,541
\$50,001	To	\$60,000	\$605	\$350,001	To	\$360,000	\$1,563
\$60,001	To	\$70,000	\$642	\$360,001	To	\$370,000	\$1,585
\$70,001	To	\$80,000	\$679	\$370,001	To	\$380,000	\$1,607
\$80,001	To	\$90,000	\$722	\$380,001	To	\$390,000	\$1,630
\$90,001	To	\$100,000	\$764	\$390,001	To	\$400,000	\$1,651
\$100,001	To	\$110,000	\$805	\$400,001	To	\$410,000	\$1,673
\$110,001	To	\$120,000	\$841	\$410,001	To	\$420,000	\$1,695
\$120,001	To	\$130,000	\$873	\$420,001	To	\$430,000	\$1,718
\$130,001	To	\$140,000	\$903	\$430,001	To	\$440,000	\$1,740
\$140,001	To	\$150,000	\$933	\$440,001	To	\$450,000	\$1,761
\$150,001	To	\$160,000	\$969	\$450,001	To	\$460,000	\$1,783
\$160,001	To	\$170,000	1,005	\$460,001	To	\$470,000	\$1,806
\$170,001	To	\$180,000	\$1,041	\$470,001	To	\$480,000	\$1,828
\$180,001	To	\$190,000	\$1,079	\$480,001	To	\$490,000	\$1,850
\$190,001	To	\$200,000	\$1,115	\$490,001	To	\$500,000	\$1,871
\$200,001	To	\$210,000	\$1,151	\$500,001	To	\$510,000	\$1,894
\$210,001	To	\$220,000	\$1,188	\$510,001	To	\$520,000	\$1,916
\$220,001	To	\$230,000	\$1,218	\$520,001	To	\$530,000	\$1,938
\$230,001	To	\$240,000	\$1,249	\$530,001	To	\$540,000	\$1,960
\$240,001	To	\$250,000	\$1,279	\$540,001	To	\$550,000	\$1,982
\$250,001	To	\$260,000	\$1,310	\$550,001	To	\$560,000	\$2,004
\$260,001	To	\$270,000	\$1,339	\$560,001	To	\$570,000	\$2,026
\$270,001	To	\$280,000	\$1,370	\$570,001	To	\$580,000	\$2,048
\$280,001	To	\$290,000	\$1,400	\$580,001	To	\$590,000	\$2,071
\$290,001	To	\$300,000	\$1,430	\$590,001	To	\$600,000	\$2,092
\$300,001	To	\$310,000	\$1,453	\$600,001	To	\$610,000	\$2,114
\$310,001	To	\$320,000	\$1,475	\$610,001	To	\$620,000	\$2,136
\$320,001	To	\$330,000	\$1,497	\$620,001	To	\$630,000	\$2,159
\$330,001	To	\$340,000	\$1,519	\$630,001	To	\$640,000	\$2,181

WFG NATIONAL TITLE INSURANCE COMPANY

3. Rate Tables

<u>Amount of Insurance</u>			<u>Rate</u>	<u>Amount of Insurance</u>			<u>Rate</u>
\$640,001	To	\$650,000	\$2,202	\$820,001	To	\$830,000	\$2,600
\$650,001	To	\$660,000	\$2,224	\$830,001	To	\$840,000	\$2,622
\$660,001	To	\$670,000	\$2,247	\$840,001	To	\$850,000	\$2,643
\$670,001	To	\$680,000	\$2,269	\$850,001	To	\$860,000	\$2,665
\$680,001	To	\$690,000	\$2,291	\$860,001	To	\$870,000	\$2,688
\$690,001	To	\$700,000	\$2,312	\$870,001	To	\$880,000	\$2,710
\$700,001	To	\$710,000	\$2,335	\$880,001	To	\$890,000	\$2,732
\$710,001	To	\$720,000	\$2,357	\$890,001	To	\$900,000	\$2,753
\$720,001	To	\$730,000	\$2,378	\$900,001	To	\$910,000	\$2,776
\$730,001	To	\$740,000	\$2,401	\$910,001	To	\$920,000	\$2,798
\$740,001	To	\$750,000	\$2,423	\$920,001	To	\$930,000	\$2,820
\$750,001	To	\$760,000	\$2,445	\$930,001	To	\$940,000	\$2,842
\$760,001	To	\$770,000	\$2,467	\$940,001	To	\$950,000	\$2,864
\$770,001	To	\$780,000	\$2,489	\$950,001	To	\$960,000	\$2,886
\$780,001	To	\$790,000	\$2,512	\$960,001	To	\$970,000	\$2,908
\$790,001	To	\$800,000	\$2,533	\$970,001	To	\$980,000	\$2,930
\$800,001	To	\$810,000	\$2,555	\$980,001	To	\$990,000	\$2,953
\$810,001	To	\$820,000	\$2,577	\$990,001	To	\$1,000,000	\$2,974

For each \$10,000 or fraction thereof above \$1,000,000
Add \$21.00 per \$10,000 up to and including \$ 5,000,000
Add \$17.00 per \$10,000 up to and including \$ 10,000,000
Add \$14.00 per \$10,000 up to and including \$ 20,000,000
Add \$ 12.00 per \$10,000.00 over \$ 20,000,000

WFG NATIONAL TITLE INSURANCE COMPANY

3. Rate Tables

3.2 BASIC TITLE INSURANCE RATE FOR ZONE 2

Zone 2 consist of the following counties: Carson City, Churchill, Douglas, Elko, Eureka, Humboldt, Lander, Lyon, Pershing, Storey, Washoe and White Pine.

Rate Table “Zone 2”

<u>Amount of Insurance</u>				<u>Rate</u>			
<u>Amount of Insurance</u>				<u>Rate</u>			
\$0	To	\$50,000	\$510.00	\$380,001	To	\$390,000	\$1,504.00
\$50,001	To	\$60,000	\$546.00	\$390,001	To	\$400,000	\$1,525.00
\$60,001	To	\$70,000	\$584.00	\$400,001	To	\$410,000	\$1,546.00
\$70,001	To	\$80,000	\$620.00	\$410,001	To	\$420,000	\$1,567.00
\$80,001	To	\$90,000	\$657.00	\$420,001	To	\$430,000	\$1,588.00
\$90,001	To	\$100,000	\$693.00	\$430,001	To	\$440,000	\$1,608.00
\$100,001	To	\$110,000	\$730.00	\$440,001	To	\$450,000	\$1,629.00
\$110,001	To	\$120,000	\$766.00	\$450,001	To	\$460,000	\$1,650.00
\$120,001	To	\$130,000	\$802.00	\$460,001	To	\$470,000	\$1,671.00
\$130,001	To	\$140,000	\$839.00	\$470,001	To	\$480,000	\$1,692.00
\$140,001	To	\$150,000	\$875.00	\$480,001	To	\$490,000	\$1,712.00
\$150,001	To	\$160,000	\$912.00	\$490,001	To	\$500,000	\$1,733.00
\$160,001	To	\$170,000	\$948.00	\$500,001	To	\$510,000	\$1,754.00
\$170,001	To	\$180,000	\$984.00	\$510,001	To	\$520,000	\$1,775.00
\$180,001	To	\$190,000	\$1,021.00	\$520,001	To	\$530,000	\$1,796.00
\$190,001	To	\$200,000	\$1,057.00	\$530,001	To	\$540,000	\$1,816.00
\$200,001	To	\$210,000	\$1,088.00	\$540,001	To	\$550,000	\$1,837.00
\$210,001	To	\$220,000	\$1,120.00	\$550,001	To	\$560,000	\$1,858.00
\$220,001	To	\$230,000	\$1,151.00	\$560,001	To	\$570,000	\$1,879.00
\$230,001	To	\$240,000	\$1,182.00	\$570,001	To	\$580,000	\$1,900.00
\$240,001	To	\$250,000	\$1,213.00	\$580,001	To	\$590,000	\$1,920.00
\$250,001	To	\$260,000	\$1,234.00	\$590,001	To	\$600,000	\$1,941.00
\$260,001	To	\$270,000	\$1,255.00	\$600,001	To	\$610,000	\$1,962.00
\$270,001	To	\$280,000	\$1,276.00	\$610,001	To	\$620,000	\$1,983.00
\$280,001	To	\$290,000	\$1,296.00	\$620,001	To	\$630,000	\$2,004.00
\$290,001	To	\$300,000	\$1,317.00	\$630,001	To	\$640,000	\$2,024.00
\$300,001	To	\$310,000	\$1,338.00	\$640,001	To	\$650,000	\$2,045.00
\$310,001	To	\$320,000	\$1,359.00	\$650,001	To	\$660,000	\$2,066.00
\$320,001	To	\$330,000	\$1,380.00	\$660,001	To	\$670,000	\$2,087.00
\$330,001	To	\$340,000	\$1,400.00	\$670,001	To	\$680,000	\$2,108.00
\$340,001	To	\$350,000	\$1,421.00	\$680,001	To	\$690,000	\$2,128.00
\$350,001	To	\$360,000	\$1,442.00	\$690,001	To	\$700,000	\$2,149.00
\$360,001	To	\$370,000	\$1,463.00	\$700,001	To	\$710,000	\$2,170.00
\$370,001	To	\$380,000	\$1,484.00	\$710,001	To	\$720,000	\$2,191.00

WFG NATIONAL TITLE INSURANCE COMPANY

3. Rate Tables

<u>Amount of Insurance</u>			<u>Rate</u>	<u>Amount of Insurance</u>			<u>Rate</u>
\$720,001	To	\$730,000	\$2,212.00	\$860,001	To	\$870,000	\$2,503.00
\$730,001	To	\$740,000	\$2,232.00	\$870,001	To	\$880,000	\$2,524.00
\$740,001	To	\$750,000	\$2,253.00	\$880,001	To	\$890,000	\$2,544.00
\$750,001	To	\$760,000	\$2,274.00	\$890,001	To	\$900,000	\$2,565.00
\$760,001	To	\$770,000	\$2,295.00	\$900,001	To	\$910,000	\$2,586.00
\$770,001	To	\$780,000	\$2,316.00	\$910,001	To	\$920,000	\$2,607.00
\$780,001	To	\$790,000	\$2,336.00	\$920,001	To	\$930,000	\$2,628.00
\$790,001	To	\$800,000	\$2,357.00	\$930,001	To	\$940,000	\$2,648.00
\$800,001	To	\$810,000	\$2,378.00	\$940,001	To	\$950,000	\$2,669.00
\$810,001	To	\$820,000	\$2,399.00	\$950,001	To	\$960,000	\$2,690.00
\$820,001	To	\$830,000	\$2,420.00	\$960,001	To	\$970,000	\$2,711.00
\$830,001	To	\$840,000	\$2,440.00	\$970,001	To	\$980,000	\$2,732.00
\$840,001	To	\$850,000	\$2,461.00	\$980,001	To	\$990,000	\$2,752.00
\$850,001	To	\$860,000	\$2,482.00	\$990,001	To	\$1,000,000	\$2,773.00

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 \$16.00 per \$10,000 up to and including \$ 10,000,000
Add \$13.00 per \$10,000 up to and including \$ 20,000,000
Add \$11.00 per \$10,000 over \$ 20,000,000

WFG NATIONAL TITLE INSURANCE COMPANY

4. OWNER'S INSURANCE

4.1 OWNER'S INSURANCE

4.1.1 Standard Coverage

An ALTA or CLTA Standard Coverage Owner's policy will be issued at 100% of the premium for the respective liability amounts as set forth in the Rate Tables in Section 3.1 and 3.2.

4.1.2 Expanded Coverage/Homeowner's

An ALTA Expanded Coverage Owner's Policy (aka Homeowner's Policy) will be issued at 110% of the premium for the respective liability amounts as set forth for in the Rate Tables in Sections 3.1 and 3.2.

4.1.3 Extended Coverage

An ALTA Extended Coverage Owner's Policy will be issued at 140% of the premium for the respective liability amounts as set forth in Rate Tables Sections 3.1 and 3.2.

4.1.4 Short Term/Reissue Rate

If the applicant for title insurance presents any type of owner's policy in any amount, issued by the Company or any other title underwriter, covering the same property and dated less than 36 months prior to the date of application, the premium for a new owner's policy shall be 80% of the premium calculated under sections 4.1.1, 4.1.2, or 4.1.3, as applicable.

4.2 SALE WITH A BINDER TO INSURE A RESALE

The Company may deliver a CLTA Form Binder setting forth its agreement to issue, within a period of 2 year(s), a policy of title insurance. The charge therefor shall be equal to 110% of the premium calculated for a policy of the type and liability amount described in the binder calculated pursuant to sections 3.1 and 3.2, as applicable (100% of normal charge for policy, 10% for binder).

The binder may be extended for one additional year upon payment of an additional 10% prior to the expiration of the binder's term. All amounts paid for a binder are fully earned when paid. No refunds shall be due should the binder expire or the amount to be insured is reduced.

Upon request only, if the party named in the binder has not conveyed the property during the term of the binder, a final policy of the type and in the amount described in the binder will be issued in accord with the terms of the binder without additional charge. The effective date of the policy will be the date of the vesting deed.

If the party named in the binder conveys the property, upon request, the Company will issue a final policy to the vestee of the named party in accord with the terms of the binder. Should a policy type or liability amount be requested which differs from that described in the binder, an additional charge shall be made equal to the difference in premium between the policy type and amount described in the binder and that requested (calculated using rates in effect at the date of the conveyance to the vestee).

WFG NATIONAL TITLE INSURANCE COMPANY

4. Owner's Insurance

4.3 LEASEHOLD OWNER'S INSURANCE

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. When appropriate and upon satisfaction of underwriting requirements, the appropriate ALTA Form 13 leasehold endorsement will be added to an Owner's or Lender's Title Insurance policy at no additional cost.

4.4 ALTA U.S. POLICY FORM

An ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owner's Policy. Therefore pricing for this policy shall be governed by the rules for an ALTA Standard Coverage Owner's Policy in section 4.1.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity.

WFG NATIONAL TITLE INSURANCE COMPANY

5. BASIC LENDER INSURANCE RATES

5.1 LOAN POLICY FOR ACQUISITION LOAN.

5.1.1 Standard Coverage

An ALTA or CLTA Standard Coverage loan policy insuring an Acquisition Loan will be issued at 100% of the premium for the respective liability amounts set forth in the Rate Tables in Section 3.1 and 3.2.

5.1.2 Expanded Coverage

An ALTA Expanded Coverage Loan Policy insuring an Acquisition Loan will be issued at 110% of the premium for the respective liability amounts as set forth in the Rate Tables in Section 3.1 and 3.2.

5.1.3 Extended Coverage

An ALTA Extended Coverage Loan Policy insuring an Acquisition Loan will be issued at 140% of the premium for the respective liability amounts as set forth in the Rate Tables in Section 3.1 and 3.2.

5.2 LOAN POLICY FOR REFINANCE LOAN.

5.2.1 Standard Coverage

An ALTA or CLTA Standard Coverage loan policy insuring a Refinance Loan will be issued at 65% of premium for the respective liability amounts as set forth in the Rate Tables in Section 3.1 and 3.2 of the Rate Table.

5.2.2 Expanded Coverage

An ALTA Expanded Coverage Loan Policy insuring a Refinance Loan will be issued at 75% of the premium for the respective liability amount as set forth in the Rate Tables in Section 3.1 and 3.2.

5.2.3 Extended Coverage

An ALTA Extended Coverage Loan policy insuring a Refinance Loan will be issued at 85% of the premium for the respective liability amount as set forth in the Rate Tables in Section 3.1 and 3.2.

5.3 LOAN POLICY FOR REVERSE MORTGAGE LOAN.

A loan policy insuring a Reverse Mortgage Loan will be issued at 110% of the premium specified in subsections 5.1 or 5.2 dependent on preexisting ownership of the property and the type of coverage requested.

5.4 SHORT FORM LOAN POLICIES.

The premium for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in subsections 5.1, 5.2 and 5.4 above.

WFG NATIONAL TITLE INSURANCE COMPANY

5. Basic Lender Insurance Rates

5.5 REISSUE OF INITIAL INTERIM LOAN POLICY TO PERMANENT LOAN POLICY

When a policy issued by the Company insuring an interim loan or a construction loan (the “old policy”) is replaced and a “new policy” insuring a permanent loan secured by the same property is issued by the Company within 24 months following the initial policy date, the premium for the new policy shall be computed as follows:

- A new policy having the same type of coverage as the old policy shall be charged 40% of the applicable Rate Table in Sections 3.1 and 3.2;
- In addition to the above, any increase in liability amount above that in the old policy will be computed at the applicable rates for a loan policy of the type and amount requested for the new policy;
- In addition to the above, any increase in the type of coverage from the old policy to the new policy will be charged as follows:

Old Policy	New Policy	Rate
Standard Coverage	Expanded Coverage	Add 10% of Basic Rate
Standard Coverage	Extended Coverage	Add 40% of Basic Rate
Expanded Coverage	Extended Coverage	Add 30% of Basic Rate
Extended Coverage	Extended Coverage	No Change – No Additional

NOTE: This section is conditioned upon the initial construction mortgage or interim mortgage being executed by the same mortgagor as the permanent financing mortgage.

WFG NATIONAL TITLE INSURANCE COMPANY

6. SIMULTANEOUS ISSUE RATES

6.1 OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Chapter 4. Each loan policy will be charged as set forth in the table below.

Owner's Coverage	Loan Coverage	Rate
CLTA or ALTA Standard Owner's	CLTA or ALTA Standard Loan	\$100
CLTA or ALTA Standard Owner's	ALTA Extended Loan	\$100 plus 40% of Basic Rate on amount of Loan Policy
CLTA or ALTA Standard Owner's	ALTA Expanded Loan	\$100 plus 20% of Basic Rate on amount of Loan Policy
ALTA Homeowner's	CLTA or ALTA Standard Loan	\$100
ALTA Homeowner's	ALTA Extended Loan	\$100 plus 30% of Basic Rate on amount of Loan Policy
ALTA Homeowner's	ALTA Expanded Loan	\$100
ALTA Extended Owner's	CLTA or ALTA Standard Loan, ALTA Extended Loan, or ALTA Expanded Loan	\$100

If the aggregate liability of the loan policy(ies) exceeds the liability amount of the owner's (or leasehold) policy, the premium for the excess will be computed, based upon the type of each loan policy, as set forth in Section 5.1.

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

6.2 MULTIPLE LOAN POLICIES

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

When loan policies providing different types of coverage are issued simultaneously, title premium will be computed on the type of loan policy to be issued insuring the mortgage or deed of trust intended to be recorded first. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy(ies) was of the same type.

WFG NATIONAL TITLE INSURANCE COMPANY

6. Simultaneous Issue Rates

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

6.3 OWNER'S & LEASEHOLD POLICIES

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Chapter 4. The policy insuring the leasehold interest will be charged at 100% of the applicable rate for the type of policy(ies) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$295.00.

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

6.4 COMBINATIONS OF OWNER'S, LEASEHOLD & LOAN POLICIES

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Chapter 4, and the additional policies will be issued at the simultaneous issue rates set forth in sections 6.1, 6.2 or 6.3, as applicable.

WFG NATIONAL TITLE INSURANCE COMPANY

7. LENDER'S SPECIAL RATES

7.1 APPLICABLE PROVISIONS AND RESTRICTIONS

Lender's Special Rates are only made available to selected lenders who not only provide a high volume of business to the Offering Provider but work with the Offering Provider to develop systems, processes and computer integrations, centralized order processing and tracking, and other controls and economies of scale that enable a more highly efficient, lower cost provision of title services and insurance. The Lender's Special Rates are only available when ALL of the following conditions are met.

- Lender's Special Rates are available only for a Refinance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed the liabilities as set forth on the tables below.
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.
- The order must be opened electronically and escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search, preliminary title report and/or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Policy or other loan policy that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

7.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

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

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

WFG NATIONAL TITLE INSURANCE COMPANY

7. Lender's Special Rates

Additionally, the Offering Provider has entered into an addendum to their agency agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

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

7.3 LENDER'S SPECIAL RATE CATEGORIES

7.3.1 Lender's Special Rate 1 – Minimum 100 Orders

Liability	Premium
\$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

7.3.2 Lender's Special Rate 2 – Minimum 200 Orders

Liability	Premium
\$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

WFG NATIONAL TITLE INSURANCE COMPANY

7. Lender's Special Rates

7.3.3 Lender's Special Rate 3 – Minimum 300 Orders

Liability	Premium
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00
\$1,500,001 to \$2,000,000	\$1,050.00
\$2,000,001 to \$3,000,000	\$1,450.00
\$3,000,001 to \$4,000,000	\$2,200.00
\$4,000,001 to \$5,000,000	\$3,050.00

7.3.4 Lender's Special Rate 4 – Minimum 500 Orders

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

WFG NATIONAL TITLE INSURANCE COMPANY

8. COMMERCIAL RATES

8.1 COMMERCIAL RATE TABLE

When providing any Owner's, Lessee's and/or Lender's policy of title insurance on Commercial Property with a liability amount of \$5,000,000 or more, the rates set forth in the following table shall apply:

Commercial Rate Table				
	Owner's Policy or Lessee		Loan Policy	
Policy Liability	CLTA or ALTA Standard Coverage	ALTA Extended Coverage (exceptions removed)	CLTA or ALTA Standard Coverage	ALTA Extended Coverage (exceptions removed)
\$5,000,000	\$4,750.00	\$5,750.00	\$3,750.00	\$4,750.00
\$5,000,001 to \$10,000,000	Add \$0.95 per \$1,000	Add \$1.15 per \$1,000	Add \$0.75 per \$1,000	Add \$0.95 per \$1,000
\$10,000,001 to \$50,000,000	Add \$0.90 per \$1,000	Add \$1.10 per \$1,000	Add \$0.70 per \$1,000	Add \$0.90 per \$1,000
\$50,000,001 to \$100,000,000	Add \$0.80 per \$1,000	Add \$1.00 per \$1,000	Add \$0.60 per \$1,000	Add \$0.80 per \$1,000
Over \$100,000,000	Add 0.795 per \$1,000	Add 0.995 per \$1,000	Add 0.595 per \$1,000	Add 0.795 per \$1,000

Notwithstanding the rates set forth in this manual, the charges for policies, endorsements and/or guarantees where the aggregate amount of insurance or liability is \$5,000,000.00 or more may be subject to negotiation and agreement between the Company and the customer. The signing of the Settlement Statement by the principal(s) of the transaction or other authorized person(s) signing on behalf of the principal(s) constitutes written agreement and an approval of all fees.

8.2 SIMULTANEOUS ISSUE OF OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Section 3.1 and 3.2; and

WFG NATIONAL TITLE INSURANCE COMPANY

8. Commercial Rates

- each loan policy will be charged at a flat fee of \$100 per loan policy issued,
- plus an additional \$0.20 per \$1,000 of loan policy liability amount, if the owner's policy provides CLTA or ALTA Standard Coverage, and the loan policy is to provide Extended Coverage.

If the aggregate liability amount of the loan policy(ies) exceeds the liability amount of the owner's policy, the premium for the excess will be computed at the applicable rates for a loan policy of that type and amount.

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

8.3 SUBDIVISION/BUILDERS/BULK RATE

In transactions involving the issuance of title insurance for new subdivisions, new condominium developments, timeshare projects, and sales by a single owner of multiple parcels or units within the same planned community, there are opportunities to achieve efficiencies and economies of scale in handling sales and financing of multiple parcels/units in the same project or planned community. As such, title premiums for such projects will be established on a project-by-project basis by written agreement between the Company and the developer, subdivider, builder or other relevant party.

For Escrow Charges relating to Subdivision, Builder Services and Bulk Sales, see Section 14

WFG NATIONAL TITLE INSURANCE COMPANY

9. Specialty Lender's Policies

9. SPECIALTY LENDER'S POLICIES

9.1 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

- The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with the policy at no charge.
- The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy.
- If not issued concurrently with the policy, the charge for each endorsement shall be \$25.00.

9.2 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY ("MMP")

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

The premium for the "MMP" shall be:

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

9.3 HE² - HOME EQUITY 2ND GENERATION TITLE INSURANCE POLICY

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

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

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

WFG NATIONAL TITLE INSURANCE COMPANY

9. Specialty Lender's Policies

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

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

WFG NATIONAL TITLE INSURANCE COMPANY

10. GUARANTEES

10.1 LIMITED COVERAGE LOAN GUARANTEE

This Guarantee provides the assured with a limited search product available to lenders only, with a maximum liability of \$360,000.00. 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

Endorsements for the Limited Coverage Loan Guarantee:

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

10.2 MORTGAGE PRIORITY GUARANTEE (“MPG”)

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

The premium for the “MPG” shall be:

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

WFG NATIONAL TITLE INSURANCE COMPANY

10. GUARANTEES

10.3 TRUSTEE'S SALE (DEEDS OF TRUST)

Liability Up To	Rate	Liability Up To	Rate	Liability Up To	Rate	Liability Up To	Rate
\$55,000	\$345	\$500,000	\$785	\$1,025,000	\$1,169	\$1,550,000	\$1,547
\$60,000	\$345	\$525,000	\$805	\$1,050,000	\$1,187	\$1,575,000	\$1,565
\$65,000	\$345	\$550,000	\$825	\$1,075,000	\$1,205	\$1,600,000	\$1,583
\$70,000	\$345	\$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		

When a single Promissory Note has been secured by more than one Mortgage or Deed of Trust on multiple properties, which are owned by the same borrower, separate Trustee's Sales Guarantees may be issued simultaneously for each individual property. The initial guarantee will be charged at the applicable rate shown in the above (TSG) table, together with a charge of \$400.00 for each additional aggregated guarantee issued.

When a single Promissory Note has been secured by one Mortgage or Deed of Trust on multiple contiguous properties, which are owned by the same borrower, a single Trustee's Sales Guarantee

WFG NATIONAL TITLE INSURANCE COMPANY

10. GUARANTEES

may be issued for all encumbered properties. In addition to the charge as outlined in the table above, a \$100.00 parcel charge will be added for each additional property.

The above pricing includes up to two continuations/date down updates. A charge of \$75.00 may be assessed for each continuation/date down update over two requested.

10.4 CONVERSION GUARANTEE

\$400.00 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.

10.5 LITIGATION GUARANTEE

Litigation guarantees are for the benefit of attorneys, in conjunction with judicial matters of litigation. The Litigation Guarantee will be priced at 100% of the Basic Rate based upon the value of the particular estate or interest involved, plus \$75.00 for each continuation guarantee endorsement issued within a period of twenty-four (24) months of the original guarantee.

10.6 JUDGMENT LIEN GUARANTEE

A Judgment Lien Guarantee is a limited guaranty which lists all judgments and liens against a specifically named party.

It 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.

The liability amount on the guarantee is the next multiple of \$100.00 above the fee paid.

10.7 MECHANIC'S LIEN GUARANTEE

The Mechanic's Lien Guarantee is a limited guaranty that provides specific information related to the existence of recorded Mechanic's Liens.

The cost is \$50.00 per parcel, includes two liens, plus \$5.00 for each lien or other filing over two reported. The liability on the guaranty is the next multiple of \$100.00 above the fee paid.

10.8 LOT BOOK GUARANTEE

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

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

WFG NATIONAL TITLE INSURANCE COMPANY

10. GUARANTEES

- 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.

Short Form.

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

10.9 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.

Upon subsequent issuance of lender's or owner's insurance policy 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.

10.10 SUBDIVISION GUARANTEE

A Subdivision Guarantee for map filing are issued with a a maximum liability of \$1,000.00 for a charge of \$150.00.

WFG NATIONAL TITLE INSURANCE COMPANY

11. DISCOUNTS AND DISCOUNTED RATES

The discounts described in this chapter are only applicable to title premiums calculated pursuant to Chapters 4 Owner's Insurance, 5 Basic Lender Insurance Rates, and/or 6 Simultaneous Issue Rates and escrow rates calculated under Chapter 14. No discounts are applicable to rates calculated under other portions of this manual or to endorsements other than as set forth in those chapters.

Discounts in this chapter may not be combined or used in conjunction with one another except that the Combined Title and Escrow Services discount may be applied in connection with other discounts.

To qualify for the discounts set forth in this chapter, the insured must advise the Company of their applicability. The Company may require appropriate proof of eligibility from the parties to the transaction verifying they are entitled to the discount as described. No other discounts or special rates, or combination of discounts or special rates, shall be applicable.

11.1 COMBINED TITLE AND ESCROW SERVICES

When the Company provides both Title Insurance and Escrow Services in conjunction with the sale of a Residential property, both the buyer and the seller in the transaction will be entitled to a discount equal to 10% of the otherwise applicable charges or rate for Title Insurance Policies and 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 the Company also handles and insures the transaction."

This discount may be used in conjunction with any other discounts contained herein.

11.2 INVESTOR'S RATE

A rate of 70% of the otherwise applicable charges for Title Insurance and Escrow Service is available to a person customarily engaged in real estate investments. Said rate is available solely for resale transactions. This rate is only applicable to premiums that are associated with normal and customary charges for the investor.

To qualify as an investor, the party must provide reasonable proof that they have acquired and/or sold five (5) or more investment properties in the State of Nevada within the past twelve (12) months.

This discount is applicable to title premiums calculated pursuant to Chapters 4 Owner's Insurance Endorsements will be charged as set forth in Chapter 13 without any discount.

This rate cannot be applied to a transaction where an owner's policy has not yet been issued subsequent to a non-judicial foreclosure.

See section 14.8.414.8.4 for investor discounts on escrow ra

WFG NATIONAL TITLE INSURANCE COMPANY

12. MISCELLANEOUS TITLE FEES

12.1 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 Offering Provider 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 Company. The premium shall be earned when the file funds/closes.

12.2 REPORT CHARGES

The charge for a report of title issued for informational purposes, other than resulting in a title insurance policy, is \$500.00.

12.3 CREDIT FOR REPORTS ON SUBSEQUENT POLICIES

12.3.1 No Major Change

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:

<u>Within 12 Months</u>	100% of the report charge may be absorbed in or credited to the final policy charge.
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<u>Over 12 Months</u>	No credit for the report charge shall be absorbed in or credited to the final policy charge.
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12.3.2 Major Change

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.

12.4 INSPECTION FEES

There will be an Inspection fee of \$75.00 on residential properties and \$125.00 on commercial properties within a 30 mile radius of the Las Vegas metropolitan area. If outside of that radius the fee will be \$150.00 on residential properties and \$250.00 on commercial properties. The fee will be charged on all sale transactions if an inspection is needed for purposes of underwriting the transaction.

WFG NATIONAL TITLE INSURANCE COMPANY

12. MISCELLANEOUS TITLE FEES

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

If a vacated street, alley, easement, right of way or reversionary interest is insured in the policy, an additional charge may be charged and it will be an amount commensurate with the work required with a minimum of \$100.00 per parcel.

12.6 UNUSUAL REQUIREMENTS

Title and escrow services, as well as documentation, may be required in some cases and under conditions for which no appropriate rate structure has been provided in this manual. In such cases, a charge or charges may 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.

12.7 CONTRACT RATES FOR FEDERAL, STATE, COUNTY, OR MUNICIPAL AGENCIES

Separate contracts may be entered into with federal, state, county or municipal governmental entities or 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.

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

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

13.1 GENERAL RULES

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the 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”. Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured, or when special services are requested.

Situations may arise, where in the opinion of the Company, a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. In such cases, the endorsement charge may be adjusted.

When “N/A” appears, in the Endorsement Chart below, 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 Regional Underwriting Department.

Endorsement Description	Owner	Lender
ALTA 3 (CLTA 123.1) Zoning – Unimproved Land Owner’s or Loan Policy	\$25.00	\$25.00
ALTA 3.1 (CLTA 123.2) Zoning – Completed Structure Owner’s or Loan Policy	25%	20%
ALTA 3.2 (CLTA 123.3) Zoning – Land Under Development Owner’s or Loan Policy	10% Min. \$100 Max \$500	10% Min. \$100 Max \$500
ALTA 4.1 (CLTA 115.3) Condominium	No Charge	No Charge
ALTA 5.1 (CLTA 115.4) Planned Unit Development	No Charge	No Charge
ALTA 6 (CLTA 111.5) Variable Rate Mortgage Loan Policy	N/A	\$25.00
ALTA 6.2 (CLTA 111.8) Variable Rate Mortgage – Negative Amortization – Loan Policy	N/A	No Charge
ALTA 7 (CLTA 116.5) Manufactured Housing Unit	\$25.00	\$25.00

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 7.1 (CLTA 116.5.1) Manufacture Housing Unit – Conversion – Loan Policy	N/A	\$25.00
ALTA 7.2 (CLTA 116.5.2) Manufacture Housing Unit – Conversion – Owner’s Policy	\$25.00	N/A
ALTA 8.1 (CLTA 110.9) Environmental Protection Lien Loan Policy	N/A	\$25.00
ALTA 8.2 (CLTA 110.9.1) Commercial Environmental Protection Lien – Owner’s or Loan Policy	No Charge	No Charge
ALTA 9 (CLTA 100) Restrictions, Encroachments, Minerals Loan Policy	\$N/A	\$100
ALTA 9.1 (CLTA 100.9) Covenants, Conditions & Restrictions Unimproved Land Owner’s Policy	20 % Min. \$150 Max \$500	N/A
ALTA 9.2 (CLTA 100.10) Covenants, Conditions & Restrictions Improved Land Owner’s Policy	20 % Min. \$150 Max \$500	N/A
ALTA 9.3 (CLTA 100.2.1) Covenants, Conditions & Restrictions Loan Policy	\$100	\$100
ALTA 9.6 (CLTA 100.2.6) Private Rights Loan Policy	N/A	10% Min. \$100 Max \$500
ALTA 9.6.1 Private Rights-Current Assessments - Loan Policy	N/A	10% Min. \$100 Max \$500
ALTA 9.7 (CLTA 100.2.7) Restrictions, Encroachments, Minerals - Land Under Development Loan Policy	N/A	10% Min. \$100 Max \$500
ALTA 9.8 (CLTA 100.2.8) Covenants, Conditions & Restrictions - Land Under Development Owner’s Policy	20% Min. \$250 Max \$500	N/A
ALTA 9.9 (CLTA 100.2.9) Private Rights Owner’s Policy	20% Min. \$250 Max \$500	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 9.10 (CLTA 100.2.10) Restrictions, Encroachments, Minerals - Current Violations Loan Policy	N/A	No Charge
ALTA 10 (CLTA 104.12) Assignment	N/A	\$100
ALTA 10.1 (CLTA 104.13) Assignment and Date Down	N/A	\$125
ALTA 10.2 (CLTA 104.11) Collateral Assignment	N/A	10% of basic rate
ALTA 10.3 (CLTA 104.11.1) Collateral Assignment and Date Down	N/A	10% of basic rate
ALTA 11 (CLTA 110.11) Mortgage Modification Loan Policy	N/A	35% based on amount of advances Min. \$300 Max. \$1000
ALTA 11.1 (CLTA 110.11.1) Mortgage Modification with Subordination	N/A	35% based on amount of advances Min. \$300 Max. \$1000
ALTA 11.2 (CLTA 110.11.2) Mortgage Modification with Additional Amount of Insurance	N/A	35% plus additional premium at the applicable rate for increase in policy amount Min. \$300 Max. \$1000
ALTA 12 (CLTA 117) Aggregation-Loan Policy	N/A	\$25
ALTA 12.1 (CLTA 117.1) Aggregation – State Limits Loan Policy	N/A	\$25
ALTA 13 (CLTA 119.5) Leasehold-Owner’s Policy	No Charge	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 13.1 (CLTA 119.6) Leasehold-Loan Policy	N/A	No Charge
ALTA 14 (CLTA 111.14) Future Advance – Priority	N/A	No Charge
ALTA 14.1 (CLTA 111.14.1) Future Advance – Knowledge	N/A	No Charge
ALTA 14.2 (CLTA 111.14.2) Future Advance – Letter of Credit	N/A	No Charge
ALTA 14.3 (CLTA 111.14.3) Future Advance - Reverse Mortgage	N/A	No Charge
ALTA 15 (CLTA 127) Non-Imputation – Full Equity Transfer Underwriter Approval Required	10% Min. \$100 Max \$500	N/A
ALTA 15.1 (CLTA 127.1) Non-Imputation – Additional Insured Underwriter Approval Required	15% Min. \$150 Max \$500	N/A
ALTA 15.2 (CLTA 127.2) Non-Imputation – Partial Equity Transfer Underwriter Approval Required	15% Min. \$150 Max \$500	N/A
ALTA 16 (CLTA 128) Mezzanine Financing	20% Min. \$250 Max \$500	N/A
ALTA 17 (CLTA 103.11) Access and Entry	\$50	\$50
ALTA 17.1 (CLTA 103.12) Indirect Access and Entry	\$50	\$50
ALTA 17.2 (CLTA 103.13) Utility Access	10% Min. \$100 Max \$500	\$100
ALTA 18 (CLTA 129) Single Tax Parcel	\$25	\$25
ALTA 18.1 (CLTA 129.1) Multiple Tax Parcel	\$25	\$25

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 18.2 (CLTA 129.2) Multiple Tax Parcel	\$25	\$25
ALTA 19 (CLTA 116.4.1) Contiguity – Multiple Parcels	\$100	\$25
ALTA 19.1 (CLTA 116.4) Contiguity – Single Parcels	\$100	\$100
ALTA 19.2 (CLTA 116.9) Contiguity – Specified Parcels Owner’s or Loan Policy	\$100	\$100
ALTA 20 (CLTA 130) First Loss – Multiple Parcel Transaction	N/A	20% Min. \$100 Max \$500
ALTA 22 (CLTA 116.01) Location	No Charge	No Charge
ALTA 22.1 (CLTA 116) Location and Map	\$25	\$20
ALTA 22.2 (CLTA 116.02) Land Address	\$25	\$25
ALTA 23 (CLTA 114.3) Coinsurance – Single Policy	Based on allocated Policy Liability	Based on allocated Policy Liability
ALTA 23.1 (CLTA 114.4) Co-Insurance	Based on allocated Policy Liability	Based on allocated Policy Liability
ALTA 24 (CLTA 133) Doing Business	N/A	\$100
ALTA 25 (CLTA 116.1) Same as Survey	10% Min. \$100 Max \$500	10% Min. \$100 Max \$500
ALTA 25.1-05 (CLTA 116.1.2) Same as Portion of Survey	10% Min. \$100 Max \$500	10% Min. \$100 Max \$500
ALTA 26 (CLTA 116.8) Subdivision	10% Min. \$100 Max \$500	10% Min. \$100 Max \$500

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 27 (CLTA 132) Usury Loan Policy	N/A	\$75
ALTA 28 (CLTA 103.1) Easement – Damage or Enforced Removal	20% \$50 Min. and Max. \$250 for 1-4 Residential Property \$100 Min. and Max. \$500 for all other property	20% \$50 Min. and Max. \$250 for 1-4 Residential Property \$100 Min. and Max. \$500 for all other property
ALTA 28.1 (CLTA 103.14) Encroachments – Boundaries and Easements	\$100	\$100
ALTA 28.2 (CLTA 103.15) Encroachments – Boundaries and Easements – Described Improvements	\$100	\$100
ALTA 28.3 (CLTA 103.16) Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	10% Min. \$100 Max \$500	5% Min. \$100 Max \$500
ALTA 29 (CLTA 134) Interest Rate Swap – Direct Obligation Underwriter Approval Required	N/A	\$0.50/\$1000 up to 1 Million. Over \$1 Million Negotiable
ALTA 29.1 (CLTA 134.1) Interest Rate Swap – Additional Interest Underwriter Approval Required	N/A	\$0.50/\$1000 up to 1 Million. Over \$1 Million Negotiable
ALTA 29.2 (CLTA 134.2) Interest Rate Swap – Direct Obligation – Defined Amount Underwriter Approval Required	N/A	\$0.50/\$1000 up to 1 Million. Over \$1 Million Negotiable
ALTA 29.3 (CLTA 134.3) Interest Rate Swap – Additional Interest – Defined Amount Underwriter Approval Required	N/A	\$0.50/\$1000 up to 1 Million. Over \$1 Million Negotiable
ALTA 30 (CLTA 135) Shared Appreciation Mortgage	N/A	\$25

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 30.1 (CLTA 135.1) Commercial Participation Interest	N/A	\$.50/\$1,000 up to \$1 million and Over \$1 million Negotiable
ALTA 31 (CLTA 136) Severed Improvements	\$50 for Residential and \$750 for Commercial	\$50 for Residential and \$500 for Commercial
ALTA 32 (CLTA 137) Construction Loan-Loss of Priority	N/A	\$100
ALTA 32.1 (CLTA 137.1) Construction Loan – Loss of Priority – Direct Payment	N/A	\$100
ALTA 32.2 (CLTA 137.2) Construction Loan – Loss of Priority – Insured’s Direct Payment	N/A	\$100
ALTA 33 (CLTA 138) Disbursement Endorsement	N/A	\$150 per Disbursement Endorsement
ALTA 34 (CLTA 139) Identified Risk Coverage	\$100 for Residential \$.50/\$1,000 up to \$1 million for Commercial- Over \$1 million Negotiable	\$100 for Residential; \$.50/\$1,000 up to \$1 million for Commercial; Over \$1 million Negotiable
ALTA 34.1 (CLTA 139.1) Identified Exception – Identified Risk Exception	\$100 for Residential \$.50/\$1,000 up to \$1 million for Commercial- Over \$1 million Negotiable	\$100 for Residential; \$.50/\$1,000 up to \$1 million for Commercial; Over \$1 million Negotiable
ALTA 35 (CLTA 140) Minerals and Other Subsurface Substances – Buildings	10% Min. \$100 Max. \$300	10% Min. \$100 Max. \$300
ALTA 35.1 (CLTA 140.1) Minerals and Other Subsurface Substances – Improvements	10% Min. \$100 Max. \$300	10% Min. \$100 Max. \$300

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 35.2 (CLTA 140.2) Minerals and Other Subsurface Substances – Described Improvements	10% Min. \$100 Max. \$300	10% Min. \$100 Max. \$300
ALTA 35.3 (CLTA 140.3) Minerals and Other Subsurface Substances – Land Under Development	10% Min. \$100 Max. \$300	10% Min. \$100 Max. \$300
ALTA 36 (CLTA 141) Energy Project – Leasehold/Easement Owner’s Policy Underwriter Approval Required	ALTA Forms 36 through 36.8 Energy Projects endorsements shall be issued only by specific request and with approval of the Regional Underwriting Staff. The premium shall be \$250.00	ALTA Forms 36 through 36.8 Energy Projects endorsements shall be issued only by specific request and with approval of the Regional Underwriting Staff. The premium shall be \$250.00
ALTA 36.1 (CLTA 141.1) Energy Project – Leasehold Easement- Loan Underwriter Approval Required	See above	See above
ALTA 36.2 (CLTA 141.2) Energy Project – Leasehold Owner’s Underwriter Approval Required	See above	See above
ALTA 36.3 (CLTA 141.3) Energy Project – Leasehold Loan Policy Underwriter Approval Required	See above	See above
ALTA 36.4 (CLTA 141.4) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s Policy Underwriter Approval Required	See above	See above
ALTA 36.5 (CLTA 141.5) Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan Underwriter Approval Required	See above	See above

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 36.6 (CLTA 141.6) Energy Project – Encroachments Loan Underwriter Approval Required	See above	See above
ALTA 36.7 (CLTA 141.7) Energy Project – Fee Estate Owner’s Underwriter Approval Required	See above	See above
ALTA 36.8 (CLTA 141.8) Energy Project – Fee Estate Loan Policy Underwriter Approval Required	See above	See above
ALTA 36.9 (CLTA 141.9) Energy Project-Minerals and Other Subsurface Substances-Land Under Development Underwriter Approval Required	See above	See above
ALTA 37 (CLTA 104.6) Assignment of Rents and Leases	N/A	No Charge
ALTA 38 Mortgage Tax	N/A	\$100
ALTA 39 (CLTA 142) Policy Authorization	No Charge	No Charge
ALTA 40 (CLTA 147) Tax Credit Owner’s Policy	10% Min. \$100 Max. \$750	N/A
ALTA 40.1 (CLTA 147.1) Tax Credit – Defined Amount	10%, plus appropriate rate for increased insurance amount Min. \$100 Max. \$750	N/A
ALTA 41 (CLTA 143) Water – Buildings	10% Min. \$50 Max. \$250	10% Min. \$50 Max. \$250
ALTA 41.1 (CLTA 143.1) Water – Improvements	10% Min. \$50 Max. \$250	10% Min. \$50 Max. \$250
ALTA 41.2 (CLTA 143.2) Water – Described Improvements	10% Min. \$50 Max. \$250	10% Min. \$50 Max. \$250

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
ALTA 41.3 (CLTA 143.3) Water – Land Under Improvement	10% Min. \$50 Max. \$250	10% Min. \$50 Max. \$250
ALTA 42 (CLTA 144) Commercial Lender Group	N/A	\$250
ALTA 43 (CLTA 145) Anti-Taint	N/A	\$100
ALTA 44 (CLTA 146) Insured Mortgage Recording	N/A	No Charge
ALTA 45 (CLTA 148) Pari Passu Mortgage Loan Policy	N/A	\$50
ALTA 46 (CLTA 149) Option Owner's or Loan Policy	10% Min. \$100	10% Min. \$100
ALTA 48 (CLTA 152) Tribal Limited Waiver and Consent Owner's or Loan Policy	No Charge	No Charge
ALTA 48.1 (CLTA 152.1) Tribal Limited Waiver and Consent Agreement	No Charge	No Charge
WFG General Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Arbitration Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Solar Endorsement	No Charge	No Charge
CLTA 103.3 Easement, Damage or Enforced Removal	N/A	10% for 1-4 Residential Property \$25.00 Min., other property \$100 Min. Max \$500
CLTA 103.5 Surface Rights to Extract Water	20% Min. \$100 Max \$500	10% Min. \$100 Max \$500

WFG NATIONAL TITLE INSURANCE COMPANY

13. ENDORSEMENTS

Endorsement Description	Owner	Lender
CLTA 104.1 Assignment of Beneficial Interest	N/A	Issued concurrently with Policy: 150.00 Issued Subsequent to Policy: 1-4 Residential Property: without vested owner \$200
CLTA 107.9 Additional Insured	Issued concurrently with policy \$50.00. Issued Subsequent to Policy \$100.00	Issued concurrently with policy \$50.00. Issued Subsequent to Policy \$100.00

13.2 ENDORSEMENTS TO LOAN POLICY IN TRID TRANSACTIONS

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

13.3 ENDORSEMENTS TO OWNER'S POLICIES AND LOAN POLICIES IN NON-TRID TRANSACTIONS

Each endorsement to any policy other than a loan policy issued in connection with a TRID Transaction shall be issued for the additional premium set forth in the table above. Where the table refers to a percentage figure, the premium for the endorsement will be the stated percentage of the Basic Rate.

13.4 MODIFICATION OF AN ENDORSEMENT

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be determined based on type modification requested.

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.

WFG NATIONAL TITLE INSURANCE COMPANY

14. ESCROW RATES AND SETTLEMENT SERVICE FEES

When escrow services of any type are involved, all offices of the Company will use the escrow rates set forth in this Chapter of this manual. All agents shall use the appropriate escrow rates set forth in this manual unless superseded by an independent filing by the agent.

The various tables of Escrow Rates set out below, are minimum rates and additional charges may be made in the event unusual escrow risks are assumed or special or unusual services are to be performed. In the event such charges are made, advance written agreement to any increased charges will be obtained from each person or entity obligated to any part of such charges.

14.1 GENERAL RULES

14.1.1 Allocation of Charges

For purchase transactions, the escrow fees set forth reflect the total charge for the service, and will be allocated 50% to the buyer and 50% to the seller unless a different allocation of charges is set forth in the purchase agreement or by agreement of the parties.

For loan transactions, the escrow fees will be payable by the borrower or the lender, as directed by the lender closing instructions or agreement of the parties.

In the case of a short sale, unless a different allocation of charges is set forth in the purchase agreement or by agreement of the parties, all escrow fees will be paid by the purchaser.

14.1.2 Rounding of Charges

When an escrow charge is calculated as a percentage, the result of that calculation will be rounded up to the next whole dollar amount.

14.1.3 Separate Sales or Exchanges

The simultaneous handling of the transfer of multiple properties to a single purchaser from different sellers, or from a single seller to multiple purchasers are considered special or unusual circumstances and additional charges over and above those set forth in this chapter may be made.

14.1.4 Governmental Contracts

Separate contracts may be entered into with federal, state, county or municipal governmental entities or agencies for 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.

14.1.5 Included Services

Unless otherwise stated, the services are included in the quoted escrow rates without additional charge:

- Preparation of Escrow Instructions
- Estimates of closing costs

WFG NATIONAL TITLE INSURANCE COMPANY

14. Escrow Rates And Settlement Service Fees

- Ordering demands
- Paying secured obligations, as required
- Amendments to the escrow instructions as required
- Coordination of Closing Disclosure with Lender
- Preparation of ALTA disbursement statement, closing disclosure or HUD-1
- Coordinate Party's signing, if required.
- Issuance of checks, except those for the payment of credit cards or unsecured debts
- Disburse proceeds to borrower and/or seller
- Processing of one subordination

14.2 BASIC ESCROW RATE TABLE

Various Escrow and Settlement rates are computed by reference to the Basic Escrow Rate Table shown below:

Sales Price			Escrow Rate	Sales Price			Escrow Rate
\$0	to	\$100,000	\$1180.00	\$280,001	to	\$290,000	\$1, 370.00
\$100,001	to	\$110,000	\$1190.00	\$290,001	to	\$300,000	\$1, 380.00
\$110,001	to	\$120,000	\$1,200.00	\$300,001	to	\$310,000	\$1, 390.00
\$120,001	to	\$130,000	\$1, 210.00	\$310,001	to	\$320,000	\$1, 400.00
\$130,001	to	\$140,000	\$1, 220.00	\$320,001	to	\$330,000	\$1, 410.00
\$140,001	to	\$150,000	\$1, 230.00	\$330,001	to	\$340,000	\$1, 420.00
\$150,001	to	\$160,000	\$1, 240.00	\$340,001	to	\$350,000	\$1, 430.00
\$160,001	to	\$170,000	\$1, 250.00	\$350,001	to	\$360,000	\$1, 440.00
\$170,001	to	\$180,000	\$1, 260.00	\$360,001	to	\$370,000	\$1, 450.00
\$180,001	to	\$190,000	\$1, 270.00	\$370,001	to	\$380,000	\$1, 460.00
\$190,001	to	\$200,000	\$1, 280.00	\$380,001	to	\$390,000	\$1, 470.00
\$200,001	to	\$210,000	\$1, 290.00	\$390,001	to	\$400,000	\$1, 480.00
\$210,001	to	\$220,000	\$1, 300.00	\$400,001	to	\$410,000	\$1, 490.00
\$220,001	to	\$230,000	\$1, 310.00	\$410,001	to	\$420,000	\$1, 500.00
\$230,001	to	\$240,000	\$1, 320.00	\$420,001	to	\$430,000	\$1, 510.00
\$240,001	to	\$250,000	\$1, 330.00	\$430,001	to	\$440,000	\$1, 520.00
\$250,001	to	\$260,000	\$1, 340.00	\$440,001	to	\$450,000	\$1, 530.00
\$260,001	to	\$270,000	\$1, 350.00	\$450,001	to	\$460,000	\$1, 540.00
\$270,001	to	\$280,000	\$1, 360.00	\$460,001	to	\$470,000	\$1, 550.00

WFG NATIONAL TITLE INSURANCE COMPANY

14. Escrow Rates And Settlement Service Fees

Sales Price			Escrow Rate	Sales Price			Escrow Rate
\$470,001	to	\$480,000	\$1, 560.00	\$850,001	to	\$860,000	\$1, 940.00
\$480,001	to	\$490,000	\$1, 570.00	\$860,001	to	\$870,000	\$1, 950.00
\$490,001	to	\$500,000	\$1, 580.00	\$870,001	to	\$880,000	\$1, 960.00
\$500,001	to	\$510,000	\$1, 590.00	\$880,001	to	\$890,000	\$1, 970.00
\$510,001	to	\$520,000	\$1, 600.00	\$890,001	to	\$900,000	\$1, 980.00
\$520,001	to	\$530,000	\$1, 610.00	\$900,001	to	\$910,000	\$1, 990.00
\$530,001	to	\$540,000	\$1, 620.00	\$910,001	to	\$920,000	\$2,000.00
\$540,001	to	\$550,000	\$1, 630.00	\$920,001	to	\$930,000	\$2,010.00
\$550,001	to	\$560,000	\$1, 640.00	\$930,001	to	\$940,000	\$2,020.00
\$560,001	to	\$570,000	\$1, 650.00	\$940,001	to	\$950,000	\$2,030.00
\$570,001	to	\$580,000	\$1, 660.00	\$950,001	to	\$960,000	\$2,040.00
\$580,001	to	\$590,000	\$1, 670.00	\$960,001	to	\$970,000	\$2,050.00
\$590,001	to	\$600,000	\$1, 680.00	\$970,001	to	\$980,000	\$2,060.00
\$600,001	to	\$610,000	\$1, 690.00	\$980,001	to	\$990,000	\$2,070.00
\$610,001	to	\$620,000	\$1, 700.00	\$990,001	to	\$1,000,000	\$2,080.00
\$620,001	to	\$630,000	\$1, 710.00				
\$630,001	to	\$640,000	\$1, 720.00				
\$640,001	to	\$650,000	\$1, 730.00				
\$650,001	to	\$660,000	\$1, 740.00				
\$660,001	to	\$670,000	\$1, 750.00				
\$670,001	to	\$680,000	\$1, 760.00				
\$680,001	to	\$690,000	\$1, 770.00				
\$690,001	to	\$700,000	\$1, 780.00				
\$700,001	to	\$710,000	\$1, 790.00				
\$710,001	to	\$720,000	\$1, 800.00				
\$720,001	to	\$730,000	\$1, 810.00				
\$730,001	to	\$740,000	\$1, 820.00				
\$740,001	to	\$750,000	\$1, 830.00				
\$750,001	to	\$760,000	\$1,840.00				
\$760,001	to	\$770,000	\$1, 850.00				
\$770,001	to	\$780,000	\$1, 860.00				
\$780,001	to	\$790,000	\$1, 870.00				
\$790,001	to	\$800,000	\$1, 880.00				
\$800,001	to	\$810,000	\$1, 890.00				
\$810,001	to	\$820,000	\$1, 900.00				
\$820,001	to	\$830,000	\$1, 910.00				
\$830,001	to	\$840,000	\$1, 920.00				
\$840,001	to	\$850,000	\$1, 930.00				

WFG NATIONAL TITLE INSURANCE COMPANY

- Over \$1,000,000: additional charges are to be made and quoted relative to additional risks and responsibilities assumed by the Company.

14.3 SALE ESCROWS

14.3.1 Residential & Commercial Sale

The charge for handling the escrow on a sale of Residential or non-Residential properties, with or without a contemporaneous loan, will be 100% of the amount set forth in the Basic Escrow Rate Table at Section 14.2, subject to adjustment as set forth in this Chapter.

14.3.2 Real Estate Owned (REO) Escrows

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 \$400.00.

14.3.3 Short Sale Escrow Surcharges

A surcharge of \$600.00 shall apply in addition to the otherwise applicable Escrow Rate set forth in Section 14.2 herein when the sales price of the subject property is less than the sum of the encumbrances and where one or more secured creditors have agreed to release their security interest for an amount that is less than the obligation owed (a “short sale”).

14.4 REFINANCE LOAN ESCROWS

14.4.1 Refinance Residential Loan Escrows

The following charges shall apply to a financing transaction involving a 1-4 family residence or residential condominium unit:

- For loans for counties in Zone 1, as defined in Section 3.1 and Zone 2, as defined in Section 3.2

Loan Amount	Rate
\$0 - \$1,000,000.00	\$550.00
\$1,000,001 - \$2,000,000.00	\$650.00
\$2,000,001 - \$3,000,000.00	\$750.00
\$3,000,001 - \$4,000,000.00	\$850.00
\$4,00,0001 - \$5,000,000.00	\$950.00

For loan amounts over \$5,000,000, add \$100 per million.

- Reverse Mortgage Refinance Escrow Rate –Residential Property (1 to 4 family) Additional services in connection with two deeds of trust and instruments to reflect the HUD Guarantee. \$600.00 for loans up to \$1,000,000.00 for all counties in Zones 1 and 2, as defined in Section 3.1 and 3.2.

Included 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 Transfer of Loan Documents; and (c) Overnight Delivery.

WFG NATIONAL TITLE INSURANCE COMPANY

14. Escrow Rates And Settlement Service Fees

14.4.2 Non-Residential Loan Escrows

The charge for escrow services relating to a refinance transaction secured by a non-residential property shall be one-hundred percent (100%) of the Basic Escrow Rate, based on the loan amount, as shown in Section 14.2 herein.

14.4.3 Escrow Service for Subordinate or Home Equity Lines of Credit

The charge for escrow services for (a) a subordinate loan of a term nature or (b) a home equity line of credit (HELOC) regardless of priority will be \$150.00 per loan provided such services do NOT include:

- Preparation of escrow instructions
- Disbursement of funds subsequent to the closing date.
- Handling of any funds above the amount to meet the needed for closing requirements.
- Obtaining or coordinating signatures to any documents
- Payment of any items not secured by the property in question, e.g. credit cards, other loans, etc.
- Obtaining subordinations of other debts

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

14.5 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 charges as follows:

Residential Refinance/Loan	Minimum Charge \$75.00
Residential Sale	Minimum Charge \$125.00
Commercial Refinance/Loan	Minimum Charge \$125.00
Commercial Sale	Minimum Charge \$175.00

- 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;
- 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

WFG NATIONAL TITLE INSURANCE COMPANY

14. Escrow Rates And Settlement Service Fees

- 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.

14.6 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 basis.

14.7 ADDITIONAL ESCROW CHARGES

14.7.1 Wire Fees- over 3

A service charge of \$25.00 shall apply for each wire over 3 that is received or sent by the Company, as applicable.

14.7.2 Overnight Delivery

A service charge of \$25.00 shall apply for each overnight delivery package over 3 sent by the Company, as applicable.

14.7.3 Foreign Investment Real Property Tax Act (FIRPTA)

When a transaction involves a Foreign Seller and the transaction either requires withholding or a determination of applicable exemptions under the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA), in addition to the otherwise applicable escrow fees, an additional service fee of \$150.00 will be charged.

14.7.4 Financial Crimes Enforcement Network (FinCEN)

When a transaction involves the collection and processing of Data for a FinCEN filing required under 31 CFR § 1031.320, in addition to the otherwise applicable escrow fees, an additional service fee of up to \$250.00 each to Buyer and Seller (up to \$500 total) will be charged.

14.7.5 1031 Exchange

When a transaction involves a tax deferred exchange to be coordinated with an exchange company, in addition to the otherwise applicable escrow fees, an additional service fee of \$150.00 will be charged.

14.7.6 Other Charges/Document Preparation Fees

Mobile notary, third party support charges not listed above, recording charges collected by the County Recorder and e-recording fees charged per party at the rate the recording vendor charges the company.

14.7.7 Document Preparation Fees

- Spousal Deed & Instructions: \$50.00

WFG NATIONAL TITLE INSURANCE COMPANY

14. Escrow Rates And Settlement Service Fees

- Note & Deed of Trust \$250.00
- All-inclusive Trust Deed \$600.00
- Mobile Home Transfer fees \$250.00
- Documents Required by Lender \$50.00 each

14.7.8 Payment of Credit Cards and Unsecured Debts

When the funding lender requests payment of credit card accounts/unsecured debts, the first three will be paid by escrow at no charge. If more than three credit card accounts/unsecured debts are requested by the funding lender to be paid by escrow, the fee will be \$15.00 for each account or debt.

14.8 DISCOUNTED ESCROW RATES

14.8.1 Senior Citizen Rate

When a “Senior Citizen” (i.e.-at least 55 years of age) is selling or purchasing an owner occupied one-to-four family residential dwelling, the otherwise applicable escrow fees, shall be 75% of the applicable escrow rate. This discount may not be used in conjunction with any other discounts contained herein. *

14.8.2 Public Servant Rate

When a currently employed public servant, including but not limited to: teachers, police officers, firefighters and emergency medical personnel, is selling or purchasing an owner occupied one-to-four family residential dwelling, the otherwise applicable escrow fees shall be 75% of the applicable escrow rate. This discount may not be used in conjunction with any other discounts contained herein *

14.8.3 Military Rate

When an active military or veteran is selling or purchasing an owner occupied one-to-four family residential dwelling, the otherwise applicable escrow fees shall be 70% of the applicable escrow rate. This discount may not be used in conjunction with any other discounts contained herein. *

14.8.4 Investor Rate

A rate of 70% of the otherwise applicable escrow fees is available to a person customarily engaged in real estate investments. Said rate is available solely for resale transactions. This rate is only applicable to premiums that are associated with normal and customary charges for the investor.

To qualify as an investor, the party must provide satisfactory proof that they have acquired and/or sold five (5) or more investment properties in the State of Nevada within the past twelve (12) months.

WFG NATIONAL TITLE INSURANCE COMPANY

14. Escrow Rates And Settlement Service Fees

This discount is applicable to escrow fees calculated pursuant to Escrow fees as calculated in Chapter 14. This discount may not be used in conjunction with any other discounts contained herein. *

*Note: To qualify for the discounted rates set forth above the insured must advise the Company of their applicability. The Company may require appropriate proof of eligibility from the parties to the transaction verifying they are entitled to the discount as described. No other discounts or special rates, or combinations of discounts or special rates, shall be applicable.

14.9 MISCELLANEOUS RATES

14.9.1 Tracking and Processing Taxes

If the Company is instructed by the Lender to collect and hold taxes for a new fiscal year, it shall hold in escrow 150% of the prior year's taxes, and will charge an additional escrow fee of \$50.00 for the tracking and processing of those taxes post-closing.

14.9.2 Service Fees on Extended Escrow, Uncashed Checks

In addition to its usual escrow fees, if the Company is still holding funds in escrow 90 days after close of escrow or the cancellation thereof, it will assess a service charge of \$25.00 per month until such funds are fully disbursed or exhausted. In compliance with Nevada state law such funds may escheat to the state.

If any check remains un-negotiated 90 days after the issue date, a stop payment may be placed upon the check and the Company may deduct a stop payment fee of \$30.00 from the amount of funds remaining.

14.10 FEDERAL LAW COMPLIANCE

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R. part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower escrow fee to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the amount computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate.

14.11 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

WFG NATIONAL TITLE INSURANCE COMPANY

14. Escrow Rates And Settlement Service Fees

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.