



**WFG National Title Insurance Company**  
a Williston Financial Group company

# **RATE AND RULES**

**FOR THE STATE OF**

# **NORTH DAKOTA**

**EFFECTIVE: April 1, 2022**

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# WFG NATIONAL TITLE INSURANCE COMPANY

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# WFG NATIONAL TITLE INSURANCE COMPANY

## 1 INTRODUCTION

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

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

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## 2 GENERAL RULES FOR USE OF RATES

### 2.1 DEFINITIONS

#### 2.1.1 Company

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

#### 2.1.2 Expanded 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.

#### 2.1.3 Offering Provider

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

#### 2.1.4 Short Form Policy

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

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

#### 2.1.5 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.

#### 2.1.6 State

“State” shall mean the State of North Dakota.

#### 2.1.7 Additional Risk Rates

The Company reserves the right to charge additional risk rates (also sometimes referred to as ‘extra-hazardous risk rates’) that are commensurate with such unique risks as may be presented to state, regional or corporate Underwriting Departments that are applicable to each unique factual situation.

#### 2.1.8 Miscellaneous

The Company may decline to insure any title. It may, at any time, in its sole discretion, refuse or cancel any application upon cancellation or adjustment of its charges and upon notification to the applicant.

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## 2.1.9 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;
- the appraised value of the land; or
- a good faith estimate of the value of the land;

### 2.2.2 Loan Policies

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

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

### 2.2.3 Leasehold Owner’s Policies

Policies insuring the lessee’s interest in a leasehold estate will not be issued with a policy liability amount less than the fair market value of the insured’s interest in the premises as determined by an appraisal, or as otherwise agreed with the Company.

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## **2.2.4 Other Interests**

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

## **2.2.5 Co-Insurance**

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

## **2.3 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.

## **2.4 COMPUTATION OF RATES**

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

## **2.5 ELIMINATION OF FRACTIONAL DOLLARS**

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

## **2.6 COMMITMENT FOR TITLE INSURANCE**

Any fee charged for the preparation of a commitment for title insurance shall be considered a work charge of the issuing agent or office and is not a title insurance rate or premium.

## **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 rate applicable to the policy type originally issued, giving consideration in the current rate tables as set forth in Sections 3 and 4 as to amounts previously insured.

## **2.8 FEDERAL RULE COMPLIANCE**

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R.-part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required

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Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the agent's or closing office's share of such premium.



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## 3 TITLE INSURANCE RATES FOR LOAN POLICIES OR LEASEHOLD LOAN POLICIES

### 3.1 Loan Policies or Leasehold Loan Policies

The premium for a loan policy for insuring a mortgage, unless refinance rates apply as set forth in Section 3.2 shall be calculated as follows:

Amount of Insurance Liability	Standard	Expanded Coverage
Up to and including \$50,000	\$2.50/1000	\$2.75/1000
Over \$50,000 to \$100,000, add	\$2.00/1000	\$2.20/1000
Over \$100,000 to \$500,000, add	\$1.75/1000	\$1.93/1000
Over \$500,000 to \$1,000,000. add	\$1.50/1000	\$1.65/1000
Over \$1,000,000 to \$5,000,000, add	\$1.25/1000	\$1.38/1000
Over \$5,000,000 - call for quote		
Minimum Rate	\$100.00	\$110.00

### 3.2 Refinance Rates

A refinance loan transaction is a transaction in which the same owner uses loan proceeds to pay off existing debt secured by the property. For refinance loan transactions, the loan policy premium shall be 75% of the loan policy premium calculate in accordance with Table 3.1, above, up to the amount of loan proceeds used to pay off existing loans. For amounts in excess of the amount needed to pay off existing loans, the premium shall be calculated using the table in 3.1, above.

### 3.3 Reissue Rates for Loan or Leasehold Loan Policies

Loan or Leasehold Loan Policies may qualify for Reissue Rates if the current owner(s) or lessor(s) can provide a copy of an owner's or leasehold owner's policy on the identical property issued by any underwriter that has a date no older than 10 years from the effective date of the policy or policies to be issued. If unable to provide a copy of the policy, WFG will accept proof that an owner's policy had been purchased (i.e., Closing Statement, Settlement Statement, HUD-1, etc.), as satisfaction of the requirements set forth above.

If a policy or policies meets the requirements set forth and qualifies for reissue rates, the application and use of those rates are mandatory.

The reissue rate is 75% of the lenders policy premium up to the face amount of the owner's policy of the owner or lessor. If more insurance coverage is desired under a reissue policy

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than was written in the original policy, the excess shall be computed at the original insurance rates under the applicable bracket or brackets for standard or enhanced lenders coverage as set forth in Section 3.1. Minimum Rates Apply

### **3.4 Simultaneous Issuance of Loan Policies**

When owner's and loan policies covering identical land are issued simultaneously, the combined rate for the simultaneously issued policies shall be the applicable owners rate plus \$100 for each Standard Loan Policy issued, and \$125 for each Expanded Coverage Residential Loan Policy issued. If the policy liability of the Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) exceeds the liability amount of the owner's policy, the premium for the excess shall be calculated in accord with Section 3.1, Title Insurance Rates for Loan Policies, in the applicable bracket or brackets.

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

### **3.5 Leasehold Loan Insurance**

The ALTA Form Leasehold Lender's Policy has been withdrawn and replaced with the ALTA Form 13.1 (Lender's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13.1 (Lender's) leasehold endorsement will be added to the appropriate Loan Title Insurance policy at no additional cost.

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## 4 TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

### 4.1 Owner's Policies or Leasehold Owner's Policies

The premium for an owner's or leasehold policy shall be calculated as follows:

Amount of Insurance Liability	Standard	Homeowner's Policy
Up to and including \$50,000	\$3.50/1000	\$3.85/1000
Over \$50,000 to \$100,000, add	\$3.00/1000	\$3.30/1000
Over \$100,000 to \$500,000, add	\$2.00/1000	\$2.20/1000
Over \$500,000 to \$1,000,000, add	\$1.75/1000	\$1.93/1000
Over \$1,000,000 to \$5,000,000, add	\$1.50/1000	\$1.65/1000
Over \$5,000,000 - call for quote		
Minimum Rate	\$100.00	\$110.00

### 4.2 Reissue Rates for Owner's or Leasehold Policies

Owner's or Leasehold Policies may qualify for Reissue Rates if the current seller(s), owner(s) or lessor(s) can provide a copy of an owner's or leasehold policy on the identical property issued by any underwriter that has a date no older than 10 years from the effective date of the policy or policies to be issued. If unable to provide a copy of the policy, WFG will accept proof that an owner's policy had been purchased (i.e., Closing Statement, Settlement Statement, HUD-1, etc.), as satisfaction of the requirements set forth above.

If a policy or policies meets the requirements set forth and qualifies for reissue rates, the application and use of those rates are mandatory.

The reissue rate is 75% of the owner's policy premium up to the face amount of the owner's policy of the seller/owner or lessor. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at the original insurance rates under the applicable bracket or brackets for standard or enhanced owner's coverage as set forth in Section 4.1. Minimum Rates Apply

### 4.3 Simultaneous Issuance of Owner's and Leasehold Policies

When owner's and leasehold policies covering identical land are issued simultaneously, the premium for the owner's policy shall be calculated using the applicable owner's policy rates under sections 4.1 or 4.2. The premium for the leasehold policy will be \$100.00 for an amount of insurance that does not exceed the liability of the owner's policy. The premium on the amount of the leasehold policy exceeding the owner's policy is computed at the title insurance rates for owner's policy in the applicable bracket or brackets.

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

## 4.4 Leasehold Owner's Policies

The ALTA Form Leasehold Owner's Policy has been withdrawn and replaced with the ALTA Form 13 (Owner's) Endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) leasehold endorsement will be added to the appropriate Owner's Title Insurance policy at no additional cost.

## 4.5 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 a Standard Coverage Owner's Policy in Section 4. 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.

# 5 LENDER SPECIAL RATES

## 5.1 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 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 the following conditions are met.

- Lender's Special Rates are available only for a refinance Loan as described in Section 3.2, above. 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 \$2,000,000.00.
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.

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- 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 and/or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Policy or other loan policy that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate another agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

### 5.2 Aggregation of Orders for Rate Categories

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

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

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

As rules and regulations of the 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.

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## 5.3 Lender's Special Rate Categories

### 5.3.1 Lender's Special Rate 1 - Minimum 100 Orders

<b>Liability</b>	<b>Premium</b>
\$0 to \$100,000	\$325.00
\$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

### 5.3.2 Lender's Special Rate 2 - Minimum 200 Orders month

<b>Liability</b>	<b>Premium</b>
\$0 to \$100,000	\$325.00
\$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

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## 6 SPECIALTY LENDER POLICIES

### 6.1 Master Home Equity and HE2 - Home Equity 2<sup>nd</sup> Generation Title Insurance Policies

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

The charge for issuing a certificate for either type of policy shall be:

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

This pricing does not include any charges for title searches, examinations, 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 Agent that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

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## 6.2 Residential Limited Coverage Mortgage Modification Policy (“MMP”)

The Residential Limited Coverage Mortgage Modification Policy (“MMP”) 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

## 6.3 Mortgage Protection Guarantee (“MPG”)

The Mortgage Protection Guarantee (“MPG”) 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

## 6.4 ALTA Residential Limited Coverage Junior Loan and Short Form Residential Limited Coverage Junior Loan Policy

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

- The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at no charge.
- The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge.



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## 7 ENDORSEMENTS

### 7.1 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 endorsement was designed to be attached to a specific policy form but can be modified for other types of policy. If any of these coverages are desired, such requests shall be considered a “unique requirement”. Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

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

Each endorsement to any policy shall be issued for the additional premium set forth in the table below. Where the table refers to a percentage figure, the premium for the endorsement will be calculated as if the policy had been issued at the full rate in the Sections 3.1 or 4.1.

NOTE: \* in the table below indicates the endorsement requires underwriter approval.

### 7.2 Endorsement Rates

Endorsement No.	Owner	Lender
<b>ALTA 1</b> Street Assessments-Loan Policy	N/A	\$25.00
<b>ALTA 3 *</b> Zoning - Unimproved Land-Owner's or Loan Policy	10% Min \$100	10% Min \$100
<b>ALTA 3.1 *</b> Zoning - Completed Structure-Owner's or Loan Policy	15% Min \$100	15% Min \$100
<b>ALTA 3.2 *</b> Zoning - Land Under Development-Owner's or Loan Policy	15% Min \$100	15% Min \$100
<b>ALTA 3.3 *</b> Zoning - Completed Structure, Non-conforming use-Owner's or Loan Policy	25% Min \$150	25% Min \$150
<b>ALTA 3.4 *</b> Zoning -No Zoning Classification-Owner's or Loan Policy	25% Min \$150	25% Min \$150

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<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 4</b> Condominium-Assessments Priority	N/A	No Charge
<b>ALTA 4.1</b> Condominium-Owner's or Loan Policy	No Charge	No Charge
<b>ALTA 5</b> Planned Unit Development-Assessments Priority	N/A	No Charge
<b>ALTA 5.1</b> Planned Unit Development-Owner's or Loan Policy	No Charge	No Charge
<b>ALTA 6</b> Variable Rate Mortgage-Loan Policy	N/A	No Charge
<b>ALTA 6.2</b> Variable Rate Mortgage - Negative Amortization-Loan Policy	N/A	No Charge - issued only at policy date
<b>ALTA 7</b> Manufactured Housing Unit-Owner's or Loan Policy	No Charge	\$100.00 per Manufactured Housing Unit.
<b>ALTA 7.1</b> Manufactured Housing Unit - Conversion-Loan Policy	N/A	\$100.00 per Manufactured Housing Unit.
<b>ALTA 7.2</b> Manufactured Housing Unit - Conversion-Owner's Policy	\$100.00 per Manufactured Housing Unit	N/A
<b>ALTA 8.1</b> Environmental Protection Lien- Loan Policy	N/A	No Charge
<b>ALTA 8.2</b> Commercial Environmental Protection Lien-Owner's or Loan Policy	N/A	10%
<b>ALTA 9</b> Covenants, Conditions & Restrictions-Loan Policy	N/A	10% if issued on commercial property; No Charge if issued with non-commercial property

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Endorsement No.	Owner	Lender
<b>ALTA 9.1</b> Covenants, Conditions & Restrictions Unimproved Land-Owner's Policy	20% Min. \$250	N/A
<b>ALTA 9.2</b> Covenants, Conditions & Restrictions Improved Land-Owner's Policy	20% Min. \$250	N/A
<b>ALTA 9.3</b> Covenants, Conditions & Restrictions-Loan Policy	N/A	20% Min. \$250
<b>ALTA 9.6</b> Private Rights-Loan Policy	N/A	\$150
<b>ALTA 9.6.1</b> Private Rights-Current Assessments- Loan Policy	N/A	\$150
<b>ALTA 9.7</b> Restrictions, Encroachments, Minerals - Land Under Development-Loan Policy	N/A	\$150
<b>ALTA 9.8</b> Covenants, Conditions & Restrictions - Land Under Development- Owner's Policy	20%	N/A
<b>ALTA 9.9</b> Private Rights-Owner's Policy	20%	N/A
<b>ALTA 9.10</b> Restrictions, Encroachments, Minerals - Current Violations-Loan Policy	N/A	10% if issued on commercial property; no charge if issued with non- commercial property
<b>ALTA 10</b> Assignment-Loan Policy	N/A	10% if issued on commercial property; No Charge if issued with non- commercial property
<b>ALTA 10.1</b> Assignment and Date Down-Loan Policy	N/A	20% Min. \$200 Max. \$500

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<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 11</b> Mortgage Modification-Loan Policy	N/A	25% Minimum \$200
<b>ALTA 11.1</b> Mortgage Modification with Subordination-Loan Policy	N/A	25% Minimum \$200
<b>ALTA 11.2</b> Mortgage Modification with Additional Amount of Insurance-Loan Policy	N/A	25% outstanding amount owed; plus full rate for additional amount of liability Minimum \$300
<b>ALTA 12</b> Aggregation-Loan Policy	N/A	\$50
<b>ALTA 12.1</b> Aggregation - State Limits-Loan Policy	N/A	\$50
<b>ALTA 13</b> Leasehold-Owner's Policy	No Charge	N/A
<b>ALTA 13.1</b> Leasehold-Loan Policy	N/A	No Charge
<b>ALTA 14</b> Future Advance - Priority-Loan Policy	N/A	10%, minimum \$100
<b>ALTA 14.1</b> Future Advance - Knowledge-Loan Policy	N/A	10%, minimum \$100
<b>ALTA 14.2 *</b> Future Advance - Letter of Credit-Loan Policy	N/A	10%, minimum \$100
<b>ALTA 14.3</b> Future Advance - Reverse Mortgage-Loan Policy	N/A	10%, minimum \$100
<b>ALTA 15 *</b> Non-Imputation - Full Equity Transfer-Owner's Policy	10%	N/A
<b>ALTA 15.1 *</b> Non-Imputation - Additional Insured-Owner's Policy	10%	N/A

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Endorsement No.	Owner	Lender
<b>ALTA 15.2 *</b> Non-Imputation - Partial Equity Transfer-Owner's Policy	10%	N/A
<b>ALTA 16 *</b> Mezzanine Financing-Owner's Policy	20% based on amount of Mezzanine Loan	N/A
<b>ALTA 17</b> Access and Entry-Owner's or Loan Policy	25% Max. \$150	25% Max. \$150
<b>ALTA 17.1</b> Indirect Access and Entry-Owner's or Loan Policy	25% Max. \$300	25% Max. \$300
<b>ALTA 17.2</b> Utility Access-Owner's or Loan Policy	25% Max. \$300	25% Max. \$300
<b>ALTA 18</b> Single Tax Parcel-Owner's or Loan Policy	\$50	\$50
<b>ALTA 18.1</b> Multiple Tax Parcel-Owner's or Loan Policy	\$50	\$50
<b>ALTA 18.2</b> Multiple Tax Parcel-Owner's or Loan Policy	\$50	\$50
<b>ALTA 18.3</b> Single Tax Parcel and ID-Owner's or Loan Policy	\$50	\$50
<b>ALTA 19</b> Contiguity - Multiple Parcels-Owner's or Loan Policy	\$50	\$50
<b>ALTA 19.1</b> Contiguity - Single Parcels-Owner's or Loan Policy	\$125	\$125
<b>ALTA 19.2</b> Contiguity - Specified Parcels-Owner's or Loan Policy	\$50	\$50
<b>ALTA 20 *</b> First Loss - Multiple Parcel Transaction-Loan Policy	N/A	\$100
<b>ALTA 22</b> Location-Owner's or Loan Policy	No Charge at Policy date - \$50 post policy	No Charge at Policy date - \$50 post policy

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<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 22.1</b> Location and Map-Owner's or Loan Policy	No Charge at Policy date - \$50 post policy	No Charge at Policy date - \$50 post policy
<b>ALTA 23 *</b> Coinsurance - Single Policy-Owner's and Loan Policy	No Charge	No Charge
<b>ALTA 23.1 *</b> Co-Insurance-Owner's or Loan Policy	No Charge	No Charge
<b>ALTA 24</b> Doing Business-Loan Policy	N/A	No Charge at Policy date - \$50 post policy
<b>ALTA 25</b> Same as Survey-Owner's or Loan Policy	\$100	\$75
<b>ALTA 25.1-05</b> Same as Portion of Survey-Loan Policy	\$100	\$75
<b>ALTA 26</b> Subdivision-Owner's or Loan Policy	10%	10%
<b>ALTA 27 <sup>1*</sup></b> Usury-Loan Policy *(requires approval on non-commercial property only)	N/A	No Charge if issued on commercial property; \$250 if issued on non-commercial property
<b>ALTA 28</b> Easement - Damage or Enforced Removal-Owner's and Loan Policy	5% \$50 Min. \$150 Max.	5% \$50 Min. \$150 Max.
<b>ALTA 28.1</b> Encroachments - Boundaries and Easements-Owner's or Loan Policy	10%	5%
<b>ALTA 28.2</b> Encroachments - Boundaries and Easements - Described Improvements-Owner's or Loan Policy	10%	5%
<b>ALTA 28.3</b> Encroachments-Boundaries and Easements-Described Improvements and Land Under Development-Owner's or Loan Policy	10%	5%

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Endorsement No.	Owner	Lender
<b>ALTA 29 *</b> Interest Rate Swap - Direct Obligation- Loan Policy	N/A	\$250
<b>ALTA 29.1 *</b> Interest Rate Swap - Additional Interest-Loan Policy	N/A	\$250
<b>ALTA 29.2 *</b> Interest Rate Swap - Direct Obligation - Defined Amount\ -Loan Policy	N/A	30%, plus appropriate rate for increased insurance amount \$250 Minimum
<b>ALTA 29.3 *</b> Interest Rate Swap - Additional Interest - Defined Amount-Loan Policy	N/A	30%, plus appropriate rate for increased insurance amount \$250 Minimum
<b>ALTA 30 *</b> Shared Appreciation Mortgage-Loan Policy	N/A	\$50
<b>ALTA 30.1 *</b> Commercial Participation Interest-Loan Policy	N/A	\$.50/\$1,000 up to \$1 million; Over \$1 million Negotiable
<b>ALTA 31*</b> Severable Improvements-Loan Policy	N/A	5% \$250 Min. \$1,500 Max
<b>ALTA 32 *</b> Construction Loan - Pending Disbursement-Loan Policy	N/A	10% \$100 Minimum if not posted
<b>ALTA 32.1*</b> Construction Loan - Loss of Priority - Direct Payment- Loan Policy	N/A	10% \$100 Minimum
<b>ALTA 32.2 *</b> Construction Loan - Loss of Priority - Insured's Direct Payment- Loan Policy	N/A	10% \$100 Minimum
<b>ALTA 33</b> Disbursement Endorsement-Loan Policy	N/A	\$50
<b>ALTA 34</b> Identified Risk Coverage - Owner's or Loan Policy	\$50	\$50

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Endorsement No.	Owner	Lender
<b>ALTA 34.1</b> Identified Exception – Identified Risk Exception - Owner’s or Loan Policy	\$50	\$50
<b>ALTA 35*</b> Minerals and Other Subsurface Substances - Buildings-Owner’s or Loan Policy	10%	10%
<b>ALTA 35.1*</b> Minerals and Other Subsurface Substances - Improvements-Owner’s or Loan Policy	10%	10%
<b>ALTA 35.2*</b> Minerals and Other Subsurface Substances - Described Improvements- Loan Policy	10%	10%
<b>ALTA 35.3*</b> Minerals and Other Subsurface Substances - Land Under Development- Loan Policy	15%	15%
<b>ALTA 36*</b> Energy Project - Leasehold/Easement- Owner’s Policy	5% \$250 Min. \$1,500 Max	N/A
<b>ALTA 36.1*</b> Energy Project - Leasehold/Easement- Loan Policy	N/A	5% \$250 Min. \$1,500 Max
<b>ALTA 36.2*</b> Energy Project - Leasehold-Owner’s Policy	5% \$250 Min. \$1,500 Max	N/A
<b>ALTA 36.3*</b> Energy Project - Leasehold-Loan Policy	N/A	5% \$250 Min. \$1,500 Max.
<b>ALTA 36.4*</b> Energy Project - Covenants, Conditions & Restrictions - Land Under Development-Owner’s Policy	5% \$250 Min. \$1,500 Max.	N/A
<b>ALTA 36.5*</b> Energy Project - Covenants, Conditions & Restrictions - Land Under Development- Loan Policy	N/A	\$100
<b>ALTA 36.6*</b> Energy Project - Encroachments-Loan Policy	N/A	\$100



## WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No.	Owner	Lender
<b>ALTA 36.7*</b> Energy Project - Fee Estate-Owner's Policy	5% \$250 Min. \$1,500 Max.	N/A
<b>ALTA 36.8*</b> Energy Project - Fee Estate-Loan Policy	N/A	5% \$250 Min. \$1,500 Max.
<b>ALTA 37</b> Assignment of Rents and Leases-Loan Policy	N/A	\$50
<b>ALTA 38</b> Mortgage Tax-Loan Policy	N/A	\$20
<b>ALTA 39</b> Policy Authorization-Owner's or Loan Policy	No Charge	No Charge
<b>ALTA 40</b> Tax Credit-Owner's Policy	10%	N/A
<b>ALTA 40.1</b> Tax Credit - Defined Amount-Owner's Policy	10%, plus appropriate rate for increased insurance amount	N/A
<b>ALTA 41</b> Water - Buildings-Loan Policy	10%	10%
<b>ALTA 41.1</b> Water - Improvements-Owner's or Loan Policy	10%	10%
<b>ALTA 41.2</b> Water - Described Improvements- Owner's or Loan Policy	10%	10%
<b>ALTA 41.3</b> Water - Land Under Improvement- Owner's or Loan Policy	10%	10%
<b>ALTA 42</b> Commercial Lender Group-Loan Policy	N/A	\$250
<b>ALTA 43*</b> Anti-Taint-Loan Policy	N/A	\$100

## WFG NATIONAL TITLE INSURANCE COMPANY

<b>Endorsement No.</b>	<b>Owner</b>	<b>Lender</b>
<b>ALTA 44</b> Insured Mortgage Recording-Loan Policy	N/A	No Charge
<b>ALTA 45*</b> Pari Passu Mortgage-Loan Policy	N/A	\$50
<b>ALTA 46*</b> Option-Owner's	10%	N/A
<b>ALTA JR1 Supplemental Coverage</b> (See Short Form Junior Loan Policy in Section )	N/A	No Charge
<b>ALTA JR2 Variable Rate/Revolving Credit</b> (See Short Form Junior Loan Policy in Section )	N/A	No Charge
<b>WFG General Endorsement*</b> Owner's or Loan Policy	*	*
<b>WFG Arbitration Endorsement</b> Owner's or Loan Policy	No Charge	No Charge
<b>WFG Solar Endorsement*</b>	No Charge	No Charge