



UNDERWRITING BULLETIN

TO: All WFG Agents Conducting Business in Ohio

DATE: February 27, 2015

FROM: Midwest Agency Underwriting

BULLETIN No.: OH – 2015-01

SUBJECT: OTIRB Rates Effective for Orders Received on or After March 1, 2015

Attached you will find the following items:

1. [Ohio Rate Manual effective for orders received on or after March 1, 2015](#) consisting of two parts:
 - A. OTIRB Manual containing the rates for OTIRB filed forms/coverages; and
 - B. Deviated Rates (Bulk Rates) filed by WFG. Please note that use of these Deviated Rates require an amendment to your Agency Contract.

2. The following Endorsements:
 - A. [ALTA 29.0-06 \(4-2-14\)](#)
 - B. [ALTA 29.1-06 \(4-2-14\)](#)
 - C. [ALTA 29.2-06 \(4-2-14\)](#)
 - D. [ALTA 29.3-06 \(4-2-14\)](#)
 - E. [ALTA 40.0-06 \(4-2-14\)](#)
 - F. [ALTA 40.1-06 \(4-2-14\)](#)

The ALTA 29.0-06 (4-2-14) and ALTA 29.1-06 (4-2-14) replace prior versions these endorsements. Please discontinue use of the ALTA 29.0-06 (2-3-10) and 29.1-06 (2-3-10). Rates for these endorsements remain unchanged.

The remaining endorsements are new endorsements with the following premiums:

[ALTA 29.2-06 \(4-2-14\)](#)

This Loan Policy insures against loss by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage as security for the repayment of the Swap Obligation at Date of Endorsement. It includes a provision for an Additional Amount of Insurance for a loss under the endorsement's insuring provisions.

If issued at the Date of Policy, the rate for this endorsement is ten percent (10%) of the Original Rate calculated on the aggregate of the Amount of Insurance in Schedule A of the Loan Policy and the Additional Amount of Insurance identified in the endorsement, plus premium for the Additional Amount of Insurance at

Original Rate calculated under PR-8, beginning with the highest bracket where the original policy amount was calculated.

If issued subsequent to the Date of Policy, the rate for this endorsement is fifteen (15%) of the Original Rate calculated on the same aggregate of Amount of Insurance and Additional Amount of Insurance, plus premium for the Additional Amount of Insurance at Original Rate calculated under PR-8, beginning with the highest bracket where the original policy amount was calculated.

The minimum rate for this endorsement is \$500.00.

ALTA 29.3-06 (4-2-14)

This Loan Policy endorsement insures against loss by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage as security for the Swap Obligation at Date of Endorsement where the Swap Obligation requires payment of additional interest as defined in said Swap Obligation. This endorsement includes a provision for an Additional Amount of Insurance for a loss under the endorsement's insuring provisions.

If issued at the Date of policy, the rate for this endorsement is ten percent (10%) of the Original Rate calculated on the aggregate of the Amount of Insurance in Schedule A of the Loan Policy and the Additional Amount of Insurance identified in the endorsement, plus premium for the Additional Amount of Insurance at Original Rate calculated under PR-8, beginning with the highest bracket where the original policy amount was calculated.

If issued subsequent to the Date of Policy, the rate for this endorsement is fifteen (15%) of the Original Rate calculated on the same aggregate of Amount of Insurance and Additional Amount of Insurance, plus premium for the Additional Amount of Insurance at Original Rate calculated under PR-8, beginning with the highest bracket where the original policy amount was calculated.

The minimum rate for this endorsement is \$500.00.

ALTA 40.0-06 (4-2-14)

This Owners Policy endorsement covers certain losses related to a "Tax Credit", as set forth and defined in the endorsement when a loss is calculated pursuant to the Policy's Conditions.

This endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land or Full Value of Leasehold Estate as benefitted by the Tax Credit.

The rate for this endorsement is \$250.00.

ALTA 40.1-06 (4-2-14)

This Owners Policy endorsement covers certain losses related to a "Tax Credit". It differs from the ALTA 40.0-06 by providing for an "Additional Amount of Insurance" payable to the "Tax Credit Investor".

The rate for this endorsement is \$250.00, plus the rate for the "Additional Amount of Insurance" which shall be the Rate under PR-1 beginning with the highest bracket where the original policy amount was calculated.

NOTE: This Bulletin is intended for use by title issuing offices, title insurance agents and approved attorneys of WFG National Title Insurance Company and any reliance by any other person or entity is unauthorized. This bulletin is intended solely for the purpose of underwriting policies of WFG National Title Insurance Company.