



UNDERWRITING BULLETIN

Date: March 10, 2014
From: Randy Williams, National Rate Administrator, WFGNTIC
To: All Direct Operations and Agents of WFGNTIC
Bulletin No: WFGNTIC OH 1-2014 DRF
RE: Deviation Rate Filing for WFGNTIC, Ohio

Please be advised that WFG National Title Insurance Company was advised by the Ohio Department of Insurance that they have approved out Deviation Rate and Rule filing for the Schedule of Charges and Forms issued by the Ohio Title Insurance Rating Bureau ("OTIRB"). This filing was submitted in order to add a Centralized Service Residential Loan Rate, not previous included in the OTIRB Rating Bureau rate manual. This Deviation Rate Filing has been given an effective of February 28, 2014. Please add the attached page to your current copy of the OTIRB Schedule of Charges and Forms and begin using this new rate, subject to the Rules associated with said rate. The new rate contained in the attached page will soon be programmed into the appropriate electronic systems and rate calculators and should be available soon.

If you should have any questions or concerns, please contact your local management or WFG Agency Support. An electronic copy of this revised and updated Rate Manual will be uploaded to the WFG Underwriting webpage (<http://wfgunderwriting.com/>) and can be reviewed there.

If you have any specific questions about the content of this manual, please contact me at rwilliams@wfgnationaltitle.com.

Enclosure

NOTE: This Bulletin is intended for use by title issuing office, title insurance agents and approved attorneys of WFG National Title Insurance Company and 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.

16700 Valley View Avenue, Suite 275
La Mirada, California 90638
714-452-1310

**WFG NATIONAL TITLE INSURANCE COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF OHIO
SUBMITTED: 1/24/2014**

The following addendum will be used to add a rate for the Centralized Service Residential Loan Rate as indicated below:

PR-8.3 CENTRALIZED SERVICE RESIDENTIAL LOAN RATE

The Centralized Service Residential Loan rate is designed to provide a simplified pricing approach for use by major institutional lenders who dealing with Internet originated loan in both the residential refinance and secondary loan markets.

The charges below apply to an ALTA Short Form Residential Loan Policy (12-3-12) or ALTA Loan Policy (6-17-06), issued to insure a new first or second lien, deed of trust or mortgage of up to \$5,000,000.00, encumbering a residential property of one to four units or residential condominium unit, subject to the requirements and conditions stated herein.

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

Included with these rates are the charges for ALTA Endorsements 4-06, 4.1-06, 5-06, 5.1-06, 6-06, 8.1-06, and 9-06, which may be issued without additional charge when appropriate and in compliance with underwriting standards.

The charges associated with this pricing program will be based on the charges for the loan transaction as indicated as follows for each of the specified ranges set forth:

| Range of Liability: | Flat Fee: |
|--|-----------|
| Up to \$250,000.00 of liability written: | \$300 |
| Over \$250,001.00 and up to \$500,000.00 | \$450 |
| Over \$500,001.00 and up to \$750,000.00 | \$550 |
| Over \$750,001.00 and up to \$1,000,000.00 | \$660 |
| Over \$1,000,001.00 and up to \$1,250,000.00 | \$760 |
| Over \$1,250,001.00 and up to \$1,500,000.00 | \$860 |
| Over \$1,500,001.00 and up to \$2,000,000.00 | \$1050 |
| Over \$2,000,001.00 and up to \$3,000,000.00 | \$1450 |
| Over \$3,000,001.00 and up to \$4,000,000.00 | \$2200 |
| Over \$4,000,001.00 and up to \$5,000,000.00 | \$3050 |