

**WFG NATIONAL TITLE INSURANCE COMPANY**  
**ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS**  
**FOR THE STATE OF OHIO**  
**SUBMITTED: September 20, 2022**  
**Effective: December 1, 2022**

**The following addendum will be used to add a rate for the Lender's Special Rate.**

**LENDER'S SPECIAL RATES**

**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 Finance 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 maximum liability of \$5,000,000.
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities.
- 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 or title commitment issued in contemplation of the issuance of an ALTA Residential Short Form Loan 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.

- The lender must also enter into a written agreement with the Offering Provider that specifically describes the workflows and systems to efficiently transmit, receive and process title orders by direct integration of the parties' systems.

<b>Range of Liability:</b>	<b>Flat Fee:</b>
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