



To: All Oregon Policy-Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: August 12, 2025
Bulletin No.: OR 2025-01
Subject: Oregon Rates and Forms Update; Oregon Rating Manual Effective 09-01-2025

This Bulletin outlines the most recent changes made to the Oregon Title Insurance Rating Organization (“OTIRO”) Rating Manual, which go into effect **September 1, 2025**. A summary of material rate, rule, and form updates are below.

Summary of Rate & Rule Changes

1. **Section 1.008 – Local Government Lien Searches; Other Additional Charges.** Local Government Search Fee amounts have been updated for each county.
2. **Section 2.005 – Residential Subdivision Rate.** Renamed the *Residential Subdivision Rate*. Clarifies that this premium is only available for an Owner’s Policy on new residential construction in a platted subdivision or condominium, where:
 - i. The seller was insured under a policy issued within the past three (3) years;
 - ii. The seller has not leased or occupied the property; and
 - iii. The property is a one-to-four family residential property that has been granted a certificate of occupancy.
3. **Section 4.005 – Limited Coverage Loan Policy (LCLP), Form Variations & Related Endorsements**
 - i. Increased the maximum coverage for a limited coverage policy to \$125,000.
 - ii. Increased the premium to \$150.
 - iii. Clarified OTIRO 77 Endorsement usage:
 - May only be issued with the recording of the insured trust deed or mortgage.
 - No charge for first OTIRO 77 if issued within 90 days of policy.
 - Charge applies for any additional or if it is issued after 90 days.
 - iv. Adopted ALTA’s limited coverage junior loan policy and related endorsements.

NOTE: This Bulletin is for the sole purpose of establishing underwriting positions and policies reflecting WFG National Title Insurance Company’s best business judgment. The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by WFG National Title Insurance Company’s Underwriting Department.

The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.

New or Revised Forms:

1. **ALTA Residential Limited Coverage Junior Loan Policy (PLL-03) (04-02-2022)** — Adopted.
2. **ALTA JR 1 Endorsement (OTIRO 2-JR1) (01-02-2025)** — Adopted.
3. **ALTA JR 2 Endorsement (OTIRO 2-JR2) (04-02-2022)** — Adopted.
4. **OTIRO 110 – Domestic Partner Endorsement** — Clarifies as mandatory for the ALTA Owner's Policy (07-01-2021).
5. **ALTA 3.3 – Endorsement Zoning (Completed Improvement – Legal Non-Conforming Use) (OTIRO 203.3)** – Updated.
6. **ALTA 14 – Future Advance: Priority Endorsement (OTIRO 214)** — Updated with technical corrections.
7. **ALTA 14.3 – Future Advance: Reverse Mortgage Endorsement (OTIRO 214.3)** — Updated with technical corrections.
8. **ALTA 42 – Commercial Lender Group (OTIRO 242) (05-02-2024)** — Adopted.

Withdrawn Forms (No Longer Available for Use in Oregon as of 9/1/2025)

1. ALTA Owner's Policy – 2006 (OTIRO PO-04)
2. ALTA Loan Policy – 2006 (OTIRO PL-05)
3. ALTA Short Form Residential Loan Policy – 2006 (OTIRO PL-06)
4. ALTA Residential Limited Coverage Mortgage Modification Policy – 2014 (OTIRO PLO-03)
5. ALTA Commitment for Title Insurance – 2016 (OTIRO C-03)

Please review the new Rate Manual and updated forms before the September 1, 2025 effective date. Ensure that any impacted rates, policies, and endorsements are used in compliance with the updated rules.

The new Rate Manual can be found on the WFG Underwriting website here: [WFG Oregon Rates](#)

If you have questions about the content of this Bulletin, please contact Oregon Counsel, Matt Sandler, at MSandler@wfgtitle.com.

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