



WFG NATIONAL TITLE INSURANCE COMPANY

Rate Addendum

Streamlined Rates

APPLICABLE PROVISIONS AND RESTRICTIONS

Streamlined Rates are available to Insured lenders who process their transactions in a centralized electronic environment which enables a more highly efficient, lower cost provision of title services and insurance. These Streamlined Rates are only available when ALL of the following conditions are met:

1. Streamlined Rates are available only for a refinance loan. These rates do not apply to commercial property, acquisition financing, "hard money" loans, or construction loans.
2. The mortgage collateral must be a one-to-four family residential property and condominiums.
3. The loan to be made is intended to be placed in a first mortgage lien position as to the property.
4. The insured loan amount does not exceed the maximum liability of \$5,000,000.
5. The Insurer has in place centralized electronic order processing and tracking capabilities.
6. The order must be opened electronically and escrow functions (if any) are performed by the Insurer.
7. All parties must agree to accept a title search or title commitment issued in contemplation of the issuance of an ALTA Short Form Residential Loan Policy (as modified by TIRBOP) or ALTA Loan Policy (as modified by TIRBOP) that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.
8. The Company's Agent must have written authorization to provide these Rates for each Insured lender.
9. The Insured lender has entered into a written agreement with the Insurer that specifically describes the workflows and systems to efficiently transmit, receive, and process title orders by direct integration of the parties' systems.

Streamline Rates	
Range of Liability	Premium per Policy
\$0 - \$250,000	\$425
\$250,001 - \$500,000	\$500
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$600
\$1,000,001 - \$1,250,000	\$700
\$1,250,001 - \$1,500,000	\$800
\$1,500,001 - \$2,000,000	\$950
\$2,000,001 - \$2,250,000	\$1,100
\$2,250,001 - \$2,500,000	\$1,250
\$2,500,001 - \$2,750,000	\$1,400
\$2,750,001 - \$3,000,000	\$1,550
\$3,000,001 - \$3,250,000	\$1,700
\$3,250,001 - \$3,500,000	\$1,850
\$3,500,001 - \$3,750,000	\$2,000
\$3,750,001 - \$4,000,000	\$2,150
\$4,000,001 - \$4,250,000	\$2,300
\$4,250,001 - \$4,500,000	\$2,450
\$4,500,001 - \$4,750,000	\$2,600
\$4,750,001 - \$5,000,000	\$2,750
The Minimum Charge is \$425	

Either an ALTA Loan Policy or and ALTA Short Form Residential Loan Policy may be issued under the Lender's Special Rates and there will be no additional charge for any of the Endorsements listed in the following table, provided they are requested by the Lender and issued concurrently with the Policy.

PA Endorsement Number	Name of Endorsement
TIRBOP PA 100	Covenants, Conditions and Restrictions
TIRBOP PA 300	Mortgage Survey Exception
TIRBOP PA 400 (ALTA 7)	Manufactured Housing Unit
TIRBOP PA 710 (ALTA 6)	Variable Rate Mortgage
TIRBOP PA 710-6.2 (ALTA 6.2)	Variable Rate Mortgage - Negative Amortization
TIRBOP PA 810 (ALTA 4.1)	Condominium - Current Assessments
TIRBOP PA 820 (ALTA 5.1)	Planned Unit Development - Current Assessments
TIRBOP PA 900 (ALTA 8.1)	Environmental Protection Lien
TIRBOP PA 1590 (ALTA 9.10)	Restrictions, Encroachments, Minerals - Current Assessments