

WFG National Title Insurance Company (“WFG”), a South Carolina corporation, hereby files the following rate rule applicable to its Home Equity 2<sup>nd</sup> Generation Title Insurance policy.

## **HE<sup>2</sup> -- HOME EQUITY 2<sup>nd</sup> GENERATION TITLE INSURANCE POLICIES**

The Home Equity 2<sup>nd</sup> Generation Title Insurance policy is a master policy with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for this policy shall be:

\$45.00 per transaction for residential home equity loans up to \$250,000

\$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.

\$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.

\$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.