



The State of Tennessee

MANUAL OF TITLE INSURANCE PREMIUMS, CHARGES AND SPECIAL RATES

Effective as of July 3, 2014

TABLE OF CONTENTS

TITLE INSURANCE RATES FOR ALL TENNESSEE COUNTIES, EXCEPT KNOX, HAMILTON, DAVIDSON, RUTHERFORD, WILLIAMSON, AND SHELBY CO'S.	3
TITLE INSURANCE RATES FOR KNOX COUNTY	17
TITLE INSURANCE RATES FOR HAMILTON COUNTY	32
TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES	47
TITLE INSURANCE RATES FOR SHELBY COUNTY	62

Title Insurance Rates for the State of

TENNESSEE

**All Counties Except Knox, Hamilton, Davidson, Rutherford,
Williamson, and Shelby Counties**

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

**RISK RATE PREMIUMS
ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"**

A first mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest and foreclosure costs. Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Title Insurance for First Mortgages", or "Title Insurance Rates for Substitution Loans".

The premium charge for original first mortgage title insurance shall be

Up to \$50,000 of liability.....	\$2.50
Over \$50,000 and up to \$100,000, add	\$2.00
Over \$100,000 and up to \$500,000, add	\$1.75
Over \$500,000 and up to \$10,000,000, add	\$1.50
Over \$10,000,000 and up to \$15,000,000, add	\$1.25
Over \$15,000,000 add	\$1.00
Minimum Premium	\$25.00

If Commitment or Interim Title Insurance Binder is desired see Page 12 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to Minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

Except where the Simultaneous Issuance Rate applies as on Page 12, the Reissue Rate, where applicable (see pages 11 & 12, Sections (A), (B), and (C)), shall be 60% of the original issuance rate.

The Reissue Rate applies up to the amount of the previous policy only. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (see above). For example:

To compute premium for \$120,000 Mortgage Policy (reissue of Original Mortgagee Policy amount \$90,000).

(1) 60% of premium (\$205) on original \$90,000 policy	\$123.00
(2) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original mortgagee marginal rate between \$50,000 and \$100,000)	\$20.00
(3) Plus \$20,000 of excess coverage at \$1.75 per \$1,000 (applicable original mortgagee marginal rate between \$100,000 and \$500,000)	\$35.00
TOTAL PREMIUM.....	\$178.00

WFG National Title Insurance Company

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

The premium charge for Reissue First Mortgage Title Insurance shall be:

Up to \$50,000 of liability written	\$1.50
Over \$50,000 and up to \$100,000, add	\$1.20
Over \$100,000 and up to \$500,000, add	\$1.05
Over \$500,000 and up to \$10,000,000, add	\$0.90
Over \$10,000,000 and up to \$15,000,000, add	\$0.75
Over \$15,000,000 add	\$0.60
Minimum Premium	\$15.00

If Commitment to Insure or Interim Title Insurance Binder is desired, see Page 12 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

A First Mortgage Reissue Policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt to cover interest and foreclosure costs.

THE REISSUE FIRST MORTGAGE RATE IS APPLICABLE

- A. When, within ten years prior to the application for Mortgage Insurance, a policy has been issued on the identical property to the mortgagor as owner, the reissue rate is applicable.
- B. When within ten years prior to the application for Mortgage Insurance, a Mortgagee Policy has been issued to the same mortgagee on the same property, the reissue rate is applicable.
- C. When the owner of ten or more lots of a platted subdivision negotiates a blanket mortgage to finance construction on the individual lots and such blanket mortgage is insured by the Company, such owner or the owner of one or more lots acquired directly from him shall within ten (10) years after the date of the blanket policy, be allowed the Mortgage reissue rate on the individual lot or lots mortgaged to the original blanket mortgagee until the aggregate of the reissue policies equals the face amount of the blanket policy. Thereafter, each reissue policy shall carry the original mortgagee rate applicable the face amount of such reissue policy.

WFG National Title Insurance Company

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

TITLE INSURANCE RATES FOR SUBSTITUTION LOANS

When the same borrower and the same lender make a substitution loan on property, the title to which was insured by any company in connection with the original loan, the following rate will be charged for issuing a policy in connection with the new loan

Age of Original Loan	Rates
3 years or under	30% of original rates
From 3 years to 4years	40% of original rates
From 4 years to 5 years	50% of original rates
From 5 years to 10 years	60% of original rates
Over 10 years	100% of original rates
Minimum charge	\$25.00

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of mortgagee insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

TITLE INSURANCE RATES FOR SECOND MORTGAGES

The rate for title insurance on second mortgage transaction will be the same as on first mortgage transactions.

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES

1. This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by WFG National Lender Services unit or an agent 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 electronically and escrow functions performed by WFG National Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
2. Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Rates	
100-200 orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

3. Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

Lender's Special Plus Rates	
200 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$380.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

4. The following rates are only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 by WFG Lender Services unit or an agent 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 electronically and escrow functions performed by WFG Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

Lender's Special Bulk Rates	
300-500 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050
\$2,000,001 - \$3,000,000	\$1450
\$3,000,001 - \$4,000,000	\$2200
\$4,000,001 - \$5,000,000	\$3050

5. Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Bulk Plus Rates	
500+ orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$275
\$250,001 - \$500,000	\$350
\$500,001 - \$750,000	\$400
\$750,001 - \$1,000,000	\$450
\$1,000,001 - \$1,250,000	\$550
\$1,250,001 - \$1,500,000	\$650
\$1,500,001 - \$2,000,000	\$800
\$2,000,001 - \$3,000,000	\$1200
\$3,000,001 - \$4,000,000	\$1650
\$4,000,001 - \$5,000,000	\$2200

ALTA LIMITED COVERAGE JUNIOR LOAN POLICY AND ALTA SHORT FORM LIMITED COVERAGE JUNIOR LOAN POLICY

The rates for ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy only shall be:

	Flat Rate
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,000	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00
ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR 2	No Charge

The above rates apply only to the referenced policy forms and endorsements insuring junior loans on residential one-to-four family property or a condominium unit. These rates shall be applicable to all counties in Tennessee. The maximum liability for which this policy will be issued is \$500,000.00.

RESIDENTIAL HOME EQUITY MORTGAGE MASTER LOAN POLICY

A Master Home Equity Loan Policy may be issued to a lender engaged in the making of Home Equity loans secured by one-to-four family residential properties. Individual certificates are issued for each property and loan to be insured. This policy provides limited coverage on institutional home equity loans, and only requires a limited search of the public records. The charge for this type of limited policy shall be \$45.00 per transaction for residential home equity loans up to \$100,000, \$65.00 per transaction for residential home equity loans over \$100,000 and up to \$250,000, and \$120.00 for residential home equity loan over \$250,000 and up to \$500,000.

WFG National Title Insurance Company

**Title Insurance Rates for All Tennessee Counties,
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WFG TITLE INTERACTIVE PROCESSING SYSTEM (“TIPS”) LOAN RATE

A \$50.00 discount from the filed Base Rate for Lender’s/Mortgagee’s Insurance shall be credited on residential refinance transactions where the Company is provided, by electronic transmission via the WFG Title Interactive Processing System, all necessary information for order placement, with reduced manual data entry, including full access to the lender processing database containing credit reports and extensive borrower and property information, allowing the Company to clear title with greatly reduced risk and cost.

This rate shall be subject to the insured Lender authorizing the Company to place all necessary hardware and/or software required to operate the TIPS system interactively in their place or places of business, pursuant to the terms of a written agreement with the Company. The Lender also agrees to accept a short form loan/mortgagee policy, generally in the form of an ALTA Short Form Residential Loan Policy Format, with standardized generic exceptions in summary format and order processing and delivery through a centralized electronic platform. Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of issuance: (State specific: CONDO; PUD; VARIABLE RATE; VARIABLE RATE - NEG AMORTIZATION; MANUFACTURED HOUSING; ENVIRONMENTAL; AND RESTRICTIONS, ENCROACHMENTS, MINERALS.)

No additional discounts will apply.

ORIGINAL TITLE INSURANCE RATES FOR OWNER’S OR LEASEHOLD

An Owner’s Policy, insuring the fee simple estate, cannot be issued for less than the sale price of the property or, in event there is no sale, for less than the full value of the premises. An Owner’s Policy, insuring a leasehold estate, cannot be issued for less than the reasonable value of said leasehold estate.

The premium charge for original owner’s or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	\$3.50
Over \$50,000 and up to \$100,000, add	\$3.00
Over \$100,000 and up to \$500,000, add	\$2.00
Over \$500,000 and up to \$10,000,000, add	\$1.75
Over \$10,000,000 and up to \$15,000,000, add	\$1.50
Over \$15,000,000 add	\$1.25
Minimum Premium	\$35.00

NOTE: The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and ALTA Form 13.1 (Lender's) Endorsements. These endorsements will be added to the appropriate Owner’s policy on Leasehold transactions.

If Commitment or Interim Title Insurance Binder is desired, see Page 12 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES

The reissue rate, where applicable (see Sections "A", "B", "C" hereinafter) is 60% of the rate for original insurance. The reissue rates apply up to the face amount of the previous policy. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (See above).

	Per Thousand
Up to \$50,000 of liability written	\$2.10
Over \$50,000 and up to \$100,000, add	\$1.80
Over \$100,000 and up to \$500,000, add	\$1.20
Over \$500,000 and up to \$10,000,000, add	\$1.05
Over \$10,000,000 and up to \$15,000,000, add	\$0.90
Over \$15,000,000 add	\$0.75
Minimum Premium	\$21.00

REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES

NOTE: To compute the premium on a fractional thousand of insurance (except as to minimum charge items) multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00. For example:

To compute premium for \$110,000 Owners policy (Reissue of original owner's policy, amount \$90,000)

(1) 60% of premium (\$295) on original \$90,000 policy	\$177.00
(2) Plus \$10,000 of excess coverage at \$3.00 per \$1,000 (applicable original) Owner's marginal rate between \$50,000 and \$100,000)	\$30.00
(3) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original) Owner's marginal rate between \$100,000 and \$5,000,000)	\$20.00
TOTAL PREMIUM	\$227.00

WHEN REISSUE RATES ARE APPLICABLE FOR OWNERS OR LEASEHOLD POLICIES

- A. A purchaser or lessee of real estate from one whose title thereto as owner has been insured within ten (10) years prior to the application for a new policy shall be entitled to the reissue rate for owners insurance in an amount UP to the face amount of the former policy. The original rate will be charged for the excess up to the full value of the property amount UP to the face amount of the former policy. The original rate will be charged for the excess up to the full value of the property.
- B. When the insured under mortgagee policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee for the benefit of such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face amount of such previous mortgagee policy. The original rate will be charged for insurance in excess of said mortgagee policy.

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

WHEN REISSUE RATES ARE APPLICABLE FOR OWNERS OR LEASEHOLD POLICIES (Continued)

- C. The owner of ten or more lots of a platted subdivision which are insured by one blanket policy or a subsequent owner of one or more of the lots acquired directly from such insured owner shall, within ten (10) years after the date of the blanket policy, be allowed the Owner's reissue rate on such lots until the aggregate of the reissue policies equals the face amount of the original blanket policy. Thereafter, each reissue policy shall carry the original owner's rate applicable to the face of such reissue policy.

SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an Owner's and a Mortgagee Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy shall be the original Owner's Rate. The Premium for the Mortgagee Policy so simultaneously issued will be \$10.00 for the amount of insurance not in excess of the Owner's Policy. The Premium on the amount of the Mortgagee Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "First Mortgages" in the applicable bracket or brackets.

In all cases the Owner's Policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for record or both the Deed to the Mortgagor and the Mortgage itself.

It is not essential that the property be acquired simultaneously with the giving of the Mortgage. This Rate has reference to the simultaneous issuance of an Owner's and a Mortgagee Policy. It does not apply to simultaneous first and second mortgage transactions.

SIMULTANEOUS ISSUANCE OF OWNERS' AND LEASEHOLD POLICIES

When owner's and leasehold policies covering identical land are issued simultaneously, the rates for the owner's policy shall be the applicable owner's rates. The rates for the leasehold policy so simultaneously issued will be 30% of the rates for the owner's policy up to the amount of the owner's policy, the minimum premium being \$15.00. The premium on the amount of the leasehold policy exceeding the owner's policy is computed at the original title insurance rates for owner's policy in the applicable bracket or brackets.

INTERIM TITLE INSURANCE BINDERS/COMMITMENTS

An Interim Title Insurance Binder or Commitment is issued to show the liens, defects, and objections to the title to be paid or removed before a policy can be issued, and the exceptions, if any which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the binder have been fulfilled.

When an Interim Title Insurance Binder is required for the closing of any transaction, the Company's charge for the binder is \$10.00. If the transaction occurs, but no policy is issued, the charge is 40% of the applicable title insurance premium. The foregoing assumes that a Binder or Commitment, valid for a period of 120 days, is issued in connection with a permanent loan, a purchase or a lease.

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Counties**

CONSTRUCTION BINDERS

The company will, upon request, issue an Interim Title Insurance Construction Binder, good for a period not to exceed two years, in connection with a temporary construction loan for the following charge: \$1.00 per \$1,000.00 or fraction thereof, of liability, plus \$10.00 Binder Issuance Fee. The "Construction Loan Binder" will be issued only in connection with a temporary and short term loan for the financing of construction secured by a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan.

If the particular policy committed for under the "Construction Loan Binder" is requested, the regular mortgage rates will be applicable. However, after computing the premium at the regular mortgage rate the Company will allow as a credit, the entire charge paid for the "Construction Loan Binder."

Should the temporary construction loan be refinanced by a permanent loan and application be made to the Company for a policy insuring the permanent mortgage, no credit will be allowed for the cost of the "Construction Loan Binder" on the premium for the permanent mortgage policy.

ADDITIONAL RISK PREMIUMS

Based upon the facts presented to the Home or Regional Office Underwriting Departments, the Company reserves the right to charge additional risk premiums that are commensurate with unique risks presented by each factual situation.

HUD LIQUIDATION RATE

When the insured mortgagee under a policy issued by any title insurance company acquires title to a one to four family residence by foreclosure or by voluntary conveyance in extinguishment of debt and transfers the residence to any governmental or private agency in connection with a claim arising out of the agency's business of insuring or guaranteeing the repayment of mortgage loans and the agency has acquired the residence for immediate resale this company will issue its interim binder or commitment good for twenty-four (24) months, committing for an owner's policy in favor of the agency of its resale purchaser, at a rate of \$1.50 per thousand of liability (25.00 minimum). The owner's policy committed for shall be issued at the re-issue rate set forth herein. The HUD-liquidation rate shall be applicable to all counties in Tennessee.

GOVERNMENTAL BIDS

Where competitive bidding is required by any governmental authority or agency acting under governmental authority and it is necessary in order to comply with an invitation to bid, the Company may submit a competitive bid responsive to the invitation. Such bid may include charges for title searches, insurance premium, closing services, etc.

MORTGAGE PROTECTION GUARANTEE

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing Mortgage will not affect the priority of the Mortgage. The charge is \$125.00

WFG National Title Insurance Company

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Count**

ENDORSEMENTS

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 1-06	Street Assessments	N/A	No Charge	N/A	No Charge
ALTA 2-06	Truth in Lending	N/A	No Charge	N/A	No Charge
ALTA 3-06	Zoning-Vacant	\$100	\$25	10%	\$100
ALTA 3.1-06	Zoning-Improved Property	10%	\$100	15%	10%
ALTA 4-06	Condo	N/A	No Charge	N/A	No Charge
ALTA 5-06	PUD	N/A	No Charge	N/A	No Charge
ALTA 6-06	Variable Rate	N/A	No Charge	N/A	No Charge
ALTA 6.2-06	Variable Rate-Negative Am	N/A	No Charge	N/A	No Charge
ALTA 8.1	Env. Prot. Lien	N/A	No Charge	N/A	No Charge
ALTA 8.2-06	Commercial Env. Pro. Lien	N/A	N/A	\$100	\$100
ALTA 9-06	REM-Loan	N/A	\$25	N/A	\$100
ALTA 9.1-06	REM-Owners; Unimproved Land	\$25	N/A	\$100	N/A
ALTA 9.2-06	REM-Owners; Improved Land	\$25	N/A	\$100	N/A
ALTA 9.3-06	CCR-Loan	N/A	\$25	N/A	\$100
ALTA 9.6-06	Private Rights-Loan	N/A	\$25	N/A	\$100
ALTA 9.7-06	REM-Loan; Land Under Development	N/A	\$25	N/A	\$100
ALTA 9.8-06	CCR-Owners; Land Under Development	\$25	N/A	\$100	N/A
ALTA 9.9-06	Private Rights-Owners	\$25	N/A	\$100	N/A
ALTA 9.10-06	REM-Loan; Current Violations	N/A	\$25	N/A	\$100
ALTA 10.0-06	Assignment-Loan	N/A	No Charge	N/A	No Charge
ALTA 10.1-06	Asgt of Mtg with DateDown	N/A	\$25	N/A	\$25
ALTA 11-06	Mortgage Modification	N/A	\$50	N/A	\$50
11.1-06	Mortgage Modification w/ Subord.	N/A	\$75	N/A	\$75
ALTA 12-06	Aggregation	N/A	No Charge	N/A	10%
ALTA 13-06	Leasehold-Loan	N/A	No Charge	N/A	No Charge
ALTA 13.1-06	Leasehold Owners	No Charge	N/A	No Charge	N/A
ALTA 14-06	Future Advance - Priority	N/A	\$25	N/A	\$100
ALTA 14.1-06	Future Advance-Knowledge	N/A	\$25	N/A	\$100
ALTA 14.2-06	Future Advance-Letter of Credit	N/A	\$25	N/A	\$100
ALTA 14.3-06	Future Advance-Reverse Mtg	N/A	\$25	N/A	\$100
ALTA 16-06	Mezzanine Financing	N/A	N/A	N/A	10%
ALTA 17-06	Access & Entry; Direct Access	5%	\$25	10%	\$100
ALTA 17-1-06	Access & Entry; Indirect Access	5%	\$25	10%	\$100
ALTA 17.2-06	Utility Access	\$25	\$100	\$100	\$100

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Count**

ENDORSEMENTS (Continued)

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 19-06	Contiguity; Multiple Parcel	\$100	No Charge	5%	\$100
ALTA 19.1-06	Contiguity; Single Parcel	\$100	No charge	5%	\$100
ALTA 20-06	First Loss	N/A	No Charge	N/A	\$100
ALTA 22-06	Location	5%	\$25	10%	\$100
ALTA 22.1-06	Location & Map (Survey)	5%	\$25	10%	\$100
ALTA 24-06	Doing Business	N/A	No Charge	N/A	\$100
ALTA 25-06	Same as Survey	\$25	\$25	5%	\$100
ALTA 26-06	Subdivision	\$25	\$25	\$100	\$100
ALTA 27-06	Usury	N/A	\$25	N/A	\$100
ALTA 28-06	Encroachment; Easements	\$100	\$25	\$100	\$100
ALTA 28.1-06	Encroachments; Boundaries and Easements	\$100	\$100	10%	\$100
ALTA 28.2-06	Encroachments; Boundaries and Easements-Described improvements	\$100	\$100	10%	\$100
ALTA 32-06	Construction Loan; Loss of Priority	N/A	\$100	N/A	10% (\$100 minimum)
ALTA 32.1-06	Construction Loan; Loss or Priority-Direct Payment	N/A	\$25	N/A	\$100
ALTA 32.2-06	Construction Loan; Loss of Priority-Insured's Direct Payment	N/A	\$25	N/A	\$100
ALTA 33-06	Construction Disbursement	N/A	No Charge		\$25
ALTA 35-06	Minrls & Subsurface Substances - Buildings	\$100	No Charge	10%	\$100
ALTA 35.1-06	Minrls & Subsurface Substances - Improvements	\$100	No Charge	10%	\$100
ALTA 35.2-06	Minrls & Subsurface Substances - Described Improvements	\$100	No Charge	10%	\$100
ALTA 35.3-06	Minrls & Subsurface Substances - Land Under Development	\$100	No Charge	10%	\$100
ALTA 37-06	Assignment of Rents & Leases	N/A	No Charge	N/A	\$100

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.

**Title Insurance Rates for All Tennessee Counties,
Except Knox, Hamilton, Davidson, Rutherford, Williamson, and Shelby Count**

CLOSING PROTECTION COVERAGE

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein with certain protection as set forth by the Tennessee Department of Commerce and Insurance, protects and provides coverage to the Buyer/Borrower, Lender, Seller (covered party) against fraud, misapplication of funds or failure to comply with written closing instructions by the Title Agent (an agent authorized to issue title insurance in the State of Tennessee for the Company) resulting in loss by reason of matters relating to status of title. This protection is apart and in addition to the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for this protection to become an available option. The election for this additional coverage must be made prior to or at the time of closing. The following charges to each party within a single transaction, if applicable, for issuance of this coverage is as follows:

\$50.00 for Lender

\$50.00 for Buyer/Borrower

\$50.00 for Seller

MISCELLANEOUS

All premiums quoted are net to the Company and the Company reserves the right to reject any application not satisfactory to it.

“Approved Title Attorneys” whose opinions the Company insures are not its Agents for any purpose. They are not approved for any definite term and may be removed from the Company’s list by the Company at any time.

No Attorney’s Fees, Abstractor’s Fees or other charges incurred in the preparation of the title insurance are borne by the Company, unless expressly ordered by it. Further detailed information given on request.

ELIMINATION OF FRACTIONAL DOLLARS

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar which is forty-nine cents (\$.49) or less shall be dropped, and any fractional portion of a dollar which is fifty cents (\$.50) or more shall be rounded to the next higher dollar.

Title Insurance Rates for the State of

TENNESSEE

County of Knox

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

ALL INCLUSIVE RATES

The following is a listing of all the inclusive rates which will be charged by agencies on title examination and insurance in the county of Knox. Included in these rates are the risk rates as set forth in Exhibit A for the purposes of premium tax collection only.

MORTGAGE POLICY ALL INCLUSIVE RATES

The all-inclusive first and subsequent mortgage policy rate will be as follows:

	Per Thousand
First \$1,000 of liability	\$125.00
Next \$99,000	\$5.00
Over \$100,000 and up to \$5,000,000, add.....	\$2.50
Over \$5,000,000, add.....	\$2.00
Minimum Premium.....	\$125.00

OWNERS AND LEASEHOLD ALL INCLUSIVE RATES

The all-inclusive rate for owner and leasehold policies will be as follows:

	Per Thousand
First \$1,000 of liability	\$125.00
Next \$99,000	\$5.00
Over \$100,000 and up to \$5,000,000, add.....	\$2.50
Over \$5,000,000, add.....	\$2.00
Minimum Premium.....	\$125.00

RE-ISSUE CHARGES

Update of title search and preparation and re-issue of title policies will be at a rate of 60% of the original all-inclusive rates. Re-issue rates will be applicable as set forth in Exhibit A below.

ESCROW CHARGES

The handling of escrow funds in order to pass title in a normal real estate closing is recognized as an integral part of the dosing transaction and will be without additional charge when the company is merely the conduit through which the disbursement of proceeds will flow.

In all other cases involving the escrow of funds in connection with the issuance of title insurance, a fee of \$1 per \$1,000 of escrowed funds will be made with a minimum fee of \$50.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

OTHER CHARGES

All endorsement, additional risk premiums, simultaneous issue and special risk-endorsement charges set forth in Exhibit A below, as part of the risk rate filing, will be applicable and in addition to other all-inclusive rates filed herein.

For construction binders, the all-inclusive rates filed herein will be reduced by the difference between the risk rates of construction binders and the risk rates of the applicable policies as set forth in Exhibit A below.

EXHIBIT A

RISK RATE PREMIUMS

ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

A first mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest and foreclosure costs. Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Title Insurance for First Mortgages", or "Title Insurance Rates for Substitution Loans"

The premium charge for original first mortgage title insurance shall be:

Up to \$50,000 of liability written.....	\$2.50
Over \$50,000 and up to \$100,000, add.....	\$2.00
Over \$100,000 and up to \$500,000, add.....	\$1.75
Over \$500,000 and up to \$10,000,000, add.....	\$1.50
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.25
Over \$15,000,000 add.....	\$1.00
Minimum Premium.....	\$25.00

If Commitment to Insure or Interim Title Insurance Binder is desired see Page 27 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to Minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

Except where the Simultaneous Issuance Rate applies as shown on Page 27, the Reissue Rate, where applicable (see page 26, Sections (A), (B)), and (C), shall be 60% of the original issuance rate.

The Reissue Rate applies up to the amount of the previous policy only. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (see above). For example:

To compute premium for \$120,000 Mortgage Policy (reissue of Original Mortgagee Policy amount \$90,000).

- (1) 60% of premium (\$205) on original \$90,000 policy\$123.00
- (2) Plus \$10,000 of excess coverage at \$2.00 per \$1,000
(applicable original mortgagee marginal rate between \$50,000 and \$100,000).....\$20.00
- (3) Plus \$20,000 of excess coverage at \$1.75 per \$1,000
(applicable original mortgagee marginal rate between 1 00,000 and \$500,000).....\$35.00

TOTAL PREMIUM\$178.00

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

REISSUE TITLE INSURANCE RATES FOR “FIRST MORTGAGES” (continued)

The premium charge for Reissue First Mortgage Title Insurance shall be:

Up to \$50,000 of liability written.....	\$1.50
Over\$50,000 and up to \$100,000, add.....	\$1.20
Over \$100,000 and up to \$500,000, add.....	\$1.05
Over \$500,000 and up to \$10,000,000, add.....	\$0.90
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.75
Over \$15,000,000 add.....	\$0.60
Minimum Premium.....	\$15.00

If Commitment to Insure is desired, see Page 27 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

A First Mortgage Reissue Policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt to cover interest and foreclosure costs.

THE REISSUE FIRST MORTGAGE RATE IS APPLICABLE

- A. When, within ten years prior to the application for Mortgage Insurance, a policy has been issued on the identical property to the mortgagor as owner, the reissue rate is applicable.
- B. When, within ten years prior to the application for Mortgage Insurance, a Mortgagee Policy has been issued to the same mortgagee on the same property, the reissue rate is applicable.
- C. When the owner of ten or more lots of a platted subdivision negotiates a blanket mortgage to finance construction on the individual lots and such blanket mortgage is insured by the Company, such owner or the owner of one or more lots acquired directly from him shall, within ten (10) years after the date of the blanket policy, be allowed the Mortgage reissue rate on the individual lot or Lots mortgaged to the original blanket mortgagee until the aggregate of the reissue policies equals the face amount of the blanket policy. Thereafter, each reissue policy shall carry the original mortgagee rate applicable to the face amount of such reissue policy.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

TITLE INSURANCE RATES FOR SUBSTITUTION LOANS

When the same borrower and the same lender make a substitution loan on property, the title to which was insured by any company in connection with the original loan, the following rate will be charged for issuing a policy in connection with the new loan:

Age of Original Loan	Rates
3 years or under	30% of original rates
From 3 years to 4years	40% of original rates
From 4 years to 5 years	50% of original rates
From 5 years to 10 years	60% of original rates
Over 10 years	100% of original rates
Minimum charge	\$25.00

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of mortgagee insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

TITLE INSURANCE RATES FOR SECOND MORTGAGES

The rate for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES

1. This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by WFG National Lender Services unit or an agent 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 electronically and escrow functions performed by WFG National Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
2. Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE
CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Rates	
100-200 orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

3. Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

Lender's Special Plus Rates	
200 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$380.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

4. The following rates are only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 by WFG Lender Services unit or an agent 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 electronically and escrow functions performed by WFG Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

Lender's Special Bulk Rates	
300-500 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050
\$2,000,001 - \$3,000,000	\$1450
\$3,000,001 - \$4,000,000	\$2200
\$4,000,001 - \$5,000,000	\$3050

5. Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE
CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Bulk Plus Rates	
500+ orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$275
\$250,001 - \$500,000	\$350
\$500,001 - \$750,000	\$400
\$750,001 - \$1,000,000	\$450
\$1,000,001 - \$1,250,000	\$550
\$1,250,001 - \$1,500,000	\$650
\$1,500,001 - \$2,000,000	\$800
\$2,000,001 - \$3,000,000	\$1200
\$3,000,001 - \$4,000,000	\$1650
\$4,000,001 - \$5,000,000	\$2200

ALTA LIMITED COVERAGE JUNIOR LOAN POLICY AND ALTA SHORT FORM LIMITED COVERAGE JUNIOR LOAN POLICY

The rates for ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy only shall be:

	Flat Rate
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,000	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00
ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR 2	No Charge

The above rates apply only to the referenced policy forms and endorsements insuring junior loans on residential one-to-four family property or a condominium unit. These rates shall be applicable to all counties in Tennessee. The maximum liability for which this policy will be issued is \$500,000.00.

RESIDENTIAL HOME EQUITY MORTGAGE MASTER LOAN POLICY

A Master Home Equity Loan Policy may be issued to a lender engaged in the making of Home Equity loans secured by one-to-four family residential properties. Individual certificates are issued for each property and loan to be insured. This policy provides limited coverage on institutional home equity loans, and only requires a limited search of the public records. The charge for this type of limited policy shall be \$45.00 per transaction for residential home equity loans up to \$100,000, \$65.00 per transaction for residential home equity loans over \$100,000 and up to \$250,000, and \$120.00 for residential home equity loan over \$250,000 and up to \$500,000.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

WFG TITLE INTERACTIVE PROCESSING SYSTEM (“TIPS”) LOAN RATE

A \$50.00 discount from the filed Base Rate for Lender’s/Mortgagee’s Insurance shall be credited on residential refinance transactions where the Company is provided, by electronic transmission via the WFG Title Interactive Processing System, all necessary information for order placement, with reduced manual data entry, including full access to the lender processing database containing credit reports and extensive borrower and property information, allowing the Company to clear title with greatly reduced risk and cost.

This rate shall be subject to the insured Lender authorizing the Company to place all necessary hardware and/or software required to operate the TIPS system interactively in their place or places of business, pursuant to the terms of a written agreement with the Company. The Lender also agrees to accept a short form loan/mortgagee policy, generally in the form of an ALTA Short Form Residential Loan Policy Format, with standardized generic exceptions in summary format and order processing and delivery through a centralized electronic platform. Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of issuance: (State specific: CONDO; PUD; VARIABLE RATE; VARIABLE RATE - NEG AMORTIZATION; MANUFACTURED HOUSING; ENVIRONMENTAL; AND RESTRICTIONS, ENCROACHMENTS, MINERALS.) No additional discounts will apply.

ORIGINAL TITLE INSURANCE RATES FOR OWNER’S OR LEASEHOLD

An Owner’s Policy, insuring the fee simple estate, cannot be issued for less than the sale price of the property or, in event there is no sale, for less than the full value of the premises. An Owner’s Policy, insuring a leasehold estate, cannot be issued for less than the reasonable value of said leasehold estate

The premium charge for original owner’s or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written.....	\$3.50
Over\$50,000 and up to \$100,000, add.....	\$3.00
Over \$100,000 and up to \$500,000, add.....	\$2.00
Over \$500,000 and up to \$10,000,000, add.....	\$1.75
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.50
Over \$15,000,000 add.....	\$1.25
Minimum Premium.....	\$35.00

NOTE: The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and ALTA Form 13.1 (Lender's) Endorsements. These endorsements will be added to the appropriate Owner’s policy on Leasehold transactions.

If Commitment or Interim Title Insurance Binder is desired, see Page 27 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any Fraction of \$100.00 as a full \$100.00.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES

The reissue rate, where applicable (see Sections "A", "B", "C" hereinafter) is 60% of the rate for original insurance. The reissue rates apply up to the face amount of the previous policy. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (See above).

	Per Thousand
Up to \$50,000 of liability written.....	\$2.10
Over \$50,000 and up to \$100,000, add.....	\$1.80
Over \$100,000 and up to \$500,000, add.....	\$1.20
Over \$500,000 and up to \$10,000,000, add.....	\$1.05
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.90
Over \$15,000,000 add.....	\$0.75
Minimum Premium.....	\$21.00

NOTE: To compute the premium on a fractional thousand of insurance (except as to minimum charge items) multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00. For example:

To compute premium for \$110,000 Owners policy (reissue of original owner's policy, amount \$90,000)

(1) 60% of premium (\$295) on original \$90,000 policy	\$177.00
(2) Plus \$10,000 of excess coverage at \$3.00 per \$1,000 (applicable original Owner's marginal rate between \$50,000 and \$100,000).....	\$30.00
(3) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original Owner's marginal rate between \$100,000 and \$5,000,000).....	\$20.00
TOTAL PREMIUM.....	\$227.00

- A. A purchaser or lessee of real estate from one whose title thereto as owner has been insured within ten (10) years prior to the application for a new policy shall be entitled to the reissue for owner's insurance in an amount up to the face amount of the former policy. The original rate will be charged for the excess up to the full value of the property.
- B. When the insured under mortgagee policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee (or the benefit of such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face amount of such previous mortgagee policy. The original rate will be charged for insurance in excess of said mortgagee policy.
- C. The owner of ten or more lots of a platted subdivision which are insured by one blanket policy or a subsequent owner of one or more of the lots acquired directly from such insured owner shall, within ten (10) years after the date of the blanket policy, be allowed the Owner's reissue rate on such lots until the aggregate of the reissue policies equals the face amount of the original blanket policy. Thereafter, each reissue policy shall carry the original owner's rate applicable to the face of such reissue policy.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an Owner's and a Mortgagee Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy shall be the original Owner's Rate, The Premium for the Mortgagee Policy so simultaneously issued will be \$10.00 for the amount of insurance not in excess of the Owner's Policy. The Premium on the amount of the Mortgagee Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "First Mortgages" in the applicable bracket or brackets.

In all cases the Owner's Policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for record or both the Deed to the Mortgagor and the Mortgage itself.

It is not essential that the property be acquired simultaneously with the giving of the Mortgage. This Rate has reference to the simultaneous issuance of an Owner's and a Mortgagee Policy. It does not apply to simultaneous first and second mortgage transactions.

SIMULTANEOUS ISSUANCE OF OWNERS' AND LEASEHOLD POLICIES

When owner's and leasehold policies coveting identical land are issued simultaneously, the rates for the owner's policy shall be the applicable owner's rates. The rates for the leasehold policy so simultaneously issued will be 30% of the rates for the owner's policy up to the amount of the owner's policy, the minimum premium being \$15.00. The premium on the amount of the leasehold policy exceeding the owner's policy is computed at the original title insurance rates for owner's policy in the applicable bracket or brackets.

INTERIM TITLE INSURANCE BINDERS/COMMITMENTS

An Interim Title Insurance Binder or Commitment is issued to show the liens, defects, and objections to the title to be paid or removed before a policy can be issued, and the exceptions, if any which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the binder have been fulfilled.

When an Interim Title Insurance Binder is required for the dosing of any transaction, the Company's charge for the binder is \$10.00. If the transaction occurs, but no policy is issued, the charge is 40% of the applicable title insurance premium. The foregoing assumes that a Binder or Commitment, valid for a period of 120 days, is issued in connection with a permanent loan, a purchase or a lease.

CONSTRUCTION BINDERS

The company will, upon request, issue an Interim Title Insurance Construction Binder, good for a period not to exceed two years. in connection with a temporary construction loan for the following charge: \$1.00 per \$1,000.00 or fraction thereof, of liability, plus \$10.00 Binder Issuance Fee. The "Construction Loan Binder" will be issued only in connection with a temporary and short term loan for the financing of construction secured by a temporary mortgage or deed of trust as distinguished from a permanent mortgage or deed of trust securing a permanent loan.

If the particular policy committed for under the "Construction Loan Binder" is requested, the regular mortgage rates will be applicable. 1-toweever, after computing the premium at the regular mortgage rate the Company will allow as a credit the entire charge paid for the "Construction Loan Binder."

Should the temporary construction loan be refinanced by a permanent loan and application be made to the Company for a policy insuring the permanent mortgage, no credit will be allowed for the cost of the "Construction Loan Binder" on the premium for the permanent mortgage policy.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

ADDITIONAL RISK PREMIUMS

Based upon the facts presented to the Home or Regional Office Underwriting Departments, the Company reserves the right to charge additional risk premiums that are commensurate with unique risks presented by each factual situation.

HUD LIQUIDATION RATE

When the insured mortgagee under a policy issued by any title insurance company acquires title to a one to four family residence by foreclosure or by voluntary conveyance in extinguishment of debt and transfers the residence to any governmental or private agency in connect on with a claim arising out of the agency's business of insuring or guaranteeing the repayment of mortgage loans and the agency has acquired the residence for immediate resale, this company will issue its interim binder or commitment good for twenty-four (24) months, committing for an owner's policy in favor of the agency of its resale purchaser, at a rate of \$1.50 per thousand of liability (25.00 minimum). The owner's policy committed for shall be issued at the re-issue rate set forth herein. The HUD liquidation rate shall be applicable to all counties in Tennessee.

GOVERNMENTAL BIDS

Where competitive bidding is required by any governmental authority or agency acting under governmental authority and it is necessary in order to comply with an invitation to bid, the Company may submit a competitive bid responsive to the invitation. Such bid may include charges for title searches, insurance premium, closing services, etc.

MORTGAGE PROTECTION GUARANTEE

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing Mortgage will not affect the priority of the Mortgage. The charge is \$125.00

**TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE
ENDORSEMENTS**

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 1-06	Street Assessments	N/A	No Charge	N/A	No Charge
ALTA 2-06	Truth in Lending	N/A	No Charge	N/A	No Charge
ALTA 3-06	Zoning-Vacant	\$100	\$25	10%	\$100
ALTA 3.1-06	Zoning-Improved Property	10%	\$100	15%	10%
ALTA 4-06	Condo	N/A	No Charge	N/A	No Charge
ALTA 5-06	PUD	N/A	No Charge	N/A	No Charge
ALTA 6-06	Variable Rate	N/A	No Charge	N/A	No Charge
ALTA 6.2-06	Variable Rate-Negative Am	N/A	No Charge	N/A	No Charge
ALTA 8.1	Env. Prot. Lien	N/A	No Charge	N/A	No Charge
ALTA 8.2-06	Commercial Env. Pro. Lien	N/A	N/A	\$100	\$100
ALTA 9-06	REM-Loan	N/A	\$25	N/A	\$100
ALTA 9.1-06	REM-Owners; Unimproved Land	\$25	N/A	\$100	N/A
ALTA 9.2-06	REM-Owners; Improved Land	\$25	N/A	\$100	N/A
ALTA 9.3-06	CCR-Loan	N/A	\$25	N/A	\$100
ALTA 9.6-06	Private Rights-Loan	N/A	\$25	N/A	\$100
ALTA 9.7-06	REM-Loan; Land Under Development	N/A	\$25	N/A	\$100
ALTA 9.8-06	CCR-Owners; Land Under Development	\$25	N/A	\$100	N/A
ALTA 9.9-06	Private Rights-Owners	\$25	N/A	\$100	N/A
ALTA 9.10-06	REM-Loan; Current Violations	N/A	\$25	N/A	\$100
ALTA 10.0-06	Assignment-Loan	N/A	No Charge	N/A	No Charge
ALTA 10.1-06	Asgt of Mtg with DateDown	N/A	\$25	N/A	\$25
ALTA 11-06	Mortgage Modification	N/A	\$50	N/A	\$50
11.1-06	Mortgage Modification w/ Subord.	N/A	\$75	N/A	\$75
ALTA 12-06	Aggregation	N/A	No Charge	N/A	10%
ALTA 13-06	Leasehold-Loan	N/A	No Charge	N/A	No Charge
ALTA 13.1-06	Leasehold Owners	No Charge	N/A	No Charge	N/A
ALTA 14-06	Future Advance - Priority	N/A	\$25	N/A	\$100
ALTA 14.1-06	Future Advance-Knowledge	N/A	\$25	N/A	\$100
ALTA 14.2-06	Future Advance-Letter of Credit	N/A	\$25	N/A	\$100
ALTA 14.3-06	Future Advance-Reverse Mtg	N/A	\$25	N/A	\$100
ALTA 16-06	Mezzanine Financing	N/A	N/A	N/A	10%
ALTA 17-06	Access & Entry; Direct Access	5%	\$25	10%	\$100
ALTA 17.1-06	Access & Entry; Indirect Access	5%	\$25	10%	\$100
ALTA 17.2-06	Utility Access	\$25	\$100	\$100	\$100

**TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE
ENDORSEMENTS (Continued)**

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 19-06	Contiguity; Multiple Parcel	\$100	No Charge	5%	\$100
ALTA 19.1-06	Contiguity; Single Parcel	\$100	No charge	5%	\$100
ALTA 20-06	First Loss	N/A	No Charge	N/A	\$100
ALTA 22-06	Location	5%	\$25	10%	\$100
ALTA 22.1-06	Location & Map (Survey)	5%	\$25	10%	\$100
ALTA 24-06	Doing Business	N/A	No Charge	N/A	\$100
ALTA 25-06	Same as Survey	\$25	\$25	5%	\$100
ALTA 26-06	Subdivision	\$25	\$25	\$100	\$100
ALTA 27-06	Usury	N/A	\$25	N/A	\$100
ALTA 28-06	Encroachment; Easements	\$100	\$25	\$100	\$100
ALTA 28.1-06	Encroachments; Boundaries and Easements	\$100	\$100	10%	\$100
ALTA 28.2-06	Encroachments; Boundaries and Easements-Described improvements	\$100	\$100	10%	\$100
ALTA 32-06	Construction Loan; Loss of Priority	N/A	\$100	N/A	10% (\$100 minimum)
ALTA 32.1-06	Construction Loan; Loss or Priority-Direct Payment	N/A	\$25	N/A	\$100
ALTA 32.2-06	Construction Loan; Loss of Priority-Insured's Direct Payment	N/A	\$25	N/A	\$100
ALTA 33-06	Construction Disbursement	N/A	No Charge		\$25
ALTA 35-06	Minrls & Subsurface Substances - Buildings	\$100	No Charge	10%	\$100
ALTA 35.1-06	Minrls & Subsurface Substances - Improvements	\$100	No Charge	10%	\$100
ALTA 35.2-06	Minrls & Subsurface Substances - Described Improvements	\$100	No Charge	10%	\$100
ALTA 35.3-06	Minrls & Subsurface Substances - Land Under Development	\$100	No Charge	10%	\$100
ALTA 37-06	Assignment of Rents & Leases	N/A	No Charge	N/A	\$100

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.

TITLE INSURANCE RATES FOR KNOX COUNTY, TENNESSEE

CLOSING PROTECTION COVERAGE

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein with certain protection as set forth by the Tennessee Department of Commerce and Insurance, protects and provides coverage to the Buyer/Borrower, Lender, Seller (covered party) against fraud, misapplication of funds or failure to comply with written closing instructions by the Title Agent (an agent authorized to issue title insurance in the State of Tennessee for the Company) resulting in loss by reason of matters relating to status of title. This protection is apart and in addition to the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for this protection to become an available option. The election for this additional coverage must be made prior to or at the time of closing. The following charges to each party within a single transaction, if applicable, for issuance of this coverage is as follows:

\$50.00 for Lender
\$50.00 for Buyer/Borrower
\$50.00 for Seller

MISCELLANEOUS

All premiums quoted are net to the Company and the Company reserves the right to reject any application not satisfactory to it.

“Approved Title Attorneys” whose opinions the Company, insures are not its Agents for any purpose They are not approved for any definite term and may be removed from the Company’s list by the Company at any time.

No Attorney’s Fees, Abstracter’s Fees or other charges incurred in the preparation of the title insurance are borne by the Company, unless expressly ordered by it. Further detailed information given on request.

ELIMINATION OF FRACTIONAL DOLLARS

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar which is forty-nine cents (\$.49) or less shall be dropped, and any fractional portion of a dollar which is fifty cents (\$.50) or more shall be rounded to the next higher dollar.

Title Insurance Rates for the State of

TENNESSEE

County of Hamilton

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

ALL INCLUSIVE RATES

The following is a listing of all the inclusive rates which will be charged by agencies on title examination and insurance in the county of Hamilton. Included in these rates are the risk rates as set forth in Exhibit A for the purposes of premium tax collection only.

MORTGAGE POLICY ALL INCLUSIVE RATES

The all-inclusive first and subsequent mortgage policy rate will be as follows:

	Per Thousand
First \$1,000 of liability	\$125.00
Next \$99,000	\$5.00
Over \$100,000 and up to \$5,000,000, add.....	\$2.50
Over \$5,000,000, add.....	\$2.00
Minimum Premium.....	\$125.00

OWNERS AND LEASEHOLD ALL INCLUSIVE RATES

The all-inclusive rate for owner and leasehold policies will be as follows:

	Per Thousand
First \$1,000 of liability	\$125.00
Next \$99,000	\$5.00
Over \$100,000 and up to \$5,000,000, add.....	\$2.50
Over \$5,000,000, add.....	\$2.00
Minimum Premium.....	\$125.00

RE-ISSUE CHARGES

Update of title search and preparation and re-issue of title policies will be at a rate of 60% of the original all-inclusive rates. Re-issue rates will be applicable as set forth in Exhibit A below.

ESCROW CHARGES

The handling of escrow funds in order to pass title in a normal real estate closing is recognized as an integral part of the closing transaction and will be without additional charge when the company is merely the conduit through which the disbursement of proceeds will flow.

In all other cases involving the escrow of funds in connection with the issuance of title insurance, a fee of \$1 per \$1,000 of escrowed funds will be made with a minimum fee of \$50.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

OTHER CHARGES

All endorsement, additional risk premiums, simultaneous issue and special risk-endorsement charges set forth in Exhibit A, as part of the risk rate filing, will be applicable and in addition to other all-inclusive rates filed herein. For construction binders, the all-inclusive rates filed herein will be reduced by the difference between the risk rates of construction binders and the risk rates of the applicable policies as set forth in Exhibit A below.

EXHIBIT A

RISK RATE PREMIUMS

ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

A first mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest and foreclosure costs. Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Title Insurance for First Mortgages", or "Title Insurance Rates for Substitution Loans".

The premium charge for original first mortgage title insurance shall be:

Up to \$50,000 of liability written.....	\$2.50
Over\$50,000 and up to \$100,000, add.....	\$2.00
Over \$100,000 and up to \$500,000, add.....	\$1.75
Over \$500,000 and up to \$10,000,000, add.....	\$1.50
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.25
Over \$15,000,000 add.....	\$1.00
Minimum Premium.....	\$25.00

If Commitment to Insure or Interim Title Insurance Binder is desired see Page 42 for additional cost

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to Minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

Except where the Simultaneous Issuance Rate applies as shown on Page 42, the Reissue Rate, where applicable (see page 41, Sections (A), (B), and (C)), shall be 60% of the original issuance rate.

The Reissue Rate applies up to the amount of the previous policy only. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (see above). For example:

To compute premium for \$120,000 Mortgage Policy (reissue of Original Mortgagee Policy amount \$90,000).

(1) 60% of premium (\$205) on original \$90,000 policy	\$123.00
(2) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original mortgagee marginal rate between \$50,000 and \$100,000).....	\$20.00
(3) Plus \$20,000 of excess coverage at \$1.75 per \$1,000 (applicable original mortgagee marginal rate between 1 00,000 and \$500,000).....	\$35.00
TOTAL PREMIUM	\$178.00

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES" (CONTINUED)

The premium charge for Reissue First Mortgage Title Insurance shall be:

Up to \$50,000 of liability written.....	\$1.50
Over\$50,000 and up to \$100,000, add.....	\$1.20
Over \$100,000 and up to \$500,000, add.....	\$1.05
Over \$500,000 and up to \$10,000,000, add.....	\$0.90
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.75
Over \$15,000,000 add.....	\$0.60
Minimum Premium.....	\$15.00

If Commitment to Insure is desired, see Page 42 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

A First Mortgage Reissue Policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt to cover interest and foreclosure costs.

THE REISSUE FIRST MORTGAGE RATE IS APPLICABLE

- A. When, within ten years prior to the application for Mortgage Insurance, a policy has been issued on the identical property to the mortgagor as owner, the reissue rate is applicable.
- B. When, within ten years prior to the application for Mortgage Insurance, a Mortgagee Policy has been issued to the same mortgagee on the same property, the reissue rate is applicable.
- C. When the owner of ten or more lots of a platted subdivision negotiates a blanket mortgage to finance construction on the individual lots and such blanket mortgage is insured by the Company, such owner or the owner of one or more lots acquired directly from him shall, within ten (10) years after the date of the blanket policy, be allowed the Mortgage reissue rate on the individual lot or lots mortgaged to the original blanket mortgagee until the aggregate of the reissue policies equals the face amount of the blanket policy. Thereafter, each reissue policy shall carry the original mortgagee rate applicable to the face amount of such reissue policy.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

TITLE INSURANCE RATES FOR SUBSTITUTION LOANS

When the same borrower and tile same lender make a substitution loan on property, the title to which was insured by any company in connection with the original loan, the following rate will be charged for issuing a policy in connection with the new loan

Age of Original Loan	Rates
3 years or under	30% of original rates
From 3 years to 4years	40% of original rates
From 4 years to 5 years	50% of original rates
From 5 years to 10 years	60% of original rates
Over 10 years	100% of original rates
Minimum charge	\$25.00

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of mortgagee insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

TITLE INSURANCE RATES FOR SECOND MORTGAGES

The rate for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES

1. This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by WFG National Lender Services unit or an agent 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 electronically and escrow functions performed by WFG National Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
2. Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Rates	
100-200 orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

3. Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

Lender's Special Plus Rates	
200 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$380.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

4. The following rates are only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 by WFG Lender Services unit or an agent 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 electronically and escrow functions performed by WFG Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

Lender's Special Bulk Rates	
300-500 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050
\$2,000,001 - \$3,000,000	\$1450
\$3,000,001 - \$4,000,000	\$2200
\$4,000,001 - \$5,000,000	\$3050

5. Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Bulk Plus Rates	
500+ orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$275
\$250,001 - \$500,000	\$350
\$500,001 - \$750,000	\$400
\$750,001 - \$1,000,000	\$450
\$1,000,001 - \$1,250,000	\$550
\$1,250,001 - \$1,500,000	\$650
\$1,500,001 - \$2,000,000	\$800
\$2,000,001 - \$3,000,000	\$1200
\$3,000,001 - \$4,000,000	\$1650
\$4,000,001 - \$5,000,000	\$2200

ALTA LIMITED COVERAGE JUNIOR LOAN POLICY AND ALTA SHORT FORM LIMITED COVERAGE JUNIOR LOAN POLICY

The rates for ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy only shall be:

	Flat Rate
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,000	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00

ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR 2	No Charge

The above rates apply only to the referenced policy forms and endorsements insuring junior loans on residential one-to-four family property or a condominium unit. These rates shall be applicable to all counties in Tennessee. The maximum liability for which this policy will be issued is \$500,000.00.

RESIDENTIAL HOME EQUITY MORTGAGE MASTER LOAN POLICY

A Master Home Equity Loan Policy may be issued to a lender engaged in the making of Home Equity loans secured by one-to-four family residential properties. Individual certificates are issued for each property and loan to be insured. This policy provides limited coverage on institutional home equity loans, and only requires a limited search of the public records. The charge for this type of limited policy shall be \$45.00 per transaction for residential home equity loans up to \$100,000, \$65.00 per transaction for residential home equity loans over \$100,000 and up to \$250,000, and \$120.00 for residential home equity loan over \$250,000 and up to \$500,000.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

WFG TITLE INTERACTIVE PROCESSING SYSTEM (“TIPS”) LOAN RATE

A \$50.00 discount from the filed Base Rate for Lender’s/Mortgagee’s Insurance shall be credited on residential refinance transactions where the Company is provided, by electronic transmission via the WFG Title Interactive Processing System, all necessary information for order placement, with reduced manual data entry, including full access to the lender processing database containing credit reports and extensive borrower and property information, allowing the Company to clear title with greatly reduced risk and cost.

This rate shall be subject to the insured Lender authorizing the Company to place all necessary hardware and/or software required to operate the TIPS system interactively in their place or places of business, pursuant to the terms of a written agreement with the Company. The Lender also agrees to accept a short form loan/mortgagee policy, generally in the form of an ALTA Short Form Residential Loan Policy Format, with standardized generic exceptions in summary format and order processing and delivery through a centralized electronic platform. Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of issuance: (State specific: CONDO; PUD; VARIABLE RATE; VARIABLE RATE - NEG AMORTIZATION; MANUFACTURED HOUSING; ENVIRONMENTAL; AND RESTRICTIONS, ENCROACHMENTS, MINERALS.) No additional discounts will apply.

ORIGINAL TITLE INSURANCE RATES FOR OWNER’S OR LEASEHOLD

An Owner’s Policy, insuring the fee simple estate, cannot be issued for less than the sale price of the property or, in event there is no sale, for less than the full value of the premises. An Owner’s Policy, insuring a leasehold estate, cannot be issued for less than the reasonable value of said leasehold estate.

The premium charge for original owner’s or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written.....	\$3.50
Over\$50,000 and up to \$100,000, add.....	\$3.00
Over \$100,000 and up to \$500,000, add.....	\$2.00
Over \$500,000 and up to \$10,000,000, add.....	\$1.75
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.50
Over \$15,000,000 add.....	\$1.25
Minimum Premium.....	\$35.00

NOTE: The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and ALTA Form 13.1 (Lender's) Endorsements. These endorsements will be added to the appropriate Owner’s policy on Leasehold transactions.

If Commitment to Insure or Interim Title Insurance Binder is desired, see Page 42 for additional cost

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES

The reissue rate, where applicable (see Sections "A", "B", "C" hereinafter) is 60% of the rate for original insurance. The reissue rates apply up to the face amount of the previous policy. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (See above).

	Per Thousand
Up to \$50,000 of liability written.....	\$2.10
Over\$50,000 and up to \$100,000, add.....	\$1.80
Over \$100,000 and up to \$500,000, add.....	\$1.20
Over \$500,000 and up to \$10,000,000, add.....	\$1.05
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.90
Over \$15,000,000 add.....	\$0.75
Minimum Premium.....	\$21.00

NOTE: To compute the premium on a fractional thousand of insurance (except as to minimum charge items) multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00. For example:

To compute premium for \$110,000 Owners policy(reissue of original owner's policy, amount \$90,000)

(1) 60% of premium (\$295) on original \$90,000 policy	\$177.00
(2) Plus \$10,000 of excess coverage at \$3.00 per \$1,000 (applicable original Owner's marginal rate between \$50,000 and \$100,000).....	\$30.00
(3) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original Owner's marginal rate between \$100,000 and \$5,000,000).....	\$20.00
TOTAL PREMIUM.....	\$227.00

WHEN REISSUE RATES ARE APPLICABLE FOR OWNERS OR LEASEHOLD POLICIES

- A. A purchaser or lessee of real estate from one whose title thereto as owner has been insured within ten (10) years prior to the application for a new policy shall be entitled to the reissue rate for owners insurance in an amount up to the face amount of the former policy. The original rate will be charged for the excess up to the full value of the property.
- B. When the insured under mortgagee policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee for the benefit of such insured shall be entitled to the reissue rate on an owner's policy up to n amount equal to the face amount of such previous mortgagee policy. The original rate will be charged for insurance in excess of said mortgagee policy.
- C. The owner of ten or more lots of a platted subdivision which are insured by one blanket policy or a subsequent owner of one or more of the lots acquired directly from such insured owner shall, within ten (10) years after the date of the blanket policy, be allowed the Owner's reissue rate on such lots until the aggregate of the reissue policies equals the face amount of the original blanket policy. Thereafter, each reissue policy shall carry the original owner's rate applicable to the face of such reissue policy.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an Owner's and a Mortgagee Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy shall be the original Owner's Rate. The Premium for the Mortgagee Policy so simultaneously issued will be \$10.00 for the amount of insurance not in excess of the Owner's Policy. The Premium on the amount of the Mortgagee Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "First Mortgages" in the applicable bracket or brackets.

In all cases the Owner's Policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for record or both the Deed to the Mortgagor and the Mortgage itself.

It is not essential that the property be acquired simultaneously with the giving of the Mortgage. This Rate has reference to the simultaneous issuance of an Owner's and a Mortgagee Policy. It does not apply to simultaneous first and second mortgage transactions.

SIMULTANEOUS ISSUANCE OF OWNERS' AND LEASEHOLD POLICIES

When owner's and leasehold policies covering identical land are issued simultaneously, the rates for the owner's policy shall be the applicable owner's rates. The rates for the leasehold policy so simultaneously issued will be 30% of the rates for the owner's policy up to the amount of the owner's policy, the minimum premium being \$15.00. The premium on the amount of the leasehold policy exceeding the owner's policy is computed at the original title insurance rates for owner's policy in the applicable bracket or brackets.

INTERIM TITLE INSURANCE BINDERS/COMMITMENTS

An Interim Title Insurance Binder or Commitment is issued to show the liens, defects, and objections to the title be paid or removed before a policy can be issued, and the exceptions, if any which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the binder have been fulfilled.

When an Interim Title Insurance Binder is required for the dosing of any transaction, the Company's charge for the binder is \$10.00. If the transaction occurs, but no policy is issued, the charge is 40% of the applicable title insurance premium. The foregoing assumes that a Binder or Commitment, valid for a period of 120 days, is issued in connection with a permanent loan, a purchase or a lease.

CONSTRUCTION BINDERS

The company will, upon request, issue an Interim Title Insurance Construction Binder, good for a period not to exceed two years, in connection with a temporary construction loan for the blowing charge: \$1.00 per \$1,000.00 or fraction thereof, of liability, plus \$10.00 Binder Issuance Fee. The "Construction Loan Binder" will be issued only in connection with a temporary and short term loan for the financing of construction secured by a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan.

If the particular policy committed for under the "Construction Loan Binder" is requested, the regular mortgage rates will be applicable. However, after computing the premium at the regular mortgage rate the Company will allow as a credit, the entire charge paid for the "Construction Loan Binder."

Should the temporary construction loan be refinanced by a permanent loan and application be made to the Company for a policy insuring the permanent mortgage, no credit will be allowed for the cost of the "Construction Loan Binder" on the premium for the permanent mortgage policy.

ADDITIONAL RISK PREMIUMS

Based upon the facts presented to the Home or Regional Office Underwriting Departments, the Company reserves the right to charge additional risk premiums that are commensurate with unique risks presented by each factual situation.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

HUD LIQUIDATION RATE

When the insured mortgagee under a policy issued by any title insurance company acquires title to a one to four family residence by foreclosure or by voluntary conveyance in extinguishment of debt and transfers the residence to any governmental or private agency in connection with a claim arising out of the agency's business of insuring or guaranteeing the repayment of mortgage loans and the agency has acquired the residence for immediate resale, this company will issue its interim binder or commitment good for twenty-four (24) months, committing for an owner's policy in favor of the agency of its resale purchaser, at a rate of \$150 per thousand of liability (25.00 minimum). The owner's policy committed for shall be issued at the re-issue rate set forth herein. The HUD liquidation rate shall be applicable to all counties in Tennessee.

GOVERNMENTAL BIDS

Where competitive bidding is required by any governmental authority or agency acting under governmental authority and it is necessary in order to comply with an invitation to bid, the Company may submit a competitive bid responsive to the invitation. Such bid may include charges for title searches, insurance premium, closing services, etc.

MORTGAGE PROTECTION GUARANTEE

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing Mortgage will not affect the priority of the Mortgage. The charge is \$125.00.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

ENDORSEMENTS

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 1-06	Street Assessments	N/A	No Charge	N/A	No Charge
ALTA 2-06	Truth in Lending	N/A	No Charge	N/A	No Charge
ALTA 3-06	Zoning-Vacant	\$100	\$25	10%	\$100
ALTA 3.1-06	Zoning-Improved Property	10%	\$100	15%	10%
ALTA 4-06	Condo	N/A	No Charge	N/A	No Charge
ALTA 5-06	PUD	N/A	No Charge	N/A	No Charge
ALTA 6-06	Variable Rate	N/A	No Charge	N/A	No Charge
ALTA 6.2-06	Variable Rate-Negative Am	N/A	No Charge	N/A	No Charge
ALTA 8.1	Env. Prot. Lien	N/A	No Charge	N/A	No Charge
ALTA 8.2-06	Commercial Env. Pro. Lien	N/A	N/A	\$100	\$100
ALTA 9-06	REM-Loan	N/A	\$25	N/A	\$100
ALTA 9.1-06	REM-Owners; Unimproved Land	\$25	N/A	\$100	N/A
ALTA 9.2-06	REM-Owners; Improved Land	\$25	N/A	\$100	N/A
ALTA 9.3-06	CCR-Loan	N/A	\$25	N/A	\$100
ALTA 9.6-06	Private Rights-Loan	N/A	\$25	N/A	\$100
ALTA 9.7-06	REM-Loan; Land Under Development	N/A	\$25	N/A	\$100
ALTA 9.8-06	CCR-Owners; Land Under Development	\$25	N/A	\$100	N/A
ALTA 9.9-06	Private Rights-Owners	\$25	N/A	\$100	N/A
ALTA 9.10-06	REM-Loan; Current Violations	N/A	\$25	N/A	\$100
ALTA 10.0-06	Assignment-Loan	N/A	No Charge	N/A	No Charge
ALTA 10.1-06	Asgt of Mtg with DateDown	N/A	\$25	N/A	\$25
ALTA 11-06	Mortgage Modification	N/A	\$50	N/A	\$50
11.1-06	Mortgage Modification w/ Subord.	N/A	\$75	N/A	\$75
ALTA 12-06	Aggregation	N/A	No Charge	N/A	10%
ALTA 13-06	Leasehold-Loan	N/A	No Charge	N/A	No Charge
ALTA 13.1-06	Leasehold Owners	No Charge	N/A	No Charge	N/A
ALTA 14-06	Future Advance - Priority	N/A	\$25	N/A	\$100
ALTA 14.1-06	Future Advance-Knowledge	N/A	\$25	N/A	\$100
ALTA 14.2-06	Future Advance-Letter of Credit	N/A	\$25	N/A	\$100
ALTA 14.3-06	Future Advance-Reverse Mtg	N/A	\$25	N/A	\$100
ALTA 16-06	Mezzanine Financing	N/A	N/A	N/A	10%
ALTA 17-06	Access & Entry; Direct Access	5%	\$25	10%	\$100
ALTA 17.1-06	Access & Entry; Indirect Access	5%	\$25	10%	\$100
ALTA 17.2-06	Utility Access	\$25	\$100	\$100	\$100

**TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE
ENDORSEMENTS (Continued)**

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 19-06	Contiguity; Multiple Parcel	\$100	No Charge	5%	\$100
ALTA 19.1-06	Contiguity; Single Parcel	\$100	No charge	5%	\$100
ALTA 20-06	First Loss	N/A	No Charge	N/A	\$100
ALTA 22-06	Location	5%	\$25	10%	\$100
ALTA 22.1-06	Location & Map (Survey)	5%	\$25	10%	\$100
ALTA 24-06	Doing Business	N/A	No Charge	N/A	\$100
ALTA 25-06	Same as Survey	\$25	\$25	5%	\$100
ALTA 26-06	Subdivision	\$25	\$25	\$100	\$100
ALTA 27-06	Usury	N/A	\$25	N/A	\$100
ALTA 28-06	Encroachment; Easements	\$100	\$25	\$100	\$100
ALTA 28.1-06	Encroachments; Boundaries and Easements	\$100	\$100	10%	\$100
ALTA 28.2-06	Encroachments; Boundaries and Easements-Described improvements	\$100	\$100	10%	\$100
ALTA 32-06	Construction Loan; Loss of Priority	N/A	\$100	N/A	10% (\$100 minimum)
ALTA 32.1-06	Construction Loan; Loss or Priority-Direct Payment	N/A	\$25	N/A	\$100
ALTA 32.2-06	Construction Loan; Loss of Priority-Insured's Direct Payment	N/A	\$25	N/A	\$100
ALTA 33-06	Construction Disbursement	N/A	No Charge		\$25
ALTA 35-06	Minrls & Subsurface Substances - Buildings	\$100	No Charge	10%	\$100
ALTA 35.1-06	Minrls & Subsurface Substances - Improvements	\$100	No Charge	10%	\$100
ALTA 35.2-06	Minrls & Subsurface Substances - Described Improvements	\$100	No Charge	10%	\$100
ALTA 35.3-06	Minrls & Subsurface Substances - Land Under Development	\$100	No Charge	10%	\$100
ALTA 37-06	Assignment of Rents & Leases	N/A	No Charge	N/A	\$100

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.

TITLE INSURANCE RATES FOR HAMILTON COUNTY, TENNESSEE

CLOSING PROTECTION COVERAGE

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein with certain protection as set forth by the Tennessee Department of Commerce and Insurance, protects and provides coverage to the Buyer/Borrower, Lender, Seller (covered party) against fraud, misapplication of funds or failure to comply with written closing instructions by the Title Agent (an agent authorized to issue title insurance in the State of Tennessee for the Company) resulting in loss by reason of matters relating to status of title. This protection is apart and in addition to the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for this protection to become an available option. The election for this additional coverage must be made prior to or at the time of closing. The following charges to each party within a single transaction, if applicable, for issuance of this coverage is as follows:

\$50.00 for Lender
\$50.00 for Buyer/Borrower
\$50.00 for Seller

MISCELLANEOUS

All premiums quoted are net to the Company and the Company reserves the right to reject any application not satisfactory to it.

“Approved Title Attorneys” whose opinions the Company insures are not its Agents for any purpose. They are not approved for any definite term and may be removed from the Company’s list by the Company at any time.

No Attorney’s Fees, Abstractor’s Fees or other charges incurred in the preparation of the title insurance are borne by the Company, unless expressly ordered by it. Further detailed information given on request.

ELIMINATION OF FRACTIONAL DOLLARS

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar which is forty-nine cents (\$.49) or less shall be dropped, and any fractional portion of a dollar which is fifty cents (\$.50) or more shall be rounded to the next higher dollar.

Title Insurance Rates for the State of

TENNESSEE

Counties of Davidson, Rutherford and Williamson

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

ALL INCLUSIVE RATES

The following is a listing of all the inclusive rates which will be charged by agencies on title examination and insurance in the counties of Davidson, Rutherford, and Williamson. Included in these rates are the risk rates as set forth in Exhibit A for the purposes of premium tax collection only.

MORTGAGE POLICY ALL INCLUSIVE RATES

The all-inclusive first and subsequent mortgage policy rate will be as follows:

	Per Thousand
First \$1,000 of liability	\$125.00
Next \$99,000	\$5.00
Over \$100,000 and up to \$5,000,000, add.....	\$2.50
Over \$5,000,000, add.....	\$2.00
Minimum Premium.....	\$125.00

OWNERS AND LEASEHOLD ALL INCLUSIVE RATES

The all-inclusive rate for owner and leasehold policies will be as follows:

	Per Thousand
First \$1,000 of liability	\$125.00
Next \$99,000	\$5.00
Over \$100,000 and up to \$5,000,000, add.....	\$2.50
Over \$5,000,000, add.....	\$2.00
Minimum Premium.....	\$125.00

RE-ISSUE CHARGES

Update of title search and preparation and re-issue of title policies will be at a rate of 60% of the original all inclusive rates. Re-issue rates will be applicable as set forth in Exhibit A below.

ESCROW CHARGES

The handling of escrow funds in order to pass title in a normal real estate closing is recognized as an integral part of the closing transaction and will be without additional charge when the company is merely the conduit through which the disbursement of proceeds will flow.

In all other cases involving the escrow of funds in connection with the issuance of title insurance, a fee of \$1 per \$1,000 of escrowed funds will be made with a minimum fee of \$50.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

OTHER CHARGES

All endorsement, additional risk premiums, simultaneous issue and special risk-endorsement charges set forth in Exhibit A, as part of the risk rate filing, will be applicable and in addition to other all-inclusive rates filed herein. For construction binders, the all-inclusive rates filed herein will be reduced by the difference between the risk rates of construction binders and the risk rates of the applicable policies as set forth in Exhibit A.

EXHIBIT A

**RISK RATE PREMIUMS
ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"**

A first mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest and foreclosure costs. Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Title Insurance for First Mortgages", or "Title Insurance Rates for Substitution Loans".

The premium charge for original first mortgage title insurance shall be:

Up to \$50,000 of liability written.....	\$2.50
Over \$50,000 and up to \$100,000, add.....	\$2.00
Over \$100,000 and up to \$500,000, add.....	\$1.75
Over \$500,000 and up to \$1,000,000, add.....	\$1.50
Over \$1,000,000 and up to \$15,000,000, add.....	\$1.25
Over \$15,000,000 add.....	\$1.00
Minimum Premium.....	\$25.00

If Commitment to Insure or Interim Title Insurance Binder is desired see Page 57 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to Minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

Except where the Simultaneous Issuance Rate applies as shown on Page 57, the Reissue Rate, where applicable (see page 56, Sections (A), (B), and (C), shall be 60% of the original issuance rate.

The Reissue Rate applies up to the amount of the previous policy only. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (see above). For example:

To compute premium for \$120,000 Mortgage Policy (reissue of Original Mortgagee Policy amount \$90,000).

(1) 60% of premium (\$205) on original \$90,000 policy	\$123.00
(2) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original mortgagee marginal rate between \$50,000 and \$100,000).....	\$20.00
(3) Plus \$20,000 of excess coverage at \$1.75 per \$1,000 (applicable original mortgagee marginal rate between 1 00,000 and \$500,000).....	\$35.00
TOTAL PREMIUM	\$178.00

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

REISSUE TITLE INSURANCE RATES FOR “FIRST MORTGAGES” (CONTINUED)

The premium charge for Reissue First Mortgage Title Insurance shall be:

Up to \$50,000 of liability written.....	\$1.50
Over\$50,000 and up to \$100,000, add.....	\$1.20
Over \$100,000 and up to \$500,000, add.....	\$1.05
Over \$500,000 and up to \$10,000,000, add.....	\$0.90
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.75
Over \$15,000,000 add.....	\$0.60
Minimum Premium.....	\$15.00

If Commitment to Insure or a Interim Title Insurance Binder is desired, see Page 57 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

A First Mortgage Reissue Policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt to cover interest and foreclosure costs.

THE REISSUE FIRST MORTGAGE RATE IS APPLICABLE

- A. When, within ten years prior to the application for Mortgage Insurance a policy has been issued on the identical property to the mortgage as owner, the reissue rate is applicable.
- B. When, within ten years prior to the application for Mortgage Insurance, a Mortgagee Policy has been issued to the same mortgagee on the same property, the reissue rate is applicable.
- C. When the owner of ten or more lots of a platted subdivision negotiates a blanket mortgage to finance construction on the individual lots and such blanket mortgage is insured by the Company, such owner or the owner of one or more lots acquired directly from him shall, within ten (10) years after the date of the blanket policy, be allowed the Mortgage reissue rate on the individual lot or lots mortgaged to the original blanket mortgagee until the aggregate of the reissue policies equals the face amount of the blanket policy. Thereafter, each reissue policy shall carry the original mortgagee rate applicable to the face amount of such reissue policy.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

TITLE INSURANCE RATES FOR SUBSTITUTION LOANS

When the same borrower and tile same lender make a substitution loan on property, the title to which was insured by any company in connection with the original loan, the following rate will be charged for issuing a policy in connection with the new loan

Age of Original Loan	Rates
3 years or under	30% of original rates
From 3 years to 4years	40% of original rates
From 4 years to 5 years	50% of original rates
From 5 years to 10 years	60% of original rates
Over 10 years	100% of original rates
Minimum charge	\$25.00

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of mortgagee insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

TITLE INSURANCE RATES FOR SECOND MORTGAGES

The rate for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES

1. This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by WFG National Lender Services unit or an agent 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 electronically and escrow functions performed by WFG National Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
2. Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Rates	
100-200 orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

3. Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

Lender's Special Plus Rates	
200 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$380.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

4. The following rates are only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 by WFG Lender Services unit or an agent 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 electronically and escrow functions performed by WFG Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

Lender’s Special Bulk Rates	
300-500 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050
\$2,000,001 - \$3,000,000	\$1450
\$3,000,001 - \$4,000,000	\$2200
\$4,000,001 - \$5,000,000	\$3050

5. Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Bulk Plus Rates	
500+ orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$275
\$250,001 - \$500,000	\$350
\$500,001 - \$750,000	\$400
\$750,001 - \$1,000,000	\$450
\$1,000,001 - \$1,250,000	\$550
\$1,250,001 - \$1,500,000	\$650
\$1,500,001 - \$2,000,000	\$800
\$2,000,001 - \$3,000,000	\$1200
\$3,000,001 - \$4,000,000	\$1650
\$4,000,001 - \$5,000,000	\$2200

**ALTA LIMITED COVERAGE JUNIOR LOAN POLICY AND ALTA SHORT FORM LIMITED COVERAGE
JUNIOR LOAN POLICY**

The rates for ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy only shall be:

	Flat Rate
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,000	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00
ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR 2	No Charge

The above rates apply only to the referenced policy forms and endorsements insuring junior loans on residential one-to-four family property or a condominium unit. These rates shall be applicable to all counties in Tennessee. The maximum liability for which this policy will be issued is \$500,000.00.

RESIDENTIAL HOME EQUITY MORTGAGE MASTER LOAN POLICY

A Master Home Equity Loan Policy may be issued to a lender engaged in the making of Home Equity loans secured by one-to-four family residential properties. Individual certificates are issued for each property and loan to be insured. This policy provides limited coverage on institutional home equity loans, and only requires a limited search of the public records. The charge for this type of limited policy shall be \$45.00 per transaction for residential home equity loans up to \$100,000, \$65.00 per transaction for residential home equity loans over \$100,000 and up to \$250,000, and \$120.00 for residential home equity loan over \$250,000 and up to \$500,000.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

WFG TITLE INTERACTIVE PROCESSING SYSTEM (“TIPS”) LOAN RATE

A \$50.00 discount from the filed Base Rate for Lender's/Mortgagee's Insurance shall be credited on residential refinance transactions where the Company is provided, by electronic transmission via the WFG Title Interactive Processing System, all necessary information for order placement, with reduced manual data entry, including full access to the lender processing database containing credit reports and extensive borrower and property information, allowing the Company to clear title with greatly reduced risk and cost.

This rate shall be subject to the insured Lender authorizing the Company to place all necessary hardware and/or software required to operate the TIPS system interactively in their place or places of business, pursuant to the terms of a written agreement with the Company. The Lender also agrees to accept a short form loan/mortgagee policy, generally in the form of an ALTA Short Form Residential Loan Policy Format, with standardized generic exceptions in summary format and order processing and delivery through a centralized electronic platform. Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of issuance: (State specific: CONDO; PUD; VARIABLE RATE; VARIABLE RATE - NEG AMORTIZATION; MANUFACTURED HOUSING; ENVIRONMENTAL; AND RESTRICTIONS, ENCROACHMENTS, MINERALS.) No additional discounts will apply.

ORIGINAL TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD

An Owner's Policy, insuring the fee simple estate, cannot be issued for less than the sale price of the property or, in event there is no sale, for less than the full value of the premises. An Owner's Policy, insuring a leasehold estate, cannot be issued for less than the reasonable value of said leasehold estate.

The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written.....	\$3.50
Over\$50,000 and up to \$100,000, add.....	\$3.00
Over \$100,000 and up to \$500,000, add.....	\$2.00
Over \$500,000 and up to \$10,000,000, add.....	\$1.75
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.50
Over \$15,000,000 add.....	\$1.25
Minimum Premium.....	\$35.00

NOTE: The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and ALTA Form 13.1 (Lender's) Endorsements. These endorsements will be added to the appropriate Owner's policy on Leasehold transactions.

If Commitment to Insure or Interim Title Insurance Binder is desired, see Page 57 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES

The reissue rate, where applicable (see Sections "A", "B", "C" hereinafter) is 60% of the rate for original insurance. The reissue rates apply up to the face amount of the previous policy. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (See above).

	Per Thousand
Up to \$50,000 of liability written.....	\$2.10
Over \$50,000 and up to \$100,000, add.....	\$1.80
Over \$100,000 and up to \$500,000, add.....	\$1.20
Over \$500,000 and up to \$10,000,000, add.....	\$1.05
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.90
Over \$15,000,000 add.....	\$0.75
Minimum Premium.....	\$21.00

REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES (continued)

NOTE: To compute the premium on a fractional thousand of insurance (except as to minimum charge items) multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00. For example:

To compute premium for \$110,000 Owners policy (reissue of original owner's policy, amount \$90,000)

(1) 60% of premium (\$295) on original \$90,000 policy	\$177.00
(2) Plus \$10,000 of excess coverage at \$3.00 per \$1,000 (applicable original Owner's marginal rate between \$50,000 and \$100,000)	\$30.00
(3) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original Owner's marginal rate between \$100,000 and \$5,000,000)	\$20.00
TOTAL PREMIUM.....	\$227.00

WHEN REISSUE RATES ARE APPLICABLE FOR OWNERS OR LEASEHOLD POLICIES

- A. A purchaser or lessee of real estate from one whose title thereto as owner has been insured within ten (10) years prior to the application for a new policy shall be entitled to the reissue rate for owners insurance in an amount up to the face amount of the former policy. The original rate will be charged for the excess up to the full value of the property.
- B. When the insured under mortgagee policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee for the benefit of such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face amount of such previous mortgagee policy. The original rate will be charged for insurance in excess of said mortgagee policy.
- C. The owner of ten or more lots of a platted subdivision which are insured by one blanket policy or a subsequent owner of one or more of the lots acquired directly from such insured owner shall, within ten (10) years after the date of the blanket policy, be allowed the Owner's reissue rate on such lots until the aggregate of the reissue policies equals the face amount of the original blanket policy. Thereafter, each reissue policy shall carry the original owner's rate applicable to the face of such reissue policy.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an Owner's and a Mortgagee Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy shall be the original Owner's Rate. The Premium for the Mortgagee Policy so simultaneously issued will be \$10.00 for the amount of insurance not in excess of the Owner's Policy. The Premium on the amount of the Mortgagee Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "First Mortgages" in the applicable bracket or brackets.

In all cases the Owner's Policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for record or both the Deed to the Mortgagor and the Mortgage itself.

It is not essential that the property be acquired simultaneously with the giving of the Mortgage. This Rate has reference to the simultaneous issuance of an Owner's and a Mortgagee Policy. It does not apply to simultaneous first and second mortgage transactions.

SIMULTANEOUS ISSUANCE OF OWNERS' AND LEASEHOLD POLICIES

When owner's and leasehold policies covering identical land are issued simultaneously, the rates for the owner's policy shall be the applicable owner's rates. The rates for the leasehold policy so simultaneously issued will be 30% of the rates for the owner's policy up to the amount of the owner's policy, the minimum premium being \$15.00. The premium on the amount of the leasehold policy exceeding the owner's policy is computed at the original title insurance rates for owner's policy in the applicable bracket or brackets.

INTERIM TITLE INSURANCE BINDERS/COMMITMENTS

An Interim Title Insurance Binder or Commitment is issued to show the liens, defects, and objections to the title be paid or removed before a policy can be issued, and the exceptions, if any which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the binder have been fulfilled.

When an Interim Title Insurance Binder is required for the dosing of any transaction, the Company's charge for the binder is \$10.00. If the transaction occurs, but no policy is issued, the charge is 40% of the applicable title insurance premium. The foregoing assumes that a Binder or Commitment, valid for a period of 120 days, is issued in connection with a permanent loan, a purchase or a lease.

CONSTRUCTION BINDERS

The company will, upon request, issue an Interim Title Insurance Construction Binder, good for a period not to exceed two years, in connection with a temporary construction loan for the blowing charge: \$1.00 per \$1,000.00 or fraction thereof, of liability, plus \$10.00 Binder Issuance Fee. The "Construction Loan Binder" will be issued only in connection with a temporary and short term loan for the financing of construction secured by a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan.

If the particular policy committed for under the "Construction Loan Binder" is requested, the regular mortgage rates will be applicable. However, after computing the premium at the regular mortgage rate the Company will allow as a credit, the entire charge paid for the "Construction Loan Binder."

Should the temporary construction loan be refinanced by a permanent loan and application be made to the Company for a policy insuring the permanent mortgage, no credit will be allowed for the cost of the "Construction Loan Binder" on the premium for the permanent mortgage policy.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

ADDITIONAL RISK PREMIUMS

Based upon the facts presented to the Home or Regional Office Underwriting Departments, the Company reserves the right to charge additional risk premiums that are commensurate with unique risks presented by each factual situation.

HUD LIQUIDATION RATE

When the insured mortgagee under a policy issued by any title insurance company acquires title to a one to four family residence by foreclosure or by voluntary conveyance in extinguishment of debt and transfers the residence to any governmental or private agency in connection with a claim arising out of the agency's business of insuring or guaranteeing the repayment of mortgage loans and the agency has acquired the residence for immediate resale, this company will issue its interim binder or commitment good for twenty-four (24) months, committing for an owner's policy in favor of the agency of its resale purchaser, at a rate of \$150 per thousand of liability (25.00 minimum). The owner's policy committed for shall be issued at the re-issue rate set forth herein. The HUD liquidation rate shall be applicable to all counties in Tennessee.

GOVERNMENTAL BIDS

Where competitive bidding is required by any governmental authority or agency acting under governmental authority and it is necessary in order to comply with an invitation to bid, the Company may submit a competitive bid responsive to the invitation. Such bid may include charges for title searches, insurance premium, closing services, etc.

MORTGAGE PROTECTION GUARANTEE

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing Mortgage will not affect the priority of the Mortgage. The charge is \$125.00

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE
ENDORSEMENTS**

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 1-06	Street Assessments	N/A	No Charge	N/A	No Charge
ALTA 2-06	Truth in Lending	N/A	No Charge	N/A	No Charge
ALTA 3-06	Zoning-Vacant	\$100	\$25	10%	\$100
ALTA 3.1-06	Zoning-Improved Property	10%	\$100	15%	10%
ALTA 4-06	Condo	N/A	No Charge	N/A	No Charge
ALTA 5-06	PUD	N/A	No Charge	N/A	No Charge
ALTA 6-06	Variable Rate	N/A	No Charge	N/A	No Charge
ALTA 6.2-06	Variable Rate-Negative Am	N/A	No Charge	N/A	No Charge
ALTA 8.1	Env. Prot. Lien	N/A	No Charge	N/A	No Charge
ALTA 8.2-06	Commercial Env. Pro. Lien	N/A	N/A	\$100	\$100
ALTA 9-06	REM-Loan	N/A	\$25	N/A	\$100
ALTA 9.1-06	REM-Owners; Unimproved Land	\$25	N/A	\$100	N/A
ALTA 9.2-06	REM-Owners; Improved Land	\$25	N/A	\$100	N/A
ALTA 9.3-06	CCR-Loan	N/A	\$25	N/A	\$100
ALTA 9.6-06	Private Rights-Loan	N/A	\$25	N/A	\$100
ALTA 9.7-06	REM-Loan; Land Under Development	N/A	\$25	N/A	\$100
ALTA 9.8-06	CCR-Owners; Land Under Development	\$25	N/A	\$100	N/A
ALTA 9.9-06	Private Rights-Owners	\$25	N/A	\$100	N/A
ALTA 9.10-06	REM-Loan; Current Violations	N/A	\$25	N/A	\$100
ALTA 10.0-06	Assignment-Loan	N/A	No Charge	N/A	No Charge
ALTA 10.1-06	Asgt of Mtg with DateDown	N/A	\$25	N/A	\$25
ALTA 11-06	Mortgage Modification	N/A	\$50	N/A	\$50
11.1-06	Mortgage Modification w/ Subord.	N/A	\$75	N/A	\$75
ALTA 12-06	Aggregation	N/A	No Charge	N/A	10%
ALTA 13-06	Leasehold-Loan	N/A	No Charge	N/A	No Charge
ALTA 13.1-06	Leasehold Owners	No Charge	N/A	No Charge	N/A
ALTA 14-06	Future Advance - Priority	N/A	\$25	N/A	\$100
ALTA 14.1-06	Future Advance-Knowledge	N/A	\$25	N/A	\$100
ALTA 14.2-06	Future Advance-Letter of Credit	N/A	\$25	N/A	\$100
ALTA 14.3-06	Future Advance-Reverse Mtg	N/A	\$25	N/A	\$100
ALTA 16-06	Mezzanine Financing	N/A	N/A	N/A	10%
ALTA 17-06	Access & Entry; Direct Access	5%	\$25	10%	\$100
ALTA 17-1-06	Access & Entry; Indirect Access	5%	\$25	10%	\$100
ALTA 17.2-06	Utility Access	\$25	\$100	\$100	\$100

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

ENDORSEMENTS (Continued)

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 19-06	Contiguity; Multiple Parcel	\$100	No Charge	5%	\$100
ALTA 19.1-06	Contiguity; Single Parcel	\$100	No charge	5%	\$100
ALTA 20-06	First Loss	N/A	No Charge	N/A	\$100
ALTA 22-06	Location	5%	\$25	10%	\$100
ALTA 22.1-06	Location & Map (Survey)	5%	\$25	10%	\$100
ALTA 24-06	Doing Business	N/A	No Charge	N/A	\$100
ALTA 25-06	Same as Survey	\$25	\$25	5%	\$100
ALTA 26-06	Subdivision	\$25	\$25	\$100	\$100
ALTA 27-06	Usury	N/A	\$25	N/A	\$100
ALTA 28-06	Encroachment; Easements	\$100	\$25	\$100	\$100
ALTA 28.1-06	Encroachments; Boundaries and Easements	\$100	\$100	10%	\$100
ALTA 28.2-06	Encroachments; Boundaries and Easements-Described improvements	\$100	\$100	10%	\$100
ALTA 32-06	Construction Loan; Loss of Priority	N/A	\$100	N/A	10% (\$100 minimum)
ALTA 32.1-06	Construction Loan; Loss or Priority-Direct Payment	N/A	\$25	N/A	\$100
ALTA 32.2-06	Construction Loan; Loss of Priority-Insured's Direct Payment	N/A	\$25	N/A	\$100
ALTA 33-06	Construction Disbursement	N/A	No Charge		\$25
ALTA 35-06	Minrls & Subsurface Substances - Buildings	\$100	No Charge	10%	\$100
ALTA 35.1-06	Minrls & Subsurface Substances - Improvements	\$100	No Charge	10%	\$100
ALTA 35.2-06	Minrls & Subsurface Substances - Described Improvements	\$100	No Charge	10%	\$100
ALTA 35.3-06	Minrls & Subsurface Substances - Land Under Development	\$100	No Charge	10%	\$100
ALTA 37-06	Assignment of Rents & Leases	N/A	No Charge	N/A	\$100

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.

**TITLE INSURANCE RATES FOR DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES,
TENNESSEE**

CLOSING PROTECTION COVERAGE

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein with certain protection as set forth by the Tennessee Department of Commerce and Insurance, protects and provides coverage to the Buyer/Borrower, Lender, Seller (covered party) against fraud, misapplication of funds or failure to comply with written closing instructions by the Title Agent (an agent authorized to issue title insurance in the State of Tennessee for the Company) resulting in loss by reason of matters relating to status of title. This protection is apart and in addition to the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for this protection to become an available option. The election for this additional coverage must be made prior to or at the time of closing. The following charges to each party within a single transaction, if applicable, for issuance of this coverage is as follows:

\$50.00 for Lender
\$50.00 for Buyer/Borrower
\$50.00 for Seller

MISCELLANEOUS

All premiums quoted are net to the Company and the Company reserves the right to reject any application not satisfactory to it.

"Approved Title Attorneys" whose opinions the Company insures are not its Agents for any purpose. They are not approved for any definite term and may be removed from the Company's list by the Company at any time.

No Attorney's Fees, Abstractor's Fees or other charges incurred in the preparation of the title insurance are borne by the Company, unless expressly ordered by it. Further detailed information given on request.

ELIMINATION OF FRACTIONAL DOLLARS

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar which is forty-nine cents (\$.49) or less shall be dropped, and any fractional portion of a dollar which is fifty cents (\$.50) or more shall be rounded to the next higher dollar.

Title Insurance Rates for the State of

TENNESSEE

County of Shelby

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

TITLE INSURANCE RATES APPLICABLE IN SHELBY COUNTY, TENNESSEE FILED BY WFG NATIONAL TITLE INSURANCE COMPANY, PURSUANT TO SECTION 56-35-111, TENNESSEE CODE ANNOTATED AND RULE 0780-1-12-02 OF THE DEPARTMENT OF COMMERCE AND INSURANCE OF THE STATE OF TENNESSEE.

ORIGINAL RATE FOR OWNER'S, LEASEHOLDER'S OR LOAN POLICIES

\$50.00 for the \$1,000.00 or any portion thereof.

Rate upon issuance in excess of \$1,000.00:

\$1,000.01 through \$100,000.00	\$3.50 per \$1,000.00 or fraction
\$100,000.01 through \$1,000,000.00	\$3.00 per \$1,000.00 or fraction
\$1,000,000.01 through \$1,100,000.00	\$2.50 per \$1,000.00 or fraction
\$1,100,000.01 through \$1,200,000.00	\$2.25 per \$1,000.00 or fraction
\$1,200,000.01 through \$1,300,000.00	\$2.00 per \$1,000.00 or fraction
\$1,300,000.01 through \$10,000,000.00	\$1.75 per \$1,000.00 or fraction
\$10,000,000.01 through \$15,000,000.00	\$1.50 per \$1,000.00 or fraction
\$15,000,000.01 through \$20,000,000.00	\$1.25 per \$1,000.00 or fraction
Over \$20,000,000.00	\$1.00 per \$1,000.00 or fraction

REISSUE RATE FOR OWNER'S, LEASEHOLDER'S OR LOAN POLICIES

Not applicable in Shelby County, Tennessee.

CONSTRUCTION OR LAND DEVELOPMENT LOAN BINDER RATE

- A. Rate shall be one-half of the regular loan title insurance rate.
- B. Where such a Binder is followed by a permanent loan policy and there is no change in the mortgagor, there shall be credited against the premium upon the permanent policy the lessor of (1) one-half of the premium upon the permanent policy or (2) the binder premium.

NOTE: A construction or land development loan binder shall contain the following exception under Schedule B.

Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.

CONSTRUCTION OR LAND DEVELOPMENT LOAN POLICY RATE

- A. Rate shall be regular loan title insurance rate.
- B. When such a policy is followed by a permanent loan policy and there is no change in the mortgagor, there shall be credited against the premium upon the permanent policy the lessor of (1) one-half of the premium upon the permanent policy or (2) one-half of the premium upon the construction or land development loan policy.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

SIMULTANEOUS ISSUANCE OF OWNER’S, LEASEHOLDER’S OR LOAN POLICIES

- A. Loan policy with owner’s or leaseholder’s policy:
 - 1. The rate applicable to the policy of larger amount shall be regular rate: the rate for the policy of smaller amount shall be \$35.00.
 - 2. In all cases the owner’s or leaseholder’s policy shall be issued for not less than the purchase price of the property or, if there is not a sale, the full value of the interest insured. Both policies must bear the same effective date and the owner’s policy or leaseholder’s policy must show the loan as an exception.
- B. Owner’s and leaseholder’s policies or two owner’s policies to different insureds:
 - 1. The rate applicable to the policy of larger amount shall be the regular rate and the rate applicable to the policy of smaller amount shall be thirty percent (30%) of the regular rate.
 - 2. The owner’s or leaseholder’s policy shall be issued for not less than the purchase price of the property, if there is a sale, or in the event there is no sale, the full value of the interest insured.
 - 3. Minimum premium: \$30.00

OWNER’S BINDERS AND POLICIES UPON PROPERTY ACQUIRED FOR IMMEDIATE RESALE

One-half regular owner’s title insurance rate. If subsequent owner’s policy or loan policy is not written upon sale made within 180 days, balance of regular premium will be due.

SUBSTITUTION LOAN RATE

When a substitution loan is made to the same borrower on the same property, the title to which was insured by a prior policy of the title insurance in connection with the new loan on so much of the amount of the new policy as represents the unpaid principal balance secured by the original loan.

<u>Age of the Original Loan</u>	<u>Rates</u>
3 years or under	30% of original rates
From 3 years to 4 years	40% of original rates
From 4 years to 5 years	50% of original rates
From 5 years to 6 years	60% of original rates
From 6 years to 7 years	70% of original rates
From 7 years to 8 years	80% of original rates
8 years over	100% of original rates
Minimum Premium	\$30.00

The premiums on the difference between the unpaid balance of the original loan and the amount of the new loan shall be calculated at the original rates in the applicable bracket or brackets.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

EXHIBIT A

**RISK RATE PREMIUMS
ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"**

A first mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest and foreclosure costs. Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Title Insurance for First Mortgages", or "Title Insurance Rates for Substitution Loans".

The premium charge for original first mortgage title insurance shall be:

Up to \$50,000 of liability written.....	\$2.50
Over\$50,000 and up to \$100,000, add.....	\$2.00
Over \$100,000 and up to \$500,000, add.....	\$1.75
Over \$500,000 and up to \$10,000,000, add.....	\$1.50
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.25
Over \$15,000,000 add.....	\$1.00
Minimum Premium.....	\$25.00

If Commitment to Insure or an Interim Title Insurance Binder is desired see Page 73 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to Minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

Except where the Simultaneous Issuance Rate applies as shown on Page 73, the Reissue Rate, where applicable (see Page 72, Sections (A), (B), and (C)), shall be 60% of the original issuance rate.

The Reissue Rate applies up to the amount of the previous policy only. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (see above). For example:

To compute premium for \$120,000 Mortgage Policy (reissue of Original Mortgagee Policy amount \$90,000).

(1) 60% of premium (\$205) on original \$90,000 policy	\$123.00
(2) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original mortgagee marginal rate between \$50,000 and \$100,000).....	\$20.00
(3) Plus \$20,000 of excess coverage at \$1.75 per \$1,000 (applicable original mortgagee marginal rate between 1 00,000 and \$500,000).....	\$35.00
TOTAL PREMIUM	\$178.00

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES" (continued)

The premium charge for Reissue First Mortgage Title Insurance shall be:

Up to \$50,000 of liability written.....	\$1.50
Over \$50,000 and up to \$100,000, add.....	\$1.20
Over \$100,000 and up to \$500,000, add.....	\$1.05
Over \$500,000 and up to \$10,000,000, add.....	\$0.90
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.75
Over \$15,000,000 add.....	\$0.60
Minimum Premium.....	\$15.00

If Commitment to Insure or an Interim Title Insurance Binder is desired, see Page 73 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

A First Mortgage Reissue Policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt to cover interest and foreclosure costs.

THE REISSUE FIRST MORTGAGE RATE IS APPLICABLE

- (A) When, within ten years prior to the application for Mortgage Insurance, a policy has been issued on the identical property to the mortgagor as owner, the reissue rate is applicable.
- (B) When, within ten years prior to the application for Mortgage Insurance, a Mortgagee Policy has been issued to the same mortgagee on the same property, the reissue rate is applicable.
- (C) When the owner of ten or more lots of a platted subdivision negotiates a blanket mortgage to finance construction on the individual lots and such blanket mortgage is insured by the Company, such owner or the owner of one or more lots acquired directly from him shall, within ten (10) years after the date of the blanket policy, be allowed the Mortgage reissue rate on the individual lot or lots mortgaged to the original blanket mortgagee until the aggregate of the reissue policies equals the face amount of the blanket policy. Thereafter, each reissue policy shall carry the original mortgagee rate applicable to the face amount of such reissue policy.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

TITLE INSURANCE RATES FOR SUBSTITUTION LOANS

When the same borrower and tile same lender make a substitution loan on property, the title to which was insured by any company in connection with the original loan, the following rate will be charged for issuing a policy in connection with the new loan

Age of Original Loan	Rates
3 years or under	30% of original rates
From 3 years to 4years	40% of original rates
From 4 years to 5 years	50% of original rates
From 5 years to 10 years	60% of original rates
Over 10 years	100% of original rates
Minimum charge	\$25.00

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of mortgagee insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

TITLE INSURANCE RATES FOR SECOND MORTGAGES

The rate for title insurance on second mortgage transactions will be the same as on first mortgage transactions.

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES

1. This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by WFG National Lender Services unit or an agent 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 electronically and escrow functions performed by WFG National Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
2. Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE
CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Rates	
100-200 orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$400.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

3. Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

Lender's Special Plus Rates	
200 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 to \$100,000	\$380.00
\$100,001 to \$200,000	\$380.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

4. The following rates are only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 by WFG Lender Services unit or an agent 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 electronically and escrow functions performed by WFG Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

Lender’s Special Bulk Rates	
300-500 orders or more per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050
\$2,000,001 - \$3,000,000	\$1450
\$3,000,001 - \$4,000,000	\$2200
\$4,000,001 - \$5,000,000	\$3050

5. Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

*This requirement may be waived for a 2 month “introductory” period for new customers with management approval.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE
CENTRALIZED PROCESSED RESIDENTIAL LOAN RATES (continued)

Lender's Special Bulk Plus Rates	
500+ orders per month	
<u>Liability</u>	<u>Premium</u>
\$0 - \$250,000	\$275
\$250,001 - \$500,000	\$350
\$500,001 - \$750,000	\$400
\$750,001 - \$1,000,000	\$450
\$1,000,001 - \$1,250,000	\$550
\$1,250,001 - \$1,500,000	\$650
\$1,500,001 - \$2,000,000	\$800
\$2,000,001 - \$3,000,000	\$1200
\$3,000,001 - \$4,000,000	\$1650
\$4,000,001 - \$5,000,000	\$2200

ALTA LIMITED COVERAGE JUNIOR LOAN POLICY AND ALTA SHORT FORM LIMITED COVERAGE JUNIOR LOAN POLICY

The rates for ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy only shall be:

	Flat Rate
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,000	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00

ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR 2	No Charge

The above rates apply only to the referenced policy forms and endorsements insuring junior loans on residential one-to-four family property or a condominium unit. These rates shall be applicable to all counties in Tennessee. The maximum liability for which this policy will be issued is \$500,000.00.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

WFG TITLE INTERACTIVE PROCESSING SYSTEM (“TIPS”) LOAN RATE

A \$50.00 discount from the filed Base Rate for Lender’s/Mortgagee’s Insurance shall be credited on residential refinance transactions where the Company is provided, by electronic transmission via the WFG Title Interactive Processing System, all necessary information for order placement, with reduced manual data entry, including full access to the lender processing database containing credit reports and extensive borrower and property information, allowing the Company to clear title with greatly reduced risk and cost.

This rate shall be subject to the insured Lender authorizing the Company to place all necessary hardware and/or software required to operate the TIPS system interactively in their place or places of business, pursuant to the terms of a written agreement with the Company. The Lender also agrees to accept a short form loan/mortgagee policy, generally in the form of an ALTA Short Form Residential Loan Policy Format, with standardized generic exceptions in summary format and order processing and delivery through a centralized electronic platform. Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of issuance: (State specific: CONDO; PUD; VARIABLE RATE; VARIABLE RATE - NEG AMORTIZATION; MANUFACTURED HOUSING; ENVIRONMENTAL; AND RESTRICTIONS, ENCROACHMENTS, MINERALS.) No additional discounts will apply.

ORIGINAL TITLE INSURANCE RATES FOR OWNER’S OR LEASEHOLD

An Owner’s Policy, insuring the fee simple estate, cannot be issued for less than the sale price of the property or, in event there is no sale, for less than the full value of the premises. An Owner’s Policy, insuring a leasehold estate, cannot be issued for less than the reasonable value of said leasehold estate.

The premium charge for original owner’s or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written.....	\$3.50
Over\$50,000 and up to \$100,000, add.....	\$3.00
Over \$100,000 and up to \$500,000, add.....	\$2.00
Over \$500,000 and up to \$10,000,000, add.....	\$1.75
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.50
Over \$15,000,000 add.....	\$1.25
Minimum Premium.....	\$35.00

NOTE: The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and ALTA Form 13.1 (Lender's) Endorsements. These endorsements will be added to the appropriate Owner’s policy on Leasehold transactions.

If Commitment to Insure or an Interim Title Insurance Binder is desired, see Page 73 for additional cost.

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES

The reissue rate, where applicable (see Sections "A", "B", "C" hereinafter) is 60% of the rate for original insurance. The reissue rates apply up to the face amount of the previous policy. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at original insurance rates under the applicable bracket or brackets (See above).

	Per Thousand
Up to \$50,000 of liability written.....	\$2.10
Over \$50,000 and up to \$100,000, add.....	\$1.80
Over \$100,000 and up to \$500,000, add.....	\$1.20
Over \$500,000 and up to \$10,000,000, add.....	\$1.05
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.90
Over \$15,000,000 add.....	\$0.75
Minimum Premium.....	\$21.00

REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES

NOTE: To compute the premium on a fractional thousand of insurance (except as to minimum charge items) multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$100.00 as a full \$100.00. For example:

To compute premium for \$110,000 Owners policy (reissue of original owner's policy, amount \$90,000)

(1) 60% of premium (\$295) on original \$90,000 policy	\$177.00
(2) Plus \$10,000 of excess coverage at \$3.00 per \$1,000 (applicable original Owner's marginal rate between \$50,000 and \$100,000)	\$30.00
(3) Plus \$10,000 of excess coverage at \$2.00 per \$1,000 (applicable original Owner's marginal rate between \$100,000 and \$5,000,000)	\$20.00
TOTAL PREMIUM.....	\$227.00

WHEN REISSUE RATES ARE APPLICABLE FOR OWNERS OR LEASEHOLD POLICIES

- A. A purchaser or lessee of real estate from one whose title thereto as owner has been insured within ten (10) years prior to the application for a new policy shall be entitled to the reissue rate for owners insurance in an amount up to the face amount of the former policy. The original rate will be charged for the excess up to the full value of the property.
- B. When the insured under mortgagee policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee for the benefit of such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face amount of such previous mortgagee policy. The original rate will be charged for insurance in excess of said mortgagee policy.
- C. The owner of ten or more lots of a platted subdivision which are insured by one blanket policy or a subsequent owner of one or more of the lots acquired directly from such insured owner shall, within ten (10) years after the date of the blanket policy, be allowed the Owner's reissue rate on such lots until the aggregate of the reissue policies equals the face amount of the original blanket policy. Thereafter, each reissue policy shall carry the original owner's rate applicable to the face of such reissue policy.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an Owner's and a Mortgagee Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy shall be the original Owner's Rate The Premium for the Mortgagee Policy so simultaneously issued will be \$10.00 for the amount of insurance not in excess of the Owner's Policy. The Premium on the amount of the Mortgagee Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "First Mortgages" in the applicable bracket or brackets.

In all cases the Owner's Policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for record or both the Deed to the Mortgagor and the Mortgage itself.

It is not essential that the property be acquired simultaneously with the giving of the Mortgage. This Rate has reference to the simultaneous issuance of an Owner's and a Mortgagee Policy. It does not apply to simultaneous first and second mortgage transactions.

SIMULTANEOUS ISSUANCE OF OWNERS' AND LEASEHOLD POLICIES

When owner's and leasehold policies covering identical land are issued simultaneously, the rates for the owner's policy shall be the applicable owner's rates. The rates for the leasehold policy so simultaneously issued will be 30% of the rates for the owner's policy up to the amount of the owner's policy, the minimum premium being \$15.00. The premium on the amount of the leasehold policy exceeding the owner's policy is computed at the original title insurance rates for owner's policy in the applicable bracket or brackets.

INTERIM TITLE INSURANCE BINDERS/COMMITMENTS

An Interim Title Insurance Binder or Commitment is issued to show the liens, defects, and objections to the title be paid or removed before a policy can be issued, and the exceptions, if any which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the binder have been fulfilled.

When an Interim Title Insurance Binder is required for the dosing of any transaction, the Company's charge for the binder is \$10.00. If the transaction occurs, but no policy is issued, the charge is 40% of the applicable title insurance premium. The foregoing assumes that a Binder or Commitment, valid for a period of 120 days, is issued in connection with a permanent loan, a purchase or a lease.

CONSTRUCTION BINDERS

The company will, upon request, issue an Interim Title Insurance Construction Binder, good for a period not to exceed two years, in connection with a temporary construction loan for the blowing charge: \$1.00 per \$1,000.00 or fraction thereof, of liability, plus \$10.00 Binder Issuance Fee. The "Construction Loan Binder" will be issued only in connection with a temporary and short term loan for the financing of construction secured by a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan.

If the particular policy committed for under the "Construction Loan Binder" is requested, the regular mortgage rates will be applicable. However, after computing the premium at the regular mortgage rate the Company will allow as a credit, the entire charge paid for the "Construction Loan Binder."

Should the temporary construction loan be refinanced by a permanent loan and application be made to the Company for a policy insuring the permanent mortgage, no credit will be allowed for the cost of the "Construction Loan Binder" on the premium for the permanent mortgage policy.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

ADDITIONAL RISK PREMIUMS

Based upon the facts presented to the Home or Regional Office Underwriting Departments, the Company reserves the right to charge additional risk premiums that are commensurate with unique risks presented by each factual situation.

HUD LIQUIDATION RATE

When the insured mortgagee under a policy issued by any title insurance company acquires title to a one to four family residence by foreclosure or by voluntary conveyance in extinguishment of debt and transfers the residence to any governmental or private agency in connection with a claim arising out of the agency's business of insuring or guaranteeing the repayment of mortgage loans and the agency has acquired the residence for immediate resale, this company will issue its interim binder or commitment good for twenty-four (24) months, committing for an owner's policy in favor of the agency of its resale purchaser, at a rate of \$150 per thousand of liability (25.00 minimum). The owner's policy committed for shall be issued at the re-issue rate set forth herein. The HUD liquidation rate shall be applicable to all counties in Tennessee.

GOVERNMENTAL BIDS

Where competitive bidding is required by any governmental authority or agency acting under governmental authority and it is necessary in order to comply with an invitation to bid, the Company may submit a competitive bid responsive to the invitation. Such bid may include charges for title searches, insurance premium, closing services, etc.

MORTGAGE PROTECTION GUARANTEE

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing Mortgage will not affect the priority of the Mortgage. The charge is \$125.00

RESIDENTIAL HOME EQUITY MORTGAGE MASTER LOAN POLICY

A Master Home Equity Loan Policy may be issued to a lender engaged in the making of Home Equity loans secured by one-to-four family residential properties. Individual certificates are issued for each property and loan to be insured. This policy provides limited coverage on institutional home equity loans, and only requires a limited search of the public records. The charge for this type of limited policy shall be \$45.00 per transaction for residential home equity loans up to \$100,000, \$65.00 per transaction for residential home equity loans over \$100,000 and up to \$250,000, and \$120.00 for residential home equity loan over \$250,000 and up to \$500,000.

**TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE
ENDORSEMENTS**

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 1-06	Street Assessments	N/A	No Charge	N/A	No Charge
ALTA 2-06	Truth in Lending	N/A	No Charge	N/A	No Charge
ALTA 3-06	Zoning-Vacant	\$100	\$25	10%	\$100
ALTA 3.1-06	Zoning-Improved Property	10%	\$100	15%	10%
ALTA 4-06	Condo	N/A	No Charge	N/A	No Charge
ALTA 5-06	PUD	N/A	No Charge	N/A	No Charge
ALTA 6-06	Variable Rate	N/A	No Charge	N/A	No Charge
ALTA 6.2-06	Variable Rate-Negative Am	N/A	No Charge	N/A	No Charge
ALTA 8.1	Env. Prot. Lien	N/A	No Charge	N/A	No Charge
ALTA 8.2-06	Commercial Env. Pro. Lien	N/A	N/A	\$100	\$100
ALTA 9-06	REM-Loan	N/A	\$25	N/A	\$100
ALTA 9.1-06	REM-Owners; Unimproved Land	\$25	N/A	\$100	N/A
ALTA 9.2-06	REM-Owners; Improved Land	\$25	N/A	\$100	N/A
ALTA 9.3-06	CCR-Loan	N/A	\$25	N/A	\$100
ALTA 9.6-06	Private Rights-Loan	N/A	\$25	N/A	\$100
ALTA 9.7-06	REM-Loan; Land Under Development	N/A	\$25	N/A	\$100
ALTA 9.8-06	CCR-Owners; Land Under Development	\$25	N/A	\$100	N/A
ALTA 9.9-06	Private Rights-Owners	\$25	N/A	\$100	N/A
ALTA 9.10-06	REM-Loan; Current Violations	N/A	\$25	N/A	\$100
ALTA 10.0-06	Assignment-Loan	N/A	No Charge	N/A	No Charge
ALTA 10.1-06	Asgt of Mtg with DateDown	N/A	\$25	N/A	\$25
ALTA 11-06	Mortgage Modification	N/A	\$50	N/A	\$50
11.1-06	Mortgage Modification w/ Subord.	N/A	\$75	N/A	\$75
ALTA 12-06	Aggregation	N/A	No Charge	N/A	10%
ALTA 13-06	Leasehold-Loan	N/A	No Charge	N/A	No Charge
ALTA 13.1-06	Leasehold Owners	No Charge	N/A	No Charge	N/A
ALTA 14-06	Future Advance - Priority	N/A	\$25	N/A	\$100
ALTA 14.1-06	Future Advance-Knowledge	N/A	\$25	N/A	\$100
ALTA 14.2-06	Future Advance-Letter of Credit	N/A	\$25	N/A	\$100
ALTA 14.3-06	Future Advance-Reverse Mtg	N/A	\$25	N/A	\$100
ALTA 16-06	Mezzanine Financing	N/A	N/A	N/A	10%
ALTA 17-06	Access & Entry; Direct Access	5%	\$25	10%	\$100
ALTA 17.1-06	Access & Entry; Indirect Access	5%	\$25	10%	\$100
ALTA 17.2-06	Utility Access	\$25	\$100	\$100	\$100

**TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE
ENDORSEMENTS (Continued)**

Endorsement No.	Endorsement Purpose	Residential Premium		Commercial Premium	
		Owner's	Lender's	Owner's	Lender's
ALTA 19-06	Contiguity; Multiple Parcel	\$100	No Charge	5%	\$100
ALTA 19.1-06	Contiguity; Single Parcel	\$100	No charge	5%	\$100
ALTA 20-06	First Loss	N/A	No Charge	N/A	\$100
ALTA 22-06	Location	5%	\$25	10%	\$100
ALTA 22.1-06	Location & Map (Survey)	5%	\$25	10%	\$100
ALTA 24-06	Doing Business	N/A	No Charge	N/A	\$100
ALTA 25-06	Same as Survey	\$25	\$25	5%	\$100
ALTA 26-06	Subdivision	\$25	\$25	\$100	\$100
ALTA 27-06	Usury	N/A	\$25	N/A	\$100
ALTA 28-06	Encroachment; Easements	\$100	\$25	\$100	\$100
ALTA 28.1-06	Encroachments; Boundaries and Easements	\$100	\$100	10%	\$100
ALTA 28.2-06	Encroachments; Boundaries and Easements-Described improvements	\$100	\$100	10%	\$100
ALTA 32-06	Construction Loan; Loss of Priority	N/A	\$100	N/A	10% (\$100 minimum)
ALTA 32.1-06	Construction Loan; Loss or Priority-Direct Payment	N/A	\$25	N/A	\$100
ALTA 32.2-06	Construction Loan; Loss of Priority-Insured's Direct Payment	N/A	\$25	N/A	\$100
ALTA 33-06	Construction Disbursement	N/A	No Charge		\$25
ALTA 35-06	Minrls & Subsurface Substances - Buildings	\$100	No Charge	10%	\$100
ALTA 35.1-06	Minrls & Subsurface Substances - Improvements	\$100	No Charge	10%	\$100
ALTA 35.2-06	Minrls & Subsurface Substances - Described Improvements	\$100	No Charge	10%	\$100
ALTA 35.3-06	Minrls & Subsurface Substances - Land Under Development	\$100	No Charge	10%	\$100
ALTA 37-06	Assignment of Rents & Leases	N/A	No Charge	N/A	\$100

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.

TITLE INSURANCE RATES FOR SHELBY COUNTY, TENNESSEE

CLOSING PROTECTION COVERAGE

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein with certain protection as set forth by the Tennessee Department of Commerce and Insurance, protects and provides coverage to the Buyer/Borrower, Lender, Seller (covered party) against fraud, misapplication of funds or failure to comply with written closing instructions by the Title Agent (an agent authorized to issue title insurance in the State of Tennessee for the Company) resulting in loss by reason of matters relating to status of title. This protection is apart and in addition to the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for this protection to become an available option. The election for this additional coverage must be made prior to or at the time of closing. The following charges to each party within a single transaction, if applicable, for issuance of this coverage is as follows:

- \$50.00 for Lender
- \$50.00 for Buyer/Borrower
- \$50.00 for Seller

MISCELLANEOUS

All premiums quoted are net to the Company and the Company reserves the right to reject any application not satisfactory to it.

“Approved Title Attorneys” whose opinions the Company insures are not its Agents for any purpose. They are not approved for any definite term and may be removed from the Company’s list by the Company at any time.

No Attorney’s Fees, Abstractor’s Fees or other charges incurred in the preparation of the title insurance are borne by the Company, unless expressly ordered by it. Further detailed information given on request.

ELIMINATION OF FRACTIONAL DOLLARS

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar which is forty-nine cents (\$.49) or less shall be dropped, and any fractional portion of a dollar which is fifty cents (\$.50) or more shall be rounded to the next higher dollar.

SHELBY COUNTY TITLE SEARCH OR ABSTRACT OF TITLE CHARGES

Residential 1-4 (includes one update)	\$200.00
Residential Refinance (flat fee)	\$200.00
Commercial	\$250.00 + \$5.00 per recorded instrument
Commercial update or more than one residential update	\$50.00
Court Search	\$50.00
Extra Chain of Title	\$75.00
Last Owner Search	\$85.00
Foreclosure Search	\$85.00
Builders Search	\$50.00
Tax Sale	\$90.00

Additional charges may be made for searches involving complex or time consuming matters, more than one chain of title or extraordinary risks, copies of documents, etc.