

WFG NATIONAL TITLE INSURANCE COMPANY

The State of Tennessee

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of May 1, 2025

WFG NATIONAL TITLE INSURANCE COMPANY

CONTENTS

Contents

1	INTRODUCTION.....	1
2	GENERAL RULES FOR USE OF RATES	2
	2.1 DEFINITIONS.....	2
	2.1.1 Acquisition Loan.....	2
	2.1.2 Company	2
	2.1.3 Expanded Coverage	2
	2.1.4 Offering Provider:	2
	2.1.5 Purchase Transaction	2
	2.1.6 Finance Loan.....	2
	2.1.7 Short Form Policy	2
	2.1.8 Standard Coverage	2
	2.1.9 State.....	3
	2.2 AMOUNT OF INSURANCE	3
	2.2.1 Owners Policies	3
	2.2.2 Loan Policies.....	3
	2.2.3 Leasehold Owner's Policies.....	3
	2.2.4 Other Interests	3
	2.2.5 Co-Insurance	3
	2.3 TRANSFERS NOT CONSIDERED AN ACQUISITION LOAN/ PURCHASE TRANSACTION	4
	2.4 CONFLICTING RATE PROVISION	4
	2.5 ELIMINATION OF FRACTIONAL DOLLARS	5
	2.6 INCREASE IN POLICY LIABILITY.....	5
	2.7 FEDERAL RULE COMPLIANCE	5
3	RATE TABLE	6
4	OWNER'S INSURANCE.....	7
	4.1 OWNER'S INSURANCE	7
	4.2 OWNER'S REISSUE RATE.....	7
	4.3 LEASEHOLD OWNER'S INSURANCE.....	7
	4.4 ALTA U.S. POLICY FORM.....	7
5	BASIC LENDER INSURANCE RATES	8
	5.1 LOAN POLICY FOR ACQUISITION LOAN.	8

WFG NATIONAL TITLE INSURANCE COMPANY

5.2	LENDER'S INSURANCE ON (RE) FINANCE OF PROPERTY ALREADY OWNED BY BORROWER.	8
5.3	SHORT FORM LOAN POLICIES.	8
5.4	MULTIPLE LOAN POLICIES	8
5.5	CONSTRUCTION OR LAND DEVELOPMENT LOAN BINDERS	8
6	SIMULTANEOUS ISSUE RATES	9
6.1	OWNERS AND LOAN POLICIES	9
6.2	OWNERS & LEASEHOLD POLICIES	9
6.3	COMBINATIONS OF OWNERS, LEASEHOLD & LOAN POLICIES.	9
7	ENDORSEMENTS	10
8	ADDITIONAL CHARGES	11
8.1	Title Searches – Shelby County	11
8.2	Abstract of Title - Shelby County	11
8.3	Title Searches – Davidson County.....	11
8.4	Abstract of Title - Davidson County.....	11
9	CLOSING PROTECTION LETTER.....	12
10	LENDER'S SPECIAL RATES.....	13
10.1	APPLICABLE PROVISIONS AND RESTRICTIONS	13
10.2	AGGREGATION OF ORDERS FOR RATE CATEGORIES	13
10.3	LENDER'S SPECIAL RATE CATEGORIES	12
10.3.1	Lender's Special Rate 1	12
10.3.2	Lender's Special Rate 2	13
10.3.3	Lender's Special Rate 3	13
10.3.4	Lender's Special Rate 4	13
10.4	HE ² - HOME EQUITY 2 nd GENERATION TITLE INSURANCE POLICY	14
11	SPECIALTY LENDER'S POLICIES	15
11.1	ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY	15
11.2	MORTGAGE PROTECTION GUARANTEE.....	15
11.3	RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY	15

WFG NATIONAL TITLE INSURANCE COMPANY

1 INTRODUCTION

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by the Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

The rates for title insurance policies and endorsements issued by Agents and/or Employees of WFG National Title Insurance Company (“WFGNTIC”) are set forth in this manual.

Hamilton, Knox, Montgomery, Rutherford, Sumner and Williamson Counties

The charges shown herein for Hamilton, Knox, Montgomery, Rutherford, Sumner and Williamson counties as applicable to title insurance products, also known as the “title premiums”, include all ordinary charges for a title search, title examination, commitment and title insurance policy.

Shelby and Davidson Counties

The charges shown herein for Shelby and Davidson Counties as applicable to title insurance products, also known as the “title premiums”, include all ordinary charges for a title examination, commitment and title insurance policy, but do not include charges for a title search or abstract of title.

All Other Counties

For All Other counties, the charges shown herein are risk rates only and are composed only of the risk premium. The specified premiums do not include charges for title searches or examinations, abstracts, or other services provided as per T.C.A. §56-35-102(a) (8).

WFG NATIONAL TITLE INSURANCE COMPANY

2 GENERAL RULES FOR USE OF RATES

2.1 DEFINITIONS

2.1.1 Acquisition Loan

An “Acquisition Loan” is a loan secured by a mortgage or deed of trust on property, made contemporaneously with the acquisition of that property by the borrower, except as set forth in Section 2.3.

2.1.2 Company

The “Company” shall mean WFG National Title Insurance Company, a Florida corporation, which is the insurer filing this rate manual.

2.1.3 Expanded Coverage

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowners Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State.

2.1.4 Offering Provider:

“Offering Provider” refers to the Company, WFG National Lender Services, LLC, or an agent of WFG appropriately licensed and authorized to issue title insurance policies on behalf of the Company.

2.1.5 Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner, except as set forth in Section 2.3

2.1.6 Finance Loan

A “Finance Loan” is any loan secured by a mortgage, deed of trust, security deed or deeds to secure debt on property, which is not an Acquisition Loan.

2.1.7 Short Form Policy

“Short Form Policy” is an abbreviated Policy that insures the insured in accordance with and subject to the terms, exclusions and conditions as set forth in the corresponding long form ALTA Loan Policy, the terms of which are incorporated by reference in the Short Form policies.

Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy.

2.1.8 Standard Coverage

“Standard Coverage” refers to title insurance coverage provided under the ALTA standard owners or loan policy or variant approved for use in the State.

WFG NATIONAL TITLE INSURANCE COMPANY

2.1.9 State

“State” shall mean the State of Tennessee.

2.2 AMOUNT OF INSURANCE

2.2.1 Owners Policies

Owner’s title insurance policies will not be issued for less than the full value of the land, including any improvements or appurtenances, if applicable, as determined by:

- the contract purchase price for sale of the land including the value of any assumed liens or obligations;
- the appraised value of the land; or
- a good faith estimate of the value of the land;

2.2.2 Loan Policies

Loan title insurance policies (including Loan policies insuring a leasehold mortgage) will be issued in the amount equal to the face value of the insured mortgage, except:

- If the value of the insured land or the equity of the Trustor/Mortgagor is less than the face amount of the Deed of Trust/Mortgage, then the amount of insurance may be equal to the value of the land or the equity of the mortgagor in the land.
- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the Deed of Trust/Mortgage, the policy may be written in an amount greater than the face amount of the Deed of Trust/Mortgage, but no more than 125% of the face amount of the Deed of Trust/Mortgage;
- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the land provided the values of the other property or properties is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

2.2.3 Leasehold Owner’s Policies

Policies insuring the lessee’s interest in a leasehold will not be issued with a policy liability amount less than the value of the insured’s interest in the land, as reasonably determined, and remain subject to the Company’s prior approval.

2.2.4 Other Interests

Policies insuring any interest other than a fee ownership, loan or leasehold will not be issued for less than the value of the insured’s interest in the land, as reasonably determined.

2.2.5 Co-Insurance

If WFG National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.4, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth

WFG NATIONAL TITLE INSURANCE COMPANY

in this section.

2.3 TRANSFERS NOT CONSIDERED AN ACQUISITION LOAN/ PURCHASE TRANSACTION

The following transfers, when made without payment of valuable consideration other than assumption of or acquisition subject to existing debt secured by the property to be insured, shall NOT be considered when determining whether a loan is an Acquisition Loan or a transaction is a Purchase Transaction:

- A transfer to or from a spouse,
- A transfer to or from a revocable trust of which the borrower, and/or the borrower's spouse is the beneficiary during their lifetimes.
- A transfer to or from an entity wholly owned by the borrower and/or borrower's spouse
- transfers by operation of law as distinguished from purchase, including heirs, devisees, survivors, personal representatives, or next of kin;
- A transfer to successors by dissolution, merger, consolidation, distribution, or reorganization;
- A transfer to successors by conversion to another kind of Entity;
- transfers to an entity if
 - the stock, shares, memberships, or other equity interests of the grantee are wholly-owned by the grantor.
 - the grantee wholly owns the stock, shares, memberships, or other equity interests is the grantor; or
 - the grantee is wholly-owned by an affiliated entity of grantor, provided the grantor and the grantee are both wholly-owned by the same person or entity.

2.4 CONFLICTING RATE PROVISION

Although this manual has been assembled to minimize conflict, confusion and disparity, whenever two or more rate provisions may apply, the provision resulting in the lowest charge to the insured shall govern and apply.

WFG NATIONAL TITLE INSURANCE COMPANY

2.5 ELIMINATION OF FRACTIONAL DOLLARS

Whenever any rate, calculated according to the formulas set forth herein, results in a premium which includes a fraction of a dollar, any fractional portion of a dollar shall be rounded up to the next higher dollar.

2.6 INCREASE IN POLICY LIABILITY

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The incremental liability shall be charged at the Basic Rate applicable to the policy type originally issued, giving consideration in the current Basic Rate Table to amounts previously insured.

2.7 FEDERAL RULE COMPLIANCE

In compliance with the rules and regulations of the Consumer Finance Protection Bureau, 12C.F.R. part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar for dollar reduction in the agent's or closing office's share of such premium.

WFG NATIONAL TITLE INSURANCE COMPANY

3 RATE TABLE

Liability Levels	Montgomery, Rutherford, Sumner & Williamson Counties (All- inclusive)	Hamilton & Knox Counties (All-inclusive)	Shelby County (Semi All- inclusive)	Davidson County (Semi All- inclusive)	All other Counties (Risk)*
Up to and including \$1,000	\$210.00	\$210.00	\$236.00	\$210.00	\$173.00
1,001 -50,000 add per \$1,000	\$6.83	\$6.83	\$4.62	\$6.83	\$4.73
50,001 -100,000 add per \$1,000	\$6.83	\$6.83	\$4.62	\$6.83	\$3.94
100,001 - 500,000 add per \$1,000	\$5.04	\$3.36	\$3.47	\$5.04	\$2.78
500,001 - 1,000,000 add per \$1,000	\$3.31	\$3.36	\$3.47	\$3.31	\$2.78
1,000,001 - 5,000,000 add per \$1,000	\$2.21	\$2.21	\$2.21	\$2.21	\$2.21
5,000,001 - 10,000,000 add per \$1,000	\$1.73	\$1.73	\$1.73	\$1.73	\$1.73
10,000,001 - 15,000,000 add per \$1,000	\$1.37	\$1.37	\$1.37	\$1.37	\$1.37
Above 15,000,000 add per \$1,000	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05

For the purposes of calculating premium tax and reserves for all counties, the risk rate as shown under "All Other counties" will be used.

WFG NATIONAL TITLE INSURANCE COMPANY

4 OWNER'S INSURANCE

4.1 OWNER'S INSURANCE

- A Standard Coverage Owner's policy will be issued at the premium calculated for the respective liability amounts as set forth in the Rate Table for the applicable county.
- An Expanded Coverage Owner's Policy will be issued at 120% of the premium calculated for the respective liability amounts as set forth in the Rate Table for the applicable county. This policy is available only to purchasers of one-to-four family residential properties.

4.2 OWNER'S REISSUE RATE

When the seller or lessor provides a copy of a previous Owner's policy insuring the seller or lessor, or a copy of a Loan policy insuring a loan made to the seller or lessor covering the same Land and having an effective date within ten (10) years of the anticipated date of closing, the premium for charged for an Owner's Policy, Leasehold Owner's Policy or an ALTA Homeowner's Policy of Title Insurance shall be calculated at 70% of amount calculated in section 4.1 for amounts up to the policy limit of the previous policy plus 100% of the amount calculated in section 4.1 or any amount in excess of the previous policy limit.

The minimum premiums set forth in the Rate Table apply.

To qualify for this rate, the previous policy must be provided prior to closing. Neither the Company nor any agent has any obligation to inquire about or search for a previous policy.

4.3 LEASEHOLD OWNER'S INSURANCE

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 13.1 (Lender's) Endorsements. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) leasehold endorsement will be added to the appropriate Owner's Title Insurance policy at no additional cost. Rates for the Owner's Policy are charged based on Sections 4.1 and 4.2 above. The ALTA Form 13 Leasehold Endorsement will be added to a purchased Owner's Policy at no additional cost.

4.4 ALTA U.S. POLICY FORM

An ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owners Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owners Policy in Section 4.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity

WFG NATIONAL TITLE INSURANCE COMPANY

5 BASIC LENDER INSURANCE RATES

5.1 LOAN POLICY FOR ACQUISITION LOAN.

- A Standard Coverage Loan policy will be issued insuring an Acquisition Loan at the premium calculated for the respective liability amount as set forth in the Rate Table for applicable county.
- An Expanded Coverage Loan Policy will be issued insuring an Acquisition Loan at the 120% of the premium calculated for the respective liability amount as set forth in the Rate Table for applicable county.

5.2 LENDER'S INSURANCE ON (RE) FINANCE OF PROPERTY ALREADY OWNED BY BORROWER.

- A Standard Coverage Loan policy will be issued insuring a Finance Loan at 70% of the premium calculated for the respective liability amount as set forth in the Rate Table for the applicable county.
- An Expanded Coverage Loan Policy will be issued insuring a Finance Loan at 100% of the premium calculated for the respective liability amount as set forth in the Rate Table for the applicable county.

5.3 SHORT FORM LOAN POLICIES.

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in subsections 5.1 and 5.2 above.

5.4 MULTIPLE LOAN POLICIES

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated and that aggregate liability amount will be used to calculate the title premium applicable to the type of loan policy being issued.

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, title premium will be computed on the mortgage or deed of trust intended to be recorded first based on the type of loan policy to be issued on the senior mortgage. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy(s) was of the same type.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

5.5 CONSTRUCTION OR LAND DEVELOPMENT LOAN BINDERS

The Company will, upon request, issue a Construction or Land Development Binder, good for a period not to exceed two (2) years. The premium rate for a Construction or Land Development Loan Binder shall be one-half of the charge for a loan policy or \$150, whichever is greater. Full credit of the amount paid for the binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the binder.

WFG NATIONAL TITLE INSURANCE COMPANY

6 SIMULTANEOUS ISSUE RATES

6.1 OWNERS AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the premium for the policy with the larger liability will be calculated as set forth in Sections 4 or 5. Each additional policy(s) will be charged at a flat fee of \$200.00 per policy issued.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.2 OWNERS & LEASEHOLD POLICIES

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable premium for the type of owner's policy being issued, as set forth in Section 4. The policy insuring the leasehold interest will be charged at 30% of the applicable premium for the type of policy(s) being issued covering the leasehold interest. The minimum charge for a policy insuring a leasehold interest shall be the minimum charge as shown on the Section 3 Rate Table.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

6.3 COMBINATIONS OF OWNERS, LEASEHOLD & LOAN POLICIES.

When other combinations of policies are issued simultaneously, the owner's policy or leasehold owner's policy will be charged the applicable rate for the type of owner's coverage being issued as set forth in Section 4, and the remaining policies will be issued at the simultaneous issue rates set forth in Sections 6.1 or 6.2, as applicable.

WFG NATIONAL TITLE INSURANCE COMPANY

7 ENDORSEMENTS

When requested by lender at the time of policy issuance, there will be no additional charge in residential one-to-four transactions for issuance of the following endorsements: ALTA 4.1, ALTA 5.1, ALTA 6, ALTA 7, ALTA 8.1, ALTA 9-06 (or equivalent), or ALTA 39.

Zoning Endorsement (ALTA 3, 3.1, 3.2, 3.3, or 3.4) – The charge shall be \$.50 per \$1,000 with a minimum charge of \$100.00 and a maximum charge of \$1,500.00.

Mortgage Modification Endorsement:

- ALTA 11 and or ALTA 11.1: The charge shall be \$.50 per \$1,000 of the unpaid principal balance of the original loan amount.
- ALTA 11.2: The charge shall be \$.50 per \$1,000 of the unpaid principal balance or the original loan amount plus the applicable rate shown in Table 3 for the amount over the unpaid principal balance of the original loan.
- Minimum charge is \$100.00.

Future Advance Endorsement (ALTA 14, 14.1, 14.2, or 14.3) - The charge shall be \$.50 per \$1,000 with a minimum charge of \$100.00 and a maximum charge of \$1,500.00.

Non-Imputation Endorsement (ALTA 15, 15.1, 15.2) - The charge shall be \$1,500.00.

Usury Endorsement (ALTA 27) – When affixed to a loan policy, the charge shall be \$.50 per \$1,000 with a minimum charge of \$100.00 and a maximum charge of \$1,500.00.

Construction Disbursement Endorsement (ALTA 33) – The charge shall be \$150.00.

Endorsements not listed above that are requested at the time of policy issuance- The charge shall be 10% of the basic premium rate, with a minimum charge of \$100.00 and a maximum charge of \$500.00.

There shall be no charge for Deletion of Arbitration or Policy Authorization (ALTA 39) Endorsements.

Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

Endorsements will be issued only if underwriting requirements are satisfied.

WFG NATIONAL TITLE INSURANCE COMPANY

8 ADDITIONAL CHARGES

8.1 Title Searches – Shelby County

Residential property (includes one update)	\$200
Residential property update	\$50
Commercial property	\$300
Commercial property update	\$50
Any court records	\$50
Chain of Title	\$75
Title search for a builder or developer on a lot for residential development	\$50

8.2 Abstract of Title - Shelby County

The Charge for an abstract of title is \$5 for each instrument included in the abstract plus the applicable Charge as set forth in Section 8.1.

8.3 Title Searches – Davidson County

Residential property (includes one update)	\$125
Residential property update	\$25
Commercial property	\$300
Commercial property update	\$50

8.4 Abstract of Title - Davidson County

The Charge for an abstract of title is \$5 for each instrument included in the abstract plus the applicable Charge as set forth in Section 8.3

WFG NATIONAL TITLE INSURANCE COMPANY

9 CLOSING PROTECTION LETTER

The Charge for a closing protection letter is \$50 for each closing protection letter issued. If a transaction entails two loans, with each policy requiring a letter, the Charge for both letters is \$50 if the same lender is making both loans. If there are different lenders, then the Charge is \$50 for each letter.

WFG NATIONAL TITLE INSURANCE COMPANY

10 LENDER'S SPECIAL RATES

10.1 APPLICABLE PROVISIONS AND RESTRICTIONS

Lender's Special Rates are only made available to selected lenders who not only provide a high volume of business to the Offering Provider but work with the Offering Provider to develop systems, processes and computer integrations, centralized order processing and tracking, and other controls and economies of scale that enable a more highly efficient, lower cost provision of title services and insurance. The Lender's Special Rates are only available when ALL of the following conditions are met.

- Lender's Special Rates are available only for a Finance Loan. Lender's special rates are not available at the time of an initial purchase of the property.
- The property insured must be a one-to-four family residential property.
- The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- The insured loan amount does not exceed \$5,000,000.00.
- The Offering Provider has in place or is developing centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.
- The order must be opened electronically and escrow functions (if any) are performed by the Offering Provider.
- All parties must agree to accept a title search, Preliminary Title Report and/or title commitment issued in contemplation of the issuance of an ALTA Short Form Policy or other loan policy that includes general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
- The Offering Provider has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

10.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

The Lender's Special Rates are to recognize and encourage the greater efficiencies and economies of scale that can result from the development of highly integrated and automated systems and work-flows both within the Offering Provider and between the Offering Provider and lender.

In order to qualify for Lender's Special Rates, the lender and Offering Provider will discuss their respective needs; develop plans for workflows and systems to efficiently transmit, receive and process the title orders and as to any changes in processes required and systems to be integrated. At that point, they will reach agreement as to the Lender's Special rate category to be provided the lender, and an understanding that, consistent with the vagaries of the ever-changing refinance lending market, the lender will endeavor in good faith to provide the Offering Provider title orders meeting the minimum number required to qualify

WFG NATIONAL TITLE INSURANCE COMPANY

for the agreed rate category, subject to any agreed ramp-up periods.

As the economies of scale are best achieved on a nationally integrated basis, for purposes of meeting agreed minimums, all orders placed by the lender and any of its affiliates to Offering Provider and Offering Provider's affiliates in any jurisdiction may be aggregated.

As rules and regulations of the Consumer Finance Protection Bureau (CFPB), 12 C.F.R. part 1026 require lenders to provide accurate estimates of title and closing costs well in advance of closing and to abide by those estimates, the failure of a lender to strictly meet estimated minimum volumes for a given rate category in any given month or months, shall not disqualify the lender from being accorded the benefit of the agreed upon rate category until such time as the lender and Offering Provider have amended their agreement.

10.3 LENDER'S SPECIAL RATE CATEGORIES

For the purposes of calculating premium tax, reserves and remittances for all counties, the risk rate as set forth below under "Risk Rate" will be used

The search fee for Davidson and Shelby County will be \$175.00

10.3.1 Lender's Special Rate 1

Less than 100 Orders					
Liability	Montgomery, Rutherford, Sumner and Williamson Counties (All-Inclusive)	Hamilton and Knox Counties (All-Inclusive)	Shelby County (Semi All-Inclusive)	Davidson County (Semi All-Inclusive)	All Other Counties (Risk)
\$0 to \$31,000	\$200	\$200	\$200	\$200	\$150
\$31,01 to \$52,000	\$380	\$380	\$380	\$380	\$150
\$52,001 to \$100,000	\$380	\$380	\$380	\$380	\$205
\$100,001 to \$200,000	\$400	\$400	\$400	\$400	\$225
\$200,001 to \$250,000	\$405	\$405	\$405	\$405	\$230
\$250,001 to 500,000	\$635	\$635	\$635	\$635	\$460
\$500,001 to \$700,000	\$780	\$780	\$780	\$780	\$605
\$700,001 to 1,000,000	\$920	\$920	\$920	\$920	\$745
\$1,000,001 to 1,200,000	\$1,045	\$1,045	\$1,045	\$1,045	\$870
\$1,200,001 to \$1,500,000	\$1,120	\$1,120	\$1,120	\$1,120	\$945
\$1,500,000 to \$1,800,000	\$3,100	\$3,100	\$3,100	\$3,100	\$2,925
\$1,800,001 to \$2,000,000	\$3,600	\$3,600	\$3,600	\$3,600	\$3,425

WFG NATIONAL TITLE INSURANCE COMPANY

10.3.2 Lender's Special Rate 2

100 to 200 Orders					
Liability	Montgomery, Rutherford, Sumner and Williamson Counties (All-Inclusive)	Hamilton and Knox Counties (All-Inclusive)	Shelby County (Semi All-Inclusive)	Davidson County (Semi All-Inclusive)	All Other Counties (Risk)
\$0 to 31,000	\$200	\$200	\$200	\$200	\$150
\$31,001 to 52,000	\$380	\$380	\$380	\$380	\$150
\$52,001 to \$100,000	\$380	\$380	\$380	\$380	\$205
\$100,001 to \$200,000	\$380	\$380	\$380	\$380	\$205
\$200,001 to \$250,000	\$380	\$380	\$380	\$380	\$205
\$250,001 to 500,000	\$560	\$560	\$560	\$560	\$385
\$500,001 to \$700,000	\$680	\$680	\$680	\$680	\$505
\$7,00,001 to 1,000,000	\$820	\$820	\$820	\$820	\$645
\$1,000,001 to \$1,200,000	\$945	\$945	\$945	\$945	\$770
\$1,200,001 to \$1,500,000	\$1,020	\$1,020	\$1,020	\$1,020	\$845
\$1,500,001 to \$1,800,000	\$3,000	\$3,000	\$3,000	\$3,000	\$2,825
\$1,800,001 to \$2,000,000	\$3,500	\$3,500	\$3,500	\$3,500	\$3,325

10.3.3 Lender's Special Rate 3

200 to 300 Orders					
Liability	Montgomery, Rutherford, Sumner and Williamson Counties (All-Inclusive)	Hamilton and Knox Counties (All-Inclusive)	Shelby County (Semi All-Inclusive)	Davidson County (Semi All-Inclusive)	All Other Counties (Risk)
\$0 to \$18,000	\$200	\$200	\$200	\$200	\$125
\$18,001 to \$250,000	\$300	\$300	\$300	\$300	\$125
\$250,001 to \$500,000	\$450	\$450	\$450	\$450	\$275
\$500,001 to \$750,000	\$550	\$550	\$550	\$550	\$375
\$750,001 to \$1,000,000	\$660	\$660	\$660	\$660	\$485
\$1,000,001 to \$1,250,000	\$760	\$760	\$760	\$760	\$585
\$1,250,001 to \$1,500,000	\$860	\$860	\$860	\$860	\$685
\$1,500,001 to \$2,000,000	\$1,050	\$1,050	\$1,050	\$1,050	\$875
\$2,000,001 to \$3,000,000	\$1,450	\$1,450	\$1,450	\$1,450	\$1,275
\$3,000,001 to \$4,000,000	\$2,200	\$2,200	\$2,200	\$2,200	\$2,025
\$4,000,001 to \$5,000,000	\$3,050	\$3,050	\$3,050	\$3,050	\$2,875

10.3.4 Lender's Special Rate 4

Over 500 Orders					
Liability	Montgomery, Rutherford, Sumner and Williamson Counties (All-Inclusive)	Hamilton and Knox Counties (All-Inclusive)	Shelby County (Semi All-Inclusive)	Davidson County (Semi All-Inclusive)	All Other Counties (Risk)
\$0 to \$14,000	\$200	\$200	\$200	\$200	\$100
\$14,001 to \$250,000	\$275	\$275	\$275	\$275	\$100
\$250,001 to \$500,000	\$350	\$350	\$350	\$350	\$175
\$500,001 to \$750,000	\$400	\$400	\$400	\$400	\$225
\$750,001 to \$1,000,000	\$450	\$450	\$450	\$450	\$275
\$1,000,001 to \$1,250,000	\$550	\$550	\$550	\$550	\$375

WFG NATIONAL TITLE INSURANCE COMPANY

\$1,250,001 to \$1,500,000	\$650	\$650	\$650	\$650	\$475
\$1,500,001 to \$2,000,000	\$800	\$800	\$800	\$800	\$625
\$2,000,001 to \$3,000,000	\$1,200	\$1,200	\$1,200	\$1,200	\$1,025
\$3,000,001 to \$4,000,000	\$1,650	\$1,650	\$1,650	\$1,650	\$1,475
\$4,000,001 to \$5,000,000	\$2,200	\$2,200	\$2,200	\$2,200	\$2,025

10.4 HE² - HOME EQUITY 2nd GENERATION TITLE INSURANCE POLICY

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

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

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

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

WFG NATIONAL TITLE INSURANCE COMPANY

11 SPECIALTY LENDER'S POLICIES

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

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

- One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with the policy at no charge.
- The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy.

11.2 MORTGAGE PROTECTION GUARANTEE

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. The charge is \$125.00. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

11.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. The charge is \$125.00. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.