



WFG NATIONAL TITLE INSURANCE COMPANY

Lender's Preauthorized Refinance Transaction Rates

Lender's Preauthorized Refinance Transaction Rates are made available to Lenders who utilize a WFG approved automated title search and integrated order management system and other controls that enable a highly efficient, lower cost provision of title services and insurance and promote increased transaction conversion rates. The Lender's Preauthorized Rate is only available when ALL of the following conditions are met.

1. The order culminating in the issuance of the loan policy was opened by Lenders utilizing a WFG approved automated title search and integrated order management system that at the time of loan origination provides instantaneous electronic preauthorization of coverage availability based upon the predictive analytics technologies, whether or not traditional underwriting services are also utilized.
2. The property insured must be a one to four family residential property.
3. The loan to be made is intended to be placed in a first mortgage lien position as to the property.
4. The lender uses electronic communication and document transfer methods from the inception of the order through delivery of the policy.
5. All of the escrow and closing functions associated with the transaction culminating in the issuance of the WFG Policy are performed by WFG's direct title operations, and/or by a WFG appointed agent. The escrow and closing fees are not included in the premium below.
6. The policy request and production is processed using a WFG approved automated title search and integrated order management system, whether or not traditional underwriting services are utilized.
7. The parties must agree to accept a title search or title commitment issued in contemplation of the issuance of an ALTA residential Short Form Loan Policy or other loan policy that includes general exceptions in regards to taxes and assessments, easements, and covenants, conditions and restrictions.

Provided that each of the above requirements are met, the Premiums specified in the following table shall apply with respect to orders involving Utah properties.

Lenders Preauthorized Refinance Transaction Rate #1	
Amount of Loan Policy	Premium per Policy
\$0 - \$250,000	\$180
\$250,001 - \$500,000	\$225
\$500,001 - \$750,000	\$255
\$750,001 - \$1,000,000	\$285
\$1,000,001 - \$1,250,000	\$405
\$1,250,001 - \$1,500,000	\$508
\$1,500,001 - \$2,000,000	\$543
\$2,000,001 - \$2,250,000	\$578
\$2,250,001 - \$2,500,000	\$665
\$2,500,001 - \$2,750,000	\$770
\$2,750,001 - \$3,000,000	\$875
\$3,000,001 - \$3,250,000	\$980
\$3,250,001 - \$3,500,000	\$1,240
\$3,500,001 - \$3,750,000	\$1,360
\$3,750,001 - \$4,000,000	\$1,480
\$4,000,001 - \$4,250,000	\$1,600
\$4,250,001 - \$4,500,000	\$1,720
\$4,500,001 - \$4,750,000	\$1,840
\$4,750,001 - \$5,000,000	\$1,960

For transactions where authorization of coverage is obtained upon a request or order for title insurance that occurs subsequent to loan origination and provided that requirements 2 -7 as detailed above are satisfied the following rate table shall apply:

Lenders Preauthorized Refinance Transaction Rate #2	
Amount of Loan Policy	Premium per Policy
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$375
\$500,001 - \$750,000	\$425
\$750,001 - \$1,000,000	\$475
\$1,000,001 - \$1,250,000	\$675
\$1,250,001 - \$1,500,000	\$725
\$1,500,001 - \$1,750,000	\$775
\$1,750,001 - \$2,000,000	\$825
\$2,000,001 - \$2,250,000	\$950

Lenders Preauthorized Refinance Transaction Rate #2	
Amount of Loan Policy	Premium per Policy
\$2,250,001 - \$2,500,000	\$1,100
\$2,500,001 - \$2,750,000	\$1,250
\$2,750,001 - \$3,000,000	\$1,400
\$3,000,001 - \$3,250,000	\$1,550
\$3,250,001 - \$3,500,000	\$1,700
\$3,500,001 - \$3,750,000	\$1,850
\$3,750,001 - \$4,000,000	\$2,000
\$4,000,001 - \$4,250,000	\$2,150
\$4,250,001 - \$4,500,000	\$2,300
\$4,500,001 - \$4,750,000	\$2,450
\$4,750,001 - \$5,000,000	\$2,600

Either an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy may be issued under the Lender's Preauthorized Refinance Transaction Rate. Under the Lenders' Preauthorized Refinance Transaction Rate, there is no additional charge for the deletion of any of the Regional Schedule B Exceptions, or for any of the endorsements listed in the following table provided they are requested and issued concurrently with the policy.

ALTA	CLTA	Endorsement Title
4.1	115.3	Condominium-Current Assessments
5.1	115.4-06	Planned Unit Development-Current Assessments
6	111.5	Variable Rate Mortgage
6.2	111.8	Variable Rate Mortgage-Negative Amortization
7	116.5	Manufactured Housing Unit
7.1	116.5.1	Manufactured Housing-Conversion
8.1	110.9	Environmental Protection Lien
9.6	100.2.6-06	Private Rights
9.10	100.2.10-06	Restrictions, Encroachments Minerals –Current Violations
14	111.14	Future Advance-Priority
14.1	111.14.1	Future Advance-Knowledge
14.3	111.14.3	Future Advance-Reverse Mortgage
22	116.01	Location

This rate is not available for Lender's originating non-conforming "hard money" loans, for acquisition loan financing, or construction loan financing (including remodeling or rehabilitation).