



The State of Vermont

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of May 1, 2022

WFG NATIONAL TITLE INSURANCE COMPANY

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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 are set forth in this manual. The rates shown are the total title insurance fees charged the applicant including both the risk portion and the service or work portion, but do not include charges for title search, surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

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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 on property, made contemporaneously with the acquisition of that property by the borrower, except as set forth in Chapter 2, Section 2.3.

2.1.2 Company

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

2.1.3 Enhanced or Expanded Coverage

“Enhanced” or “Expanded” Coverage refers to title insurance coverage provided under the ALTA Homeowners Policy (“Enhanced”) 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 Company 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 Chapter 2, 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 Settlement Agent

“Settlement Agent” refers to the Company or one of its approved agents or underwritten companies when acting as the escrow or settlement agent with regard to a transaction, or in its role holding escrowed funds for another in connection with a transaction.

2.1.8 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, all 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.

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2.1.9 Standard Coverage

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

2.1.10 State

“State” shall mean the State of Vermont.

2.1.11 TRID Transaction

“TRID Transaction” refers to a transaction in which the transaction involves a single, one to four family residential structure or a transaction for which the rules of the Bureau of Consumer Finance Protection, (the “BCFP”) (12 C.F.R. part 1026) require the issuance of a Loan Estimate and Closing Disclosure form. A TRID Transaction does not include bulk purchases or financing of multiple single family residences or multiple condominium or apartment units unless the rules of the CFPB otherwise require the issuance of a Loan Estimate and Closing Disclosure form.

2.2 AMOUNT OF INSURANCE

2.2.1 Owner’s Policies

Owner’s title insurance policies (including Owner’s policies insuring a leasehold interest) 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 mortgagor is less than the face amount of the mortgage, then the amount of insurance may be equal to the value of the land or the equity of the mortgagor in the land; or
- If the mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage, but no more than 125% of the face amount of the mortgage; or
- 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.

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2.2.3 Leasehold Owner's Policies

Policies insuring the lessee's interest in a leasehold estate will not be issued with a policy liability amount less than the fair market value of the insured's interest in the premises as determined by an appraisal, or as otherwise agreed with the Company.

If an ALTA Endorsement 13-06 is issued, the amount of insurance may be increased by the estimated amount of the additional elements of loss provided by the ALTA Endorsement 13-06.

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.

2.2.5 Co-Insurance

If 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 in this section.

2.3 TRANSFERS NOT CONSIDERED PURCHASE TRANSACTIONS

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 a Purchase Transaction:

- A transfer to or from a spouse or former 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 of an entity;
- 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; or
 - the grantee wholly owns the stock, shares, memberships, or other equity interests of 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.

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2.4 CONFLICTING RATE PROVISION

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

2.5 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 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, or as negotiated by the Company. 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 BCFP (12 C.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 and shall be approved by the Company. 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.

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3 RATE TABLES

3.1 STANDARD COVERAGE RATE TABLE (ALTA POLICIES)

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Owner's & Leasehold Owner's Policies	Acquisition Loan Policies	Finance Loan Policies
Up to and including \$50,000 of liability	\$245.00 Minimum	\$170.00 Minimum	\$102.00 Minimum
Over \$50,000, up to and including \$1,000,000 *	Add 3.25/thousand over \$50,000.00	Add \$2.50/thousand over \$50,000.00	Add \$1.50/thousand over \$50,000.00

*Over \$1,000,000 Negotiable

3.2 ENHANCED AND EXPANDED COVERAGE RATE

The charge for the ALTA Homeowner's Policy is 110% of the standard owner's policy premium.

The charge for the ALTA Expanded Coverage Residential Loan Policy is 110% of the applicable mortgagee policy premium.

3.3 COMPUTATION OF LIABILITY AMOUNTS

The amount of coverage for premium calculation purposes shall be rounded to the next highest even \$1,000 of liability. For policy liabilities greater than \$1,000,000, the Company reserves the right to charge premium in an amount it deems appropriate for the entire policy, but in no instance will the premium exceed the "Up to \$1,000,000" rate shown in 3.1 and 3.2, above, for the appropriate policy type shown above.

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4 OWNER'S INSURANCE

4.1 OWNER'S INSURANCE

- A Standard Coverage Owner's Policy will be issued at the premium for the respective liability amounts as set forth for Owner's & Leasehold Owner's Policies in Section 3.1 Rate Table.
- An Enhanced Coverage Owner's Policy (aka ALTA Homeowner's Policy) will be issued at the premium for the respective liability amounts as set forth for Owner's Policies in Section 3.2.

4.2 LEASEHOLD OWNER'S INSURANCE

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.

4.3 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 Owner's Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owner's 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.

4.4 SURVEY EXCEPTION DELETION

In order to delete the standard survey exception from Schedule BI of a Standard Coverage Owner's Policy, the rate is \$100.00.

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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 for the respective liability amounts as set forth for Acquisition Loan Policies in Section 3.1 Rate Table.
- An ALTA Expanded Coverage Residential Loan Policy will be issued insuring an Acquisition Loan at the premium for the respective liability amounts as set forth for Acquisition Loan Policies in Section 3.2.

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

- A Standard Coverage loan policy will be issued insuring a Finance Loan at the premium for the respective liability amounts as set forth for Finance Loan Policies in Section 3.1 Rate Table.
- An ALTA Expanded Coverage Residential Loan Policy will be issued insuring a Finance Loan at the premium for the respective liability amounts as set forth for Finance Loan Policies in Section 3.2.

5.3 SHORT FORM LOAN POLICIES.

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

5.4 LEASEHOLD LENDER'S INSURANCE

When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13.1 (Lender's) leasehold endorsement will be added to the appropriate Loan Title Insurance policy at no additional cost.

5.5 SURVEY EXCEPTION DELETION

In order to delete the standard survey exception from Schedule BI of a Standard Coverage Acquisition Loan or Finance Policy, the rate is \$50.00.

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6 SIMULTANEOUS ISSUE RATES

6.1 OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Chapter 4 and each loan policy(ies) will be charged at a flat fee of \$50.00 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of Acquisition Loan policy set out in Section 5.1 of the Basic Lender Insurance Rates.

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

6.2 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 as set forth in Chapter 5.

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, the title premium will be computed on the mortgage 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(ies) 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.

6.3 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 rate for the type of owner's policy being issued, as set forth in Chapter 4. The policy insuring the leasehold interest will be charged at 30% of the applicable rate for the type of policy(ies) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$100.

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

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6.4 COMBINATIONS OF OWNER'S, LEASEHOLD & LOAN POLICIES.

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Chapter 4, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 6.1, 6.2 or 6.3, as applicable.

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7 LENDER'S SPECIAL RATES

7.1 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 other agreement with the Company specifically authorizing it to provide Lender's Special Rates to certain enumerated lenders.

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

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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 BCFP (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.

7.3 LENDER'S SPECIAL RATE CATEGORIES

7.3.1 Lender's Special Rate 1 – Minimum 100 Orders

Liability	Premium
\$0 to \$250,000	\$325.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$700.00
\$1,000,001 to \$1,500,000	\$1,100.00
\$1,500,001 to \$2,000,000	\$1,500.00
\$2,000,001 and above	For each additional \$500,000 up to \$5 million, add \$250.00 to above

7.3.2 Lender's Special Rate 2 – Minimum 300 Orders

Liability	Premium
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,200,000	\$550.00
\$1,200,001 to \$1,500,000	\$750.00
\$1,500,001 and above	For each additional \$500,000 up to \$5 million, add \$150.00 to above

7.4 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

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

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

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.

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8 SPECIALTY LENDER'S POLICIES

8.1 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.

- The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at no charge.
- The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at \$50.00.

8.2 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.

8.3 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. Amount of Liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

\$0-\$1,000,000.....	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

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9 ENDORSEMENTS

This section contains endorsements, and the pricing therefor. All of the endorsements alter the regularly issued policies in some manner to expand, limit or clarify coverage(s).

9.1 Endorsements to Loan Policy in TRID Transactions

When issued in conjunction with a TRID transaction, any Endorsements may be issued for a Loan Policy without additional charge.

9.2 Endorsements to Owner's Policies and Loan Policies in Non-TRID Transactions

Each endorsement to any policy other than a loan policy issued in connection with a TRID Transaction shall be issued for the additional premium set forth in the table below.

9.3 General Rules

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the endorsement was designated to be attached to a specific policy form but can be modified for other types of policy. If any of these coverages are desired, such requests shall be considered a "unique requirement". Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

Situations may arise where, in the opinion of the Company a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. In such cases, the endorsement charge may be adjusted.

When the same type of endorsement out of a single chain of title, in the same tract or subdivision, is to be issued, a single fee may be charged based on the aggregated amount of the estate(s) or interest(s) covered, plus \$10.00 for each endorsement issued.

Endorsements may be issued ONLY (a) if applicable to the specific facts of the transaction and the property to be insured; (b) if not duplicative with the coverage of another endorsement being issued on a given policy; and (c) as to each endorsement, upon meeting all applicable underwriting guidelines for the endorsement.

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Endorsement No. and Description	Owner	Lender
ALTA 1 Street Assessments Loan Policy	N/A	No Charge
ALTA 3 ^{1,2} Zoning – Unimproved Land Owner’s or Loan Policy	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00
ALTA 3.1 ^{1,2} Zoning – Completed Structure Owner’s or Loan Policy	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00
ALTA 3.2 ^{1,2} Zoning – Land Under Development Owner’s or Loan Policy	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00
ALTA 3.3 ^{1,2} Zoning – Completed Improvement - Non-Conforming Use Owner’s or Loan Policy	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00
ALTA 3.4 ^{1,2} Zoning – No Zoning Classification Owner’s or Loan Policy	\$0.50/thousand up to \$1 million; negotiable or \$1 million and above; minimum \$100.00	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00
ALTA 4.1 Condominium Loan Policy	No Charge	No Charge
ALTA 5.1 Planned Unit Development – Current Assessments Loan Policy	No Charge	No Charge

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Endorsement No. and Description	Owner	Lender
ALTA 6 Variable Rate Mortgage Loan Policy	N/A	No Charge
ALTA 6.2 Variable Rate Mortgage – Negative Amortization – Loan Policy	N/A	No Charge – issued only at policy date
ALTA 7 Manufactured Housing Unit Loan Policy	No Charge	No Charge
ALTA 7.1 Manufacture Housing Unit – Conversion – Loan Policy	N/A	No Charge
ALTA 7.2 Manufacture Housing Unit – Conversion – Owner’s Policy	No Charge	N/A
ALTA 8.1 Environmental Protection Lien Owner’s or Loan Policy	N/A	No Charge
ALTA 8.2 Commercial Environmental Protection Lien – Owner’s or Loan Policy	No Charge	No Charge
ALTA 9 Restrictions, Encroachments, Minerals Loan Policy	N/A	No Charge
ALTA 9.1 Covenants, Conditions & Restrictions Unimproved Land Owner’s Policy	No Charge	N/A
ALTA 9.2 Covenants, Conditions & Restrictions Improved Land Owner’s Policy	No Charge	N/A
ALTA 9.3 Covenants, Conditions & Restrictions Loan Policy	N/A	No Charge
ALTA 9.6 Private Rights Loan Policy	N/A	No Charge
ALTA 9.6.1 Private Rights-Current Assessments - Loan Policy	N/A	No Charge

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Endorsement No. and Description	Owner	Lender
ALTA 9.7 Restrictions, Encroachments, Minerals - Land Under Development Loan Policy	N/A	No Charge
ALTA 9.8 Covenants, Conditions & Restrictions - Land Under Development Owner's Policy	No Charge	N/A
ALTA 9.9 Private Rights Owner's Policy	No Charge	N/A
ALTA 9.10 Restrictions, Encroachments, Minerals - Current Violations Loan Policy	N/A	No Charge
ALTA 10 Assignment Loan Policy	N/A	No Charge
ALTA 10.1 Assignment and Date Down Loan Policy	N/A	No Charge
ALTA 11 Mortgage Modification Loan Policy	N/A	No Charge
ALTA 11.1 Mortgage Modification with Subordination - Loan Policy	N/A	No Charge
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance Loan Policy	N/A	Additional premium for increase in policy limits based upon appropriate rate pursuant to 5.1 and 5.2, above Min \$150.00
ALTA 12 Aggregation Loan Policy	N/A	No Charge
ALTA 12.1 Aggregation – State Limits Loan Policy	N/A	No Charge
ALTA 13 Leasehold Owner's Policy	No Charge	N/A

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Endorsement No. and Description	Owner	Lender
ALTA 13.1 Leasehold Loan Policy	N/A	No Charge
ALTA 14 Future Advance – Priority Loan Policy	N/A	No Charge
ALTA 14.1 Future Advance – Knowledge Loan Policy	N/A	No Charge
ALTA 14.2 Future Advance – Letter of Credit Loan Policy	N/A	No Charge
ALTA 14.3 Future Advance - Reverse Mortgage Loan Policy	N/A	No Charge
ALTA 15¹ Non-Imputation – Full Equity Transfer Owner’s Policy	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00	N/A
ALTA 15.1¹ Non-Imputation – Additional Insured Owner’s Policy	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00	N/A
ALTA 15.2¹ Non-Imputation – Partial Equity Transfer Owner’s Policy	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00	N/A
ALTA 16 Mezzanine Financing Owner’s Policy	\$0.50/thousand up to \$1 million; negotiable for \$1 million and above; minimum \$100.00	N/A
ALTA 17 Access and Entry Owner’s or Loan Policy	No Charge	No Charge
ALTA 17.1 Indirect Access and Entry Owner’s or Loan Policy	No Charge	No Charge
ALTA 17.2 Utility Access Owner’s or Loan Policy	No Charge	No Charge

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Endorsement No. and Description	Owner	Lender
ALTA 18 Single Tax Parcel Owner's or Loan Policy	No Charge	No Charge
ALTA 18.1 Multiple Tax Parcel - Easements Owner's or Loan Policy	No Charge	No Charge
ALTA 18.2 Multiple Tax Parcel Owner's or Loan Policy	No Charge	No Charge
ALTA 18.3 Single Tax Parcel and ID Owner's or Loan	No Charge	No Charge
ALTA 19 Contiguity – Multiple Parcels Owner's or Loan Policy	No Charge	No Charge
ALTA 19.1 Contiguity – Single Parcels Owner's or Loan Policy	No Charge	No Charge
ALTA 19.2 Contiguity – Specified Parcels Owner's or Loan Policy	No Charge	No Charge
ALTA 20 ¹ First Loss – Multiple Parcel Transaction Loan Policy	N/A	No Charge
ALTA 22 Location Loan Policy	No Charge	No Charge
ALTA 22.1 Location and Map Loan Policy	No Charge	No Charge
ALTA 23 Coinsurance – Single Policy Owner's and Loan Policy	No Charge	No Charge
ALTA 23.1 Co-Insurance Owner's or Loan Policy	No Charge	No Charge
ALTA 24 Doing Business Loan Policy	N/A	No Charge
ALTA 25 Same as Survey Owner's or Loan Policy	No Charge	No Charge

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Endorsement No. and Description	Owner	Lender
ALTA 25.1 Same as Portion of Survey Loan Policy	No Charge	No Charge
ALTA 26 Subdivision	No Charge	No Charge
ALTA 27¹ Usury Loan Policy	N/A	No Charge.
ALTA 28 Easement – Damage or Enforced Removal – Owner’s and Loan Policy	No Charge	No Charge
ALTA 28.1 Encroachments – Boundaries and Easements – Owner’s or Loan Policy	No Charge	No Charge
ALTA 28.2 Encroachments – Boundaries and Easements – Described Improvements Owner’s or Loan Policy	No Charge	No Charge
ALTA 28.3 Encroachments-Boundaries and Easements-Described Improvements and Land Under Development Owner’s or Loan Policy	No Charge	No Charge
ALTA 29¹ Interest Rate Swap – Direct Obligation Loan Policy	N/A	No Charge
ALTA 29.1¹ Interest Rate Swap – Additional Interest Loan Policy	N/A	No Charge
ALTA 29.2¹ Interest Rate Swap – Direct Obligation – Defined Amount Loan Policy	N/A	Additional premium for additional amount of insurance based upon appropriate rate pursuant to 5.1 and 5.2, above; \$250 Minimum
ALTA 29.3¹ Interest Rate Swap – Additional Interest – Defined Amount Loan Policy	N/A	Additional premium for additional amount of insurance based upon appropriate rate pursuant to 5.1 and 5.2, above; \$250 Minimum

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Endorsement No. and Description	Owner	Lender
ALTA 30 Shared Appreciation Mortgage Loan Policy	N/A	No Charge
ALTA 30.1 Commercial Participation Interest Loan Policy	N/A	No Charge
ALTA 31 Severable Improvements Loan Policy	N/A	No Charge
ALTA 32 Construction Loan – Pending Disbursement – Loan Policy	N/A	No Charge
ALTA 32.1 Construction Loan – Loss of Priority – Direct Payment – Loan Policy	N/A	No Charge
ALTA 32.2 Construction Loan – Loss of Priority – Insured’s Direct Payment – Loan Policy	N/A	No Charge
ALTA 33 Disbursement Endorsement Loan Policy	N/A	No Charge
ALTA 34 Identified Risk Coverage Owner’s or Loan Policy	Call for quote	Call for quote
ALTA 34.1 Identified Exception - Identified Risk Exception Owner’s or Loan Policy	Call for quote	Call for quote
ALTA 35 Minerals and Other Subsurface Substances – Buildings Owner’s or Loan Policy	No Charge	No Charge
ALTA 35.1 Minerals and Other Subsurface Substances – Improvements Owner’s or Loan Policy	No Charge	No Charge
ALTA 35.2 Minerals and Other Subsurface Substances – Described Improvements Loan Policy	No Charge	No Charge

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Endorsement No. and Description	Owner	Lender
ALTA 35.3 Minerals and Other Subsurface Substances – Land Under Development Loan Policy	No Charge	No Charge
ALTA 36 Energy Project – Leasehold/Easement Owner’s Policy	No Charge	N/A
ALTA 36.1 Energy Project – Leasehold/Easement – Loan Policy	N/A	No Charge
ALTA 36.2 Energy Project – Leasehold Owner’s Policy	No Charge	N/A
ALTA 36.3 Energy Project – Leasehold Loan Policy	N/A	No Charge
ALTA 36.4 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s Policy	No Charge	N/A
ALTA 36.5 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan Policy	N/A	No Charge
ALTA 36.6 Energy Project – Encroachments Loan Policy	N/A	No Charge
ALTA 36.7 Energy Project – Fee Estate Owner’s Policy	No Charge	N/A
ALTA 36.8 Energy Project – Fee Estate Loan Policy	N/A	No Charge
ALTA 37 Assignment of Rents and Leases Loan Policy	N/A	No Charge
ALTA 38 Mortgage Tax Loan Policy	N/A	No Charge
ALTA 39 Policy Authorization Owner’s or Loan Policy	No Charge	No Charge

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Endorsement No. and Description	Owner	Lender
ALTA 40 Tax Credit Owner's Policy	No Charge	N/A
ALTA 40.1 Tax Credit – Defined Amount Owner's Policy	No Charge for endorsement; plus appropriate rate for increased insurance amount	N/A
ALTA 41 Water – Buildings Loan Policy	No Charge	No Charge
ALTA 41.1 Water – Improvements Owner's or Loan Policy	No Charge	No Charge
ALTA 41.2 Water – Described Improvements Owner's or Loan Policy	No Charge	No Charge
ALTA 41.3 Water – Land Under Improvement Owner's or Loan Policy	No Charge	No Charge
ALTA 42 Commercial Lender Group Loan Policy	N/A	No Charge
ALTA 43 Anti-Taint Loan Policy	N/A	No Charge
ALTA 44 Insured Mortgage Recording Loan Policy	N/A	No Charge
ALTA 45 Pari Passu Mortgage Loan Policy	N/A	No Charge
ALTA 46 Option Owner's	No Charge	N/A
ALTA JR-1	N/A	No Charge
ALTA JR- 2-Future Advance	N/A	\$50

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Endorsement No. and Description	Owner	Lender
WFG General Endorsement Owner's or Loan Policy This endorsement shall be used only for administrative purposes, such as revisions and/or changes to the Schedules or Exhibits of a policy or to add or remove endorsements. This endorsement shall not be used to modify any policy jacket or conditions contained therein	No Charge, but if endorsement is being used to increase policy limit, appropriate rate pursuant to 4.1 for additional amount of insurance	No Charge, but if endorsement is being used to increase policy limit, appropriate rate pursuant to 5.1 or 5.2 for additional amount of insurance
WFG Arbitration Endorsement Owner's or Loan Policy	No Charge	No Charge
WFG Secondary Mortgage Market Endorsement	No Charge	No Charge
WFG Solar Endorsement	No Charge	No Charge
WFG/VT Delete Natural Person Endorsement¹	No Charge	N/A

NOTE 1: As footnoted ¹, these endorsements may not be issued without express approval of the Company's Underwriting Department.

NOTE 2: As footnoted ², the charge for these endorsements shall not be subject to any agreement requiring a division of fees or premiums collected on behalf of the title insurer.

NOTE 3: When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Company's Underwriting Department.

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10 CLOSING PROTECTION LETTERS

This coverage, which is limited to a specific transaction and is subject to the provisions of Vermont Statutes Annotated (V.S.A.) Title 8 and the Vermont Insurance Division Bulletin 108, protects and provides coverage to each buyer, borrower or lender to a transaction (covered party) against loss because of theft or misappropriation of settlement funds in connection with a transaction or failure to comply with the written closing instructions when agreed to by the settlement agent or title agent. Such closing or settlement protection may be provided in connection with the issuance of any loan policy insuring a buyer's, borrower's or lender's interest in any type of residential or commercial property.

This protection is apart and in addition to the coverage provided under the title insurance policy; however a title insurer may issue closing protection letters only for real estate transactions where its title insurance policies are issued and where its issuing agent or agency is also responsible for the disbursement of settlement funds. The election for this additional coverage must be made prior to or at the time of closing.

The fee for the issuance of such coverage shall be \$25.00 per issuance and shall not be subject to any agreement requiring a division of fees or premiums collected on behalf of the title insurer. The single fee shall be for the protection of all parties receiving the benefit of closing protection, to wit: The buyer(s) or borrower(s) and the lender(s) in connection with the real property transaction giving rise to the issuance of the closing or settlement protection.