



UNDERWRITING BULLETIN

To: Virginia Agents, Approved Attorneys and WFG Employees
From: Virginia Underwriting Counsel
Date: October 16, 2013
Bulletin No: VA 13- 03
Subject: Virginia Rate Changes

Effective November 01, 2013, WFG National Title Insurance Company has replaced its residential reissue rates with residential refinance rates. Non residential reissue rates are still available.

The new residential refinance rate is 70% of the standard and enhanced mortgagee rates. Production of a prior owner's or loan policy is not required for use of the residential refinance rate. Minimum premiums for the residential refinance product are \$200.00 for standard coverage and \$240.00 for enhanced coverage.

The non residential reissue rate is 70% of the standard and enhanced rates up to the amount of the prior policy. A copy of the prior policy is required.

The WFG Rate Calculator was modified to reflect the Virginia residential refinance rates. Residential refinance rates can be used before the November 01, 2013 Effective Date. In the event that you use software for rate calculations, please see that your software for Virginia rates is changed no later than November 01, 2013.

For additional information, please refer to the WFG National Title Insurance Company rate manual that can be found at www.wfgunderwriting.com under "Virginia."

Thank you.

NOTE: This Bulletin is intended for use by title issuing office, title insurance agents and approved attorneys of WFG National Title Insurance Company and reliance by any other person or entity is unauthorized. This bulletin is intended solely for the purpose of underwriting policies of WFG National Title Insurance Company.