



The State of West Virginia

MANUAL OF TITLE INSURANCE PREMIUMS

Effective as of March 1, 2022

WFG NATIONAL TITLE INSURANCE COMPANY

CONTENTS

1	INTRODUCTION.....	1
2	GENERAL RULES FOR USE OF RATES	2
2.1	DEFINITIONS.....	2
2.1.1	Company.....	2
2.1.2	Expanded Coverage.....	2
2.1.3	Offering Provider:	2
2.1.4	Short Form Policy.....	2
2.1.5	Standard Coverage.....	2
2.1.6	State	2
2.1.7	Owners Policies.....	2
2.1.8	Loan Policies.....	3
2.1.9	Leasehold Owner’s Policies.....	3
2.1.10	Other Interests	3
2.1.11	Co-Insurance	3
2.2	CONFLICTING RATE PROVISION.....	4
2.3	PREMIUM CALCULATION.....	4
2.4	INCREASE IN POLICY LIABILITY	4
2.5	FEDERAL RULE COMPLIANCE.....	4
3	NON-COMMERCIAL PROPERTY RATE SCHEDULE	5
4	COMMERCIAL PROPERTY RATE SCHEDULE	5
5	OWNER’S INSURANCE.....	6
5.1	OWNER’S POLICY.....	6
5.2	LEASEHOLD OWNER’S POLICY	6
5.3	COMMERICAL OWNER’S POLICY.....	6
5.4	ALTA U.S. POLICY FORM	6
6	BASIC LENDER INSURANCE RATES	7
6.1	LOAN POLICIES.....	7
	LEASEHOLD LOAN INSURANCE	7
6.2	COMMERCIAL LOAN	7
6.3	SHORT FORM LOAN POLICIES.....	7
7	SIMULTANEOUS ISSUE RATES	8
7.1	OWNERS AND LOAN POLICIES	8

WFG NATIONAL TITLE INSURANCE COMPANY

7.2	MULTIPLE LOAN POLICIES.....	8
7.3	OWNERS & LEASEHOLD POLICIES	8
7.4	COMBINATIONS OF OWNERS, LEASEHOLD & LOAN POLICIES.	8
8	REISSUE AND REFINANCE RATES	9
9	LENDER’S SPECIAL RATES.....	9
9.1	APPLICABLE PROVISIONS AND RESTRICTIONS.....	9
9.2	AGGREGATION OF ORDERS FOR RATE CATEGORIES.....	10
9.3	LENDER’S SPECIAL RATE CATEGORIES.....	10
9.3.1	Lender’s Special Rate 1 – Minimum 100 Orders.....	10
9.3.2	Lender’s Special Rate 2 – Minimum 200 Orders.....	11
9.3.3	Lender’s Special Rate 3 – Minimum 300 Orders.....	11
9.3.4	Lender’s Special Rate 4 – Minimum 500 Orders.....	11
10	SPECIALTY LENDER’S POLICIES	12
10.1	HE ² - HOME EQUITY 2 nd GENERATION TITLE INSURANCE POLICY	12
10.2	ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY	12
10.3	MORTGAGE PRIORITY GUARANTEE	12
10.4	RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY.....	13
11	ENDORSEMENTS.....	13
11.1	Endorsements to Owner’s Policies and Loan Policies	13
11.2	Endorsement Rates	13

WFG NATIONAL TITLE INSURANCE COMPANY

1 INTRODUCTION

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. 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, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

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.

WFG NATIONAL TITLE INSURANCE COMPANY

2 GENERAL RULES FOR USE OF RATES

2.1 DEFINITIONS

2.1.1 Company

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

2.1.2 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.

2.1.3 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.

2.1.4 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.

2.1.5 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.

2.1.6 State

“State” shall mean the State of West Virginia.

2.1.7 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;

WFG NATIONAL TITLE INSURANCE COMPANY

2.1.8 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 premises 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.

2.1.9 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 premises, determined based on the following criteria:

- 40% of the sum of the annual rent over the remaining years in the lease term for a lease term of up to 49 years.
- Full value of land and existing improvements, if the lease is for a remaining term of 50 years or more.
- Possible future cost of living adjustments to annual rental will not be considered in determining policy limits, however mandatory rental adjustments or minimum cost of living adjustments set forth in the lease will be.
- Where rent is contingent, based on sales volumes or other formula, the result of which is unknown at the time of policy, the issuing party shall make a reasonable determination of the value of the insured's interest in the premises.

2.1.10 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 premises, as reasonably determined

2.1.11 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 2.1.7-2.1.10, provided the total liability of all co-insurers comply with the amount of insurance requirements set forth in this section.

WFG NATIONAL TITLE INSURANCE COMPANY

2.2 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.

The rates presented for the standard coverages of the policy types described herein represent minimum charges only and the Company reserves the right in its sole discretion to charge such rates as it may deem appropriate, giving due consideration to loss and expense experience, character of risk assumed and other relevant factors. Policies may be grouped into classes for the establishment of rates. A title insurance policy that is unusually hazardous to the title insurance company because of an alleged defect or irregularity in the title insured or because of uncertainty regarding the proper interpretation or application of the law involved may be classified separately according to the facts of each case.

2.3 PREMIUM CALCULATION

The premium on any policy of title insurance shall be calculated based upon the exact amount of coverage to be written, without rounding. For example, if a loan policy is to be issued for a mortgage of \$97,500.00, the calculation would be $97.5 \times \$3.00$, for a premium of \$292.50.

2.4 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 Schedule to amounts previously insured.

2.5 FEDERAL RULE COMPLIANCE

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 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. 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 NON-COMMERCIAL PROPERTY RATE SCHEDULE

Liability	Owner's & Leasehold Owner's Policies	Homeowner Policies	Loan Policies	Expanded Coverage Loan Policies
	Column 1	Column 2	Column 3	Column 4
Up to \$100,000 of liability – rate per \$1,000	\$ 4.00	\$ 4.80	\$ 3.00	\$3.60
\$100,001 - \$500,000, per additional \$1,000	\$3.00	\$ 4.50	\$ 2.25	\$2.70
\$500,001 - \$1,000,000, per additional \$1,000	\$ 2.25	\$ 2.70	\$ 1.75	\$2.14
\$1,000,001 - \$5,000,000, per additional \$1,000	\$2.00	\$2.50	\$1.50	\$1.80
\$5,000,001 - \$10,000,000, per additional \$1,000	\$ 1.50	\$ 1.80	\$ 1.15	\$1.40
\$10,000,001 - \$50,000,000, per additional \$1,000	\$1.00	\$1.20	\$0.75	\$0.90
Over \$50,000,001, per additional \$1,000	\$0.75	\$0.90	\$0.60	\$0.75

Minimum Rate – \$150.00

4 COMMERCIAL PROPERTY RATE SCHEDULE

Liability	Owner's & Leasehold Owner's Policies	Loan Policies
	Column 1	Column 2
Up to \$100,000 of liability – rate per \$1,000	\$ 3.75	\$ 2.75
\$100,001 - \$500,000, per additional \$1,000	\$ 3.00	\$ 2.00
\$500,001 - \$1,000,000, per additional \$1,000	\$ 2.00	\$ 1.50
\$1,000,001 - \$5,000,000, per additional \$1,000	1.75	1.25
\$5,000,001 - \$10,000,000, per additional \$1,000	\$1.50	\$1.00
\$10,000,001 - \$20,000,000, per additional \$1,000	\$1.00	\$0.75
Over \$20,000,001 per additional \$1,000	\$0.75	\$ 0.65

Minimum Rate - \$150.00

WFG NATIONAL TITLE INSURANCE COMPANY

5 OWNER'S INSURANCE

5.1 OWNER'S POLICY

- A Standard Coverage Owner's policy may be issued to the Buyer/Purchaser of either commercial or non-commercial property at the premium for the respective liability amounts as set forth in Column 1 of Rate Schedule as set forth in Section 3.
- An Expanded Coverage Homeowner's Policy may be issued to the Buyer/Purchaser of non-commercial property only at the premium for the respective liability amounts as set forth in Column 2 of the Rate Schedule as set forth in Section 3.

5.2 LEASEHOLD OWNER'S POLICY

When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) leasehold endorsement may be added to the appropriate Owner's Title Insurance policy at no additional cost.

5.3 COMMERCIAL OWNER'S POLICY

- A Standard Coverage Owner's policy may be issued to the Buyer/Purchaser of commercial property at the premium for the respective liability amounts as set forth in Column 1 of the Rate Schedule as set forth in Section 4.

5.4 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 5.1. 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

6 BASIC LENDER INSURANCE RATES

6.1 LOAN POLICIES.

- A Standard Coverage loan policy will be issued insuring an Acquisition Loan at the premium for the respective liability amounts as set forth in Column 3 of the Rate Schedule as set forth in Section 3.
- An Expanded Coverage Loan Policy will be issued insuring an Acquisition Loan at the premium for the respective liability amounts as set forth in Column 4 of the Rate Schedule as set forth in Section 4.

LEASEHOLD LOAN INSURANCE

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

6.2 COMMERCIAL LOAN

- A Standard Coverage loan policy will be issued insuring a Commercial Loan at the premium for the respective liability amounts as set forth in Column 1 of the Rate Schedule as set forth in Section 4.
- An Expanded Coverage Loan Policy will be issued insuring a Commercial Loan at the premium for the respective liability amounts as set forth in Column 2 of the Rate Schedule as set forth in Section 4.

6.3 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 subsection 6.1 above

WFG NATIONAL TITLE INSURANCE COMPANY

7 SIMULTANEOUS ISSUE RATES

7.1 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 owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Section 4 or Section 5, each loan policy(s) will be charged at a flat fee of \$150.00 per loan policy issued.

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

7.2 MULTIPLE LOAN POLICIES

Except when issued simultaneously with an owner's policy, 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(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.

7.3 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 Section 4 or Section 5. The policy insuring the leasehold interest will be charged at 40% of the applicable rate for the type of policy(s) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$250.00.

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

7.4 COMBINATIONS OF OWNERS, 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 7.1, 7.2, and 7.3 as applicable.

WFG NATIONAL TITLE INSURANCE COMPANY

8 REISSUE AND REFINANCE RATES

8.1 REISSUE RATES (OWNER'S AND LEASEHOLD POLICIES)

The Reissue Title Insurance Rate applies to Owner's or Leasehold Policies. If the seller/owner or lessor has a policy on the property to be insured and that policy is not more than ten (10) years old, the purchaser or subsequent lessor is entitled to a reissue discount on the new policy. The rate shall be seventy percent (70%) of the rate for an original owner's or leasehold policy up to the amount of the existing policy. If more insurance coverage is desired under a reissue policy than was written in the original policy, the additional shall be calculated at the original insurance rates under the applicable bracket.

8.2 REFINANCE RATES (LOAN POLICIES)

If a mortgagor (borrower) has an owner's policy on the property to be encumbered and insured and that policy is not more than ten (10) years old, the mortgagor is entitled to a refinance discount on the new loan policy. The rate shall be seventy percent (70%) of the rate for an original loan policy up to the amount of the existing owner's policy. If more insurance coverage is required than was written in the owner's policy, the additional shall be calculated at the original insurance rates under the applicable bracket.

9 LENDER'S SPECIAL RATES

9.1 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

WFG NATIONAL TITLE INSURANCE COMPANY

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

9.2 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.

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 Bureau of Consumer Finance Protection (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.

9.3 LENDER'S SPECIAL RATE CATEGORIES

9.3.1 Lender's Special Rate 1 – Minimum 100 Orders

Liability	Premium
\$0 to \$100,000	\$350.00
\$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

WFG NATIONAL TITLE INSURANCE COMPANY

9.3.2 Lender's Special Rate 2 – Minimum 200 Orders

Liability	Premium
\$0 to \$100,000	\$350.00
\$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

9.3.3 Lender's Special Rate 3 – Minimum 300 Orders

Liability	Premium
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00
\$1,500,001 to \$2,000,000	\$1,050.00
\$2,000,001 to \$3,000,000	\$1,450.00
\$3,000,001 to \$4,000,000	\$2,200.00
\$4,000,001 to \$5,000,000	\$3,050.00

9.3.4 Lender's Special Rate 4 – Minimum 500 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 \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00
\$1,500,001 to \$2,000,000	\$800.00
\$2,000,001 to \$3,000,000	\$1,200.00
\$3,000,001 to \$4,000,000	\$1,650.00
\$4,000,001 to \$5,000,000	\$2,200.00

WFG NATIONAL TITLE INSURANCE COMPANY

10 SPECIALTY LENDER'S POLICIES

10.1 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

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.

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.

10.2 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.

10.3 MORTGAGE PRIORITY 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.

WFG NATIONAL TITLE INSURANCE COMPANY

10.4 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.

11 ENDORSEMENTS

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

There is no charge for *most* endorsements issued in conjunction with a non-commercial owner's or loan policy. For exceptions to the rule on non-commercial endorsements and for endorsement charges on commercial owner's or loan policies, see Section 11, below.

11.1 Endorsements to Owner's Policies and Loan Policies

Each endorsement to any policy shall be issued for the additional premium set forth in the table below. Where the table refers to a percentage figure, the premium for the endorsement will be the stated percentage of the greater of:

- the premium computed for the policy to which the endorsement is to be attached taking into account any applicable discounts; or
- if the premium the policy to which the endorsement is to be attached is computed at Simultaneous Issue rates under Chapter 7, the premium which would have applied to the policy had it not been issued at Simultaneous Issue rates.

11.2 Endorsement Rates

Endorsement No. and	Owner	Lender
ALTA 1 Street Assessments Loan Policy	N/A	\$25.00
ALTA 3¹ Zoning – Unimproved Land Owner's or Loan Policy	10% Min \$100	10% Min \$100
ALTA 3.1¹ Zoning – Completed Structure Owner's or Loan Policy	15% Min \$100	15% Min \$100
ALTA 3.2¹ Zoning – Land Under Development Owner's or Loan Policy	15% Min \$100	15% Min \$100

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No. and	Owner	Lender
ALTA 3.3¹ Zoning – Completed Improvements- Non-Conforming Owner’s or Loan Policy	15% Min \$100	15% Min \$100
ALTA 3.4¹ Zoning – No Zoning Classification Owner’s or Loan Policy	15% Min \$100	15% Min \$100
ALTA 4.1 Condominium Loan Policy	N/A	No charge
ALTA 5.1 Planned Unit Development Loan Policy	N/A	No Charge
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	N/A	\$100.00 per Manufactured Housing Unit.
ALTA 7.1 Manufacture Housing Unit – Conversion – Loan Policy	N/A	\$100.00 per Manufactured Housing Unit.
ALTA 7.2 Manufacture Housing Unit – Conversion – Owner’s Policy	\$100.00 per Manufactured Housing Unit	N/A
ALTA 8.1 Environmental Protection Lien Owner’s or Loan Policy	No Charge	No Charge
ALTA 8.2 Commercial Environmental Protection Lien – Owner’s or Loan Policy	No Charge	10%
ALTA 9 Covenants, Conditions & Restrictions Loan Policy	N/A	10% if issued with commercial policy; no charge if issued with non- commercial policy
ALTA 9.1 Covenants, Conditions & Restrictions Unimproved Land Owner’s Policy	20% Min. \$250	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No. and	Owner	Lender
ALTA 9.2 Covenants, Conditions & Restrictions Improved Land Owner's Policy	20% Min. \$250	N/A
ALTA 9.3 Covenants, Conditions & Restrictions Loan Policy	N/A	20% Min. \$250
ALTA 9.6 Private Rights Loan Policy	N/A	10%
ALTA 9.6.1 Private Rights-Current Assessments - Loan Policy	N/A	10%
ALTA 9.7 Restrictions, Encroachments, Minerals - Land Under Development Loan Policy	N/A	10%
ALTA 9.8 Covenants, Conditions & Restrictions - Land Under Development Owner's Policy	20%	N/A
ALTA 9.9 Private Rights Owner's Policy	20%	N/A
ALTA 9.10 Restrictions, Encroachments, Minerals - Current Violations Loan Policy	N/A	10% if issued with commercial policy; no charge if issued with non-commercial policy
ALTA 10 Assignment Loan Policy	N/A	\$100 if issued with commercial policy; no charge if issued with non-commercial policy
ALTA 10.1 Assignment and Date Down Loan Policy	N/A	20% Min. \$200 Max. \$500
ALTA 11 Mortgage Modification Loan Policy	N/A	25% Minimum \$200
ALTA 11.1 Mortgage Modification with Subordination - Loan Policy	N/A	25% Minimum \$200
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance Loan Policy	N/A	25% plus additional premium for increase in policy limits Minimum \$300

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No. and	Owner	Lender
ALTA 12 Aggregation Loan Policy	N/A	\$50
ALTA 12.1 Aggregation – State Limits Loan Policy	N/A	\$50
ALTA 13 Leasehold Owner’s Policy	No Charge	N/A
ALTA 13.1 Leasehold Loan Policy	N/A	No Charge
ALTA 14 Future Advance – Priority Loan Policy	N/A	10%, minimum \$100
ALTA 14.1 Future Advance – Knowledge - Loan Policy	N/A	10%, minimum \$100
ALTA 14.2 Future Advance – Letter of Credit Loan Policy	N/A	10%, minimum \$100
ALTA 14.3 Future Advance - Reverse Mortgage Loan Policy	N/A	10%, minimum \$100
ALTA 15¹ Non-Imputation – Full Equity Transfer Owner’s Policy	10%	N/A
ALTA 15.1¹ Non-Imputation – Additional Insured Owner’s Policy	10%	N/A
ALTA 15.2¹ Non-Imputation – Partial Equity Transfer Owner’s Policy	10%	N/A
ALTA 16 Mezzanine Financing Owner’s Policy	20% based on amount of Mezzanine Loan	N/A
ALTA 17 Access and Entry Owner’s or Loan Policy	25% Max. \$150	25% Max. \$150
ALTA 17.1 Indirect Access and Entry Owner’s or Loan Policy	25% Max. \$300	25% Max. \$300

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No. and	Owner	Lender
ALTA 17.2 Utility Access Owner's or Loan Policy	25% Max. \$300	25% Max. \$300
ALTA 18 Single Tax Parcel Owner's or Loan Policy	\$50	\$50
ALTA 18.1 Multiple Tax Parcel Owner's or Loan Policy	\$50	\$50
ALTA 18.2 Multiple Tax Parcel Owner's or Loan Policy	\$50	\$50
ALTA 18.3 Single Tax Parcel and ID Owner's or Loan Policy	\$50	\$50
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	\$75	\$75
ALTA 19.2 Contiguity – Specified Parcels Owner's or Loan Policy	No Charge	No Charge
ALTA 20¹ First Loss – Multiple Parcel Transaction Loan Policy	N/A	\$100
ALTA 22 Location Loan Policy	No Charge at Policy date - \$50 post policy	No Charge at Policy date - \$50 post policy
ALTA 22.1 Location and Map Loan Policy	No Charge at Policy date - \$50 post policy	No Charge at Policy date - \$50 post policy
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 at Policy date - \$50 post policy
ALTA 25 Same as Survey Owner's or Loan Policy	\$100	\$75

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No. and	Owner	Lender
ALTA 25.1 Same as Portion of Survey Loan Policy	\$100	\$75
ALTA 26 Subdivision Loan Policy	N/A	10%
ALTA 27¹ Usury Loan Policy	N/A	No Charge
ALTA 28 Easement – Damage or Enforced Removal – Owner’s and Loan Policy	5% \$50 Min. \$150 Max.	5% \$50 Min. \$150 Max.
ALTA 28.1 Encroachments – Boundaries and Easements – Owner’s or Loan Policy	10%	5%
ALTA 28.2 Encroachments – Boundaries and Easements – Described Improvements Owner’s or Loan Policy	10%	5%
ALTA 28.3 Encroachments-Boundaries and Easements-Described Improvements and Land Under Development Owner’s or Loan Policy	10%	5%
ALTA 29¹ Interest Rate Swap – Direct Obligation Loan Policy	N/A	\$250
ALTA 29.1¹ Interest Rate Swap – Additional Interest Loan Policy	N/A	\$250
ALTA 29.2¹ Interest Rate Swap – Direct Obligation – Defined Amount Loan Policy	N/A	30%, plus appropriate rate for increased insurance amount \$250 Minimum
ALTA 29.3¹ Interest Rate Swap – Additional Interest – Defined Amount Loan Policy	N/A	30%, plus appropriate rate for increased insurance amount \$250 Minimum
ALTA 30 Shared Appreciation Mortgage Loan Policy	N/A	\$50

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No. and	Owner	Lender
ALTA 30.1 Commercial Participation Interest Loan Policy	N/A	\$.50/\$1,000 up to \$1 million Over \$1 million Negotiable
ALTA 31 Severed Improvements Loan Policy	N/A	5% \$250 Min. \$1,500 Max
ALTA 32 Construction Loan – Pending Disbursement – Loan Policy	N/A	10% \$100 Minimum
ALTA 32.1 Construction Loan – Loss of Priority – Direct Payment – Loan Policy	N/A	10% \$100 Minimum
ALTA 32.2 Construction Loan – Loss of Priority – Insured’s Direct Payment – Loan Policy	N/A	10% \$100 Minimum
ALTA 33 Disbursement Endorsement Loan Policy	N/A	\$50
ALTA 34 Identified Risk Coverage Owner’s or Loan Policy	\$50	\$50
ALTA 34.1 Identified Risk Coverage Owner’s or Loan Policy	\$50	\$50
ALTA 35 Minerals and Other Subsurface Substances – Buildings Owner’s or Loan Policy	10%	10%
ALTA 35.1 Minerals and Other Subsurface Substances – Improvements Owner’s or Loan Policy	10%	10%
ALTA 35.2 Minerals and Other Subsurface Substances – Described Improvements Loan Policy	10%	10%
ALTA 35.3 Minerals and Other Subsurface Substances – Land Under Development Loan Policy	15%	15%
ALTA 36 Energy Project – Leasehold/Easement Owner’s Policy	5% \$250 Min. \$1,500 Max	N/A

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No. and	Owner	Lender
ALTA 36.1 Energy Project – Leasehold/Easement – Loan Policy	N/A	5% \$250 Min. \$1,500 Max
ALTA 36.2 Energy Project – Leasehold Owner’s Policy	5% \$250 Min. \$1,500 Max	N/A
ALTA 36.3 Energy Project – Leasehold Loan Policy	N/A	5% \$250 Min. \$1,500 Max.
ALTA 36.4 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s Policy	5% \$250 Min. \$1,500 Max.	N/A
ALTA 36.5 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan Policy	N/A	\$100
ALTA 36.6 Energy Project – Encroachments Loan Policy	N/A	\$100
ALTA 36.7 Energy Project – Fee Estate Owner’s Policy	5% \$250 Min. \$1,500 Max.	N/A
ALTA 36.8 Energy Project – Fee Estate Loan Policy	N/A	5% \$250 Min. \$1,500 Max.
ALTA 37 Assignment of Rents and Leases Loan Policy	N/A	\$50
ALTA 38 Mortgage Tax Loan Policy	N/A	\$20
ALTA 39 Policy Authorization Owner’s or Loan Policy	No Charge	No Charge
ALTA 40 Tax Credit Owner’s Policy	10%	N/A
ALTA 40.1 Tax Credit – Defined Amount Owner’s Policy	10%, plus appropriate rate for increased insurance amount	N/A
ALTA 41 Water – Buildings Loan Policy	10%	10%

WFG NATIONAL TITLE INSURANCE COMPANY

Endorsement No. and	Owner	Lender
ALTA 41.1 Water – Improvements Owner’s or Loan Policy	10%	10%
ALTA 41.2 Water – Described Improvements Owner’s or Loan Policy	10%	10%
ALTA 41.3 Water – Land Under Improvement Owner’s or Loan Policy	10%	10%
ALTA 42 Commercial Lender Group Loan Policy	N/A	\$250
ALTA 43 Anti-Taint Loan Policy	N/A	\$100
ALTA 44 Insured Mortgage Recording Loan Policy	N/A	No Charge
ALTA 45 Pari Passu Mortgage Loan Policy	N/A	\$50
ALTA 46 Option Owner’s or Loan Policy	10%	10%
WFG General Endorsement Owner’s or Loan Policy	No Charge	No Charge
WFG Arbitration Endorsement Owner’s or Loan Policy	No Charge	No Charge
WFG Solar Endorsement	No Charge	No Charge

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

NOTE 2: 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 Regional Underwriting Department.