



WFG National Title Insurance Company
a Williston Financial Group company

The State of Wisconsin

MANUAL OF TITLE INSURANCE PREMIUMS

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WFG National Title Insurance Company
12909 SW 68th Parkway, Suite 350
Portland, OR 97223
Phone: (503) 387-3636
Fax: (503) 974-9596



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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 WFG National Title Insurance 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 charges shown herein 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.

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 Commercial or Commercial Property

“Commercial” or “Commercial Property” refers to any real estate which is not a Residential Property. A mixed-use property, including a farm or ranch, which includes 1 to 4 family residential uses, is classed as a Commercial Property.

2.1.3 Company

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

2.1.4 Expanded Coverage

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

2.1.5 Offering Provider

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

2.1.6 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.

2.1.7 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.

2.1.8 Residential or Residential Property

“Residential” or “Residential Property” refers to a 1 to 4 family property, a condominium unit or a unit in a cooperative apartment complex, intended to be used for housing.

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2.1.9 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.

2.1.10 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.

2.1.11 State

“State” shall mean the State of Wisconsin.

2.1.12 TRID Transaction

“TRID Transaction” refers to a transaction which involves a single one to four family residential structure or 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 BCFP 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 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 interest) 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.
- 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

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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.

- 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 estate will not be issued with a policy liability amount less than the fair market value of the insured's interest in the premises. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of:

- The sum of the rent payments called for in under the terms of the lease.
- The amount of a current appraisal of the leasehold interest; or
- The amount determined by any other method of valuation acceptable to the Company.
- 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.

2.2.4 Non-Residential Transactions exceeding \$15 Million

Notwithstanding the rates set forth in this manual, the charges for policies and endorsements where the aggregate amount of insurance or liability is \$15,000,000.00 or more may be subject to negotiation and agreement between the Company and the Insured. In no event will the negotiated rates be less than the filed rates.

2.2.5 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.

2.2.6 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 2.2.1-2.2.5, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section.

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2.3 Transfers Not Considered in 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; or,
- 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 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 Computation of Rates

The amount of coverage for premium calculation purposes shall be rounded to the next highest \$1,000 of liability.

2.5 Elimination of Fractional Dollars/Rounding

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 Insurance Under One Policy of Multiple Parcels/Multiple Chains of Title

When multiple parcels of land, which each have unique legal descriptions, are insured under a single policy, including when one or more of the insured parcels are composed of easements which benefit or are appurtenant to a primary parcel, an additional work charge of \$200.00 per parcel for Residential Property and \$500.00 per parcel for non-residential property will be assessed. For purpose of applying this rule, contiguous parcels of land in one county shall be treated as one parcel, provided record title to the land and record title to the access is vested in one owner at the time application is made. Each noncontiguous parcel having a separate chain of title shall be treated as a separate parcel. If the parcels of land lie in more than one

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2. GENERAL RULES FOR USE OF RATES

county, they shall be treated as separate parcels in each county.

2.7 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.

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3 BASIC RATE TABLE

The rates shown below shall be used in calculating the premium for all Standard Coverage title insurance policies.

3.1 Rate Table

Liability Amount	Rate
Up to and including \$15,000	\$550 Flat Rate
\$15,001-\$250,000	Add \$3.50 per \$1,000
\$250,001-\$500,000	Add \$2.50 per \$1,000
\$500,001-\$2,000,000	Add \$1.00 per \$1,000
\$2,000,001-\$10,000,000	Add \$0.85 per \$1,000
\$10,000,001-\$50,000,000	Add \$0.65 per \$1,000
Over \$50,000,000	Add \$0.55 per \$1,000

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 in Section 3.1 Rate Table.
- An Expanded Coverage Owner's Policy (aka Homeowner's Policy) will be issued at 115% of the premium for the respective liability amounts as set forth in Section 3.1 Rate Table.

4.2 Leasehold Owner's Insurance

The ALTA Form Leasehold Owner's Policy has been withdrawn and replaced with the ALTA Form 13 (Owner's) Endorsement. 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

The 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 Reissue Rate for Owner's Policies

When a copy of an existing Owner's Policy on the same property is delivered to the Company by or at the request of the insured at the time an order is placed for a new Commitment and prior to a full search being completed, the rate for the new Owner's Policy shall be 85% of the Basic Rate, subject to a minimum rate of \$550. A commitment may also be used if the proposed insured named therein is the current seller and evidence is provided to confirm that all requirements of said Commitment were satisfied and would have resulted in issuance of an Owner's Policy to said proposed insured. This reissue Rate shall not be applied in addition to any other discount.

4.5 Owner's New Home Rate

The Rate for an Owner's Policy insuring a Residential property containing a newly constructed residence being sold for first time occupancy is 60% of the Basic Rate, subject to a minimum Rate of \$550.

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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 in Section 3.1 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring an Acquisition Loan at 110% of the premium for the respective liability amounts as set forth in Section 3.1 Rate Table.

5.2 Lender's Insurance on Refinance of Property Already Owned By Borrower

5.2.1 Refinance Rate

- Except as expressly set forth hereafter, the rate for a Standard Coverage loan policy insuring a Finance Loan shall be 100% of the Basic Rate as set forth in Section 3.1 Rate Table.
- An Expanded Coverage Loan Policy will be issued insuring a Finance Loan at 110% of the premium for the respective liability amounts as set forth in Section 3.1 Rate Table.

5.2.2 Refinance Rate for Residential Property Standard Coverage Loan Policy

- The rates set forth in Section 5.2.2 do not apply to loan policies for new construction loans (Residential New Construction Refinance).
- If (a) the loan policy is based on a limited search and contains generic exceptions for easements and restrictions of record or (b) the loan policy contains specific references to recorded easements and restrictions of record that are obtained from a prior policy issued by or provided to the Company prior to closing, a Standard Coverage loan policy will be issued insuring a Finance Loan encumbering Residential Property at the premium for the respective liability amounts as set forth in the table below:

Liability Amount	Rate
Up to and including \$350,000	\$500
Over \$350,000	Add \$1.00 per \$1,000

- A Standard Coverage loan policy based on a full search will be issued insuring a Finance Loan, encumbering Residential Property, at the premium for the respective liability amounts as set forth in the table below:

Liability Amount	Rate
Up to and including \$350,000	\$675
Over \$350,000	Add \$1.00 per \$1,000

The rates set forth in Section 5.2.2 include ALTA endorsements 8.1, 9 and 22, where

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5. BASIC LENDER INSURANCE RATES

applicable. Said rates also include lender coverage over survey matters.

5.2.3 Residential New Construction Refinance Rate

- Where a Construction Loan is being refinanced into permanent financing with the same lender, the Rate for a new Loan Policy issued by the same issuing office to insure the mortgage securing the permanent financing is \$300, plus \$1 per thousand for any amount above \$675,000 or the simultaneous Owner's Policy, whichever is greater.
- Note: The above Rate includes lender coverage over survey matters.

5.2.4 Construction Loan – Residential

- A Standard Coverage loan policy based on a full search will be issued insuring a Finance Loan, the purpose of which is to finance new construction and encumbering Residential Property, at the premium for the respective liability amounts as set forth in the table below:

Liability Amount	Rate
Up to and including \$675,000	\$675
Over \$675,000	Add \$1.00 per \$1,000

- A Standard Coverage loan policy based on either a limited search and the policy contains generic exceptions for easements and restrictions of record or is based on an updated search from a prior title policy containing exceptions from said policy will be issued insuring a Finance Loan, the purpose of which is to finance new construction and encumbering Residential Property, at the premium for the respective liability amounts as set forth in the table below:

Liability Amount	Rate
Up to and including \$350,000	\$450
Over \$350,000	Add \$1.00 per \$1,000

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 subsection 5.1 and 5.2 above.

5.4 Leasehold Lender's Insurance

The ALTA Form Leasehold Lender's Policy has been withdrawn and replaced with the ALTA Form 13.1 (Lender's) Endorsement. 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 Reissue Rate Commercial Loan Policies

When a copy of an existing Owner's Policy or Loan Policy on the same Commercial Property

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5. BASIC LENDER INSURANCE RATES

is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Rate for the new loan policy shall be 85% of the Basic Rate, subject to a minimum rate of \$550. The Rate in this Section 5.5 shall not be applied in addition to any other discount.

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 Section 4 and a single loan policy, provided the Amount of Insurance stated in the loan policy does not exceed the Amount of Insurance in the Owner's Policy, will be charged at a flat fee of

Residential Property: \$500.00

Commercial Property: \$800.00 provided the owner's policy was issued by the Company. If the owner's policy was issued by another title insurer, charge the Basic Rate for the loan policy. This applies to both Residential and Commercial Property.

When more than one Loan Policy is issued concurrently with an Owner's Policy and the aggregate amount of the Loan Policies does not exceed the amount of the Owner's Policy, the Rate for each additional concurrently issued Loan Policy over one is \$200 for a Residential Loan Policy and \$400 for a Commercial Loan Policy provided the Owner's Policy was written by the Company. Charge the Basic Rate for the Loan Policy if the Owner's Policy was written by another title insurer.

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 Loan policy set out in the Basic Rates provided the Owner's Policy was written by the Company. Charge the Basic Rate for the Loan Policy if the Owner's Policy was written by another title insurer.

This simultaneous issue rate applies only when the property in the Owner's Policy and all Loan Policies issued are identical.

6.2 Multiple Finance Loan Policies

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

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6. SIMULTANEOUS ISSUE RATES

6.3 Owner's & 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. 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 \$550.00.

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

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 Section 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 the maximum liability in the appropriate rate tables as set forth in Section 7.3.
- 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 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.
- 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.

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

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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.

7.3 Lender's Special Rate Categories

7.3.1 Lender's Special Rate 1 – Minimum 200 Orders

Liability	Premium
\$0 to \$250,000	\$325.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$750,000	\$680.00
\$750,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,250,000	\$945.00
\$1,250,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$2,000,000	\$2,000.00
\$2,000,001 to \$3,000,000	\$3,000.00
\$3,000,001 to \$4,000,000	\$4,000.00
\$4,000,001 to \$5,000,000	\$4,500.00

Maximum liability amount is \$5,000,000.00.

7.3.2 Lender's Special Rate 2 – 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

Maximum liability amount is \$5,000,000.00.

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7.3.3 Lender's Special Rate 3 – 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

Maximum liability amount is \$5,000,000.00.

7.4 Master Home Equity and HE2 - Home Equity 2nd Generation Title Insurance Policy

The Master Home Equity and HE2 - Home Equity 2nd Generation Title Insurance policies are each 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.

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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 as follows:

\$15,000 - \$100,000.....	\$250 (flat rate)
\$100,001 - \$500,000	Add \$1.00 per \$1,000

This Policy is not available for transactions with a liability that exceeds \$500,000.

- The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued for \$50.00.
- The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), may be issued for \$50.00.

8.2 Mortgage Protection Guarantee (“MPG”)

The Mortgage Protection Guarantee 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.

The premium for the “MPG” shall be:

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

8.3 Residential Limited Coverage Mortgage Modification Policy (“MMP”)

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.

The premium for the “MMP” shall be:

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

8.4 ALTA Limited Pre-Foreclosure Policy/Foreclosure Guarantee

WFG offers both the ALTA Limited Pre-Foreclosure Policy and a “Foreclosure Guarantee and Commitment” for use in Wisconsin.

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The Rate for either is as follows:

Residential: \$650 for the first \$15,000 of Liability. For additional Liability, use the Basic Rate Table for Standard Coverage.

Commercial: \$750 for the first \$15,000 of Liability. For additional Liability, use the Basic Rate Table for Standard Coverage.

When issuing the ALTA Limited Pre-Foreclosure Policy, the Policy Amount must be equal to at least the principal balance of the lien being foreclosed or the fair market value of the Land.

When issuing a Foreclosure Guarantee and Commitment, please see our Guideline for direction at www.wfgunderwriting.com.

8.5 Miscellaneous Guarantees

Other Limited Coverage Guarantees forms, other than those described in herein, which provide information specific to a customers need for information shall be provided by the Company upon receipt of a specific application, for 80% of the Basic Rate Table rate for Standard Coverage.

8.6 Binders

In lieu of issuing a final title policy upon closing of a transaction to the Insured, the Company may be requested to issue an interim Binder when a future transaction is contemplated within the following 24 month period. The initial premium will reflect the charge for the appropriate level of insurance coverage as defined above, plus an additional 10% surcharge for issuance of the Binder. No additional charge, other than appropriate increased liability charges shall be collected when the Binder is converted to a final policy. The binder may be extended for one additional twelve-month period, prior to its expiration, by payment of an additional 10% of the Basic Rate for Standard Coverage.

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9 DELETION OF SURVEY EXCEPTION ON NON-RESIDENTIAL POLICIES UP TO 5 MILLION

When a lender requests survey clearance, without a survey, the standard survey exceptions may be deleted upon payment of one premium in the amount of \$500. This charge applies only to Non-Residential loans up to \$5,000,000 in liability, on land containing less than 25 acres and it may not be provided on vacant land or in connection with new construction.

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10 ENDORSEMENTS

10.1 General Rules

Where the table refers to a percentage figure, the premium for the endorsement shall be computed based on the rates set forth in Section 3.1, without taking into account any discounts that may have been applied to the underlying policy.

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.

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.

When requested to issue concurrently a series of the same type of endorsement on a single policy, including issuance of duplicate endorsements for separate parcels within the policy (e.g., ALTA 17 for Parcel 1 and ALTA 17 for Parcel 2) and endorsements in the same series of endorsements with separate coverages (e.g., ALTA 9.2 and 9.9), the rate for the first endorsement will be as listed in the chart below, and the rate for endorsements after the first shall be 50% of that rate. When an endorsement is issued simultaneously (concurrently) on both the Owner’s Policy and Loan Policy, the rate for the endorsement on the Owner’s Policy shall be as listed in the chart below, and the Rate for the endorsement on the Loan Policy shall be 50% of that Rate.

Endorsement No.	Owner	Lender
ALTA 3 ¹ Zoning – Unimproved Land	Residential \$300 Commercial \$550	Residential \$300 Commercial \$550

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 3.1 ¹ Zoning – Completed Structure	Residential \$400 Commercial 10% Min. \$550	Residential \$375 Commercial 10% Min. \$550
ALTA 3.2 ¹ Zoning – Land Under Development	Residential \$400 Commercial 10% Min. \$550	Residential \$400 Commercial 10% Min. \$550
ALTA 3.3 ¹ Zoning-Completed Improvement-Non-Conforming Use	Residential \$275 Commercial 10% Min. \$550	Residential \$275 Commercial 10% Min. \$550
ALTA 3.4 ¹ Zoning-No Zoning Classification	Residential \$275 Commercial \$550	Residential \$275 Commercial \$550
ALTA 4 Condominium-Assessments Priority	Residential N/C Commercial \$350	Residential N/C Commercial \$350
ALTA 4.1 Condominium-Current Assessments	Residential \$250 Commercial \$350	Residential \$250 Commercial \$350
ALTA 5 Planned Unit Development-Assessments Priority	Residential N/C Commercial \$350	Residential N/C Commercial \$350
ALTA 5.1 Planned Unit Development-Current Assessments	Residential N/C Commercial \$350	Residential N/C Commercial \$350
ALTA 6 Variable Rate Mortgage	N/A	Residential \$175 Commercial \$350
ALTA 6.2 Variable Rate Mortgage – Negative Amortization	N/A	Residential \$175 Commercial \$350
ALTA 7 Manufactured Housing Unit	Residential \$175 Commercial N/A	Residential \$175 Commercial N/A
ALTA 7.1 Manufacture Housing – Conversion – Loan Policy	N/A	Residential \$175 Commercial N/A
ALTA 7.2 Manufacture Housing – Conversion – Owner’s Policy	Residential \$175 Commercial N/A	N/A
ALTA 8.1 Environmental Protection Lien	N/A	Residential N/C Commercial \$350

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 8.2 Commercial Environmental Protection Lien	Residential N/A Commercial \$350	Residential N/A Commercial \$350
ALTA 9 Restrictions, Encroachments & Minerals - Loan Policy	N/A	Residential N/C Commercial 10% Min. \$550
ALTA 9.1 Covenants, Conditions & Restrictions- Unimproved Land - Owner's Policy	Residential \$250 Commercial 10% Min. \$550	N/A
ALTA 9.2 Covenants, Conditions & Restrictions - Improved Land – Owner's Policy	Residential \$250 Commercial 10% Min. \$550	N/A
ALTA 9.3 Covenants, Conditions & Restrictions - Loan Policy	N/A	Residential \$250 Commercial \$550
ALTA 9.6 Private Rights – Loan Policy	N/A	Residential \$250 Commercial 10% Min \$550
ALTA 9.6.1 Private Rights-Current Assessments - Loan Policy	N/A	Residential \$250 Commercial 10% Min. \$550
ALTA 9.7 Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	Residential \$250 Commercial 10% Min. \$550
ALTA 9.8 Covenants, Conditions & Restrictions - Land Under Development - Owner's Policy	Residential \$250 Commercial 10% Min. \$550	N/A
ALTA 9.9 Private Rights - Owner's Policy	Residential \$250 Commercial 10% Min. \$550	N/A
ALTA 9.10 Restrictions, Encroachments, Minerals - Current Violations –Loan Policy	N/A	Residential \$250 Commercial 10% Min. \$550
ALTA 10 Assignment	N/A	Residential \$175 Commercial \$550

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 10.1 Assignment and Date Down	N/A	Residential \$350 Commercial 10% of Basic Rate per year up to four years, then 40% until 10 years, then full Basic Rate, subject to a minimum Rate of \$800
ALTA 10.2 Collateral Assignment	\$175	\$550
ALTA 10.3 Collateral Assignment and Date Down	\$175	\$800
ALTA 11 Mortgage Modification	N/A	Residential \$375 Commercial See ALTA 11 Series Pricing (Commercial Only) below for pricing.
ALTA 11.1 Mortgage Modification with Subordination	N/A	Residential \$375 Commercial See ALTA 11 Series Pricing (Commercial Only) below for pricing.
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance	N/A	Residential \$375, plus 100% of Basic Rate for any increase in the amount of insurance. Commercial See ALTA 11 Series Pricing (Commercial Only) below for pricing

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 12 Aggregation – Loan Policy	N/A	Residential \$175 Commercial \$300
ALTA 12.1 Aggregation – State Limits – Loan Policy	N/A	Residential \$175 Commercial \$300
ALTA 13 Leasehold - Owner's Policy	N/C	N/A
ALTA 13.1 Leasehold - Loan	N/A	N/C
ALTA 14 Future Advance – Priority	N/A	Residential \$175 Commercial \$550
ALTA 14.1 Future Advance – Knowledge	N/A	Residential \$175 Commercial \$550
ALTA 14.2 Future Advance – Letter of Credit	N/A	Residential \$175 Commercial \$550
ALTA 14.3 Future Advance - Reverse Mortgage	N/A	Residential \$175 Commercial \$550
ALTA 15 ¹ Non-Imputation – Full Equity Transfer	Residential N/A Commercial 10%, Min. \$2,000	N/A
ALTA 15.1 ¹ Non-Imputation – Additional Insured	Residential N/A Commercial 10%, Min. \$2,000	N/A
ALTA 15.2 ¹ Non-Imputation – Partial Equity Transfer	Residential N/A Commercial 10% Min \$2,000	N/A
ALTA 16 Mezzanine Financing	Residential N/A Commercial 10% Min \$2,000	N/A
ALTA 17 Access and Entry	Residential \$175 Commercial \$300	Residential \$175 Commercial \$300
ALTA 17.1 Indirect Access and Entry	Residential \$275Commercial \$350	Residential \$275 Commercial \$350

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 17.2 Utility Access	Residential \$175 Commercial \$350	Residential \$175 Commercial \$350
ALTA 18 Single Tax Parcel	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 18.1 Multiple Tax Parcel - Easements	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 18.2 Multiple Tax Parcel	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 18.3 Single Tax Parcel and ID	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 19 Contiguity – Multiple Parcels	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 19.1 Contiguity – Single Parcel	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 19.2 Contiguity – Specified Parcels	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 20¹ First Loss – Multiple Parcel Transactions	N/A	Residential N/A Commercial \$350
ALTA 22 Location	Residential N/C Commercial \$250	Residential N/C Commercial \$250
ALTA 22.1 Location and Map	Residential N/C Commercial \$250	Residential N/C Commercial \$200
ALTA 22.2 Land Address	Residential N/C Commercial \$250	Residential N/C Commercial \$250

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 23 Coinsurance – Single Policy	\$525 for amount of insurance up to and including \$1,000,000. \$525 plus \$0.10 per \$1,000 for policies in excess of \$1,000,000	\$525 for amount of insurance up to and including \$1,000,000. \$525 plus \$0.10 per \$1,000 for policies in excess of \$1,000,000
ALTA 23.1 Co-Insurance – Multiple Policies	\$525 for amount of insurance up to and including \$1,000,000. \$525 plus \$0.10 per \$1,000 for policies in excess of \$1,000,000	\$525 for amount of insurance up to and including \$1,000,000. \$525 plus \$0.10 per \$1,000 for policies in excess of \$1,000,000
ALTA 24 Doing Business	N/A	Residential \$175 Commercial \$250
ALTA 25 Same as Survey	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 25.1 Same as Portion of Survey	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 26 Subdivision	Residential \$175 Commercial \$250	Residential \$175 Commercial \$250
ALTA 27 ¹ Usury	N/A	Residential N/A Commercial \$350
ALTA 28 Easement – Damage or Enforced Removal	Residential \$275 Commercial \$350	Residential \$275 Commercial \$350
ALTA 28.1 Encroachments – Boundaries and Easements	Residential \$275 Commercial \$350	Residential \$275 Commercial \$350
ALTA 28.2 Encroachments – Boundaries and Easements – Described Improvements	Residential \$275 Commercial \$350	Residential \$275 Commercial \$350

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 28.3 Encroachments-Boundaries and Easements-Described Improvements and Land Under Development	Residential \$275 Commercial 10% Min. \$550.	Residential \$275 Commercial 10% Min. \$550
ALTA 29¹ Interest Rate Swap Endorsement– Direct Obligation	N/A	Residential \$275 Commercial \$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.05 per \$1,000 for policies in excess of \$1,000,000
ALTA 29.1¹ Interest Rate Swap Endorsement – Additional Interest	N/A	Res: \$275 Com: \$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.05 per \$1,000 for policies in excess of \$1,000,000
ALTA 29.2¹ Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	Res: \$275 Com: \$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.05 per \$1,000 for policies in excess of \$1,000,000
ALTA 29.3¹ Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	Res: \$275 Com: \$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.05 per \$1,000 for policies in excess of \$1,000,000

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 30 Shared Appreciation Mortgage	N/A	Residential \$275 Commercial \$550
ALTA 30.1 Commercial Participation Interest	N/A	Residential \$275 Commercial \$550
ALTA 31 Severable Improvements Endorsement	N/A	Residential \$275 Commercial \$550

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 32 Construction Loan	N/A	<p>Res: \$275 for amount of insurance up to and including \$10,000,000. \$500 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement. Com: \$350 for amount of insurance up to and including \$10,000,000. \$600 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.</p>

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 32.1 Construction Loan –Direct Payment	N/A	Res: \$275 for amount of insurance up to and including \$10,000,000. \$500 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement. Com: \$350 for amount of insurance up to and including \$10,000,000. \$600 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 32.2 Construction Loan –Insured’s Direct Payment	N/A	Res: \$275 for amount of insurance up to and including \$10,000,000. \$500 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement. Com: \$350 for amount of insurance up to and including \$10,000,000. \$600 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 33 Disbursement Endorsement	N/A	Res: \$275 per draw. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement. Com: \$400 per draw. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement
ALTA 34¹ Identified Risk Coverage	Residential \$275 Commercial Commensurate with agreed-upon risk, but not less than \$350	Residential \$275 Commercial Commensurate with agreed-upon risk, but not less than \$350
ALTA 34.1¹ Identified Exception – Identified Risk Exception	Residential \$275 Commercial Commensurate with agreed-upon risk, but not less than \$350	Residential \$275 Commercial Commensurate with agreed-upon risk, but not less than \$350
ALTA 35 Minerals and Other Subsurface Substances – Buildings	Residential \$375 Commercial \$550	Residential \$375 Commercial \$550
ALTA 35.1 Minerals and Other Subsurface Substances – Improvements	Residential \$375 Commercial \$550	Residential \$375 Commercial \$550

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 35.2 Minerals and Other Subsurface Substances – Described Improvements	Residential \$375 Commercial \$550	Residential \$375 Commercial \$550
ALTA 35.3 Minerals and Other Subsurface Substances – Land Under Development	Residential \$375 Commercial 10% Min. \$550	Residential \$375 Commercial 10% Min. \$550
ALTA 36 Energy Project – Leasehold/Easement - Owner's	Residential \$0.05 per \$1,000 Commercial \$350	N/A
ALTA 36.1 Energy Project – Leasehold/Easement – Loan	N/A	Residential \$0.05 per \$1,000 Commercial \$350
ALTA 36.2 Energy Project – Leasehold Owner's Policy	Residential \$0.05 per \$1,000 Commercial \$350	N/A
ALTA 36.3 Energy Project – Leasehold Loan	N/A	Residential \$0.05 per \$1,000 Commercial \$350.
ALTA 36.4 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner's	Residential \$0.05 per \$1,000 Commercial \$350 minimum or 20% for a combined set of Energy Endorsements	N/A
ALTA 36.5 Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	N/A	Residential \$0.05 per \$1,000 Commercial \$350 minimum or 20% for a combined set of Energy Endorsements
ALTA 36.6 Energy Project – Encroachments	N/A	Residential \$0.05 per \$1,000 Commercial \$350 minimum or 20% for a combined set of Energy Endorsements
ALTA 36.7 Energy Project – Fee Estate Owner's Policy	Residential N/A Commercial N/C	N/A

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 36.8 Energy Project – Fee Estate Loan Policy	N/A	Residential N/A Commercial N/C
ALTA 36.9 Energy Project-Minerals and Other Subsurface Substances-Land Under Development	Residential: N/A Commercial: \$0.05 per \$1,000, \$350 minimum	Residential: N/A Commercial \$350 minimum or 20% for a combined set of Energy Endorsements
ALTA 37 Assignment of Rents or Leases	N/A	Residential \$175 Commercial \$350
ALTA 39 Policy Authentication	N/C	N/C
ALTA 40 Tax Credit - Owner's Policy	Residential N/A Commercial \$500	N/A
ALTA 40.1 Tax Credit – Defined Amount - Owner's Policy	Residential N/A Commercial \$500	N/A
ALTA 41 Water – Buildings	Residential \$275 Commercial \$500	Residential \$275 Commercial \$500
ALTA 41.1 Water – Improvements	Residential \$275 Commercial \$500	Residential \$275 Commercial \$500
ALTA 41.2 Water – Described Improvements	Residential \$275 Commercial \$500	Residential \$275 Commercial \$500
ALTA 41.3 Water – Land Under Development	Residential \$275 Commercial 10% Min. \$500	Residential \$275Commercial 10% Min. \$500
ALTA 42 Commercial Lender Group	N/A	Residential N/A Commercial \$500
ALTA 43 Anti-Taint	N/A	Residential \$175 Commercial \$500
ALTA 44 Insured Mortgage Recording	N/A	Residential \$175 Commercial \$500

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10. ENDORSEMENTS

Endorsement No.	Owner	Lender
ALTA 45 Pari Passu Mortgage - Loan Policy	N/A	Residential \$275 Commercial \$500
ALTA 46 Option	Residential \$275 Commercial \$500	N/A
ALTA 47 Operative Law 2006 Owner's Policy	N/C	N/A
ALTA 47.1 Operative Law 2006 Loan Policy	N/A	N/C
ALTA 47.2 Operative Law 2013 Homeowner's Policy	N/C	N/A
ALTA 47.3 Operative Law 2015 Expanded Coverage Residential Loan Policy	N/A	N/C
ALTA 48 Tribal Limited Waiver and Consent	N/C	N/C
ALTA 48.1 Tribal Limited Waiver and Consent Agreement	Residential: \$250 Commercial: N/C	Residential: \$250 Commercial: N/C
ALTA JR1 Supplemental Coverage (See Short Form Junior Loan Policy in Section 8.1)	N/A	\$50.00
ALTA JR2 Variable Rate/Revolving Credit (See Short Form Junior Loan Policy in Section 8.1)	N/A	\$50.00
WFG GAP Endorsement	Residential: \$175 Commercial: \$300	Residential: \$175 Commercial: \$300
WFG General Endorsement Owner's or Loan Policy	N/C	N/C
WFG Arbitration Endorsement Owner's or Loan Policy	N/C	N/C
WFG Solar Endorsement	N/C	N/C

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10. ENDORSEMENTS

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 Company's Underwriting Department.

NOTE 3: "N/C" = No Charge

10.1.1 ALTA 11 Series Pricing (Commercial Only)

The Rate shall be 40% of the rate calculated under Section 5, for the original loan amount, with a minimum Rate of \$750. An original prior policy that is more than 10 years old shall be calculated at the reissue Rate.

Additional insurance shall be billed at the reissue Rate. Endorsements that are reissued in connection with each Date Down Mortgage Modification endorsement or any ALTA 11 series modification endorsement to a Loan Policy(ies) issued under this section shall be charged at 50% of the current endorsement original Rate as listed under Section 9, unless an extra hazardous risk Rate is applicable.

Any endorsements not previously issued shall be at the current endorsement original Rate as listed under Section 9, unless an extra-hazardous risk Rate is applicable.

10.2 Modification of an Endorsement

When the Company is requested to modify the coverage provided for in an endorsement listed and the modification represents a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the premium applicable to the policy to be endorsed.

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10. ENDORSEMENTS

11 CLOSING PROTECTION LETTER

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein with certain protection as set forth in a form approved by the State. This protection is apart and in addition to the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for this protection.

The election for this additional coverage must be made prior to or at the time of closing.

The following charges will be made to each party desiring or obtaining Closing Protection Coverage:

No Charge for Lender

No Charge for Buyer/Borrower

No Charge for Seller