

WFG Underwriting Bulletin



To: All Policy Issuing Agents of WFG National Title Insurance Company
From: Underwriting Department
Date: May 19, 2016
Bulletin No. NB 2016-05
Subject: Update to Bulletin 2014-6 Servicemembers' Civil Relief Act (SCRA) and foreclosure

Under the Servicemembers' Civil Relief Act (SCRA), a foreclosure made during the period of a property owner's Military Service or for a certain period after separation from the service is invalid unless agreed to by the mortgagor or specifically approved by the court. For a number of years, the post-separation period of protection has been one year. As of January 1, 2016, the period of protection reverted back to 90 days.

There was also an editorial reorganization of the U.S. Code section numbers for the SCRA.

Our previous National Bulletin 2014-6 has been updated to reflect both changes. The SCRA is a complex area of title, and we encourage all of our agents to periodically review and refresh your understanding of the fine points. You may link to the bulletin [here](#).

NOTE: The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the WFG National Title Insurance Company's Underwriting Department.

The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.