



NATIONAL UNDERWRITING BULLETIN

To: All Employees and Policy Issuing Agents of WFG Title Insurance Company and WFG National Title Insurance Company
From: Underwriting Department
Date: January 5, 2012
Bulletin No: NATIONAL - 01052012
Name: New Closing Protection Letter Form/Liability Limits

Effective December 1, 2011, the American Land Title Association adopted a new Closing Protection Letter form and decertified the prior form. A copy of the new letter is attached. WFG National Title Insurance Company will begin using the new form in those states that do not have a state specific letter.

While most of the changes to the letter relate to claims handling issues, one change will affect agents. The new letter has a maximum liability limit in the body of the letter. When a letter is requested from the WFG web site, the new form will automatically contain the underwriting authority limit contained in the agent's agency agreement.

If this limit is exceeded, the agent will be notified that the transaction exceeds the agent's underwriting authority, and someone will be in touch shortly. Once the overlimit request has been reviewed and approved by WFG, Agency support will generate the necessary closing protection letter with the specific amount of the transaction shown.

The new Closing Protection Letter forms will be available on the WFG AMS website (<https://www.wfgsecure.com/ams>) beginning Monday, January 9, 2012.

**Attachment: ALTAClosingProtectionLetter-SingleTransaction12-1-2011-Final

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