



NATIONAL UNDERWRITING BULLETIN

FROM: Underwriting Department

DATE: February 26, 2014

**TO: All Policy Issuing Agents of WFG Title Insurance Company and
WFG National Title Insurance Company**

BULLETIN No.: NATIONAL – 2014-01

SUBJECT: Insuring Title without a Transaction

WFG has experienced several significant claims on policies that were issued at the request of a current owner who was not involved in a sale or mortgage transaction and did not obtain title insurance at the time the property was acquired. Some claims have also involved policies issued for amounts significantly in excess of the actual acquisition cost with no indication of subsequent improvements or other investment in the property.

Such requests are highly unusual and should be treated as extraordinary risks. If such a request is received, please contact your WFG Underwriter for direction.

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.