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## **UNDERWRITING BULLETIN**

Bulletin No.: CA10-003

## Dissemination of Underwriting Bulletins.

Underwriting bulletins are intended for internal use by TransUnion Title Insurance Company, TransUnion National Title Insurance Company and their agents. Distribution of these bulletins outside of their intended audience is prohibited. No one outside of the intended recipients may rely on the contents, opinions or information contained within an underwriting bulletin for any purpose whatsoever.

If information in a bulletin is used to refuse to proceed with a transaction, a copy of the bulletin <u>MAY NOT</u> be supplied to the applicant. Frequently, after denying issuance of a policy or processing an escrow, a client wants a detailed explanation of the reasons for denial or refusal to proceed. It is always best not to go beyond the refusal; there is no obligation to explain.

As a suggestion, language similar to the following may be used:

It is the election of this Company not to insure title to the property, or provide escrow services, in this transaction. The Company further declines to state the reasons for this election, inasmuch as our opinion may not be shared by one or more title companies who may be willing to reject our viewpoint and issue title insurance or provide escrow services.

Intentional disregard of the matters contained in this Bulletin may cause any loss sustained under the terms of a policy to be allocated entirely to the Agent.