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UNDERWRITING BULLETIN

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Creditors Rights Exclusions and positive coverage.

There has been significant discussion in our business recently concerning the issuance of title products that insure creditors rights. Typically, a modified 110.1 endorsement or a CLTA Endorsement 131 has been issued to accomplish this.

The California Insurance Commissioners Office has had meetings with both ALTA and CLTA members discussing whether coverage of Creditors Rights is a proper matter for Title Insurance.

The CLTA Board of Governors has voted unanimously to withdraw the 131 Endorsement from use.

Effective immediately, no TransUnion Title Insurance policy will be issued without the normal creditors rights exclusion, nor will the CLTA 131, ALTA 21 or any other endorsement purporting to remove the exclusion from any policy be issued.

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.