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## **UNDERWRITING BULLETIN**

Bulletin No.: CA10-006

March 18, 2010

### **Datedown Requirement.**

In California, “closing” and recordation are the same date and time. The title policy will cover all recorded matters up to and including the time of recordation. From time to time a lender, not being familiar with California practices, will request a “Gap Endorsement”. Please explain to them that the policy covers them up to the moment of recording without such an endorsement. If that conversation is fruitless, please contact underwriting.

A datedown of the title search is required before all closings. While this does not completely eliminate the gap, it does tend to narrow it. Written proof of that datedown must be maintained in the file. Any matters revealed by that datedown must be considered.

**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.**