



To: All Florida WFG Policy Issuing Agents; All WFG Title Examiners and Officers
From: WFG Underwriting Department
Date: April 17, 2024
Bulletin No. FL 2024-29
Subject: Hernando County Cyberattack

It appears that Hernando County suffered a cyberattack and is experiencing an interruption with its county-wide IT network. At this time, the following County offices have been affected:

County Clerk - Recording
Property Appraiser
Tax Collector

The County Clerk

The County Clerk recording offices will accept documents for recording that are hand-delivered to either the Brooksville location or the Spring Hill location; or mailed to the Brooksville location. The appropriate fees must be submitted with the documents. E-recording is not available as of the writing of this Bulletin. On-line searching is not available as of the writing of this Bulletin.

Property Appraiser

Information from the Property Appraiser is not available on-line.

Tax Collector

The Tax Collector advised that tax information is available at this link: [Hernando County Tax Collector - Payments & Services \(county-taxes.net\)](https://www.hernandocountyfla.com/Tax-Collector/Payments-And-Services)

NOTE: This Bulletin should not be interpreted as reflecting negatively upon the character of an individual or entity mentioned herein and is for the sole purpose of establishing underwriting positions and policies reflecting WFG National Title Insurance Company's best business judgment. The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the WFG National Title Insurance Company's Underwriting Department.

The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.

EFFECT ON HERNANDO COUNTY CLOSINGS

WFG will insure closings of sales and refinance transactions of property in Hernando County where all of the following conditions have been or will be met:

1. The search has been completed through a local plant and has current and up to date information within the last 25 days. Any gap longer than 25 days will require an exception for any documents recorded in the gap more than 25 days after the closing. And the buyer and lender must acknowledge this exception in writing.
2. Current tax information is included in the search or was separately obtained. If not, an exception for the taxes must be included in the commitment and policy.
3. If closing instructions, including but not limited to, purchase contract, escrow instructions and lender instructions, require recording prior to disbursement of funds, these instructions must be modified and approved to allow the closing to occur with the disbursement of funds and a possible delay in recording.
4. Documents for recording must be hand-delivered to either the Brooksville location or to the Spring Hill location; or mailed to the Brooksville location. The appropriate fees must be submitted with the documents.
5. Transactions involving non-traditional financing (hard money loans) must be approved by underwriting.
6. Any higher risk transaction or a transaction involving distressed property, i.e. short sale, foreclosure, deed in lieu, must be approved by underwriting.

This is an evolving, highly fluid situation. We will continue to monitor it and update this Bulletin as we receive more information from Hernando County.

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