



## **UNDERWRITING BULLETIN**

**From:** All Florida Agents of WFG National Title Insurance Company

**Date:** May 6, 2015

**Bulletin No.:** FL-2015-06

**RE:** Modification of the following Forms:

**ALTA 9-06 Restrictions, Encroachments, Minerals – Loan Policy  
Schedule A to ALTA Loan Policy 5/10 (with Florida modifications)  
Short Form Residential Loan Policy With Florida Modifications  
ALTA Loan Policy (6-17-06) With Florida Modifications  
ALTA Owner’s Policy (6-17-06) With Florida Modifications**

The referenced forms have been modified and approved by OIR [Informational Filing and one Substantive Filing] with the changes listed below for each form:

### **A. ALTA 9-06 Restrictions, Encroachments, Minerals – Loan Policy:**

1. Changed the word “Easements” in the title to “Encroachments”.
2. Changed the word “Easements” to “Encroachments” in the lower right-hand corner of the 1st and 2d page of the endorsement.

### **B. Schedule A to ALTA Loan Policy:**

1. ALTA Endorsement 9-06, as described in Schedule A:
  - a. Replaced the word “Easements” with “Encroachments” in the title of this endorsement in Schedule A.
  - b. Added the Florida modification date of 12/1/13.
2. ALTA Endorsement 14-06 Future Advance – Priority, as described in Schedule A:
  - a. Added “(With Florida Modifications 12/1/13)”.
3. ALTA Endorsement 14.1-06 Future Advance – Knowledge, as described in Schedule A:
  - a. Deleted this Endorsement from Schedule A.
4. ALTA Endorsement 14.3-06 Future Advance – Reverse Mortgage, as described in Schedule A:
  - a. Added the Florida modification date of 12/1/13.
5. Added the current address for WFG’s home office and added WFG’s telephone number.

### **C. Short Form Residential Loan Policy:**

1. Endorsement 9-06 as described in the Short Form Loan Policy:
  - a. Replaced the word “Easements” with “Encroachments”
  - b. Added the modification date of 12/1/13.
2. Added the ALTA Endorsement 14-06 Future Advance – Priority – (With Florida Modifications 12/1/13) to the list of endorsements in the Short Form Loan policy.
3. Deleted the ALTA Endorsement 14.1-06 Future Advance – Knowledge from the list of endorsements in the Short Form Loan policy.
4. ALTA Endorsement 14.3-06 Future Advance – Reverse Mortgage, as described in Schedule A:
  - a. Added the Florida modification date of 12/1/13.

5. Added WFG's current home office address and added WFG's telephone number.

**D. ALTA Loan Policy (6-17-06) Loan Policy:**

Added WFG's current address and phone number at the end of Section 17 of the Conditions & Stipulations.

**E. ALTA Owner's Policy (6-17-06):**

Added WFG's current address and phone number at the end of Section 18 of the Conditions & Stipulations.

Please use the modified versions of the above forms which can be retrieved at the following Hyperlinks:

[WFG ALTA 6-17-06 Owners Policy \(with Florida modifications\)](#)

[WFG ALTA 6-17-06 Loan Policy \(with Florida modifications\)](#)

[WFG ALTA 5-10 Loan Policy \(with Florida modifications\) Schedule A](#)

[WFG ALTA 5-10 FL Short Form Residential Loan Policy](#)

[Endorsement 09-06 Restrictions Encroachments Minerals – Loan Policy FL Mod 12-1-13](#)



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