



To: All Georgia Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: October 6, 2020
Bulletin No.: GA 2020-07
Subject: Effective Date of Title Commitments

This is a reminder that all title commitments must be dated within 30 days of the closing. If you discover your title is past 30 days please have your examiner update the title prior to closing. Many courthouses have larger gap periods in their effective dates due to COVID-19, so it is even more important that titles are updated.

Gap coverage provides coverage between the time of the closing and the date and time of recording. The risk of the gap is covered by the title insurer so long as the title exam is within 30 days of the closing.

If you have any questions or need guidance, please contact your local underwriting counsel.

Thank you for all that you do.

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NOTE: This Bulletin 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.