

To: All Georgia Policy Issuing Agents of WFG National Title Insurance Company

From: Underwriting Department

Date: February 16, 2024

Bulletin No. GA-2024-02

Subject: Fulton County Outage

## Dear Agents:

Due to outages in Fulton County, several systems and indices are unable to be accessed and searched. These include taxes, water, sewer and civil suit records. Real property records are still available for title examination, as well as e-recording. WFG will continue to insure transactions in Fulton County subject to the guidelines below:

- For Residential, owner-occupied transactions only.
  - We will insure without exception to prior years property taxes, as well as water and sewer, if you have a paid receipt, escrow statement, cancelled check, or other proof of payment.
  - If the Seller cannot provide such proof of payment for taxes, water and/or sewer, and the paid bills cannot be confirmed at the County, there must be a policy exception for taxes, water and sewer due and payable for current and past years.
  - We will insure without exception to the lack of access and inability to search the County civil records.
  - Escrow accounts for unpaid taxes are discouraged, should be considered carefully before taking such action, and may be approved on a case-by-case basis. Issues with this escrow account are knowing how much to escrow and length of the escrow.
- ► For commercial transactions, contact an underwriter.

Please provide a copy of this Alert to your staff so that they are aware of its contents.

Contact the Georgia Office Underwriter at <a href="MASDlegal@wfgtitle.com">NASDlegal@wfgtitle.com</a> if you have further questions.

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.