

WFG Underwriting Bulletin



To: All Policy Issuing Agents of WFG National Title Insurance Company
From: Underwriting Department
Date: November 26, 2025
Bulletin No. GA 2025-03
Subject: Georgia Superior Court Clerks' Cooperative Authority

Dear Agents:

As many of you are aware by now the Clerk's Authority's website has reportedly been affected by a cyber-attack that has both impacted the ability to search their records and the ability to record documents through their website.

Each County is slightly different in that some counties rely on the Authority for their indexing and recording functions while other counties have their own independent official records which are still searchable and the ability to record documents independent of the Authority. Check with each county prior to closing to see what services they are still able to provide.

We will not insure transactions in a county under any circumstance, if you are unable to search title in a that county. If you are unable to update a title so that the initial title search is not stale we also cannot insure transactions until such time as title can be updated.

If the ability to record documents has been affected by this situation, and you have an acceptable search, WFG Title Insurance Company will continue to insure titles as follows:

1. If a county is able to accept documents for recording in person then that is still acceptable.
2. If the County is still able to e-record in spite of the GSCCCA outage then that is acceptable as well.

NOTE: Please remember that if you have a sale transaction and you are unable to file a PT-61 form then you are not able comply with the requirements of Paragraph 1 or 2 of this bulletin. You will need to gather the information to fill out the PT-61 form and determine if the transaction can be insured pursuant to Paragraph 3.

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.

3. In the event the above recording options are not available, we will insure over the gap created by a temporary inability to record provided that:

a. The Amount of Insurance does not exceed \$3,000,000.00 (three million dollars) – provided however, that approval for any policy liability amount which exceeds your contractual authority limit must still be obtained;

b. The proposed loan is not a Construction Loan.

c. The owner or borrower in any transaction must sign a Seller/Owner/Borrower Affidavit & Indemnity. [A sample affidavit & indemnity form can be download here.](#) If the information required by this affidavit discloses the possibility that there may be a greater risk of an encumbrance being filed against the title during the gap period, the transaction should not be closed. The following language may be an appropriate requirement in the commitment to insure:

Satisfactory Indemnity and Undertaking Agreement for defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Commitment Date but prior to the date of recording of the instruments under which the Proposed Insured acquires the estate or interest or mortgage covered by this commitment must be provided.

d. The documents are sent for recording as soon as possible after the recording office opens.

It is strongly recommended that the lender be contacted for direction prior to closing or settlement. The Closing instructions may differ from the above and the lender must be willing to waive the requirement that it receive recordation information for its mortgage.

Contact the Georgia Office Underwriter at NASDlegal@wfgtitle.com if you have further questions.

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