

## WFG Underwriting Bulletin



To: All Illinois Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: March 2, 2020  
Bulletin No.: IL 2020-01  
Subject: Ransomware Attack on LaSalle County, Illinois on Sunday, February 23, 2020

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To All WFG Agents doing business in Illinois,

On Sunday, February 23<sup>rd</sup>, 2020, LaSalle County, Illinois was the victim of a ransomware cyberattack. For a news article discussing the event see: [http://www.wspynews.com/news/local/lasalle-county-government-continuing-to-battle-apparent-ransomware-issues/article\\_0145e2a2-5741-11ea-8d07-47ff578191a7.html](http://www.wspynews.com/news/local/lasalle-county-government-continuing-to-battle-apparent-ransomware-issues/article_0145e2a2-5741-11ea-8d07-47ff578191a7.html).

Currently, there is no ability to search records or record documents in LaSalle County. For those with Laredo subscriptions the County records can be searched through February 20th. Most offices of the county are affected; tax redemptions estimates may not be available. Court take offs may not be available. However it is not anticipated that this will result in any permanent loss of information by the County.

The County is in the process of rebuilding their systems. Currently there is no reliable date for the resumption of services at the Recorder's office.

The Recorder's office is accepting original documents submitted for recording and keeping them in a secure location in the order in which they were received. They are currently keeping each day separate with a date stamp on the document. They intend to start using time stamps in the near future. Our understanding is that e-recordings which are submitted will be held and eventually released for recording in the daily sequence they were received. When the Recorder is capable of officially recording documents they will record those submitted each day, starting with the e-recordings for that day, and then with the paper documents in the order received that day. So documents will be recorded sometime in the future in the order in which they were received.

The Recorder does have a temporary email address being [lasallecountyfoia@gmail.com](mailto:lasallecountyfoia@gmail.com).

## **Underwriting Requirements and Conditions for LaSalle County, Illinois:**

**1)** Effective immediately any commitment issued on land located in LaSalle County, Illinois must include a requirement for a GAP indemnity. It is recommended that the requirement include a note regarding the inability to record due to the cyberattack.

**2)** You may continue to insure and/or close transactions in LaSalle County subject to the following requirements and conditions:

a. Requirements:

i. A GAP indemnity is executed by seller/mortgagor and the purchaser, if any;

ii. Documents are submitted for recorded in a timely manner using normal methods;

iii. Copies are maintained by your office of all documents submitted with notations of date and method of submission for recording.

b. Conditions:

i. Any transaction with insurance exceeding \$1,000,000 must be approved prior to closing by an underwriter of the company;

ii. Any transaction with characteristics of high risk must be approved prior to closing by an underwriter of the company, including but not limited to:

A. Short sale transactions;

B. Lender work outs or deeds in lieu of foreclosure;

C. Receiver's sales, foreclosure sales, or other transactions involving court proceedings;

D. Transactions involving redemption of tax sales;

**3)** In addition special care needs to be taken to review any closing instructions regarding the recording of documents.

We will continue to monitor the situation and notify you when the matter is resolved, or of any changes that are necessary.

If you have any questions regarding this bulletin or if you need any additional information, please contact WFG's Illinois state underwriting counsel, Stanley J. Czaja, at (773) 706-3779 or [sczaja@wfgnationaltitle.com](mailto:sczaja@wfgnationaltitle.com).

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