

To: All Louisiana Policy Issuing Agents of WFG National Title Company

From: WFG Underwriting Department

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Subject: Endorsing Other Agent's Policies

Occasionally you may receive a request to issue an endorsement to a policy issued by another agent. These requests generally involve ALTA 11 endorsements for loan modifications or LATISSO 102 endorsements for increases in coverage.

In most cases, the endorsement must be issued by the agent that issued the original policy. If the policy-issuing agent is no longer an active WFG agent, the endorsement may be issued by the Company directly.

However, you may offer to issue an alternative policy – the Residential Limited Coverage Mortgage Modification Policy for loan modifications involving residential property, or a "secondary" Loan Policy for an increase in coverage – subject to standard title examination requirements and underwriting guidelines.

If you have any questions or receive such a request, please contact underwriting counsel.

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.