



To: All Louisiana Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: January 9, 2020  
Bulletin No.: LA 2020-01  
Subject: New Orleans Property Tax Records

---

The City of New Orleans experienced a cyberattack against its computer systems last month. The resulting shutdown means that the city's property tax records cannot be examined. The attack and shutdown has no impact on the Orleans Parish land records.

If you verified payment of prior years' taxes on the city's website before the shutdown and have a copy of the 2020 tax bill that was mailed to the seller or borrower, you may issue title policies under normal underwriting guidelines and subject to collection and payment of the 2020 property taxes at closing.

For new title requests received during the shutdown, you may proceed as above if the seller or borrower provides proof of payment of the 2017-19 property taxes and a copy of the mailed 2020 bill to be paid at closing. Satisfactory proof of payment of prior years' taxes includes a paid receipt from the city, a cancelled check endorsed by the city, or a mortgage statement showing an escrow account disbursement. The payment must match the amount shown on the tax rolls, which are available for review online or at City Hall.

If the seller or borrower cannot provide proof of payment of 2017-19 property taxes or the current 2020 tax bill, you must amend the standard tax exception (#2 on the Commitment) to state: Any taxes or assessments which are not shown as existing liens by the Public Records, and any loss or claim arising out of the inability to verify payment of property taxes due to the cyberattack on the City of New Orleans' computer systems. This change must be added to the commitment and policies, including a short form.

Be sure to disclose this issue and the amended exception to the parties, including lenders, prior to closing and obtain written acknowledgement. Also, please note that tax sale redemptions are not being processed during the shutdown. An unredeemed tax sale shown in your title examination must be listed as an exception on any commitment or policy.

This is an evolving situation. These guidelines will remain in effect until public access to the property tax records has been restored. We will consider exceptions or deviations to these requirements on a case by case basis. Additional guidance will be provided as necessary. If you have any questions or concerns, 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**