

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

From: WFG Underwriting Department

Date: March 23, 2020 Bulletin No.: LA 2020-06

Subject: Governor Edwards' Stay at Home Order

We are continually striving to provide you, as our agents, with the most up to date information and guidance on handling closings during the COVID-19 epidemic.

Yesterday, Governor Edwards issued his "Stay at home" order under Proclamation JBE-33-2020. The order, which becomes effective today at 5:00 p.m. does allow employees considered to be "essential workers" to continue to perform their services, should they so desire. The order refers to the U.S. Department of Homeland Security, Cybersecurity & Infrastructure Security Agency (CISA) for guidance on what workers are considered essential.

The following language is included under the CISA guidelines under the Financial Sector:

"Workers who are needed to process and maintain systems for processing financial transactions and services (e.g., payment, clearing, and settlement; wholesale funding; insurance services; and capital markets activities)"

ALTA, on its website, likewise refers to this definition and further refers to a memo attributed to Treasury Secretary Steven Mnuchin reinforcing the opinion that settlement and insurance services are considered essential. The LLTA has also issued a statement which can be found here: https://mailchi.mp/e94f8f7bae80/llta-membership-benefits-668261?e=45513cea4f

Health and safety should be a paramount concern. If you decide to remain open and conduct closings, we strongly urge that you review the advice available to you on the ALTA website, <a href="https://www.alta.org/business-tools/coronavirus.cfm">https://www.alta.org/business-tools/coronavirus.cfm</a>, for very useful information and consult with your staff, lenders and parties. Also remember to check with your local recorder to determine the availability of filing documents and file without delay.

As always, we are here to answer any questions and help you and your staff navigate these trying times.

Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.