

WFG Underwriting Bulletin



To: All Louisiana Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: March 30, 2020
Bulletin No.: LA 2020-07
Subject: Temporary Use of Remote Online Notarization (RON) in Louisiana

Governor Edwards has issued proclamation 37-JBE-2020 which includes in Section 6 thereof, provisions for implementation of closings by remote online notarization. The proclamation is attached hereto and provides some guidelines for implementation but fails to require the use of any particular platforms to provide compliance.

WFG has previously issued guidance on RON transactions in NB 2020-04 and 2020-05, which are attached for easy reference. This bulletin supplements those guidelines for Louisiana transactions.

We will only authorize the use of RON under the following conditions:

1. Obtain the advance written approval from all parties, including your lender.
2. The notary must utilize one of the approved vendors listed on NB 2020-05.
3. The notary must be commissioned in Louisiana and must also comply with all of the requirements in the proclamation, including the following:
 - a. create an audio and visual recording of the "performance" of the notarization.
 - b. retain the audio and visual recording for at least 10 years, we suggest it be retained in off premises storage such as the cloud.
 - c. the appearers, notary and witnesses, if any, should affix their digital signatures so as to render any subsequent changes or modification to be evident.
4. If the RON document cannot be e-filed in your parish, a tangible "paper" copy must be recorded together with a certification from the notary before whom the act was executed that the tangible document is an accurate copy of the electronic record.
5. RON may **NOT** be used for any of the following documents: authentic acts, donations, testaments, trust instruments, and acts dealing with final spousal support. Please note that mortgages executed under this provision **WILL NOT** be enforceable by the use of Executory

Process. As such, this procedure will have limited use in real estate transactions and should be used cautiously, if at all.

6. The transaction must occur prior to April 13, 2020, unless the proclamation is extended or terminated sooner.

Please note that Wells Fargo issued a bulletin earlier today indicating that it was not authorizing RON for acknowledgments. That is attached as well.

Please do not hesitate to contact us for any questions or concerns and stay safe and healthy

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.



EXECUTIVE DEPARTMENT

PROCLAMATION NUMBER 37 JBE 2020

***ADDITIONAL MEASURES FOR COVID-19 PROVISIONS
FOR FIRST-RESPONDER RULEMAKING, LAW
ENFORCEMENT REHIRING,
REHIRING OF RETIRED PUBLIC EMPLOYEES,
INSURANCE COMMISSIONER EMERGENCY AUTHORITY,
SHAREHOLDER MEETINGS, AND REMOTE NOTARIZATION***

- WHEREAS,** pursuant to the Louisiana Homeland Security and Emergency Assistance and Disaster Act, La. R.S. 29:721, *et seq.*, the Governor declared a public health emergency in Proclamation Number 25 JBE 2020 in response to the threat posed by COVID-19;
- WHEREAS,** on March 11, 2020, in Emergency Proclamation Number 25 JBE 2020, the Governor declared that a statewide public health emergency existed in the State of Louisiana because of COVID-19 and expressly empowered the Governor's Office of Homeland Security and Emergency Preparedness and the Secretary of the Department of Health and/or the State Health Officer to take all actions authorized under state law;
- WHEREAS,** on March 13, 2020, in Emergency Proclamation Number 27 JBE 2020, the Governor supplemented the measures taken in his declaration of a Public Health Emergency with additional restrictions and suspensions of deadlines and regulations in order to protect the health and safety of the public because of COVID-19;
- WHEREAS,** on March 13, 2020, in Emergency Proclamation Number 27 JBE 2020 and Emergency Proclamation 28 JBE 2020, the Governor supplemented the measures taken in his declaration of a public health emergency with additional restrictions and suspensions of deadlines and regulations in order to protect the health and safety of the public because of COVID-19;
- WHEREAS,** the order was further supplemented on March 14, 2020, March 16, 2020, March 19, 2020 and March 22, 2020 in order to protect the health and safety of the public because of the extraordinary threat posed by COVID-19;
- WHEREAS,** on March 16, 2020, in Emergency Proclamation Number 30 JBE 2020, the Governor supplemented the measures taken in his declaration of Public Health Emergency by providing all state agencies, boards and commissions, and local political subdivisions of the state to provide for attendance at essential governmental meetings via teleconference or video conference and to allow such attendance during the pendency of this emergency;
- WHEREAS,** in the days since the declaration of public health emergency, the COVID-19 outbreak in Louisiana has expanded significantly;
- WHEREAS,** the first responders of Louisiana are coming into direct contact with citizens who have COVID-19 or may have been exposed to COVID-19;
- WHEREAS,** first responders exposed to COVID-19 in quarantine are being required to use their paid sick leave, paid annual leave or paid compensatory leave;

WHEREAS, a large portion of the first responders are subject to the Municipal Fire and Police Civil Service laws of Louisiana;

WHEREAS, In accordance with R.S. 33:2497 and R.S. 33:2557, local Municipal Fire and Police Civil Services Boards have the authority to adopt rules relative to leaves of absences;

WHEREAS, the spread of the COVID-19 virus has adversely affected a substantial number of public safety personnel in the performance of their missions;

WHEREAS, in addition, the limitations on compensation for re-hiring retired deputies and corrections officers on a full-time basis have made filling the depleted ranks of law enforcement difficult;

WHEREAS, the various sheriffs of Louisiana have expressed an urgent need to re-hire retired deputies on a full-time basis to maintain their law enforcement missions;

WHEREAS, the spread of the COVID-19 virus has adversely affected a substantial number of public employers, including but not limited to public health and safety agencies, in the performance of their missions;

WHEREAS, the limitations on hiring separated public employees on a contractual basis have made filling the depleted ranks of state agencies, including health and law enforcement impossible;

WHEREAS, the various state agencies have expressed an urgent need to utilize separated public employees to maintain and fulfill their missions;

WHEREAS, after declaration of a public health emergency, the Governor is authorized by La. R.S. 29:766(0)(1) to suspend the provisions of any regulatory statute prescribing procedures for the conducting of state business, or the orders, rules, or regulations of any state agency, if strict compliance with the provisions of any statute, order, rule, or regulation would in any way prevent, hinder, or delay necessary action in coping with the emergency;

WHEREAS, after declaration of a public health emergency, the Governor is authorized by La. R.S. 29:766(0)(3) to transfer the direction, personnel, or functions of state departments and agencies or units thereof for the purpose of performing or facilitating emergency services;

WHEREAS, to aid businesses of this state in navigating the crisis in a prompt manner, reducing their insurance premiums, and accounting for volatility in projections in a time of crisis, it is necessary to grant the Commissioner of Insurance authority to suspend provisions Title 22 of the Louisiana Revised Statutes of 1950 concerning commercial insurance policies;

WHEREAS, in addition to the restrictions previously ordered because of this emergency, it is necessary to temporarily suspend certain provisions of the Business Corporation Act to the extent they require meetings of shareholders to be noticed and/or held at a physical location;

WHEREAS, the suspension of certain provisions of the Business Corporation Act to the extent they require meetings of shareholders to be noticed and/or held at a physical location are necessary because of the propensity of the COVID-19 virus to spread via personal interactions and because of physical contamination of property due to its ability to attach to surfaces for prolonged periods of time;

WHEREAS, due to the extraordinary threat posed by COVID-19 and to further support the stay at home order, in order to provide Louisiana citizens and business with a secure and safe method by which to execute important legal documents, the highly contagious nature of this threat necessitates that a notary public commissioned under the laws of the State of Louisiana may perform notarization

for an individual not in the physical presence of the notary public, subject to certain safeguards to ensure the integrity of the notarial process; and

WHEREAS, these measures are necessary to protect the health and safety of the people of Louisiana.

NOW THEREFORE, I, JOHN BEL EDWARDS, Governor of the State of Louisiana, by virtue of the authority vested by the Constitution and the laws of the State of Louisiana, do hereby order and direct as follows:

- SECTION 1:**
- A) In an effort to preserve the health and safety of the first responders, specifically the firefighters and police officers subject to the Municipal Fire and Police Civil Service System, all local Municipal Fire and Police Civil Service Boards are to meet to adopt emergency rules to provide for special COVID-19 leave rules.
 - B) In order to quickly achieve these rule adoptions, the 30-day notice requirements for rule adoptions found in R.S. 33:2478 and R.S. 33:2538 are hereby suspended during the pendency of the declaration of public health emergency.
 - C) Municipal Fire and Police Civil Service Boards shall post notice of the proposed emergency rule with the 24-hour public meeting notice provided in R.S. 42:19.
 - D) Due to the Stay at Home Order issued by Proclamation Number 33 JBE 2020, all Municipal Fire and Police Civil Service Boards shall conduct a meeting by teleconference or video conference by Monday, March 30, 2020.

- SECTION 2:**
- A) The limitation on receipt of full retirement benefits by rehired retirees assigned to road patrol or corrections function only, under La. R.S. 11:2175(E) shall be suspended for the duration of this emergency. Any sheriff may rehire on a full-time basis any otherwise qualified retirees to road patrol or corrections functions only, without loss or suspension of retirement benefits to those rehired deputies, for the duration of the emergency.
 - B) The Boards of Trustees of the Louisiana Sheriffs Pension and Relief Fund shall not be required to suspend benefits to retirees rehired as full-time employees covered by this proclamation.

SECTION 3: Pursuant to La. R.S. 29:724(D)(1), the two-year limitation on public employees, following their separation from public service, contracting with their former agency as more fully set forth in La. R.S. 42:1121(8)(1) shall be suspended for the duration of this emergency. Any state agency may contract with any otherwise qualified separated employee to assist the state agency in the performance of their mission, as reasonably necessary, for the duration of the emergency.

- SECTION 4:**
- A) Commissioner of Insurance James J. Donelon shall have limited transfer of authority from the Governor to suspend provisions of any regulatory statute of Title 22 of the Louisiana Revised Statutes of 1950 concerning commercial insurance policies rated using auditable exposure bases, including but not limited to payroll, sales, enrollment, attendance, occupancy rates, square footage or any other basis now affected by the current public health emergency, to require when requested, mid-term audits, self-audits or other adjustments to rating bases, thereby reducing the associated premium and more accurately reflecting annual exposure projections. This does not waive an insurer's rights or responsibilities to perform a final audit at policy expiration.
 - B) No provision in this proclamation shall relieve an insured who has a

claim caused by this public health emergency, or its aftermath, from compliance with the insured's obligation to provide information and cooperate in the claim adjustment process relative to such claim. or to pay insurance premiums upon termination of these provisions.

SECTION 5:

- A) Subpart A of Part 7 of the Business Corporation Act, including without limitation, Subsection B of Section 1-701, subsection C of 1-702 and subsections A and E of Section 1-705 of the Business Corporation Act, is hereby suspended to the extent it requires meetings of shareholders to be noticed and held at a physical location in connection with any shareholder meeting that either (a) has a record date that falls during the Public Health emergency declared by Proclamation Number 25 JBE 2020 (or as extended by any subsequent Proclamation), (b) requires notice to be provided in connection therewith during the Public Health emergency declared by Proclamation Number 25 JBE 2020 (or as extended by any subsequent Proclamation) or (c) is scheduled to occur during the Public Health emergency declared by Proclamation Number 25 JBE 2020 (or as extended by any subsequent Proclamation).
- B) This Proclamation shall remain in full force and effect with respect to any meeting duly called and convened in accordance with the Business Corporation Act and in reliance upon Section 1 hereof, notwithstanding the lapse or termination of this Proclamation.

SECTION 6:

- A) During this emergency, a regularly commissioned notary public who holds a valid notarial commission in the state of Louisiana, including a person who is licensed to practice law and commissioned by the Secretary of State, may perform notarization for an individual not in the physical presence of the notary public if:
 - 1) the individual, any witnesses and the notary public can communicate simultaneously by sight and sound through an electronic device or process at the time of the notarization;
 - 2) the notary public-
 - a) has reasonably identified the individual; and
 - b) either directly or through an agent:
 - i) creates an audio and visual recording of the performance of the notarization, and
 - ii) retains such recording as a notarial record for at least 10 years from the date of execution unless a law of the State requires a different period of retention, and if any laws of the State govern the content, retention, security, use, effect, and disclosure of such recording and any information contained therein such recording shall be subject thereto.
 - c) The person appearing, all witnesses and the Notary Public can affix their digital signatures to the act in a manner that renders any subsequent change or modification of the remote online notarial act to be evident.
- B) If a State law requires an individual to appear personally before or be in the physical presence of a notary public at the time of a notarization that requirement shall be satisfied if the individual and the notary public are not in the physical presence of each other but can communicate simultaneously by sight and sound through an electronic device or process at the time of the notarization; except for the laws pertaining to testaments, trust instruments, donations inter vivos, matrimonial agreements, acts modifying, waiving or extinguishing an obligation of final spousal support and authentic acts.
- C) During this emergency, the recorder (as used in La. C.C. Art 3344) shall not refuse to record a tangible copy of an electronic record on the ground that it does not bear the original signature of a person if a notary public

or other officer before whom it was executed certifies that the tangible copy is an accurate copy of the electronic record.

SECTION 7: The Governor's Office of Homeland Security and Emergency Preparedness is directed to ensure compliance with this order, and is empowered to exercise all authorities pursuant to La. R.S. 29:721, et seq., and La. R.S. 29:760, et seq.

SECTION 8: Unless otherwise provided in this order, these provisions are effective retroactively to the beginning on this emergency on Wednesday, March 11, 2020 to Monday, April 13, 2020, or as extended by any subsequent Proclamation, unless terminated sooner.



IN WITNESS WHEREOF, I have set my hand officially and caused to be affixed the Great Seal of y of

Louisiana in the City of Baton Rouge, on this 26th da
March 2020 LJ
GOVERNOR OF LOUISIANA

ATTEST BY THE
SECRETARY OF STATE

SECRETARY OF STATE

WFG Underwriting Bulletin



To: All Policy Issuing Agents and Direct Operations of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: March 23, 2020
Bulletin No.: NB 2020-04
Subject: Temporary Underwriting Standards for Remote Online Notarizations; COVID-19

WFG National Title Insurance Company has approved the following TEMPORARY UNDERWRITING STANDARDS for the insurability of Remote Online Notarization transactions whether residential or commercial.

The following must be adhered to:

1. With certain exceptions found below, you may insure a transaction in which documents are acknowledged before a remote online notary (RON) provided the state where the property is located has enacted a remote online notary (RON) statute effective as the closing date. A list of such states is in Exhibit A.

You may be asked to insure a transaction in a state without an effective RON statute by taking exception to potential defects in the RON acknowledgement. Secondary Market Guidelines from the GSEs (Freddie/Fannie) prohibit such an exception for a RON acknowledged loan document. No lenders will accept such an exception in their policy.

2. Exceptions to Number 1:

- a. State law limiting certain transactions to “in person” or place specific closing locations must be followed. Additionally, some states prohibit the use of a RON for certain transactions. (Texas home equity loans aka HEL, powers of attorney for HEL, and reverse mortgages are examples of such laws).
- b. In states where there is not an effective RON statute or regulations and for cash purchases or purchases where you are not issuing a loan policy, you may issue a policy to the buyer provided you take exception in your commitment and the subsequent policy issued. You must disclose the exception and obtain the consent of the buyer to close (In writing) using this exception:

“The Company will not pay loss, damage, attorneys’ fees or costs for any reason as a result of the use of a remote online notary.

- c. For the states of Washington and Illinois, you may insure a transaction using a RON acknowledgment even though these states have not enacted RON legislation. See National Bulletin 2018-06:

<https://wfgunderwriting.com/wp-content/uploads/filebase/national/bulletins/NB%202018-2019/NB%202018-06%20RON%20Underwriting%20Standards,%20Remote%20Online%20Notarization.pdf>

However, you must ensure that the clerk/recorder for the Washington or Illinois county where the property is located will accept your documents for recording prior to closing. If they won't, you may not close using a RON.

- d. You may not insure a transaction where a Virginia RON is used unless the property is in Virginia or Florida. The Virginia statutes/regulations for RON are vague and confusing as to whether a Virginia RON has to conduct an in-person verification of the person's identity prior to taking their acknowledgment and affixing their signature/seal.
 - e. South Dakota RONs are not recommended, but may be used for South Dakota property. By statute, a South Dakota RON can only take the acknowledgment on a paper document and must personally know the party acknowledging execution.
3. Each person who will be executing an instrument acknowledged before a RON must be a United States Citizen or a Resident Alien. Non-US Citizens may not have enough credit information to generate the multi-factor authentication questions administered by the RON platform vendor.
 4. The RON platform vendor must be approved by the Secretary of State or other State Agency which regulates Notary Publics of the state where the RON is licensed/commissioned. If the state regulator has not implemented rules approving vendors, contact the Underwriter for the state where the RON is appointed/commissioned.

The RON may not use Skype, Facetime, Zoom or similar video conferencing software for RON notarizations. All documents to be notarized must be executed and acknowledged via a RON platform which includes Knowledge Based Authentication, Credential capture and analysis, signing, and notarization with a recorded video of the notarial acts.

5. The County where the real estate is located must accept electronically executed documents for filing, i.e., must accept "e-recordings" except as noted in Item 6 and 7 below.
6. Florida, Idaho, Kentucky, Montana, Minnesota, North Dakota, Oklahoma, Tennessee, and Texas:

A paper copy of the electronically executed document may be filed in counties without e-recording capability.

7. Ohio:

You may not insure a RON transaction unless the county accepts e-recordings.

While Ohio has a statute permitting a paper copy to be recorded in counties that lack e-recording capability, this statute was passed as part of the State of Ohio's Budget Bill. Ohio's constitution prohibits legislation that has more than a single topic making Ohio's "papering out" statute unconstitutionally void.

8. If the state where the property is located requires witnesses to execute the deed or mortgage, the witnesses must be in the physical presence of the parties executing the document when it is executed, unless the state has a specific statute allowing remote witnessing. (Florida has such a statute.) The witness(s) may utilize an electronic signature and the RON vendor platform must support the use of remote witness signatures and compliance with any additional requirements.
9. All parties to the transaction: buyer/borrower, seller and lender must agree, in writing, to the use of a RON.

The lender's closing instructions must be reviewed carefully to ensure the closing instructions permit a RON acknowledged document(s). Many "standard" closing instructions are vague and/or inconsistent in a RON context.

10. You may be asked to insure a transaction where the parties have executed paper documents, delivered them to the remote online notary, and then the acknowledgment is taken remotely.

You may not insure such a transaction unless the property and RON are in South Dakota.

Many states are contemplating Executive Orders or emergency legislation to enable RON acknowledgements. As these are issued/passed, WFG will issue Underwriting Bulletins supplementing this Bulletin.

These guidelines apply for any closing that occurs prior to May 1, 2020. Any closings using a RON on or after that date must comply with either National Bulletin 2018-06 or an Underwriting Bulletin for Remote Online Notarizations issued for the state where the real estate is located.

Exhibit A

States with effective RON Legislation as of March 22, 2020:

Arizona
Florida
Idaho
Indiana
Kentucky
Michigan
Minnesota
Montana
Nevada
North Dakota
Ohio
Oklahoma
South Dakota
Tennessee
Texas
Utah
Virginia

States with enacted, but not yet effective RON Legislation as of March 22, 2020:

Iowa Effective 7/1/2020

Maryland Effective 10/1/2020

Nebraska Effective 7/1/2020

Vermont Effective on adoption of Rules by Secretary of State

Washington Effective 10/1/2020

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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.



WFG Underwriting Bulletin

To: All WFG Policy Issuing Agents; All WFG Title Examiners and Officers
From: WFG Underwriting Department
Date: March 26, 2020
Bulletin No.: NB 2020-05
Subject: Supplement to NB 2020-04 – Approved RON Service Vendors

WFG Underwriting Bulletin NB 2020-04 setting Temporary Underwriting Standards for Remote Online Notarizations did not list the RON Platform Vendors to be used in those states in which the Secretary of State or other State Agency has not approved specific vendors.

In states, which have not approved RON Vendors, WFG agents may utilize their choice of:

- DocVerify
- Nexsys® Clear Sign
- Notarize
- NotaryCam®
- Pavaso®

Obviously, in states which have approved specific RON Vendors, notaries licensed or commissioned by that state must use a vendor from the state's approved list.

Other service providers will be evaluated and considered when and as brought to our attention.

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Wells Fargo

Settlement Agent Communications

News for Wells Fargo Settlement Agents

March 27, 2020

Wells Fargo is open for business!

Wells Fargo is part of the financial services sector, identified as a Critical Infrastructure Sector by the U.S. Department of Homeland Security. Per their bulletin dated March 19, 2020, the Essential Critical Infrastructure Workforce for the financial sector includes workers who are needed to process and maintain systems for processing financial transactions - including settlement services and key third party providers who deliver core services - to provide consumers with access to banking and lending services.

What does this mean to you? All participants who perform services in the home lending process - including title and settlement services - are a critical component of this essential workforce, necessary for the financial services sector to continue to provide consumers access to home loans. We greatly appreciate all that you are doing to continue providing these valued services.

Wells Fargo is monitoring COVID-19 very closely. We are taking precautions to keep our customers, partners and team members safe during this time. One precaution Wells Fargo has implemented includes our team working remotely across the country, and we are working very hard to minimize any inconvenience from this. Working together, we can continue to close loans for our mutual customers, even through these challenging times. Thank you for your partnership to accomplish this.

Protecting private health information

While the current environment has created unprecedented concerns for personal safety from COVID-19, we must also protect our customers' rights to protect the privacy of their health information. Wells Fargo cannot accept or retain any personal health information in our loan file, including any health questionnaires. If we become aware that a customer is not able or willing to proceed with a closing due to health concerns, we will not request an explanation and will communicate "Our customer has informed us that they are not able/willing to proceed at this time due to health concerns". We appreciate your cooperation.

Recorder Office closings

In cases where the County Recorder office is closed and is not accepting recordings by any method, Wells Fargo will allow the loan to close under the following conditions:

- 1 Title insurance gap coverage must be effective from the date of consummation (the date the Note is signed) to the date of recording. Gap coverage that does not take effect until the date of recording will not be accepted. We will request alternate title coverage be provided, if needed to allow the loan to close.
- 1 There can be no exceptions to coverage in Schedule B pertaining to COVID-19, or the county recorder closing/delay. If the commitment includes an exception requiring the borrower to sign an indemnification agreement, an updated title commitment or other documentation evidencing that this has been satisfied will be required.

1 Wells Fargo will not sign any indemnification agreement requested by the title agent or title underwriter.

With an increasing number of County Recorder offices closing or providing reduced services, it is not surprising that we have seen an increasing number of indemnification agreements or attestations added in some form as conditions for closing. These conditions impact legal, compliance, and investor requirements and therefore will not be signed by Wells Fargo. Please consult with your title underwriter as needed if you are unable to meet these requirements.

e-Closing and remote online notarization (RON)

At this time Wells Fargo does not allow loan closing documents to be signed electronically, and we cannot accept remote/online (RON) notarization of our loan closing documents in any state. We are working quickly to expand options to reduce or remove the need for in person contact, and will continue to keep you informed of any changes that result.

Secure email and EDD are still required

With many people working remotely across the industry, this is a reminder that any emails containing confidential customer information must be sent securely. Additionally, Wells Fargo teams are not permitted to send loan documents by email, they must be sent using our approved Electronic Document Delivery (EDD) process to an email address that has been approved.

Tip: If you are working remotely and the email address you are using is not one previously approved for delivery of loan documents, you must take action to update your registration information with BKFS eCN (formerly known as eLynx). Use the following link to make updates: https://secure.elynx.net/ecn/register?_id=sji4rZUCqm5FbiHw9I%2BnWb0I26c%3D. For assistance contact BKFS eLending Technical Support at 800-905-0939 or eLendingSupport@bkfs.com. Please do not wait to update your registration information until it's time to receive loan documents, take care of this as soon as possible.

Keep your guard up for wire fraud!

Fraud experts warn of the potential for an increase in fraud attempts, as fraudsters attempt to find points of increased vulnerability to attack. We all must continue to educate our customers on this risk, and arm them to protect themselves from becoming a victim of wire fraud or other attacks for personal information.

Thank you for your time to review this important information. Please share this with your staff and management teams. To request copies of any past newsletter editions, subscribe to future editions, or to provide suggestions, questions and comments please write to us at: WellsFargoSettlementAgentCommunications@wellsfargo.com.

We appreciate your partnership now, more than ever. Please stay safe.

Regards,
Wells Fargo & Company

