



UNDERWRITING BULLETIN

To: All WFG Maryland Policy-issuing Agents

From: Underwriting Department

Date: March 29, 2013

Bulletin No.: MD 20130329

**Re: Revised Maryland Endorsement Forms, Policy Forms and Rates
– Effective March 28, 2013**

The American Land Title Association (ALTA) revised a number of endorsement forms and title insurance policies over the last several years. WFG National Title Insurance Company (WFG) submitted a number of the revised ALTA forms and policies, as well as enhanced policies to the Maryland Department of Insurance for approval in December of 2012. On March 28, 2013, the Maryland Insurance Department approved WFG's use of the revised ALTA endorsements and title insurance policies.

The revised endorsement forms and policy forms are attached to this Bulletin. Please use the revised endorsement forms and policy forms in lieu of earlier versions after receipt of this Bulletin. In addition, WFG filed a major revision to the Maryland rate manual in December, requesting the first major changes in a number of years. The Rate Manual now includes rates for enhanced policies. For residential refinance transactions, refinance rates have replaced reissue rates. Reissue rates are still available for owners' policies and for commercial refinance transactions.

The March 28, 2013 Maryland Department of Insurance approval date is the Effective Date for the Maryland Rate Manual. A copy of the new Maryland Rate Manual is attached for your immediate use. Contact your underwriting counsel with any questions about the Maryland Rate Manual or the revised ALTA Endorsements and Policy forms.

NOTE: This Bulletin is intended for use by title issuing offices, title insurance agents and approved attorneys of WFG National Title Insurance Company and any reliance by any other person or entity is unauthorized. This bulletin is intended solely for the purpose of underwriting policies of WFG National Title Insurance Company.