

WFG Approved Massachusetts Title and Closing Process Outline  
("Attorney" means MA licensed attorney in good standing)

1. Attorney must review and approve Agent's commitment and final policy before delivery to the proposed/actual Insured.
2. Attorney must clear or supervise clearance of title.
3. Attorney must draft all deeds and miscellaneous recordable documents. Lender may draft mortgage.
4. Attorney must review or prepare closing documents and conduct closing.
5. In **PURCHASE** transactions, attorney must provide a certification of title as required by M.G.L. Ch. 93, Sec. 70, regardless of whether the buyer purchases owner's title insurance.
6. Attorney must receive and disburse closing funds, if applicable, for all **PURCHASE** transactions.
7. Agent may receive and disburse closing funds for **REFINANCE OR EQUITY TRANSACTIONS ONLY**, but attorney must confirm receipt of good funds prior to recording of mortgage and review HUD and approve disbursements.
8. Attorney must hold any escrows (e.g., for repairs, disputed items, etc.).

The foregoing guidelines are based on the recent Massachusetts Supreme Judicial Court decision in Real Estate Bar Association for Massachusetts, Inc. v. National Real Estate Information Services ("the NREIS case"), a copy of which is available on the WFG National Title Insurance Company website, [www.wfgnationaltitle.com](http://www.wfgnationaltitle.com), by clicking on *Agent Services > MA > Massachusetts Legal PDFs (under Massachusetts Underwriting and Legal) > "REBA v. NRIES"*.

For a more detailed discussion of the foregoing guidelines and the NREIS case, see Massachusetts Bulletin No. UBMA2011-003, dated July 15, 2011, on the WFG website by clicking on *Agent Services > MA > Massachusetts Bulletins > "UBMA2011-003 – Massachusetts Real Estate Closing Guidelines Under REBA v NREIS 7-15-11"*.

Please do not hesitate to consult with any of the following underwriting counsel to discuss any questions or concerns you may have with the foregoing guidelines:

**Ward P. Graham, Esq.**, Senior Underwriting Counsel (New England) –  
Email: [wgraham@wfgnationaltitle.com](mailto:wgraham@wfgnationaltitle.com) Phone: 1-781-587-0172

**Roger Blauvelt**, National Agency Underwriting Counsel  
Email: [rblauvelt@wfgnationaltitle.com](mailto:rblauvelt@wfgnationaltitle.com) Phone: 1-407-562-1269