

## WFG Underwriting Bulletin



To: All Michigan Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: March 30, 2017  
Bulletin No. MI 2017-02  
Subject: Elimination of Dower Rights in the State of Michigan, continued.

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As previously advised in WFG's Michigan Underwriting Bulletin MI-2017-01, the Michigan State Legislature passed a package of bills abolishing dower in January, 2017. That bulletin incorrectly identified the effective date of these bills to be March 7th, when in fact the effective date of these bills (90 days from them being signed into law by the governor) is April 7, 2017.

So, what is the practical impact of this impending change and how does it affect the examination and underwriting of title for Michigan property as of April 7th?

1. Beginning April 7, 2017, WFG will no longer require a non-owning spouse to join in the execution of a conveyance instrument (deed or land contract) in order to insure the grantee or vendee. Only the owning spouse will be required to sign. As always, if title is held in the name of both spouses, both spouses must sign the conveyance.
2. WFG will, however, continue to require the signature of a non-owning spouse on all non-purchase money mortgages securing homestead property, meaning all refinances and second mortgages.
3. As always, if title is held in the name of both spouses, both spouses must sign the mortgage.
4. The above rules apply to husbands, wives and same-sex marriage couples.

If there are any questions, please contact the WFG Michigan Underwriter, Allan Dick at (248-533-6450) or [alland@wfgnationaltitle.com](mailto:alland@wfgnationaltitle.com).

**NOTE:** 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.**