

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

From: WFG Underwriting Department

Date: May 7, 2020

Bulletin No.: MI 2020-04

Subject: Extension and addition to WFG Underwriting Bulletin No. MI 2020-03 Michigan

Governor's Executive Orders No. 2020-41 and 2020-74 on Closing and Recording

On April 9, 2020, Michigan Governor Gretchen Whitmer issued Executive Order 2020-41 ("EO"), which temporarily suspended strict compliance with the provisions of the Uniform Electronic Transactions Act (UETA), the Uniform Real Property Electronic Recording Act (URPERA) and the Michigan Law on Notarial Acts (MCL 55.261 et seq). The EO temporarily authorized and legalized an abridged form of remote notarization that involves wet ink signatures on paper documents, while the notary observes from a remote location, watching the signing and communicating simultaneously by two-way, real-time audiovisual technology.

On May 5, 2020, Michigan Governor Gretchen Whitmer issued Executive Order 2020-74, which extended the provisions contained in Executive Order 2020-41 through June 30, 2020. In addition to this extension, Executive Order 2020-74 added the following language:

11. Strict compliance with section 9(2) of the Michigan Law on Notarial Acts, as amended, MCL 55.269(2), is temporarily suspended to the extent necessary to extend until June 30, 2020 the validity of a notarial commission that expired or is set to expire between March 1, 2020 and June 30, 2020.

As previously noted, the use of Remote Online Notarization (RON) was previously authorized by WFG in Michigan – please refer to WFG Underwriting Bulletin MI 2020-01 for guidelines for a RON transaction.

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.

The newly established use of the two-way, real-time audiovisual technology, described in Executive Order 2020-41 and authorized in WFG Underwriting Bulletin MI-2020-03, is extraordinary AND ONLY EFFECTIVE THROUGH JUNE 30, 2020, in accordance with Executive Order 2020-74, or until such time that circumstances or legal directives may be altered. WFG has agreed to accept these expanded notarial provisions to enable its agents to continue closing and insuring during this difficult period, based on <u>full</u> compliance and conformity with the provisions of WFG Underwriting Bulletin MI 2020-03.

As always, contact your WFG Underwriter with any questions.

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.