



To: All Michigan Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: September 15, 2020
Bulletin No.: MI 2020-09
Subject: New MI Form Filing Effective September 15, 2020

NEW MICHIGAN FORM FILING

WFG filed a recent form filing with the State of Michigan. The filing has been approved by the State of Michigan. **The effective date is September 15, 2020.**

The filing consisted of adopting any new ALTA Endorsements that were not previously filed, updating the ALTA Endorsements to the current version, withdrawing certain WFG specific endorsements, and updating all policy jackets.

Below is the list of the forms and endorsement that were added, changed or withdrawn:

- Deleted Standard Michigan Endorsement from **ALL** policy jackets
- Filed updated versions of the following ALTA Endorsements
 - ALTA 3.2-06 (12-01-15) Zoning – Land Under Development
 - ALTA 5.0-06 (12-1-17) Planned Unit Development-Assessments Priority
 - ALTA 5.1-06 (12-1-17) Planned Unit Development-Current Assessments
 - ALTA 9-06 (12-1-18) Restrictions, Encroachments & Minerals-Loan Policy
 - ALTA 14.3-06 (10-18-12) Future Advance - Reverse Mortgage
 - ALTA 32-06 (12-1-18) Construction Loan
 - ALTA 32.1-06 (12-1-18) Construction Loan –Direct Payment
- Filed the following ALTA Endorsements for the first time
 - ALTA 3.3-06 Zoning – Completed Improvement-Non-conforming use

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

- ALTA 3.4-06 Zoning –No Zoning Classification
- ALTA 11-06 Modified-Mortgage Modification with Date Down
- ALTA 18.3-06 Single Tax Parcel and ID
- ALTA 38 Mortgage Tax

- Filed the following WFG MI Endorsements for the first time
 - MI Deletion of Natural Person Definition Endorsement
 - MI Balloon Endorsement
 - MI Owner's Policy Amended Endorsement
 - MI Successor Named Insured Endorsement

 - WFG Solar Endorsement

- Withdrew the following MI Endorsements and Form:
 - MI Restrictions Endorsement
 - MI Restrictions, Final Judgment Endorsement
 - MI Commercial Restrictions Endorsement
 - MI Rights Endorsement
 - MI Rights, Final Judgment Endorsement
 - MI Construction Loan Disbursement Endorsement
 - MI Extended Construction Loan Disbursement Endorsement
 - MI Additional Insurance (Future Issuance) Endorsement
 - MI Adverse Interest Endorsement
 - MI Extended Owner's Coverage Endorsement
 - MI Shared Appreciation Endorsement
 - MI Usury Endorsement
 - MI Convertible Variable Rate Mortgage Endorsement
 - MI Conversion, Owner's Policy Endorsement
 - MI Conversion, Homeowners policy Endorsement
 - MI Encroachment Endorsement

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

- MI Encroachment, Final Judgment Endorsement
- WFG Arbitration
- ALTA Limited Pre-Foreclosure Policy (jacket, Schedule A and Schedule B)
- ALTA Limited Pre-Foreclosure Policy-Date Down Endorsement

The approved form filing has been submitted to all software vendors. The Company's Underwriting site has been updated with the new forms.

If you have any questions relating to this or other bulletins, please contact Allan Dick at (248) 533-6450 (alland@wfgnationaltitle.com) or Kim O'Connor at (616) 265-2830 (koconnor@wfgnationaltitle.com).

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