

## WFG Underwriting Bulletin



To: All Michigan Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: November 18, 2020  
Bulletin No.: MI 2020-12  
Subject: New Michigan legislation (P.A. 249 of 2020) re: Closing, Notarizing and Recording

---

WFG National Title Insurance Company is dedicated to keeping you, our valued agents, up to date with information during these difficult and changing times.

On November 5, 2020, Michigan Governor Whitmer signed Public Act 249 of 2020 into law, which included House Bills 6294, 6295, 6296 and 6297, all earlier approved by the Michigan Legislature. The practical effect of this Public Act is to reinstate, ratify and extend provisions of the Governor's Executive Order 187 and its predecessors, regarding the temporarily authorized use of an abridged form of remote notarization, often referred to as AVN or RIN (remote ink-signed notarization), as well as the temporary suspension of strict compliance with the Michigan Law on Notary Acts, as amended, for expired notary commissions, all of this having been previously set forth in WFG Underwriting Bulletin No. MI 2020-10, but which was rescinded by WFG Underwriting Bulletin No. MI 2020-11, due to the Michigan Supreme Court's October 2 decision, limiting the Governor's *state of emergency* authority to April 30, 2020.

Public Act 249 of 2020 restores those previous provisions regarding two-way, real-time audiovisual technology, as abridged forms of remote notarization (AVN or RIN), among other provisions, as covered in WFG Underwriting Bulletin No. MI 2020-03, and ratifies those prior executions, which relied on the Governor's Executive Orders back to April 30, 2020, extending such provisions through December 31, 2020.

Accordingly, WFG has agreed to accept these temporary expanded notarial provisions, in full compliance with the provisions of Public Act 249 of 2020, to enable its agents to continue closing and insuring through December 31, 2020.

If there are any questions, please contact the WFG Michigan Underwriters, Allan Dick at (248-533-6450), [alland@wfgnationaltitle.com](mailto:alland@wfgnationaltitle.com) or Kim O'Connor at (616-265-2830), [koconnor@wfgnationaltitle.com](mailto:koconnor@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.**