

WFG Underwriting Bulletin



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

From: WFG Underwriting Department

Date: January 31, 2025

Bulletin No.: MI 2025-01

Subject: Wexford County MI Cyber Attack

On November 5, 2024, Wexford County was the victim of a cyberattack, impacting multiple county departments. At this time, the Register of Deeds office is still impacted and their system is not yet back online.

Additional updates can be found on their website as they become available at [Wexford County Register of Deeds](#).

EFFECT ON WEXFORD COUNTY CLOSINGS

WFG will insure sale and refinance transactions of property located in Wexford County already in process (ie. already searched), if all of the following conditions have been or will be met:

1. A Gap Indemnity Affidavit ([click here to download](#)) is signed at closing by both buyers and sellers on a sale transaction or borrowers on a refinance transaction. This is to be signed in addition to the Owner's Affidavit.
2. If closing instructions, including but not limited to, purchase contract, escrow instructions and lender instructions, require recording prior to disbursement of funds, these instructions must be modified and approved to allow the closing to occur with the disbursement of funds and a possible delay in recording.
3. Documents must be submitted for recording via Wexford County's workaround process as soon as possible. If that workaround process becomes unavailable, the documents must be submitted as soon as the clerk will accept them.
4. Transactions involving non-traditional financing (hard money loans) or higher risk transactions including short sale, foreclosure, deed in lieu, etc. must be approved by underwriting.

WFG will insure NEW sale and refinance transactions of property located in Wexford County on a case by case basis if all of the following conditions have been or will be met:

1. The current owner of record provides an Owner's Policy. If an Owner's Policy cannot be provided a Loan Policy *may* be acceptable if the title agent performed the search for that loan transaction.
Underwriting must be provided with the policy and give approval.

2. A Gap Indemnity Affidavit ([click here to download](#)) is signed at closing by both buyers and sellers on a sale transaction or borrowers on a refinance transaction. This is to be signed in addition to the Owner's Affidavit.
3. If closing instructions, including but not limited to, purchase contract, escrow instructions and lender instructions, require recording prior to disbursement of funds, these instructions must be modified and approved to allow the closing to occur with the disbursement of funds and a possible delay in recording.
4. Documents must be submitted for recording via Wexford County's workaround process as soon as possible. If that workaround process becomes unavailable, the documents must be submitted as soon as the clerk will accept them.

If you have any questions, please contact Rachel Richardson at (313) 949-9379 (rrichardson@wfgtitle.com), or Kimberly Fields at (316) 393-7179 (kfields@wfgtitle.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.