



UNDERWRITING BULLETIN

To: All WFG National Title Insurance Company Midwest Agents

From: Allan Dick, Midwest Underwriting Counsel

Date: December 4, 2015

Re: New Over the Limit Request Quick Online System – ***NOW AVAILABLE!***

In keeping with WFG's primary goals of helping you take the time and cost out of real estate transactions and offering you efficient technology options, **WFG has developed a quick, intuitive system for submitting Over the Limit (OTL) Requests to underwriters that exists *entirely online*.** The system is designed to:

- eliminate the need to complete a paper Over the Limit Request Form, scan and email it to us,
- shorten the time it takes you to submit an OTL request,
- limit the use of paper, and
- route your request through an accountability system that will provide status updates, thus providing improved communication.

Below please find potential user questions about this system.

How do I use the system?

To create an online OTL request, please:

1. Log into AMS2 either by accessing it through the AMS2 button at the top of www.wfgagent.com, or by going directly to: <https://wfgsecure.com/AMS2/Site/Logon>.
2. Click the "Create" tab and then "OTL Request" in its dropdown.
3. Complete the required bold fields on the form displayed, which mirrors our paper OTL form.
4. Upload your Commitment (required and any relevant documents to help complete the request. Copies of your search are only required to be uploaded if there is an item in question you need an underwriter to review; otherwise, we assume a full examination of title has already been made.
5. Click "Submit OTL Request."
6. On the following popup window entitled "Generate OTL Request," click yes.

After your request has been submitted, you will be brought back to the WFG File Management Page (also the home page), where you can see that a file has been automatically created for you.

How will I receive updates about my OTL request?

Immediately after you generate a request, you will receive an email from WFG Agency Support similar to the one below:

Dear Agent,

This message has been automatically generated to inform you an Over the Limit (OTL) Authorization Request was created on behalf of [Your Agency Name] for upcoming transaction [transaction number]. Once the request is reviewed by an Underwriter, a status notification email will be sent to your attention.

If you have any questions, please contact the individual assigned to the OTL Authorization request, listed below:

Contact Name: **Kelley Shellhaas**
Contact Email: kshellhaas@wfgnationaltitle.com

Thank you,
Agency Support

The underwriter identified as the Contact in this email is the underwriter to whom this request has been assigned. You will continue to receive emails generated by the system as the underwriter approves, approves with conditions, or (in rare instances) denies your request.

Can I go into the system and check the status of my request?

Absolutely. Log on to AMS2 at any time, and you'll immediately be brought to the WFG File Management Page where all of your files/requests are listed on the lower half of the screen. Click on "File Number" to open a particular file for more information, including an OTL "Status" window.

What do I do if I need to update my OTL request before or after it has been approved?

Any updates to your request must be routed through the system. Updates are as easy to make as the initial request. Simply log on to AMS2, and you'll immediately be brought to the WFG File Management Page where all of your files/requests are listed on the lower half of the screen. Click on "File Number" to open a particular file, then "View." You may edit the OTL by clicking "Edit OTL Request" at the top left of the page. Note: The Underwriter to which this file was assigned will receive notice that you have updated the request so no further action will be required of you. If you have any issues updating your request online, your Underwriter will be happy to assist you.

Is use of this system mandatory?

No. This system was created for you, with your needs in mind, in order to give you more options. That said, we recognize the unique operations of all of our agents. If you prefer to submit your OTL requests by paper attached to email, you may continue to do so at this time.

Do you have more thorough instructions?

Yes. While we believe this system is simple enough to work through on your first use, we know that many agents prefer a Job Aid where screen shots of each step are provided. You can find an OTL Job Aid for each of the steps mentioned above at www.wfgagent.com, and specifically at the following hyperlink: <https://wfgagent.com/wp-content/uploads/2015/01/Agent-create-OTL-1-16-2015-Revised.pdf>.

I still have more questions. Who should I contact?

Please feel free to contact Midwest Underwriting Counsel Allan Dick at alland@wfgnationaltitle.com or your state underwriter with any additional questions.

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