



To: All Missouri WFG Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: April 10, 2020
Bulletin No.: MO 2020-01
Subject: Missouri Executive Order 20-08 regarding Notarization using Audio/Visual Platforms

Background

Missouri, like many other states, has recently issued an Executive Order to help allow real estate transactions to continue while attempting to maintain COVID-19 social distancing measures implemented in most of the country. Missouri does not currently have a Remote On-Line Notarization (RON) law in place. While [Executive Order 20-08](#) may at some level appear to allow RON closings similar to other states, the methods outlined in the Order do not approach the subject matter with the same formality and safeguards. In addition, while Missouri law does give the governor considerable powers when an emergency is declared, the Executive Order appears to be well outside the scope of those enumerated powers.

The Agent's Role

Due to the facts recited above, WFG will not be able to authorize its agents to use any of the procedures outlined in the Executive Order without first obtaining approval from WFG Underwriting Counsel. Any acknowledgements taken outside the normal requirements of Missouri law, even if permitted by the Executive Order, will be highly susceptible to attack in court. In addition, many lenders are unwilling to allow closings that use these types of procedures.

Underwriting Support

Regarding the use of RON or other audio/visual methods when insuring transactions in Missouri, please refer to WFG National Bulletins on the subject [here](#). The use of RON or other methods that fall outside of the procedures outlined in those bulletins may be permitted in some exigent circumstances, but only on an individual file basis. In such cases, please obtain permission from all of the parties including any lender prior to contacting WFG Underwriting Counsel for approval.

Please refer any additional questions you may have regarding this subject to WFG Underwriting.

NOTE: This Bulletin is for the sole purpose of establishing underwriting positions and policies reflecting WFG National Title Insurance Company's best business judgment. 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.