

WFG Underwriting Bulletin



To: All Missouri WFG Policy Issuing Agents; All WFG Title Examiners and Officers
From: WFG Underwriting Department
Date: April 4, 2024
Bulletin No. MO-2024-03
Subject: Ransomware Attack on Jackson County, Missouri on April 2, 2024

On Tuesday, April 2, 2024, Jackson County, Missouri was the victim of a ransomware cyberattack. At this time, the following County offices have been affected:

Recorder of Deeds
Tax Assessors Office
Appraiser's Office
Geographic Information System (GIS)
Other Administrative Offices

The County has closed all offices through Friday, April 5, 2024. The Recorder of Deeds office is not accepting walk-in paper recordings or e-recordings. The Tax Assessors Office is off-line and property tax information is not available.

EFFECT ON JACKSON COUNTY CLOSINGS

Transactions already in your "Pipeline"

WFG will insure closings of both sale and refinance transactions of property in Jackson County where all of the following conditions have been or will be met:

1. The search has been completed through a local plant and has current and up to date information within the last 21 days.
2. Current tax information is included in the search or was separately pulled. If not, an exception for the taxes must be included in the commitment and policy.

NOTE: This Bulletin should not be interpreted as reflecting negatively upon the character of an individual or entity mentioned herein and 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.

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 e-recorded and must be submitted in a normal timely manner.
5. Transactions involving non-traditional financing (hard money loans) must be approved by underwriting.
6. Any higher risk transaction or a transaction involving distressed property, i.e. short sale, foreclosure, deed in lieu, must be approved by underwriting.

This is an evolving, highly fluid situation. We will continue to monitor it and update this bulletin as we get more information from Jackson County.

If you have any questions regarding this bulletin or if you need any additional information, please contact WFG's Missouri State Underwriting Counsel, Cheryl Cowherd at ccowherd@wfgtitle.com or 913-593-7697.

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