

WFG Underwriting Bulletin



To: All WFG Policy Issuing Agents; All WFG Title Examiners and Officers
From: WFG Underwriting
Date: August 20, 2025
Bulletin No.: NB 2025-03
Subject: Conducting Online and Computer Searches – Punctuation Matters

As title agents, we rely heavily on computer-based search systems when examining public records. But computers are very literal. A missing comma, an extra period, or a misplaced apostrophe can cause a critical record to be missed. This bulletin serves as a reminder that **punctuation matters**—and the consequences of overlooking it can be costly.

Why It Matters

Most title plants and government search engines match search queries *exactly* or *near-exactly*—and many do not account for common punctuation variations. And the inquiry screen rarely tells us how literal the search will be. For example:

- **Smith-Jones, LLC vs. Smith Jones LLC**
- **O'Connor vs. OConnor**
- **314 Main St. vs. 314 Main Street**

Or the error that triggered this bulletin: A bankruptcy search for ABC LLC missed the active bankruptcy filed by ABC, LLC. It would have also missed ones filed by ABC L.L.C.; ABC Limited Liability company, ABC, Inc. or ABC Inc.

A lien, judgment, or ownership interest recorded with different punctuation might **not appear in your initial search**, even though it is part of the public record. If missed, this can lead to:

- Missed Encumbrances
- Missed Bankruptcies
- Missed SDN Hits
- Defective Title
- Claims for Undisclosed Liens or Judgments
- Potential E&O Exposure

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Common Problem Areas

There are several common problem areas:

1. Hyphens & Apostrophes

- Names like O'Neil or Smith-Jackson

2. Periods in Abbreviations

- "U.S. Bank" vs. "US Bank"

3. Commas, Abbreviations and Full Text in Entity Names

- "ABC, Inc." vs. "ABC Inc" vs. "ABC, Incorporated"

4. Street Addresses

- Variants like "St.", "Street", or numeric formatting differences

5. Numbers

- There was actually a time when typing classes taught students to use a lower case "L" instead of the numeral one – Because there wasn't a "one" key on many typewriters through the 1970s.

Best Practices

To mitigate this risk, we recommend the following:

✓ **Search the first part of a name** – Many systems will return every entry that starts with the search term. So search "WFG" instead of the full "WFG National Title Insurance Company" and skim through the results.

✓ **Search with and without punctuation** – Try variants when searching names or addresses.

✓ **Search with and without common abbreviations and contractions.**

✓ **Use wildcard characters** where possible – Some systems support tools like "%" or "*" to capture variations.

✓ **Manually verify unusual or abbreviated names** – If something looks off, dig deeper.

✓ **Cross-check against recorded documents** – Never rely on index alone if you can access the original documents.

✓ **Train your staff regularly** – Refresh search techniques and highlight recent examples of missed items due to punctuation.

Conclusion

A missed document due to a comma, abbreviation or apostrophe may seem minor—until it becomes a claim. Always assume punctuation variation is a risk, and build redundancy into your searches.

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The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.