

To:All WFG Policy Issuing Agents; All WFG Title Examiners and OfficersFrom:WFG Underwriting DepartmentDate:October 25, 2018Bulletin No.NB 2018-08Subject:Marijuana Exception/Note Not Required in All States – at this time

We erroneously based our Marijuana Bulletin <u>NB 2018-07</u> on a list which included states that had only legalized CDB Oil, or in which there were efforts underway to legalize marijuana in some form.

While there is no harm in including the exception or note, WFG DOES NOT REQUIRE its inclusion in states that have not legalized either recreational or medical marijuana, or in which the legalization is limited to CDB oil. So Marijuana Bulletin <u>NB 2018-07</u> should not have included the following states:

Georgia, Indiana, Iowa, Kentucky, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, Texas, Utah, Virginia, Wisconsin, and Wyoming.

It goes without saying that you should contact your WFG underwriter before insuring any property known to be used for "state-illegal" drug or other purposes in any state.

The list of states that have approved recreational or medical marijuana is a moving target. So absent a change in federal law or policy, we will be updating the bulletins from time to time. We hope for clarification of the law allowing WFG and its agents to provide the same high quality title and settlement services to all of WFG's potential customers.

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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.