

WFG Underwriting Bulletin



To: All Policy Issuing Agents and Direct Operations of WFG National Title Insurance Company

From: WFG Underwriting Department

Date: April 3, 2020

Bulletin No.: NB 2020-06

Subject: Suspended Statutes of Limitations and Filing periods; COVID-19

In response to the COVID-19 emergencies, and courthouse closures, a number of states have suspended the application of statutes of limitation or filing periods by court or executive order. The specific details of these orders vary significantly from state to state, and sometimes from courthouse to courthouse. We are also seeing the orders being modified as the initial extension periods are coming up.

Orders of this type may present difficulties in our use of those statutes of limitations and filing periods to clear judgment liens, mechanics and construction liens, rights of creditors in probate, and other matters from title.

WFG's underwriting position is as follows:

1. If a statute of limitation or mandatory filing deadline would have eliminated an interest on or before February 29, 2020, you may rely on the statute of limitation or mandatory filing deadline to have cleared that matter from title.
2. If the statute of limitation or mandatory filing deadline would not have run until March 1 or later, you may not rely on the statute of limitation or mandatory filing deadline to clear that matter from title without approval of a WFG Underwriter for the state in which the property is located.

If you run into one of these scenarios, please contact the WFG underwriter for the state in which the property is located to discuss how best to proceed.

WFG has and will continue to issue state specific bulletins to keep our agents informed as we find these orders.

NOTE: 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.