



To: All WFG Policy Issuing Agents and Direct Offices
From: Underwriting Dept.
Date: November 4, 2022
Bulletin No: NB 2022-12
Subject: 2021 ALTA Forms Update from Freddie Mac

This Bulletin Supplements National Bulletin 2022-07.

On November 2, 2022, Freddie Mac issued Guideline 2022-23 which revised its Guidelines relative to their acceptance of the 2021 ALTA Policy Forms.

Freddie Mac will accept either the 2006 or 2021 ALTA Policy Forms for mortgages/deeds of trust/promissory notes dated through December 31, 2023.

For mortgages/deeds of trust/promissory notes dated January 1, 2024 or later, Freddie Mac will only accept the 2021 ALTA Policy Forms.

A link to the Freddie Mac Bulletin referenced may be found here:

<https://my.sf.freddiemac.com/updates/guide/bulletin~2022-23>

If you have questions, please contact your Underwriter.

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.