

WFG Underwriting Bulletin



To: All New Jersey Policy Issuing Agents of WFG National Title Insurance Company

From: WFG Underwriting Department

Date: October 7, 2025

Bulletin No.: NJ 2025-04

Subject: Mercer County Clerk's Land Records Computer System is Down

The Mercer County Clerk's land records computer system is down and today their office advised it may not be back up and functioning for recordings and e-filings for two or more weeks. The County Clerk's website does indicate that documents can be delivered in person and that they will stamp them as received and provide a handwritten receipt. They further advised that once the system is back up and running they will process the documents based on the received dates.

The following guidelines are in effect temporarily for Mercer County transactions until further notice:

For **Refinance** transactions: We may insure some refinance transactions but each one will be decided on a case-by-case basis. If the decision is made to insure we will require all borrowers to sign an indemnification agreement acknowledging that the land records are limited and that there are no defects, liens, mortgages, encumbrances, covenants, conditions, restrictions, judgments, adverse claims or other matters that affect the property in question, other than those reported in the Commitment. Please contact underwriting for approval.

For **Sale transactions** where an Owner's policy will be issued: If you can convince the parties to postpone their closing until the systems are back up and running that is the obvious and best option for now. If, however, the parties absolutely need to close for whatever reason before the outage is fixed and records are updated, then we may be willing to insure but only if 100% of the sales proceeds are held in escrow pending the system repair and updated searches are received and reviewed for intervening liens. Those will also be decided on a case-by-case basis so please contact underwriting for approval.

We will continue to update you when we learn of any changes.

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.

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