

WFG Underwriting Bulletin



To: All New York Policy Issuing Agents of WFG National Title Insurance Company
From: WFG New York Underwriting Counsel
Date: May 10, 2017
Bulletin No. NY 2017-05
Subject: TIRSA 7- Manufactured Housing Endorsement

Please be advised that most mobile or manufactured homes in New York State are personal property and are registered with the Department of Motor Vehicles. Therefore, they are not real property and a TIRSA 7- Manufactured Housing Unit Endorsement cannot be given.

A titled owner of a mobile/manufactured home has the option to convert their home from personal to real property and obtain a deed in place of a certificate of title, provided the home has been permanently affixed to real property.

In order to provide a TIRSA 7 endorsement we must obtain proof in the form of a cancellation of title from the DMV and a deed recorded with the county clerk in place of the certificate of title.

Please contact Underwriting Counsel with any questions.

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.