

## WFG Underwriting Bulletin



To: All WFG Policy Issuing Agents Doing Business in the State of North Carolina  
From: WFG Underwriting Department  
Date: September 9, 2025  
Bulletin No.: NC 2025-02  
Subject: New Requirement Re: Mail Away Closing Documents

---

### North Carolina Agents:

We have seen a recent uptick in the amount of fraud attempts related to mail-away closings in which the attorney mails away closing documents for execution when the attorney has neither met nor spoken with the sellers or buyers/borrowers in the insured transaction. This holds serious potential for fraudulent activity.

Accordingly, we are adding a new requirement to all commitments based on the best practices we have observed and discussed with agents and attorneys statewide:

1. Attorney must verify the identity of the seller and buyer/borrower. If the attorney transmits closing documents to the parties for execution, those documents must be executed either (a) in the attorney's own office; (b) in front of a notary or notary service of the attorney's own choosing; or (c) before a United States Consular or Military Notary. Any deviations from this requirement must be approved by the Company.

Thank you for your continuing help in the fight against fraud.

**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.**