



To: All Ohio Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: December 30, 2019
Bulletin No: OH 2019-08
Subject: Lorain County, Ohio Searches and Recordings

All computer systems in the Lorain County, Ohio, recorder's office have been hacked and are inoperative at this time. Recordings were processed through 23 December; the office was closed Christmas Eve and Christmas Day.

There is no estimate of when services may be restored. The recorder's office is accepting recordings and will provide paper receipts; when the system has been repaired those instruments will be recorded in the order in which they were received. However, there is not a way to perform a title continuation prior to recording.

For transactions that have already closed, agents may "hand-record" those documents with the recorder. WFG will accept affidavits from sellers/borrowers and take the risk that there are not documents affecting title in the recorder's hands.

Agents may also proceed with transactions currently pending provided your title search covers a period up to at least 17 December. Agents with access to 3rd party databases may be able to continue their searches up through 23 December.

New orders may be accepted with the caveat to the parties that closing cannot occur until the recorder's systems have been repaired and a title search can be done.

Any questions or issues should be directed to underwriting counsel. Thank you.