

WFG Underwriting Bulletin



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

From: WFG Underwriting Department

Date: September 1, 2021

Bulletin No: OH 2021-01

Subject: Change to Ohio Mechanic's Lien law

Effective October 1, 2021, Senate Bill 49 grants architects, landscape architects, surveyors, and engineers mechanic's lien rights whenever those professionals provide services under written contracts on *commercial* real property. The lien rights do not extend to public projects or to residential properties, even if the residential properties are part of a multi-lot (or unit) development.

The law amends multiple sections of Ohio Revised Code Chapter 47. The complete text of the bill is attached [hereto](#).

When closing on a construction mortgage secured by commercial property, agents must inquire if any pre-start includes services from any professional listed above. If so, agents must obtain lien waivers from each such professional in order to insure the priority of the mortgage.

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.