

WFG Underwriting Bulletin



To: All Ohio Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: February 6, 2026
Bulletin No.: OH 2026-02
Subject: MV Realty Homeowner Benefit Agreements

Background:

MV Realty is a real estate brokerage that offered homeowners the opportunity for a cash payment in exchange for execution and recording of a “Homeowner Benefit Agreement” which purports to create a covenant running with the land whereby the homeowner and all future owners are required to use MV Realty as the listing agent on future sales.

The State of Ohio enacted legislation prohibiting the creation of such listing agreements in 2023. Recently, the Ohio Attorney General has announced a settlement whereby affected homeowners can opt to have MV Realty’s Homeowner Benefit Agreement released for a \$75 fee. Unfortunately, affected homeowners have to “opt-in” for cancellation and pay the fee no later than April 29, 2026.

The 947 affected homeowners have been notified both by MV Realty and the Ohio Attorney General via US Mail. A copy of the Attorney General’s letter which details the process and deadline is found here: [Ohio Attorney General MV Realty Letter](#)

Underwriting Standard:

If you encounter an MV Realty Homeowner Benefit Agreement for a transaction closing prior to April 29, 2026, you must do the following to cancel the Agreement:

1. Secure the owner’s agreement that they want to cancel the agreement;
2. The owner must send an e-mail request to MV Realty at ohiotermination@homesatmv.com prior to April 29, 2026 and let them know they want to cancel the Agreement.

The following is a sample email:

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NOTE: This Bulletin is for the sole purpose of establishing underwriting positions and policies reflecting WFG National Title Insurance Company’s best business judgment. 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.

I am _____ and I want to cancel the MV Realty Homeowner Benefit Agreement recorded in _____ County, Ohio on [Insert Recording Date] as Instrument Number/Book Page _____.
My property address is [insert the full address of your property].

Thank you,

[Insert Your Name]
[Insert Your Address]
[Insert Your Email]
[Insert Your Phone Number]

3. The \$75 fee must be paid to MV Realty through this portal: <https://homesatmv.com/ohio-memo-term/>

Questions can be directed to the Attorney General at MVRInquiries@OhioAGO.gov

If the owner elects not to cancel the agreement or you encounter an MV Homeowner Benefit Agreement that was not cancelled by April 29, 2026, you will need to advise the parties of the agreement, require payment to MV Realty of any commission owed them for a sale transaction and take exception to the Homeowner Benefit Agreement on all policies issued.

Caveat:

There are other companies that have, in concept, copied MV Realty's Homeowner Benefit Agreement. These companies' agreements are not affected by this settlement. Require payment of the commission for sales transaction and take exception to the agreement on all policies issued.

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