



To: All Oklahoma Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: March 26, 2020
Bulletin No.: OK 2020-01
Subject: Oklahoma Supreme Court and Oklahoma Court of Criminal Appeals First Emergency Joint Order, SCAD No. 2020-24; and Coronavirus ("COVID-19") Related Oklahoma Fourth Amended Executive Order 2020 07, and Helpful Resources

The Oklahoma Supreme Court and the Oklahoma Court of Criminal Appeals issued a First Emergency Joint Order Regarding the COVID-19 State of Disaster, dated March 16, 2020 (the "Joint Order"), which is attached [Here](#). The Joint Order: (1) suspends all "deadlines and procedures whether prescribed by statute, rule or order in any civil, juvenile or criminal case", including appellate rules and procedures; (2) extends the statute of limitations in any civil case for 30 days, until April 14, 2020.

Therefore, you cannot rely upon the expiration of these deadlines, including statutes of limitations, occurring on or after March 16, 2020, through April 14, 2020. Please note that the Joint Order can be further extended or revised. This means that you must monitor the Oklahoma State Courts Network website for any extensions or revisions to the Joint Order. Please see www.oscn.net for updates.

In addition, on March 24, 2020, Governor Stitt signed amendments to Executive Order 2020-07, which in part, closes all non-essential businesses and non-critical infrastructure, in an effort to stop the spread of COVID-19. The Order will become effective at 11:59 p.m., March 25, 2020, and non-essential business closures will continue until 11:59 p.m., April 15, 2020. A copy of the Fourth Amended Executive Order 2020-07 (the "Executive Order") is attached [here](#), and a link to the Press Release regarding the amendments to the Executive Order is available [here](#).

The American Land Title Association ("ALTA") and the Oklahoma Land Title Association ("OLTA"), among other state land title associations, have taken the position that title agents are deemed to be "essential" workers under the U.S. Department of Homeland Security, Cybersecurity & Infrastructure Security Agency ("CISA"). In addition, U.S. Treasury Secretary Steven Mnuchin, issued a Memorandum for Financial Services Sector, dated March 22, 2020, referencing "clearing and settlement services," and "insurance services," as essential functions within the financial services sector. A copy of the memo is available [Here](#). The health, safety and welfare of WFG's employees, agents, customers and vendors are paramount. Therefore, while title agents may be deemed essential workers under CISA, whether a title agent continues to conduct business during this time is a personal decision that should be carefully and thoughtfully evaluated to protect its staff and the public.

WFG is responsibly engaging in social distancing, which includes many of its employees working remotely and temporarily limiting in-person interactions, including meetings, seminars, and speaking engagements. However, it will continue to utilize other means of service and communication to safely serve you.

Below are some links to helpful resources regarding COVID-19:

1. CISA's Guidance on Identification of Essential and Critical Infrastructure.
<https://www.cisa.gov/publication/guidance-essential-critical-infrastructure-workforce?fbclid=IwAR0Js22kwVBjV7FSi2LgaC8cukaTHMzwErBy04qmmcxlq9kq86Tjhv0kxLs>
2. WFG Underwriting Bulletins, including NB-2020-03 Recording Office Closings – CoronaVirus – Revision to NB 2020-02, COVID-19 CoronaVirus Recording Office Closings Update, dated March 18, 2020 - <https://wfgunderwriting.com/national>
3. ALTA – Title and Settlement Considered “Essential” Under Shelter-in-place Orders
<https://www.alta.org/news/news.cfm?20200323-Title-and-Settlement-Considered-Essential-Under-Shelter-in-place-Orders>
4. ALTA – Information regarding Coronavirus, including:
 - (a) What is Coronavirus?
 - (b) What You Should Know
 - (c) County & Recording Jurisdiction Operation Statuses & Closures
 - (d) Resources
 - (e) Legislation
 - (f) Watch for Fraud
 - (g) Financial Help for Small Businesses
 - (i) Coronavirus Articles<https://www.alta.org/business-tools/coronavirus.cfm>
5. Centers for Disease Control and Prevention (“CDC”)
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

If possible, keep in daily contact with your local recording office(s), and if you learn of any closures, delays or disruptions in service, or have any questions, please contact a WFG Underwriter. This is a fluid situation, which WFG is closely monitoring to help ensure personal safety and business continuity. COVID-19 is a novel virus effecting us all, but we will get through this together.

If you have any questions, please contact Oklahoma underwriting counsel at SWLegal@wfgnationaltitle.com.

Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.