

WFG Underwriting Bulletin

To: All Pennsylvania Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: June 7, 2019
Bulletin No.: PA2019-04
Subject: Luzerne County Cyber Attack Forces Shutdown of County Computer System – Access to Many Records Remain Unavailable

The Pennsylvania Land Title Association (PLTA) and other media outlets have reported that the Luzerne County's Administration has shut down some of its computer servers and work stations to address a cyber-attack discovered recently. As a result, certain real estate records such as the Landex Remote deed access system and the county civil court docket are unable to be searched. Although as of today, June 7, 2019, we have been informed that the Prothonotary records are now available and that the Assessment Office is accepting documents for recording and is time-stamping those documents on the date received. The County has not yet said when all systems will be back up and running.

If you have commitments for any transaction in Luzerne County where all customary searches have been completed, you may proceed to close those transactions, but you must obtain from all sellers and all buyers an affidavit with an indemnification provision, indicating that there are no judgments, claims or liens against that party, other than what appears on the commitment. Further, the indemnification must include a provision that in the event a judgment, claim or lien has been filed against the person, whether or not it appears on record against that person, that person will pay the debt immediately and if they refuse, they will agree to pay reasonable attorney's fees incurred by us to enforce the indemnification agreement. Please contact your underwriter with any questions in this regard.

If there are transactions where all customary searches have not yet been completed, the closing cannot take place until the system is up and running like normal and that search is complete. Any commitment that is issued must include the following exception:

"Some of the Luzerne County online systems are down and many of the real estate records are unavailable due to a technical issue caused by what appears to be a cyber-attack. The policy will

not insure against any judgment, claim or lien that would normally appear in the public records of Luzerne County, until a complete search of those indices is possible.”

If any additional information becomes available, we will let you know.

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The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above. This Bulletin replaces any prior Underwriting Bulletin.