



## UNDERWRITING BULLETIN - TEXAS

No. 07

DATE: December 29, 2010

RE: Commonly Used Forms

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The purpose of this Bulletin is to provide our agents with some of the forms which are used on a regular basis and which can facilitate the closing process. We suggest you save these forms on your computer. For each form there is a PDF version for completing manually, as well as a Word version which can be completed from your keyboard; use the one which works best for you.

**Certification of Trust.** Your initial requirement should be that the parties produce the trust agreement. If the trust agreement is not available, or if the parties refuse to produce it, completing the Certification of Trust form is mandatory. Use this form to confirm the trust's existence, the name of the trustee(s), and the powers of the trustee(s). It should be notarized; retain the original in your file.

**Homestead Designation and Disclaimer.** This form should be used whenever it is necessary to require a designation or disclaimer of property as homestead. Remember that in order to disclaim any property as homestead, the party must also designate whatever other property is claimed as homestead. A mere disclaimer of homestead, standing alone, is not sufficient. This should be recorded.

**Lender Required Conveyance.** Use this form whenever a lender is requiring the borrower(s) to make a conveyance as a condition to obtaining their loan. Retain the original in your file.

**POA Affidavit.** When a POA is used, this form should be signed by the attorney in fact at the closing. This should be recorded.

**POA Request for Approval.** We do not require that Underwriting review all powers of attorney. However, if you want a POA reviewed, please send the POA to Underwriting along with this form. Retain a copy of this form in your file.

**Overlimits Request and Authorization.** Unless a particular agent has been advised otherwise, all agents have authority to issue policies in a face amount of up to \$2.5 million. Any policy in excess of that amount must first be approved by WFG Underwriting.

The agent should complete and send the "Overlimits Request and Authorization" form, with a copy of the commitment, to Underwriting prior to releasing the commitment to the customer.

Please follow these instructions when completing the Overlimits Request:



**PROPOSED POLICIES:** Indicate the types of policies you intend to issue, and the respective amounts of coverage.

**REASON FOR REQUEST:** Check all boxes that are applicable.

**SEARCH OF TITLE:** Provide the dates the search began and ended (the plant certification date of your commitment). If you know of prior policies issued by any underwriter, list the types of policies, the names of the underwriters and the dates of issuance.

**PROPERTY INFORMATION:** You must check at least one box under each category of "Type", "Condition", and "Access".

**LIST ALL ENDORSEMENTS REQUESTED:** You may use the name of the endorsement or the form number.

**SUPPLEMENTAL INFORMATION:** Advise Underwriting of any additional information you consider relevant to the Request.

Bruce L. Goldston  
Vice President and Regional Counsel