



## UNDERWRITING BULLETIN - TEXAS

No. 23

DATE: November 12, 2012

RE: Communicating With Short Sale Lenders

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It has come to our attention that some sellers hire third parties to help them negotiate a short sale with their lender. We have no objection to this, unless the third party attempts to prevent the title agent from communicating directly with the lender.

WFG will not insure any short sale where the title agent does not communicate directly with the short sale lender.

Closing instructions and short sale payoffs must pass directly from the short sale lender to the title agent.

Attached is a form which you may use to obtain the borrowers' authorization for the lender to deal directly with your title company.

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Bruce Goldston  
Regional Underwriting Counsel