



To: All Texas Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: March 24, 2020
Bulletin No.: TX 2020-01
Subject: Coronavirus ("COVID-19") Related Shelter in Place Orders for Dallas County, San Antonio and Suburban Cities within Bexar County & Helpful Resources

Dallas County, the City of San Antonio and the suburban cities within Bexar County have issued shelter in place orders. The order for Dallas County is effective as of 11:59 p.m., March 23, 2020, and continuing until 11:59 p.m. on April 3, 2020; and the order for San Antonio and suburban cities within Bexar County is effective at 11:59 p.m., March 24, 2020, continuing until 11:59 p.m., April 9, 2020, or until either order is rescinded, superseded or amended. This means that all individuals and non-essential businesses that either reside in, or are located in these areas must shelter in their place of residence and cease non-essential business activities. Copies of the [Dallas County](#) and the [City of San Antonio](#) Orders are attached. Information regarding Bexar County may be found at its website <https://www.bexar.org/3234/COVID-19>

In light of the COVID-19 pandemic and its immediate threat to the public safety, WFG National Title Insurance Company ("WFG") anticipates that other Texas metropolitan areas, and possibly the entire State may follow suit with similar shelter in place orders. In this regard, the American Land Title Association ("ALTA") and other state land title associations, including the Texas Land Title Association ("TLTA") 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").

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.tlta.com/documents/Guidance%20on%20the%20Essential%20Critical%20Infrastructure%20Workforce.pdf>

2. TLTA - <https://www.tlta.com/> This includes a TLTA Notice dated, March 19, 2020, advising that TDI Announces Plans to Provide Regulatory Relief to Aid COVID-19 Response;
3. 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 19, 2020 - <https://wfgunderwriting.com/national>
4. 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>
5. 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>

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 Texas 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 affecting us all, but we will get through this together.

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

NOTE: 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.