

WFG Underwriting Bulletin



To: All Texas Policy Issuing Agents of WFG National Title Insurance Company

From: WFG Underwriting Department

Date: July 8, 2025

Bulletin No.: TX 2025-27

Subject: Survey Coverage and Schedule B Exceptions

As a reminder, the Texas Department of Insurance approved changes to a number of Insuring Forms, effective November 1, 2024. The changes to the Area and Boundaries Exception ("Survey Deletion") were discussed in [Bulletin TX 2024-25](#) and are reiterated below.

Summary of the Changes to the Area and Boundaries Exception ("Survey Deletion"):

Amendments to the T-1 and T-2 clarify that the survey coverage in the "Covered Risks" is deleted if the Area & Boundaries Exception Amendment (survey deletion) is not purchased.

- The T-1 Owner's Policy was amended to add the following sentence at the end of Covered Risk 2(c):

This coverage is deleted by Schedule B. Exceptions from Coverage. Paragraph 2, unless a survey of the Land acceptable to Company is timely provided and the applicable premium is paid to amend the exception to "shortages in area."

- The T-1 Owner's Policy and the T-2 Loan Policy were amended to add the following sentence at the end of the Schedule B.2 exception: "Covered Risk 2(c) is hereby deleted." Schedule B.2 now reads:

Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions or any overlapping of improvements. Covered Risk 2(c) is hereby deleted.

Underwriting Requirements:

1. As a result of these changes to the Insuring Forms, **it is not necessary to include the following (or similar) exceptions in Schedule B of the Commitment:**
 - *Any encroachments, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the land. (NOTE: UPON RECEIPT OF A SURVEY ACCEPTABLE TO COMPANY, THIS EXCEPTION WILL BE DELETED. COMPANY RESERVES THE RIGHT TO ADD ADDITIONAL EXCEPTIONS PER ITS EXAMINATION OF SAID SURVEY.)*
 - *Visible and apparent easements on or across the property herein described.*

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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.

- *Any portion of the property described herein within the limits or boundaries of any public or private roadway and/or highway.*
2. However, if the above exceptions are not used, you must insert the following Schedule B note:
- *NOTE: Company reserves the right to add additional exceptions upon receipt and review of an acceptable land title survey.*
3. These standards also apply to transactions contemplating issuance of the T-1R and T-2R policies.
- The T-1R does not include survey coverage in the “Covered Risks,” and this policy form was not amended in regard to the subject matter discussed in this bulletin.
 - The T-2R policy automatically provides survey coverage via express insurance in Schedule B of the policy, and P-51 requires a survey to be provided to issue the policy. A Schedule C requirement must be made to ensure a survey is provided. This policy form was not amended in regard to the subject matter discussed in this bulletin.

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