

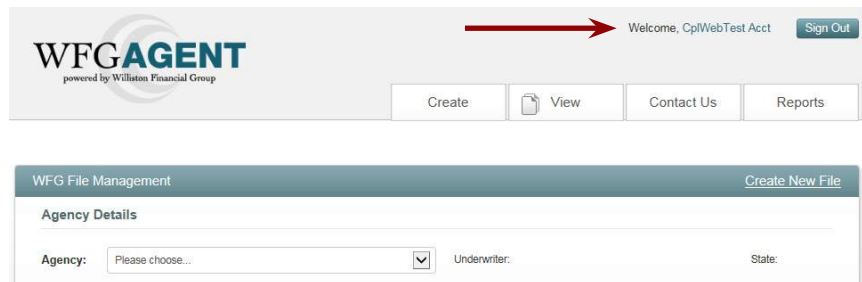
## Creating an OTL Request

The purpose of this document is to provide step-by-step instructions for creating Over-the-Limit, hereafter OTL, requests in accordance with your Agency Contract; transactions that exceed your current Authority Risk Limit.

### 1. Logging In

In your web browser, go to <https://www.wfgagent.com> and click on the AMS2 button at the top. Once you arrive at the log in page, use your current credentials to sign in.

*Note: Once you have logged in for the first time, you will be able to change your assigned password. In the upper right-hand corner, click on the hyperlink for your name. You will be directed to the Change Password page.*

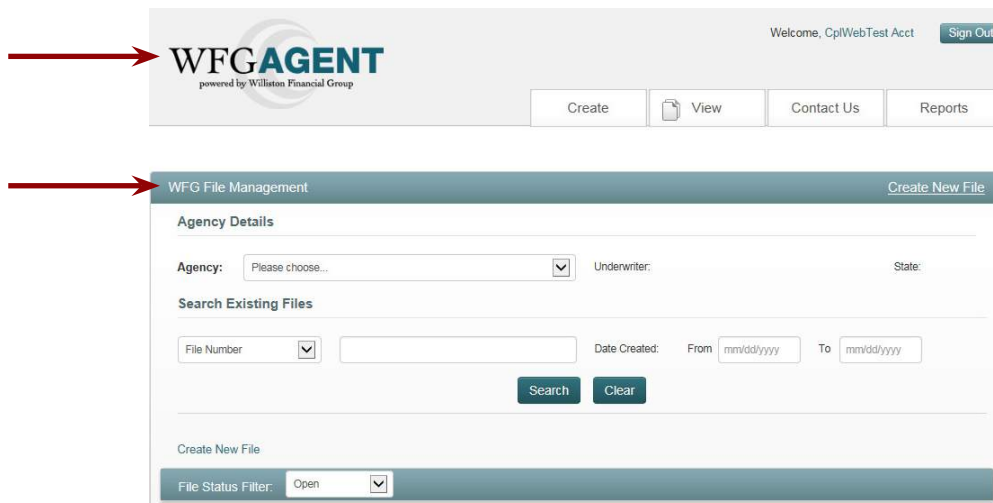


The screenshot shows the WFGAGENT user interface. At the top, there is a navigation bar with the WFGAGENT logo on the left, a "Welcome, CplWebTest Acct" message with a "Sign Out" button on the right, and a menu with "Create", "View", "Contact Us", and "Reports" buttons. Below this is the "WFG File Management" window, which has a "Create New File" link in the top right corner. The "Agency Details" section contains a dropdown menu for "Agency" (with "Please choose..." as the selected option), a text input for "Underwriter", and a text input for "State".

### 2. Main Landing

Once logged in, you will see the **WFG File Management** window.

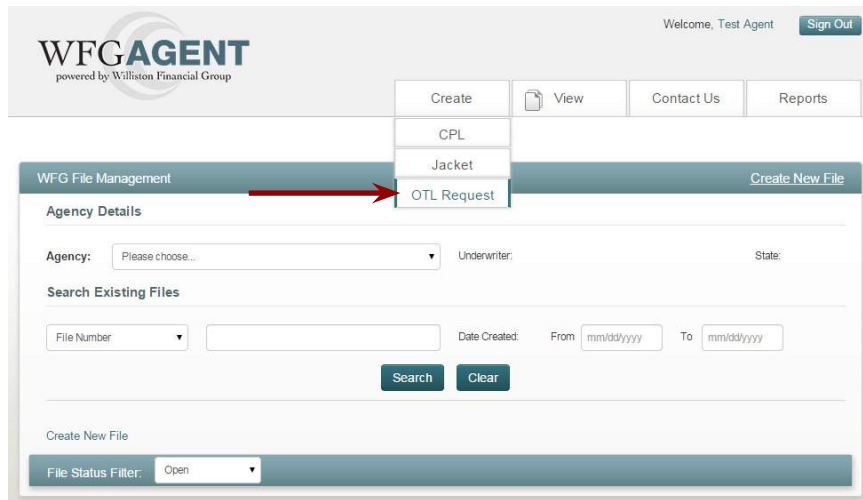
*Note: If at any time you would like to return to this page, you can click the **WFG AGENT** icon in the upper left-hand corner.*



This screenshot shows the WFG File Management window in more detail. A red arrow points to the WFGAGENT logo in the top left corner of the navigation bar. Another red arrow points to the "WFG File Management" header of the main window. The "Agency Details" section is the same as in the previous screenshot. Below it is the "Search Existing Files" section, which includes a "File Number" dropdown menu, a text input field, and "Date Created" fields with "From" and "To" date pickers (format: mm/dd/yyyy). There are "Search" and "Clear" buttons below these fields. At the bottom of the window is the "Create New File" section, which includes a "File Status Filter" dropdown menu with "Open" selected.

### 3. Creating an OTL Request

At the top right of your screen click on **Create**, then **OTL Request**.



Next, you will be brought to the **OTL request form** (pictured on the next page).

All bold fields are required.

Please upload any supporting documents to help complete the request.

Search

Draft Commitment

Back up Documents (if you answered "No" on the OLT questionnaire)

When you are finished, click **Submit OTL Request**.

Create OTL Request

Agency Details:

Property:  Agent File #:

Agent Email:  Agent Fax:

Insured Name:

Property: FLORIDA

Address 1:

Address 2:

Zip:  City:  State: FL

1 Title Exam Period From:  To:

Attach copy of commitment:

File name:

2 Policies to be issued:

Lenders Amount of Policy:

Owner's Amount of Policy:

3 Brief description of property (offices, single family, etc):

4 Is this transaction:  Purchase  Refinance

5 Insured Interest:  Fee Simple  Leasehold  Other

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6 Does land abut an open, dedicated road?  Yes  No

If No, was title to access easement examined?  Yes  No

7 Is the property to be insured subject to a potential encumbrance or loss of priority due to unfiled construction and/or mechanic's liens?  Yes  No

8 Is any portion of the property formerly railroad land?  Yes  No

9 Are there any potential Indian claim issues?  Yes  No

10 Are there any known creditors rights issues?  Yes  No

11 Is property affected by any type of water (beach, lake, wetland, marsh)?  Yes  No

12 Will you be giving survey coverage?  Yes  No

13 Will you be giving affirmative coverage or insuring any other unusual risks?  Yes  No

14 Endorsements Requested (attach copies if necessary):

File name:

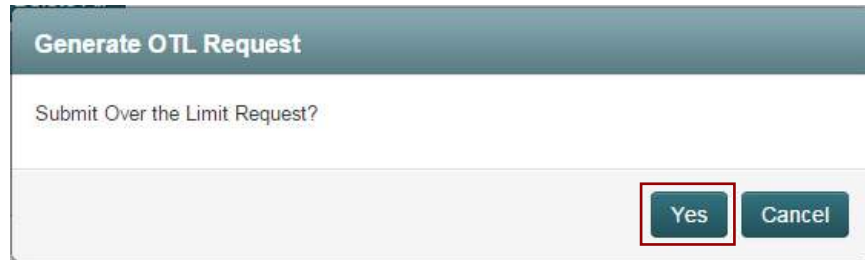
15 From our examination of the title and the above, it is our opinion that the Policy requested can be safely issued.  Yes  No

Upload Other Files

File name:

Note

Once you hit **Submit**, the following window will pop up asking you to confirm:



**Generate OTL Request**

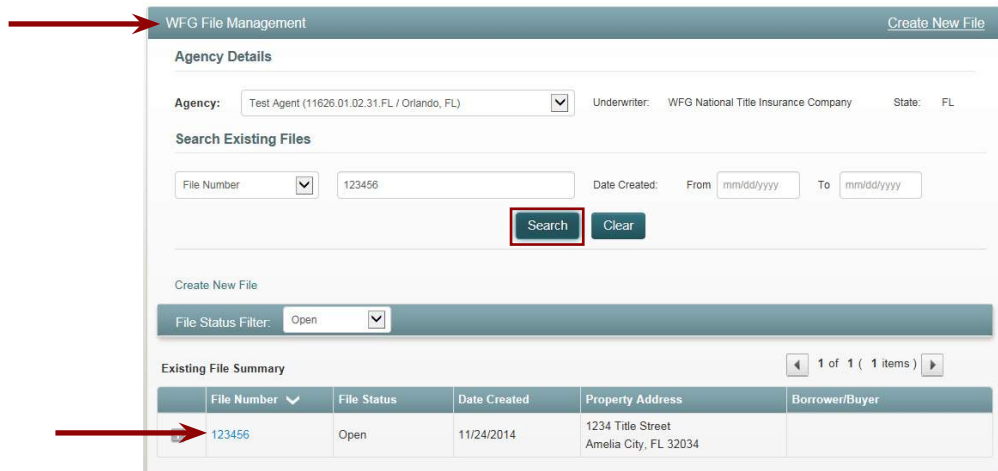
Submit Over the Limit Request?

**Yes** **Cancel**

After your request has been submitted, you will be brought back to the **WFG File Management Page**.

When you file an OTL request, a file will be automatically created if not already existing.

To check status of your OTL request, you can search for your file from this screen by inputting the appropriate fields and clicking **Search**.



WFG File Management Create New File

**Agency Details**

Agency: Test Agent (11626.01.02.31.FL / Orlando, FL) Underwriter: WFG National Title Insurance Company State: FL

**Search Existing Files**

File Number: 123456 Date Created: From: To:

**Search** **Clear**

Create New File

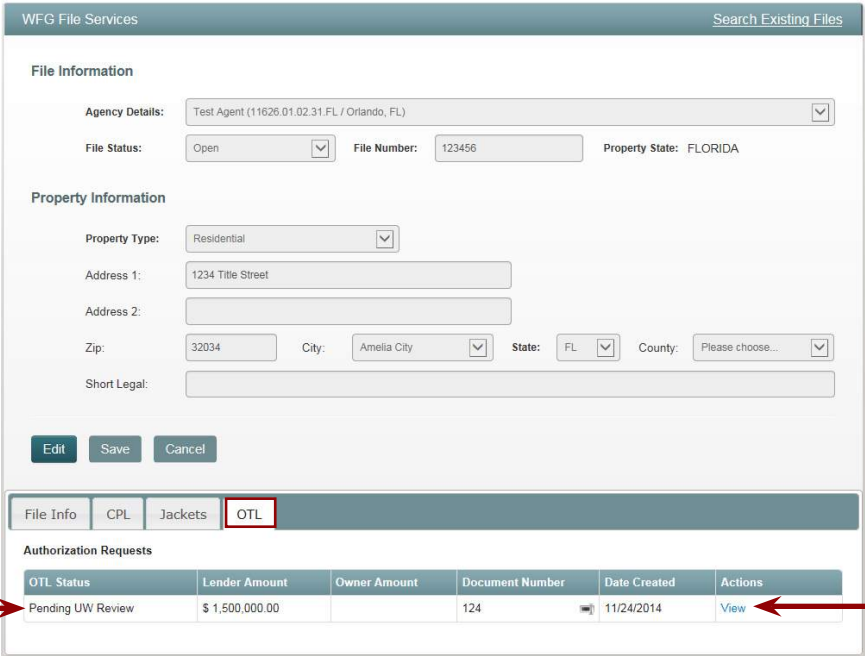
File Status Filter: Open

**Existing File Summary** 1 of 1 ( 1 items )

File Number	File Status	Date Created	Property Address	Borrower/Buyer
123456	Open	11/24/2014	1234 Title Street Amelia City, FL 32034	

You can then click on the **File Number** to open the file for more information.

The following screen will open:



WFG File Services Search Existing Files

**File Information**

Agency Details: Test Agent (11626.01.02.31.FL / Orlando, FL)

File Status:  File Number:  Property State: FLORIDA

**Property Information**

Property Type:

Address 1:

Address 2:

Zip:  City:  State:  County:

Short Legal:

File Info | CPL | Jackets | **OTL**

**Authorization Requests**

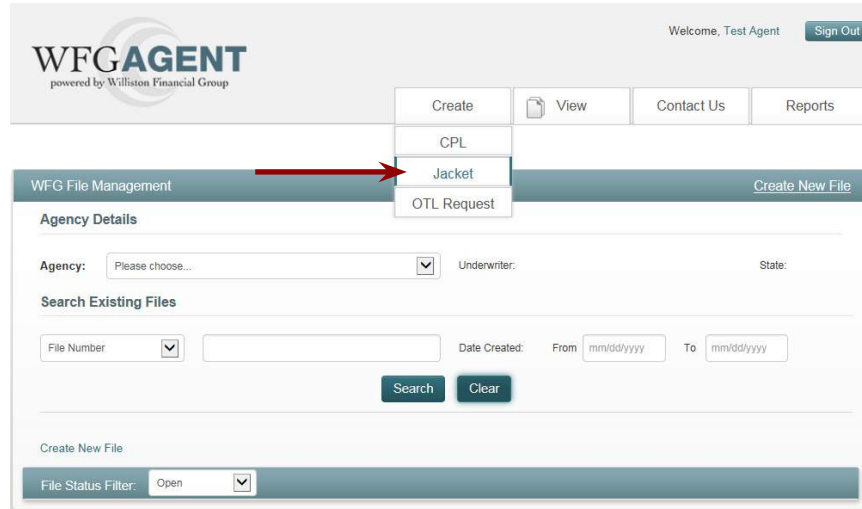
OTL Status	Lender Amount	Owner Amount	Document Number	Date Created	Actions
Pending UW Review	\$ 1,500,000.00		124	11/24/2014	<a href="#">View</a>

Click on the **OTL Tab**.

From here, you can view **status** of your request and **view** the form you submitted and make changes if needed.

#### 4. You will not be able to pull a Jacket if the OTL has not been approved.

At the top right of your screen click on **Create**, then **Jacket**.

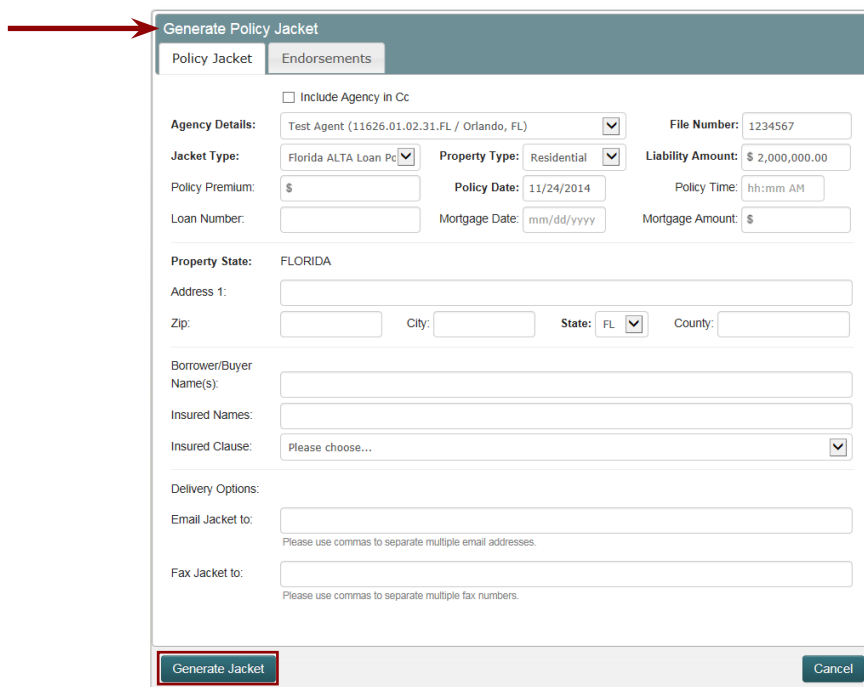


The screenshot shows the WFGAGENT File Management interface. At the top right, there is a 'Sign Out' button and a 'Welcome, Test Agent' message. Below this is a navigation bar with buttons for 'Create', 'View', 'Contact Us', and 'Reports'. A dropdown menu is open under 'Create', showing options for 'CPL', 'Jacket', and 'OTL Request'. A red arrow points to the 'Jacket' option. Below the navigation bar is the 'WFG File Management' section, which includes 'Agency Details', 'Search Existing Files', and 'Create New File' sections. The 'Agency Details' section has fields for Agency, Underwriter, and State. The 'Search Existing Files' section has fields for File Number, Date Created (From/To), and Search/Clear buttons. The 'Create New File' section has a 'File Status Filter' dropdown set to 'Open'.

Next, you will be brought to the **Generate Policy Jacket Screen**.

Fill out all required bold fields on the form.

Click **Generate Jacket**.



The screenshot shows the 'Generate Policy Jacket' form. A red arrow points to the 'Policy Jacket' tab. The form is divided into two tabs: 'Policy Jacket' and 'Endorsements'. The 'Policy Jacket' tab is active. The form includes the following fields and options:

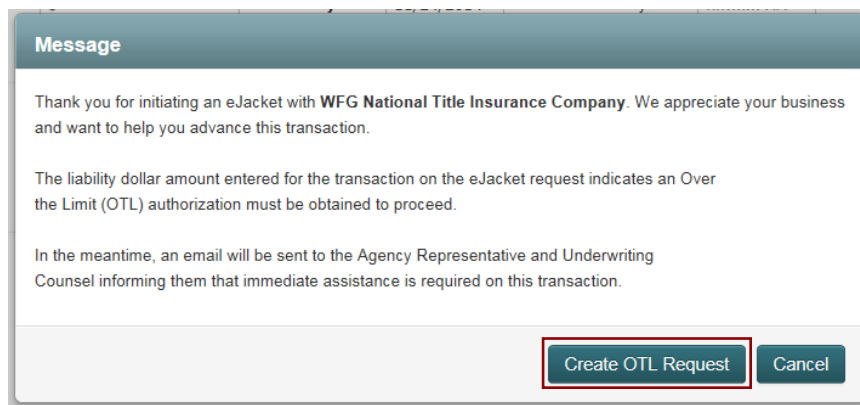
- Include Agency in Cc
- Agency Details:** Test Agent (11626.01.02.31.FL / Orlando, FL) [dropdown]
- File Number:** 1234567
- Jacket Type:** Florida ALTA Loan Pc [dropdown]
- Property Type:** Residential [dropdown]
- Liability Amount:** \$ 2,000,000.00
- Policy Premium:** \$ [text box]
- Policy Date:** 11/24/2014
- Policy Time:** hh:mm AM
- Loan Number:** [text box]
- Mortgage Date:** mm/dd/yyyy
- Mortgage Amount:** \$ [text box]
- Property State:** FLORIDA
- Address 1:** [text box]
- Zip:** [text box] **City:** [text box] **State:** FL [dropdown] **County:** [text box]
- Borrower/Buyer Name(s):** [text box]
- Insured Names:** [text box]
- Insured Clause:** Please choose... [dropdown]
- Delivery Options:**
- Email Jacket to:** [text box]  
Please use commas to separate multiple email addresses.
- Fax Jacket to:** [text box]  
Please use commas to separate multiple fax numbers.

At the bottom of the form, there are two buttons: 'Generate Jacket' (highlighted with a red box) and 'Cancel'.

If the liability amount entered exceeds your Agency Risk Limit, then an OTL Request and Review will be required prior to Jacket generation.

NOTE: the Jacket data entered will be saved and upon OTL approval, any Jackets in the Pending UW Review status will be created and available on the site, AMS.

Click, **Create OTL Request.**



Next, you will be brought to the **OTL request form** (pictured on the next page).

**See Step 3**



Once a decision has been made, you will receive an e-mail stating the OTL request has been approved or denied and other information is needed.

After your OTL request is approved, your jacket will be available, you can access this under the **Jackets tab**.

**Example 1:**

Dear Agent,

This message has been automatically generated to inform you an Over the Limit (OTL) Authorization Request was created on behalf of <<Agent Name>> for upcoming transaction <<Agent File Number>>. Once the request is reviewed by an Underwriter, a status notification email will be sent to your attention.

If you have any questions, please contact the individual assigned to the OTL Authorization request, listed below:

Contact Name: <<Underwriter>>  
Contact Email: <<Underwriter Email Address>>

**Example 2:**

Dear Agent,

Thank you for choosing WFG National Title. We appreciate your business! The request for authorization to issue a CPL/Policy on the file number identified below has been reviewed and the following decision has been made:

- <<Decision>>

Agency: <<Agent Name>>  
Requested by: <<Requestor>>  
Request date: <<Request Date>>  
File Number: <<Agent File Number>>  
Property Address: <<Property Address>>

Any approval, if given, is based on the information provided to us by your office. If any of the terms for issuing the policy as shown on your OTL request change, or if the amount of liability increases, you must re-submit the request for approval.

If you have any questions, please contact the Underwriting Counsel to which your request was assigned, listed below:

Underwriter: <<Underwriter>>  
Underwriter Email: <<Underwriter Email>>