

Underwriting Bulletin: UNTX-2024-013

Date: October 21, 2024
To: All Texas FNTI Agents
From: FNTI Underwriting Department

RE: **Indexing Delays-Travis County, Texas**

All Texas Agents:

Please note that FNTI is aware of Travis County's delayed indexing of recorded documents. However, we would like to make clear that this is an issue of "indexing" and not of "recording" documents. Travis County has confirmed that submitted documents are being accepted via E-Recording and physical delivery, recorded and stamped with standard recording information, per usual. The delay in indexing documents creates an extended gap period of an additional 15-20 days beyond the standard gap period.

At this time FNTI has no additional requirements related to the delayed indexing. However, we do urge that agents continue the standard business practice of implementing Seller Closing Affidavits and/or Affidavits of Debts, Liens, and Possession that include typical hold harmless and indemnification language as to liens of any kind filed against the proposed insured land. Additionally, agents should verify that in the instance of a purchase transaction, only general warranty deeds or special warranty deeds are used to convey the insured land and that said deeds **do not** contain any Reservations from Conveyance or Exceptions to Conveyance and Warranty of "...encumbrances of record".

Finally, we want to stress that there is no reason to hold documents for recording due to the indexing delay. Agents should and must timely record documents, per usual.

Please contact txunderwriting@fnti.com for addition questions.

As always, thank you for being part of the FNTI family.

This Underwriting Bulletin becomes a part of the principles and practices with which you are to comply under the terms of your Underwriting Agreement with First National Title Insurance Company. Should the content of this bulletin address the closing and escrow function, this information should be considered a directive and part of the principles and practices if non-compliance would result in liability to FNTI under either the insured closing service letter or policy of title insurance notwithstanding that the Underwriting Agreement does not include the closing and escrow functions of your agency.