



Welcome to TheFourthC - WFG's monthly compliance newsletter - and its new look.

This month in TheFourthC, Deborah Everett shares her insights into the subject of unauthorized practice of law in an article entitled, "Gain Awareness and Avoid Unauthorized Practice of Law (UPL)". The link to WFG's updated policy and procedure on UPL can be found on the summary list of new and revised policies and procedures. Both describe the importance of understanding what UPL is and what to do when you come across a situation requiring the professional advice of legal counsel.

Also in this month's issue is an article written by Shawna Hernandez entitled, "Title Tectonics – Shifting Forward with Process and Technology". In her article Shawna describes the new technology and improved processes that WFG will introduce to its direct operations in 2015.

Stay up-to-date with evolving changes affecting compliance, audit and your operations by checking out new courses offered on WFG's eLearning website, WFG Scholar and with CFPB highlights by reading the Fast Facts section featured in each monthly issue of TheFourthC.

Stay tuned . . . coming in the December issue of TheFourthC, will be a summary of the CFPB rules which took effect during 2014, plus the CFPB rule on the new integrated loan estimate and closing disclosure forms which will be required starting August 1, 2015.

Interested in a particular compliance or audit topic? Or, writing an article for TheFourthC? We are always looking for ideas for new articles and for new contributors. If you have an idea for a future article or want to write an article, please contact us at compliance@wfgnationaltitle.com.

Donald A. O'Neill
Executive Vice President & Chief Compliance Officer
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Gain Awareness and Avoid Unauthorized Practice of Law (UPL)

It is never acceptable to explain the legal effect of closing documents to a party in a real estate transaction. Beyond that simple absolute, every other element of the practice of law requires some knowledge of the specific requirements of the state where the property is located.



Title Tectonics – Shifting Forward with Process and Technology

Are you ready to dance, WFG? I hope so because a change is upon us, my friends.



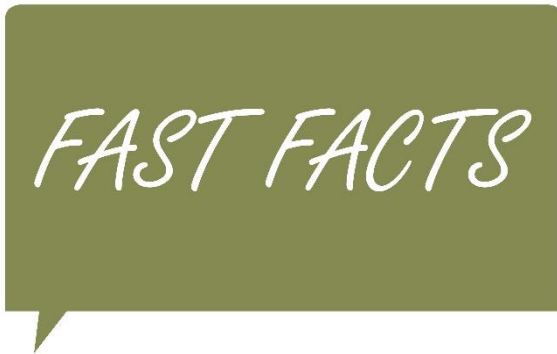
WFG SCHOLAR

Why are courses that I've already completed, coming back onto my learner's "courses to-do" list?



POLICIES AND PROCEDURES

A summary of new and revised WFG Policies and Procedures for November.



FAST FACTS

Continued information from The Dodd-Frank Wall Street Reform and Consumer Protection Act, The final CFPB rule on the Integrated Mortgage Disclosures, and updated information from CFPB



WFG COMPLIANCE PROGRAM

The WFG Compliance Program incorporates the latest industry best practices, as well as CFPB's most recent guidance for third party settlement services providers.

[Check out all the new information on our website](#)