

**UNDERWRITING DIRECTIVE No. 10**

TO: All Delaware Agents  
FROM: Underwriting Department  
DATE: February 19, 2010  
SUBJECT: New HUD-1 Form

With the institution of the new HUD-1 it is no longer possible for the data entry personnel or auditors to review a HUD and identify the breakdown of charges made in connection with the issuance of the title insurance policy. Therefore, it will be necessary for all agents on Delaware properties to prepare an invoice which details all of the charges made in connection with the issuance of the title insurance policy. Many of the software providers have or are in the process of creating an invoice for use on each transaction. In the event you do not have a form, attached for your convenience is a form of invoice which you may use. Please feel free to make any adjustments to the invoice to reflect your needs. Going forward, you must prepare an invoice on every transaction in which you are using a new HUD form. In the event a particular lender requires you to itemize all of your charges on the HUD or an addendum to the HUD, you do not need to prepare a separate invoice.

If it has been your practice in the past to forward a copy of your HUD with a remittance check, please note that going forward it will be necessary for you to provide a copy of the invoice form as well in order for us to detail the information.

Should you have any questions, please contact your agency representative or a member of the Underwriting Department.