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**Bulletin #2007-046**

To: All South Carolina Agents, Approved Attorneys, and Their Staff  
From: Nicole Langdale, SC Agent Representative  
Date: December 7, 2007  
Re: **Update to Internal Library**

The following updates have been made to the General Underwriting Principals Manual.

**General Underwriting Principles**  
**Underwriting Topics**

- The **ACCESS SECTION** section has been revised to incorporate a section on subdivision roads moved from the Roads, Streets, Alleys & Sidewalks section.
- The **DEEDS OF TRUST AND MORTGAGES** section has been revised to add an updated reverse mortgage example and reflect the 14.3-06 endorsement.
- The **EASEMENTS** section has been revised
- The **LEASES AND LEASEHOLD TITLES** section has been revised to add an updated leasehold sample
- The **LEGAL DESCRIPTIONS** section has been revised to change underwriting procedures related to legal descriptions.

**\*\*\*\* PLEASE NOTE: The amended underwriting guidelines under the LEGAL DESCRIPTION section are a significant change from former underwriting procedures.**

- The **PROBATE AND RECORDATION** section has been revised to reduce the time period in the GAP1 requirement to 30 days.
- The **ROADS, STREETS, ALLEYS & SIDEWALKS** section has been revised to move the Subdivision Roads section to the ACCESS section.

***Glossary of Exceptions and Requirements***- modified to reflect changes relative to the above outlined revisions.