



**OLD REPUBLIC** NATIONAL TITLE INSURANCE COMPANY



**Shannon Skurner**

[sskurner@oldrepublictitle.com](mailto:sskurner@oldrepublictitle.com)  
888-678-1700

Hello!

Here is your **ORT News!** for December 2009. Included in this month's issue is:

- Is there anything missing?;
- Don't forget;
- Announcing...;
- New RESPA guidance;
- Changes to Basic Manual;
- Ask Ann answers your question about P-66;
- Article: The Truth About Trust; *and*,
- Holiday Fun & Tips.

**Happy Holidays,**  
*Shannon Skurner*

### Inside ORT



*Is there anything missing?*

Please take just a moment to help us ensure that the information we have listed for you is current and complete by clicking on the words "**Update Profile**" located at the bottom of this email.

You'll be able to view your confidential profile where you can make any **changes and/or updates** - including your **birthdate** (month & day).



*As a reminder....*

The end of the year **cut-off date** for submitting policies and remittances is **today, Friday, December 18th.**



**Mark Bilbrey to Be Appointed President of ORNTIC and ORNTHC  
as of July 1, 2010.**

This internal press release was sent to all employees on December 10, 2009.

Continue reading [here](#).

## Industry-Related News

TEXAS DEPARTMENT OF INSURANCE



### *New RESPA Guidance by TDI & HUD*

The statute that outlines settlement statement requirements in Texas is the **Texas Insurance Code**. Section 2702.053 states:

Click [here](#) to view and/or download.



### *Basic Manual*

The new **Basic Manual** changes go into effect on **February 1, 2010**.

Click [here](#) for complete information.

## Ask Ann...



*ORT's Chief Audit Officer  
answers your troublesome  
title questions.*

**Ann Morris**  
Chief Audit Officer  
713-829-4295  
[amorris@oldrepublictitle.com](mailto:amorris@oldrepublictitle.com)

This month's topic: P-66

**Question:** A bank is making a loan in the amount \$300,000.00 secured by two parcels of land valued at a total of \$250,000.00. The two parcels of land are not contiguous and are in two separate abstracts. The loan is additionally secured by borrower's equipment. The lender has requested a Loan Policy in the amount of \$300,000.00. How would I calculate the premium for this loan policy?

For Ann's answer,  
click [here](#).

Happy Holidays!

With sincere gratitude for your business  
and warm wishes for a holiday season  
full of peace and happiness.

~Shannon Skurner

## Business Corner

### The Truth About Trust

Conventional wisdom on trust says that building trust takes times. Yet, you probably have a few customers who've known you for years who may not trust you, and a few others who've known you for five minutes who do.

*Upon what is trust built?*

Continue reading [here](#).



## Holiday Fun & Tips



### *Just in Time for the Holidays...*

Click [here](#) for some money saving websites to check out before you go shopping or finalize travel plans.



### *Wrap presents like a pro...*

Click [here](#) to learn a quick way to wrap those Holiday gifts.



### *How to cook anything...*

Click [here](#) for a website that will help you to whip up a dish - even if you're not sure if you have all the ingredients on hand.



### *Are you ready for some more football?*

Click [here](#) for a list of the upcoming Bowl games.