



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY



Shannon Skurner

Vice President & Texas
Agency Manager

sskurner@oldrepublictitle.com
888-678-1700

Hello,

Here's what's included in this issue of *ORT News!*:

- **Carolyn Freeman** has **three lists** to tackle;
- **30 Years!**;
- Just **28 days** until...;
- **It's here** - the final RESPA rule;
- **2007 Statistical Data**;
- **Ask Ann** answers your question to "*Which Owner's Policy?*";
- Your **company's secret weapon**;
- Why are **male turkeys** called "**Tom**"?; and,
- **Six websites** to help you **save money** this Holiday Season.



Hope you have a great weekend!
Shannon Skurner

ORT Press

Carolyn Freeman

In our last issue of *ORT News!*, we told you that **Carolyn Freeman**, Office Manager, Elliott & Waldron Abstract in Van Zandt County, was **retiring**. November 15th was her last day.

After quite an extensive career, **Carolyn** and her husband, **Jim**, plan to "*relax some*" at first, **travel**, then **start tackling their three lists**.

Click [here](#) to read the rest of the story.

Pictured here with **Carolyn** (in pink top) at her retirement party from left to right are: **Cheryl Adams**, ORT; **Lisa Overton**, the new office manager; and, **Ann Morris**, ORT.

Best of luck, Carolyn!



Carolyn Gaston

Carolyn Gaston, with Aggieland Title in College Station, recently celebrated **30 years** of dedication and service.

Pictured here with Carolyn (seated in front) at her celebration party held October 30th, are: Dana Gonzales, Joyce Ferguson - both with Aggieland Title; Cathy Goen, Take-Off, Inc.; and, Bill Thornton, Sr., Aggieland Title.

Thank you, Carolyn!



Only 28 More Days....

The year-end cut off date - the *last day to submit policies and remittances in order for them to be processed and recorded for 2008*, is **December 19, 2008**.

Industry-Related News & Information

Final RESPA Rule

HUD has announced that the **final RESPA rule** is **now available**. To **view** and/or **download** the rule, click [here](#). This rule **will be implemented** on **January 1, 2010**.

A **comprehensive webpage** has been established by HUD which you can go to by clicking [here](#).



2007 Statistical Data

The **2007 Statistical Data** from the **Texas Department of Insurance** is **now available**.

- For the **2007 Underwriter Statistical Report**, click [here](#).
- For the **2007 Agent Statistical Report**, click [here](#).

TEXAS DEPARTMENT OF INSURANCE

Ask Ann...



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



Ann Morris
Chief Audit Officer
713-829-4295
amorris@oldrepublictitle.com

This month's topic: **T-1 or T-1R Owner's Policy?**

Question: "An individual is buying a duplex located on **4 acres** of land. Which **Owner's Policy** (T-1 or T-1R) **will I issue** on this

file?"

Answer: Using **P-1(u)** of the **Basic Manual**, you would issue a **T-1R Owner's Policy of Title Insurance** because this property is **designed for occupancy** of **one to four families** and the **land** is **less than five** acres.

P-1(u) states:

P-1(u). Residential real property:

- (1) any real property which has improvements thereon designed principally for the occupancy of from one to four families (including individual units of condominiums and cooperatives) and either (a) situated in a platted subdivision of record, or (b) consisting of five acres or less, or
- (2) any real property which has improvements thereon designed principally for the occupancy of from one to four families and consisting of more than five acres but not more than 200 acres used for agricultural production by individual insureds (according to the information known by the Company at the time of issuance of the policy of title insurance).

Business Corner

It's **no secret** that in today's workplace there can be **conflicts** between the **two largest groups of employees** - the "**older**" and "**younger**" generations.

But, **did you know** that there is a **secret weapon** - **a peacemaker**, already within **your company**?

Click [here](#) to read more.....



All of us at **ORT**
wish you and your family a very
Happy Thanksgiving.

And, here's a little **Thanksgiving** trivia for you.

Why are **male turkeys** called "**Tom**"?

Click [here](#) to find out.

Just in time for the Holidays.....

Who doesn't love a great deal!

Just in time for the holidays, here are some **money-saving websites** to check out **before** you **go shopping** or make **travel plans**:



- **Codes.** Have you ever been asked to key in a "code" for a discount when purchasing online - *but*, you don't have one? Go to: www.retailme.com. There you'll find over 15,000 stores listed along with their offer codes.
- **Rebates.** Go to: www.fatwallet.com, where you'll find rebates for participating retailers.
- **Coupons.** A good source for coupons is: www.dealcatcher.com.
- **Comparisons.** If you're short on time and want to do a quick price comparison, go to: www.pricegrabber.com, where you'll be able to search by products, retailers, individual sellers, prices, or ratings.
- **Electronics.** For deals on computers, digital cameras, TVs, and home appliances, check out: www.newegg.com.
- **Air Travel.** Stay up late on Tuesday night and book your flight online in the early morning hours of Wednesday. That's when all the deals come into the airfare sites. To look through more than 140 sites to find the cheapest fares, go to: www.kayak.com. There are no booking fees on this site. And, if you're undecided about whether to book a flight now or later, check out: www.farecast.live.com, to help you decide.
- **Food.** Before leaving home go to: www.mygrocerydeals.com, to find out what's on sale in your local grocery stores. You'll be able to view deals by story or by item.