



**Shannon Skurner**  
Vice President & Texas  
Agency Manager  
[sskurner@oldrepublictitle.com](mailto:sskurner@oldrepublictitle.com)  
888-678-1700

Good morning,

I know what you're thinking. "Didn't I already get a Newsletter this month?" Yes, you did.

Because we were unable to send you a Newsletter during the month of September - compliments of Hurricane Ike, we thought that in honor of Halloween we would give you an extra treat this month.

Here's what's included in this issue:

- Who is counting the days...;
- Schedule of TLTA Fall Programs;
- Ask Ann answers your question about T-1 & T-1R Owner's Policy;
- Article titled "Don't Take The Cheese Off Of Your Pizza";
- How coffee filters are more than just for making coffee;
- A reminder about what happens this Sunday, November 2nd; and,
- Halloween Fun Facts - including, what makes up three-quarters of a trick-or-treater's loot and what 10% of parents admit to doing!



Hope you have a great week!  
Shannon Skurner

## ORT Press

### **Counting The Days....**

Carolyn Freeman (pictured), Office Manager, Elliott & Waldron Abstract in Van Zandt County, is retiring. Her last day will be November 15th.

**Best of luck, Carolyn!**



## Industry Related News & Information

TLTA offers a variety of training options - such as webinars; in-person seminars; and, self-paced education, for developing and/or enhancing your skills as a title industry professional.

To view or download the 2008 - 2009 Education Catalog, click [here](#).

As a quick review, here is a list of programs scheduled for next month:

- November 5, 2008 - "Commercial and Non-Residential Transactions: Meeting



**Everyday Challenges**". Click [here](#) to view the e-brochure .

- **November 6, 2008** - "**North East Texas Regional Seminar**". For program and registration information, click [here](#).
- **November 20, 2008** - »**Webinar**« - "**Living by the Book: A look at the Basic Manual**". To register online, click [here](#).

## 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: T-1 or T-1R Owner's Policy?

**Question:** "A corporation is buying a duplex on 4 acres. Which Owner's Policy (T-1 or T-1R) will I issue in this file? I'm thinking it would be a T-1R because it is less than five acres and the property is designed for occupancy of one to four families. Am I correct?"

**Answer:** Using P-38 of the **Basic Manual**, you would issue a **T-1 Owner's Policy of Title Insurance** because a corporation is not a "natural" person. P-38 states...

#### *P-38. Residential Owner Policy of Title Insurance---One-to-Four Family Residences:*

A Company shall only issue a Residential Owner Policy of Title Insurance-One-to-Four Family Residences (Form T-1R) on property that is Residential Real Property, and the insured is a natural person(s) at the date the policy is issued. In the application of this rule it is permissible to issue a Residential Owner Policy of Title Insurance (Form T-1R ) prior to the construction of improvements provided that the Residential Owner Policy of Title Insurance (Form T-1R) is issued to a natural person, in accordance with P-8.a. In all other cases, the Company shall issue the Owner Policy (Form T-1) when issuing a policy to an owner.

**Just remember**, if the **insured** is **not a natural person**, i.e. a corporation, partnership or association, you would issue a **T-1 Owner's Policy of Title Insurance**.

## Business Corner

Just as **cheese** is the **main ingredient** of pizza, **people have main ingredients** too. They are **those things** other's **love most** about **doing business** with us.

But **as time passes**, we may **unknowingly skim** on **providing** our **customers** with our **main ingredients**; we **take the cheese off of our own pizza**.

Click [here](#) to read the full article.





Coffee Filters

More than **just a must-have item** in the kitchen, click [here](#) to read **7 other uses for Coffee Filters....it's**



Fall Back

**Daylight Saving Time ends** at 2 a.m., on **Sunday, November 2nd.**

While you are **re-setting your clocks back one hour**, it's also a great time to **replace the batteries** in your smoke detectors.

## Halloween

Click [here](#) to check out some **fun facts** about **Halloween - including**, what **makes up three-quarters** of a **trick-or-treater's loot** and what **10% of parents** admit to doing.....

