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Hello!

Your **ORT News!** for **October 2009** is filled with lots of useful, relevant and timely information.

Here's what's included:

- It's a Boy!;
- Rande Yeager has the last word;
- New Commitment Jacket;
- Updated Schedule D;
- Final Push;
- Red Flags Rule;
- New Forms Licensing Fee;
- Mineral Coverage Webinar;
- RESPA's Hands-On, How-To Workshop;
- New RESPA Rule FAQs;
- Ask Ann answers your questions on Loan Policies;
- Business Corner: "What Customers Are Not Telling You";
- Happy Halloween wishes;
- Trivia question about a grave digger turned rock star; *and*
- Reminder of what you need to change on November 1st.

Thank you for your business,
Shannon Skurner

Inside ORT

It's A Boy!

Kindra Wessel, Agency Administrator, and her husband, Cole, welcomed the birth of their son, **Evan Andrew Wessel**, who arrived on October 11th weighing 6 pounds & 6 1/2 ounces.

Congratulations, Kindra & Cole!



Is It The Perfect Storm?

Rande Yeager, President & CEO of
Old Republic National Title Insurance Company,
has **the last word**.

Click [here](#) to read more.



New Commitment Jacket

Beginning **November 1, 2009** all agents
will need to use the new
Commitment Jacket
that adds the promulgated language
about Minerals & Mineral Rights.

The new **Commitment Jacket** will
be available on the **Starslink** website, or you can
click [here](#) to view and/or download now.

Schedule D

Old Republic's **Schedule D** has changed.

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



Industry-Related News



Final Push

Real estate industry trade groups
are mounting a final push for....

Continue reading [here](#).



The Red Flags Rule

Does the title insurance industry fall
under jurisdiction of the **Red Flags Rule**?

Click [here](#) to read why **ALTA** is
seeking clarification.

Have a question about the **Red Flags Rule**?
Click [here](#) for answers.



New Forms Licensing Fee

TLTA leaders met last week with representatives from ALTA regarding their new forms licensing fee which is to be implemented in 2010. Your office most likely received a letter from ALTA recently and you are urged to review the materials carefully.

To read more about this issue, click [here](#).

Digging Deeper

ORT's Lisa Beville, Underwriting Counsel and Director of Education & Training, will be one of the presenters for a Webinar regarding Minerals Coverage.

Click [here](#) to read more about the program scheduled for Wednesday, October 28th.



It's All Changing!

Be prepared for business not-as-usual by registering for this Hands-On, How-To Workshop.

With 11 different locations and dates, click [here](#) to read more.



New RESPA Rule FAQs

On **October 8th**, HUD released its sixth installment of New RESPA Rule FAQs.

To view and/or download, click [here](#).

Ask Ann...



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



Ann Morris

Chief Audit Officer
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This month's topic: [Loan Polices Using Simultaneous Issue Rate?](#)

Question: A buyer is purchasing property for \$350,000 and borrowing \$300,000 from a local bank. The bank is requiring the buyer to put up a second property as collateral. The buyer is to receive an Owner Policy for the purchased property pursuant to the contract. The lender wants a Loan Policy covering both the purchased tract and the second, additional collateral tract. Can I issue the Loan Policy using the simultaneous issue rate (R-5)?

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

Business Corner

What Customers Are Not Telling You!

What if you were given a lie detector test with this one question, "**Are your customers very satisfied?**" If you answer "yes", would you pass the test?

Continue reading [here](#).



Happy Halloween!

Parents, brace yourselves... The National Confectioners Association predicts that **\$2.225 billion** will be spent on Halloween candy in 2009.

And, here's an interesting trivia question for you:

What **rock star** worked as a **gravedigger** before starting his musical career?

- a. Roy Orbison b. Billy Joel
- c. Mick Jagger d. Rod Stewart

For the answer, click [here](#).





Daylight Saving Time ends
November 1st @ 2 a.m.
Set your clocks
back one hour.