

**Old Republic National Title Insurance Company**  
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**Home Office: Minneapolis, Minnesota 55401-2499**

BULLETIN 008

TO: All Agents and Attorneys for the State of New Mexico

FROM: David W. Rhodes

DATE: August 14, 2000

Subject: Universal Services  
Kim Berling /aka Eileen Mueller

The New Mexico Land Title Association received a letter from the Attorney General of New Mexico office alerting the title industry to a large number of consumer complaints directed to the Attorney General's office. These complaints concern a contractor doing business under the name of Universal Services. Allegedly, Universal Services takes the construction funds and does little or no work.

The sole principal of Universal services is Kim Berling aka Eileen Mueller. Any closings involving this entity or this individual will require prior approval from Old Republic Title Insurance Company.

A copy of the letter from the Attorney General's office is attached.

Attorney General of New Mexico  
CONSUMER PROTECTION DIVISION

STUART M. BLUESTONE,  
Deputy Attorney General

July 31, 2000

Edward J. Roibal, Esq.  
Executive Director, New Mexico Land Title Association  
VIA FAX 505-521-5880

Re: Universal Services and Kim Berling aka Eileen Mueller

Dear Mr. Roybal:

I write to request that you alert member title companies to concerns relating to mortgage loans in which some or all of the proceeds are directed to Universal Services. In the case of transactions that we have previously discussed, the net loan proceeds were paid out in two party title company checks to the order of the borrower and Universal Services. In many instances there have been complaints by the borrowers that Universal Services has taken all the money up front and done little or none of the construction work contracted for.

We have been advised that the District Attorney in the Eighth Judicial District has filed charges of fraud and forgery against Kim Berling on which she was arrested last week. Ms. Berling, who uses the name Eileen Mueller in her business transactions, is the sole principal of Universal Services. Given the number and nature of complaints received by the Attorney General's Office and the now pending criminal charges, we believe it is incumbent upon any title company closing a mortgage loan in which proceeds are to be paid to Universal Services any other affiliate of Ms. Berling-Mueller to be certain that both the lender and the borrower are aware of these matters before any such loan is closed.

I would appreciate your assistance in sending this information or at least a copy of this letter to each of your members. Anyone requiring additional information should call me at 827-6086

Very truly yours,

Jerome Marshak  
Assistant Attorney General