

# Title

## FREQUENTLY ASKED ^ QUESTIONS

OCTOBER 2010

**A lender has chosen a different title agency to close the refinance we have been asked to insure. They are insisting that we issue a closing service letter naming that agent, who is not an agent of Old Republic's. Can we do that?**

Absolutely not.

Old Republic's Closing Service Letters (CSL) may only be issued naming NJ attorneys who meet our stated criteria (below) or Policy Issuing Agents of Old Republic National Title Insurance Company. If you are requested to issue a CSL on a title agent and do not know whether or not they are appointed by Old Republic, please call the New Jersey State Office for verification.

The criteria for closing attorneys are as follows:

- Listed as an active member of the New Jersey Bar in the current Lawyers Diary; alternatively, proof that attorney is currently admitted to the New Jersey Bar and does not have his/her license suspended.
- Continues to be a member of the same law firm as listed in current Lawyers Diary.
- Office is located at same address as listed in current Lawyers Diary.
- Licensed to practice law in New Jersey for at least two years or associated with an attorney with at least two years experience.
- Engaged in full-time practice of law (no other occupation such as real estate developer, builder, etc.) with a staffed office open on a full-time basis capable of doing New Jersey business.
- Is not included on Company's Non-Approved Attorney List (copy available upon request).
- Is representing the borrower not the lender.

As always, please feel free to address any questions on this or any other topic to a member of our underwriting staff.