

# PENN ATTORNEYS TITLE ALERT

**DATE: 6/26/08**

**RE: Title Alert 2008-05**

**Letters of Indemnity--Update**

We last issued our Title Alert 2006-07 on this topic and we now seek to notify you of updated contact information for other Pennsylvania underwriters, as well as to remind you of our underwriting guidelines relating to letters of indemnity.

As you know, a letter of indemnity is a promise from the last title insurance underwriter ("Prior Insurer") to a current title insurance underwriter ("Current Insurer") that Prior Insurer will indemnify Current Insurer against any loss or damage resulting from the specified defect, lien or encumbrance not excepted to or excluded from coverage on Prior Insurer's policy. If the letter is received and properly indemnifies the outstanding item, it may be removed from the commitment on the basis of receipt of the letter.

It is important to note that not all items appearing on title can be cleared with a letter of indemnity. For instance, Penn Attorneys will generally accept indemnity from other underwriters for outstanding financial items (e.g. old mortgages or judgments), but **not** for outstanding title interests (e.g. missing heirs, fraud, forgery).

It is also important to note that the letter of indemnity must be given by an underwriter, not by a title company or title agency.

To request a letter of indemnity on a parcel that *was not* last insured by Penn Attorneys, please use the attached contact list for other Pennsylvania underwriters. Be sure to look for names of merged, assumed or acquired title companies in the footnotes to determine who now handles those companies' requests. When requesting your letter, please do so in writing, and be sure to ask that the letter of indemnity be addressed to Penn Attorneys Title Insurance Co., c/o your company's name.

For a letter of indemnity on a parcel that *was* last insured by Penn Attorneys, please send your request, along with a copy of the new title insurance commitment showing the matter to be indemnified as an exception, to Jennifer MacGregor, 900 State Street, Suite 320, Erie, PA 16501 via fax at 814-453-5983.

As always, if you have any questions, comments or concerns, please contact us.

## ***Penn Attorneys Title Insurance Co.***

900 State Street, Ste 320 Erie, PA 16501

Tel 814-454-8278 or 800-352-2216

FAX 814-453-5983 or 1-800-234-2352

[erie@pennattorneys.com](mailto:erie@pennattorneys.com)

**Censtar Title Insurance Company**

Attn: Janine Andriole, 1420 Spring Hill Road, Suite 600, McLean, Virginia 22102  
 Phone: 703-749-1292 Fax: 703-749-1294

**Chicago Title Insurance Company<sup>A</sup>**

Attn: Eleanor Garbesi, 1601 Market Street, Suite 2550, Philadelphia, PA 19103  
 Phone: 215-568-4800 Fax: 215-568-4880

**Commonwealth Land Title Insurance Company<sup>B</sup>**

*Berks, Bucks, Montgomery, Delaware, Chester County:* Attn: Mike Lewis or Kathy Beck

Phone: 610-566-1337 Fax: 610-566-9186

*Philadelphia and outer counties:* Attn: Deedee Rosati

Phone: 215-665-3428 Fax: 215-665-3440,

Main Office: Two Logan Square, Suite 500, Philadelphia, PA 19103,

Main Office Phone: 215-241-6100 Fax: 215-665-1423

**Conestoga Title Insurance Company**

Attn: Mary Lou Creasy, 123 East King Street, Lancaster, PA 17602

Phone: 800-273-6170 Fax: 888-316-7339

**Fidelity National Title Insurance Company of Pennsylvania<sup>C</sup>**

Attn: Kimberly Crowley, 486 Norristown Road, Suite 230, Blue Bell, PA 19422

Phone: 610-825-5720 Fax: 610-825-5722

**First American Title Insurance Company**

Attn: Barbara Bono, 620 Freedom Business Center Drive, King of Prussia, PA 19406

Phone: 610-265-8440 Fax: 610-233-4235

**First American Title Insurance Company of Texas**

Attn: Janine Andriole, 1420 Spring Hill Road, Suite 600, McLean, Virginia 22102

Phone: 703-749-1292 Fax: 703-749-1294

**General Title & Trust Insurance Corp. of America**

Attn: Jennifer O'Boyle, One Aldwyn Center, Villanova, PA 19085

Phone: 440-232-5511 Fax: 440-232-1501

**Guarantee Title & Trust Company<sup>D</sup>**

Attn: Angela Jasperse, 8280 Montgomery Road, Suite 200, Cincinnati, OH 45236 Phone: 913-383-9248 x1112 Fax: 513-794-1618

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<sup>A</sup> Includes all requests from **Chelsea Title and Guaranty Company, Pioneer National Title Insurance Company, Safeco Title Insurance Company, Ticor Title Insurance Company, and Title Guarantee of Baltimore.**

<sup>B</sup> Includes all requests from **Continental Title Insurance Company, Industrial Valley Title Insurance Company, Transamerica Title Insurance Company, and West Jersey Title & Guaranty Company.**

<sup>C</sup> Includes all requests from **American Title Insurance Company, Berks Title Insurance Company, Meridian Title Insurance Company, Nations Title Insurance Company, Security Title and Guaranty Co., Title Insurance Corporation of PA (TICP), Title USA Insurance Corp. of New York (NKA Nations Title), and TRW Title Insurance of New York (NKA Nations Title).**

<sup>D</sup> Includes all requests from **American Realty Title Agency (ARTA).**

**Lawyers Title Insurance Corporation**

Attn: Deedee Rosati, Suite 1230, Two Penn Center, Philadelphia, PA 19102  
Phone: 215-568-7168 Fax: 215-665-3430

**Manito Title Insurance Company**

Attn: Ken West, Church & Market Streets, P.O. Box 841, West Chester, PA 19380  
Phone: 610-932-5400 Fax: 610-436-6427

**Old Republic National Title Insurance Corp.**<sup>E</sup>

Attn: Steve Gratman, 1275 Drummers Lane, Suite 206, Wayne, PA 19087-1571  
Phone: 610-687-8020 Fax: 610-687-6056

**Penn Title, Inc.**

Attn: Candace Jagielski, 999 Berkshire Boulevard, Wyomissing, PA 19610  
Phone: 610-378-1818 Fax: 610-376-7069

**Security Title Guarantee Corporation of Baltimore**

Attn: Donna Moyer, 439 North Duke Street, Lancaster, PA 17602  
Phone: 800-848-5333 Fax: 717-481-7797

**Stewart Title Guaranty Company**

Attn: Kathi Marryat, 900 W. Valley Road, Suite 1302, Wayne, PA 19087  
Phone: 610-687-0400 Fax: 610-687-0464

**T.A. Title Insurance Company**

Attn: Barbara Bono, 620 Freedom Business Center Drive, King of Prussia, PA 19406  
Phone: 610-265-8440 Fax: 610-233-4235

**The Talon Group**

Attn: Dee Smoke, 1818 Market Street, Suite 2530, Philadelphia, PA 19103  
Phone: 215-854-8100 x109 Fax: 215-854-8111

**United General Title Insurance Company (UGT)**

Attn: Dee Smoke, 1818 Market Street, Suite 2530, Philadelphia, PA 19103  
Phone: 215-854-8100 x109 Fax: 215-854-8111

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<sup>E</sup> Includes all requests from **Title Insurance Company of Minnesota and Minnesota Title Insurance Company**.