



We Have Moved!

By the time this arrives in your in-box, we will have moved. If you missed it, our office is now located at:

**30 Kimball Avenue, Suite 206
South Burlington, VT 05403**

Please mail all correspondence to the new address.

Upcoming Seminars

Our annual County seminar series, which began in November and December, will conclude with the following:

3/7	Chittenden County	Trader Dukes, So. Burlington
3/21	Windsor/Orange Counties	Fireside Inn, W. Lebanon
4/3	Addison County	Marriott, Middlebury
4/5	Rutland County	Holiday Inn, Rutland

Topics for the county seminars include: Fraud; Perpetual Leases; Common Interest Communities; Legislation; current Court Decisions & Ethics Opinions; Avoiding Title Insurance Claims. Please visit our [website](#) for additional information or to register.

Q & A

Here are a couple of questions we received from your colleagues, along with our responses.

Q. I have a client who is refinancing. The prior title insurance policy was written with another title insurance company. Can I write the new policy with CATIC and give a reissue rate or do I have to write the new policy with the prior title insurance company?

A. Yes, you may issue a CATIC policy and apply the reissue rate. Also, if you have a



complete copy of the old policy, for title insurance purposes, you need only bring the title search forward from the date of that policy. Please copy the Schedule B, Exceptions from the old policy into the new CATIC policy.

Q. I have a client who owns property in Vermont and New York and is obtaining financing which will require a title insurance policy. Can a CATIC policy be issued?

A. Yes, a CATIC policy can be issued for both states! In addition to operating in every New England state, CATIC is licensed in New York, New Jersey and Florida. If you have a complex transaction involving property in any of the aforementioned states, please call or [email](#) Andy to discuss.

We all learn by asking questions. Please keep the questions coming.

Educating Your Client How an Owner Title Insurance Policy Protects Their Ownership.

Since we live in a digital world, your first contact with prospective clients could be via email or it could be a client visiting your website. Studies show that the earlier in the process a buyer is informed about the importance of an Owner Policy and how it protects them, the more likely they are to purchase a policy. One option to mailing a hard copy to your client with your engagement letter is to send them a link in an email or to post a pamphlet on your website. Click [here](#) to download the digital pamphlet.

1031 Like-Kind Exchanges

One of the most important aspects of any exchange is the "safety of your funds." You need a Qualified Intermediary that you can trust. CATIC Exchange will deposit the Exchanger's funds in a segregated, interest-bearing, liquid escrow account at an FDIC-insured depository. No funds will be commingled with its operating accounts or used for investment purposes. In addition, CATIC Exchange maintains a fidelity bond and professional liability insurance. Click [here](#) for Types of Exchanges handled by CATIC Exchange. For additional information [email](#) or call 860.904.2108.

