



## UNDERWRITING BULLETIN

February 12, 2014

Bulletin No.: 14-002 Adverse Possession

Recently it has been reported in the press, and subsequently verified with the Attorney General's office, that certain parties and individuals are being prosecuted for misleading the courts to obtain quiet title decrees through adverse possession.

The allegation is that the title to various properties around the state was obtained through quiet title decrees obtained by claims of adverse possession and subsequently re-sold. Many, if not all, of the properties have been sold and re-sold and title insurance issued. Also, a brief examination of the chain of title of some of the cited properties indicates that the appropriate appeal periods may not have expired prior to being insured.

Effective immediately, if the chain of title on a property shows a quiet title decree, do not proceed without Underwriting approval. It is important to note that subsequent insurance may not be relied upon to have cured any problem with the title. You must examine the chain of title at least as far back as 2005 to determine if such a decree is part of your chain.

If any of the following persons appear in your search, contact underwriting:

Craig Merrill Mortensen  
Sandra Elaine Barton  
Christopher Spencer Barton  
Cambria Lisa Barton  
Daniel Paul Vedenoff  
Sheldon Wayne Feigel.

**Intentional disregard of the matters contained in this Bulletin may cause any loss sustained under the terms of a policy to be allocated entirely to the Agent**