

Business Hours: 8:00am – 5:30pm, Monday – Friday.

Please send all Orders and Revision Requests to orders@barristerstitle.com and all Prior Policy Requests to priors@barristerstitle.com.



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BARRISTERS TITLE

— *services* —

A Division of Fidelity National Title

The Quill – November 2021



we're
Thankful

We are thankful for YOU! Barristers Title is very happy to announce that because of you we were able to donate \$12,339.52 – a portion of every order we received in October – to **Earlier.org**! We were able to beat our donation amount from previous years AND we've now sent over \$50,000 to Earlier.org since beginning this partnership. Wow!

So Thank You, Thank You, Thank You!! We were able to do something together last month that is so much bigger than us and we could not have done it without your support!

We are truly honored to have such amazing customers!

THE QUILL TIP:

Equity Lines/Future Advances

Failing to properly close Equity Lines is one of those pitfalls that can result in a claim. The law requires that a request to close an open-ended line or account be signed by the borrower. If you have a standard letter you send with payoff checks – or if you wire your payoffs to mortgage lenders – and do not send a Close Account Letter signed by the Borrower, the lender will not cancel that account. That means that the borrower will be free to run the balance back up. In a refinance situation, that means that the new lender will be in a second lien position to the Equity Line Lender. In a purchase situation, that means that the lien associated with the Equity Line will be superior to your purchaser's interest and your purchaser's lender's interest. Bad news. This is not a theoretical risk. This is a real-life risk and claims are paid out related to this one error every year.

Our Commitments have a standard requirement related to Equity Lines and Future Advances Deeds of Trust. We need to know that the requirement was cleared. More accurately stated, we need to have those close account letters in our files before we close them for good and issue the policy. **[Click here](#)** to see an example of a Close Account Letter that you are free to use.

sb

FALL RECIPE:

Spiced Apple Cider

This recipe is great as is or you can add a little bourbon or whiskey for a boozy treat. An added bonus – it makes your home smell great simmering on the stove!

Ingredients:

- 2 quarts of Apple Juice
- 6 Cinnamon Sticks
- 10 Cloves
- 1/4 teaspoon Nutmeg
- 1/4 teaspoon Ground Ginger
- 1/4 cup Lemon Juice
- 1/2 cup Orange Juice

Instructions:

This recipe is so easy it really doesn't need instructions! Simply add all of the ingredients into a pot or dutch oven, bring to a boil, then simmer for about 20-30 minutes.



MEET THE
FAMILY

{Shadow & Luna}



We are switching up our Meet the (human) Family series to introduce you to Shadow & Luna. These two Bengal kitties belong to Landis Sinnett, our Raleigh area sales rep, and are just too cute not to share! Landis says that they are both full of curiosity and chaos and there is never a dull moment with them

around. Check out those eyes!

THE HOLIDAYS ARE COMING!

Our 2021 Holiday video card is in the works and we can't wait to unveil it next month! If you've missed our **Holiday videos** in the past you will definitely want to go back

and watch them. Check out our most viewed **Holiday video** from 2017. In true Barristers fashion, we think it's a riot!



Raise your hand if you've got your Thanksgiving pants ready!



THE QUILL RIDDLE

Q. Why didn't the cook season the Thanksgiving turkey?

A. Because there was no thyme!

Barristers Title Services underwrites for Fidelity National Title and First American Title.

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