



Dear Stewart Partners,

We hope you are enjoying the warmer temperatures that will hopefully lead to a busy summer real estate market. In this week's mid-week update, we are featuring an article on the Homeowner's Policy and when it is permissible to issue one when an entity is the owner. We are also including an article about the Stewart Special Alerts Database and what to do if you get a match with a person involved in your transaction.

We also have several upcoming educational opportunities for agents in all of the New England States. Today at 11 A.M. underwriters from our New England underwriting team are presenting a webinar on commonly requested commercial endorsements. Next Thursday, May 14, our Connecticut underwriters are presenting a webinar on the Use of Statutory Affidavits to Clear Title in Connecticut. On May 19, we are holding a webinar demonstrating Stewart's Connect Close software. To register for any of these webinars, please see below.

Finally, the Massachusetts agency team will be at the Massachusetts Real Estate Bar Association spring conference next Monday May 11. The link to register is below. We hope to see you there! Also on Monday, May 11, Mary Blomerth and Laurie Goodwin will be representing Stewart at a golf charity fundraiser for the Massachusetts South Shore Habitat for Humanity. If you are a golfer and want to support this worthwhile cause, there is still time to buy tickets to play!



Homeowner's Expanded Policies—Can the Insured be an LLC (or other entity)? By: Mark A. Jones, Esq., Associate Senior Underwriting Counsel – Massachusetts and Rhode Island

As title insurance issuing agents, you likely have run into situations where a homebuyer wants to take title in the name of a limited liability company (LLC). In the past, Homeowner's policies were typically only issued to individuals, including trustees of estate planning trust, and less frequently an LLC. In the Homeowner's policy jackets issued prior to 2021, the jacket stated that the policy provided coverage only when "each insured named in Schedule A is a Natural Person." As a result, for those older policies, a "deletion of natural person" endorsement was required to modify the policy so that the Insured could be an LLC. The endorsement modified the jacket with the following language:

1. *The limitation contained in the first paragraph of the Owner's Coverage Statement that "each insured named in Schedule A is a Natural Person" is hereby deleted.*
2. *Section 2b CONTINUATION OF COVERAGE of the Conditions is hereby amended to add the following:*

"(6) those who succeed to the interest of the named insured by operation of law as distinguished from purchase including corporate or fiduciary successors."

By acceptance of the attached Endorsement, You hereby certify that the Insured entity in which title has been purchased has been formed for estate planning purposes. You hereby acknowledge that this Endorsement has been issued based upon such representation and that any misrepresentation will deem coverage under this Policy null and void.

In 2021, the Homeowner's Policy jacket was modified, making the Deletion of Natural Person Endorsement unnecessary. On the first page of the jacket the policy now reads *"This policy covers You only if the Land is improved with an existing one-to-four family residence and each party named in Item 1 of Schedule A is a Natural Person or **Estate Planning Entity**." An Estate Planning Entity is defined in the definitions section of the policy jacket as "A legal entity, a trust, or a trustee of a trust, if the entity or trust is established by a Natural Person for the purpose of planning the disposition of that person's estate."* Therefore, a **legal entity**, which could be an LLC or another entity, can be an Insured under the Homeowner's Expanded policy provided it was established by a natural person for estate planning purposes. If the LLC or other legal entity does not meet those requirements, a Standard ALTA policy should be issued.

What if the Insured purchased the property in their individual name and now wants to transfer title to a legal entity? The good news is that the 2021 Homeowner's policy jacket contemplates that scenario as well. The "Continuation of Coverage" section of the jacket states that the policy also insures *"Your Estate Planning Entity to which You transfer Your Title after the Date of Policy."* Again, as long as the entity was established for estate planning purposes by a natural person, coverage would continue without the need to issue any endorsements to the policy.

Also, if the property is a single-family residence which is owner occupied, you may issue the Stewart Gold Endorsement to the Homeowner's Policy. Among other things, this Endorsement removes the requirement that the limited liability company or other entity that owns the property must be formed for the purposes of estate planning. For more information on the Gold Endorsement, please see the article in our [February 4, 2026 New England Regional Mid-Week Update](#).

As always, if you have any questions, please reach out to an underwriter.



Stewart's Special Alerts Database – What if you get a Match? By:
Tracie M. Kester, Senior Underwriting Counsel and New England
Deputy Regional Underwriting Counsel

As a Stewart policy issuing agent, you are required to search the names of parties to a transaction, including the seller, buyer, borrower (if different from buyer), payoff lender, and new lender in the Stewart Special Alerts Database. You should also search the property address. A link to the database is here: <https://specialalerts.stewart.com/>

It's not uncommon to get a "hit" on the name search, particularly if it's a common name. For example, a search for the name "John Smith" will reveal several matches because both the first and the last names are common. Looking at the matches, however, it is clear that there is no match for "John Smith" – instead, the matches are for people with the first name John or the last name Smith.

There may be an instance where you get an exact match on the name or the property address. If that happens, you'll want to go to Stewart's Virtual Underwriter website and review the [Special Alerts Resource Page](#) for further instructions. Remember that you now need a password to access Virtual Underwriter – if you don't have one, please contact an underwriter for assistance.

The Resource Page contains guidelines for reviewing the search, including how to spot a "false positive" (such as the John Smith example above) and what to do when a Patriot Act search results in a match.

Finally, the page also provides guidance on what to do if you are certain you have a match. If the match is for a name on the government list, the procedure to clear the match is different from clearing a match to a name in the Stewart Special Alerts database, and links for each of these procedures is included on the Resource Page.

As always, if you have any questions regarding the Stewart Special Alerts database, please contact an underwriter.



Upcoming Education

May 6, 2026 (Today) at 11:00 A.M. – Commonly Requested Commercial Endorsements

Please join New Hampshire State Counsel Michelle Radie-Coffin, Massachusetts Underwriting Counsel Mark Jones, and Connecticut Underwriting Counsel Frank Cammarano for a review of the most commonly requested endorsements in a commercial transaction and their issuing guidelines. This 60-minute session will be eligible for CLE credit in Connecticut, New Hampshire, Maine and Rhode Island. Click [this link](#) to register.

May 14, 2026 at 9:00 A.M. – Using Statutory Affidavits to Clear Title Issues in Connecticut

Two of our most experienced Connecticut underwriters, David Veleber and David Piechota, will present a one-hour webinar on the fundamentals of statutory affidavits and how they can effectively be used to resolve common title issues. Attend this webinar to learn

practical strategies for making title insurable and keeping your real estate closings on track. To register, follow [this link](#).

May 19, 2026 at 9:00 A.M. – Connect Close: the Fundamentals

Join Rachel DePaolo for a 30-minute overview and demonstration of Connect Close, Stewart's title production software for its New England attorney agents. To register, click [this link](#).



Stewart Out and About

The Massachusetts Real Estate Bar Association (REBA) will be holding its spring conference next Monday, May 11, 2026 in Norwood, Massachusetts. Several Stewart underwriters and agency sales representatives will be in attendance. For more information, or to register, see REBA's website: <https://www.reba.net/about-us/2026-spring-conference/>



Stewart Caring for Its Community – Give Moor Charity Golf Tournament for South Shore Habitat for Humanity

Stewart Title is proud to support our community as a sponsor at the Annual Moor Charity Golf Tournament ([Give Moor Charity Golf Tournament 2026](#)), taking place Monday, May 11 at Blue Hill Country Club, in Canton, Massachusetts. Stewart will be hosting a Hole-in-One challenge and Mary Blomerth and Laurie Goodwin will be there cheering on the golfers.

This incredible event benefits South Shore Habitat for Humanity, an organization that has been dedicated to helping local families build and improve safe, affordable homes for 38 years. Serving 22 communities south and southwest of Boston, their impact continues to strengthen neighborhoods and change lives. Even better, 100% of the proceeds from this tournament go directly toward supporting their mission.

We're honored to be part of such a meaningful event and to give back to the communities we serve. To learn more about South Shore Habitat for Humanity and how you can get involved, please visit www.sshabitat.org



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