

Dear Stewart Partners,

The first week after we “fall back” always seems like a hard adjustment and this year isn’t any different. In exchange for that extra hour of sleep this past Sunday, our commute home occurs after the sun sets and head lights are needed. We hope all of you are adjusting and finding other bright spots in your day to make up for the longer evenings.

This week is a short week for many, as Friday is Veteran’s Day. Massachusetts Registries of Deeds will be closed in observance of the holiday; however, Stewart will be open and our underwriting team will be available to assist with your underwriting questions. In recognition of Veteran’s Day, all of us here at Stewart want to recognize America’s veterans and their families for their patriotism, love of country, and willingness to serve and sacrifice for us. Thank you!

In this week’s update, we are introducing our newest member of our New England Underwriting team, Rhonda Duddy, Esq. Rhonda will be at the REBA conference on Monday and is looking forward to meeting many of you there. Two of Stewart’s underwriters will also be speaking at REBA. Details about those sessions are below. Lastly, as many of you know, the Massachusetts Homestead Law was recently amended by Chapter 175 of the Acts of 2022. The provisions relating to the Homestead Law became effective yesterday, November 8, 2022. See below for some key highlights of the changes in the law.



Homestead Changes – Effective November 8, 2022

Chapter 175 of the Acts of 2022 amended the Homestead law in Massachusetts. The portions of the session law which dealt with Homestead became effective 90 days from August 10, 2022. The amendments broadened the law with regard to who is eligible for an automatic or declared homestead and also added methods for terminating homestead rights. We’ve highlighted some of the important changes to the law below:

Expansion of Eligibility

Remainder Interests and Co-op Unit Owner – the amended law adds remaindermen and lessee-shareholders of a residential cooperative housing unit to the list of eligible people who have the benefit of an automatic homestead or can declare a homestead, if the property is the principal place of residence of the person holding the respective interests.

Release of Homestead Rights Based on Recitations in Deed

A good faith purchaser for value may rely on the following language in a deed to terminate the homestead rights of the grantor’s spouse:

- deed containing a recitation that grantor is unmarried
- deed containing recitation that property is not a home

A good faith purchaser for value may rely on the following representations in a deed if made under the **penalties of perjury**:

- deed containing a representation by the grantor under the penalties of perjury that there is no spouse or former spouse entitled to an estate of homestead
- deed containing a representation by the grantor under the penalties of perjury that the home is not the home of the grantor’s spouse or former spouse

Release of Homestead as a Result of a Divorce Decree

In the case of a divorce, if there is a judgment that requires one spouse to convey real property to the other spouse, the homestead rights of the conveying spouse will be deemed a termination of the conveying spouses homestead rights.

Additionally, if the record title of real property was in the name of only one spouse and the divorce judgment does not award title or possessory right to the other spouse, homestead rights of the non-title spouse will be deemed terminated.



Introducing Rhonda Duddy, Esq. – Massachusetts and New Hampshire Underwriting Counsel

We are pleased to announce the addition of Rhonda Duddy, Esq. to our underwriting team. Rhonda is a licensed attorney in both Massachusetts and New Hampshire. She brings over 30 years of real estate conveyancing experience to the Stewart underwriting team. Rhonda started her career as a real estate paralegal before pursuing her goal of attending law school and becoming a real estate attorney. Her experience as both a real estate paralegal and conveyancing attorney makes her uniquely suited to understand and respond to the needs of our agents and their staff. Rhonda will be supporting both Massachusetts and New Hampshire agents with their underwriting needs. You can reach Rhonda at Rhonda.Duddy@Stewart.com or (781) 703-0281.



Stewart Underwriters Presenting at REBA's Fall Conference

REBA will be hosting its annual fall conference on November 14th at the Four Points by Sheraton Hotel in Norwood. Tracie Kester and Jutta Deeney will both be presenting.

Jutta will be part of a Practical Skills Session focusing on updated REBA Title Standards on death and title issues, and what recent changes can help solve previously problematic titles. This promises to be a practical and informative program, highlighting some beneficial changes.

Tracie will be co-chairing a panel related to the 2021 ALTA Title Policy form changes. This practical skills session will help educate you on what changed, what has improved, and the benefits of issuing the new form policies.

If you haven't registered with REBA to attend the fall conference, you can do so directly on REBA's site by following this link: <https://www.reba.net/about-us/2022-annual-meeting-conference/>



200 5th Avenue, Suite 301, Waltham, MA 02451

Phone: 800-628-2988 Fax: 781-697-3336

Tiziano Doto, MA & RI Agency Services Manager - tiziano.doto@stewart.com

Jutta R. Deeney, VP, New England Regional Underwriting Counsel - jutta.deeney@stewart.com

Christine Provost, MA Associate Senior Underwriting Counsel - christine.provost@stewart.com

Tracie Kester, MA Underwriting Counsel - tracie.kester@stewart.com

Paula M. Cuculo, RI Underwriting Counsel - paula.cuculo@stewart.com

Eileen O'Shaughnessy, RI Underwriting Counsel – eileen.oshaughnessy@stewart.com

General MA Underwriting Mailbox - massuwing@stewart.com

Tracy Hawkins, MA Agency Sales Representative Sr. - tracy.hawkins@stewart.com

Mary Blomerth, MA Agency Sales Representative Sr. - mary.blomerth@stewart.com

Laurie Goodwin, MA Agency Sales Representative - laurie.goodwin@stewart.com

Lyslie A. DeMeo, RI Agency Sales Representative Sr. - ldemeo@stewart.com

Michelle Radie-Coffin, NH Underwriting Counsel and State Manager - michelle.radiecoffin@stewart.com