

# UNDERWRITING BULLETIN

Stewart Title Insurance Company, 300 East 42<sup>nd</sup> Street, 10<sup>th</sup> Floor -New York, New York 10017  
(212) 922-0050 – (800) 433-0014 – FAX (212) 983-1133

---

---

NY000395

**Date: February 3, 2009**

**To: All New York State Office Counsel, Managers and Agents**

**From: Agency Legal Services**

**Re: Search Guidelines**

---

---

This bulletin is being issued to clarify our previous Bulletin 393.

The search guidelines are designed to supplement your underwriting practices and are suggestions based upon the Company's claims history. The guidelines are subject to your company's prudent business practices.

A valid Stewart Title policy may be used as a starter file. When using a Stewart Title starter, title can be run forward from the date of the policy. If you question the validity of the policy, please contact Agency Legal services for guidance. All other starters need to be reviewed by your examiner to determine the accuracy of the information reported in the non-Stewart policy.

When insuring a refi where the lender does not require a covenant and restriction search, a search of all parties in interest for a period of (10) years must be run to determine if any judgments or liens have attached to the property during the statutory period. In New York State a judgment will attach to real property owned by the debtor in the county the property is located and will remain a lien on the property for ten (10) years.

**References:**

Bulletins Replaced:	None
Related Bulletins:	NY000393
Underwriting Manual:	None
Exceptions Manual:	None
Forms:	None
Attachments:	None

**THIS BULLETIN IS A CONFIDENTIAL COMMUNICATION BETWEEN STEWART AND THE ADDRESSEE. STEWART DOES NOT AUTHORIZE THE DISCLOSURE OF THIS COMMUNICATION TO ANY THIRD PARTIES WITHOUT ITS PRIOR WRITTEN CONSENT.**