To: george.spelvin@stewart.com From: jutta.hammerschlaugen@stewart.com

Subject: Resolution North Pole, LLC Dispute

Mr_Kringle's-original-title-policy.pdf

Hey, George.

Well, this has been a journey and a half.

The Kringle file is an old one. In fact, he was one of our very first clients when we opened in Galveston back in 1893. The magical lands team had to do some digging, but we looked up the policy and reviewed the chain of title. Upon closer inspection, we found something most interesting.

For centuries, Mr. Kringle had been leasing the listing known as North Pole, LLC from some kind spirits who wished to reward him for his mission of giving. From 600 A.D. to around 1893, that was the framework in which Kris and his elves set up HQ.

Things went smoothly for so long that the year we opened, the old man approached the spirits and asked them for permission to purchase the North Pole outright. Mr. Kringle realized that the equity in the property was rising, and it would be invaluable for reinvestment into his operations as time went on.

Now, Mr. Kringle didn't know we existed, as title insurance was a pretty new thing back then, but the spirits sent a magic breeze to etch a message into a snowdrift. It said, "Stewart Title Guaranty Company, Galveston, Texas." We facilitated the sale end-to-end, as we always do. Smooth as an ice rink.

I want to call out an important section in the title policy, as it applies to all the magic lands we underwrite. I think it would be good for you to review this:

"Rights of magical sleigh and reindeer access by and between the Easter Bunny and Tooth Fairy to the North Pole via supernatural byways terrestrial, aquatic and aerial."

There are some interesting exceptions to this rule applying to Never-Never Land and Dracula's castle in Transylvania. The rule as it applies to Ariel, being of both land and sea, may need to be updated and clarified.

Now, what about that Jim Frost character? You'll love this. He marched into court on Monday with some chump solicitor named Champ Pattymelt. I suspect this is an alias.

In court, Frost said he was willed the North Pole 128 years ago when his dad, Father Winter, passed away. Except Jim had been grieving so long, he only got around to filing the claim just this month. His counsel introduced their stack of documents into evidence – purporting to be official Magical Land Title Association forms. You know MaLTA, George; you worked with them on the Oz refi.

Well, as planned, we raised an authenticity issue. As you know, all MaLTA docs have a binding spell that's more powerful than any modern-day block chain. Frost presented no proof of spellcasting before the judge. We countered with the authentic documents from the original transaction. Pattymelt tried a couple of card tricks, but His Honor was not impressed.

This guy is a total fraud. (You know what a pain fraudsters can be in this business.) Jim Frost has no more right to the North Pole than a guy with a Monopoly game does to Atlantic City. He finally admitted Father Winter never possessed the North Pole to will it to anyone. Anyway, we put the authorities onto this subtemperate clown and he'll never be heard from again. He's on an ice floe somewhere, last I heard. It's going to be a very Merry Christmas to all, and to all a good night.

I've attached Mr. Kringle's original title policy for your reference.

Best regards and happy holidays,



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