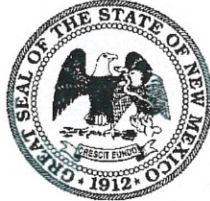


STATE OF NEW MEXICO  
**OFFICE OF SUPERINTENDENT OF INSURANCE**

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Physical Address: 1120 Paseo de Peralta, Room 428, Santa Fe, NM 87501  
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**TITLE INSURANCE BUREAU CHIEF**  
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**Insurance Bulletin 2015 - 01**  
**January 6, 2015**

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**TO: ALL TITLE INSURANCE AGENTS, AFFILIATES, AND DIRECT OPERATIONS COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN NEW MEXICO**

**RE: LEGAL DOCUMENTS BEING DRAWN BY TITLE COMPANIES**

**THE FOLLOWING BULLETIN** is issued pursuant to Insurance Bulletin Rules, 13 NMAC 1.2.1 to 1.2.10.

The purpose of this Bulletin is to advise all title insurance agents, affiliates and direct operations that this office has received information regarding legal documents being drawn by title companies at no cost to the consumer.

13.14.3.13 provides that:

**CHARGE TO BE MADE FOR ALL SERVICES:**

A. No person doing the business of title insurance shall furnish or offer to furnish services, information, appraisals, subdivision ownership lists, farm packages, estimates or income production potential, pre-search or listing packages, information kits or similar packages containing information about one or more parcels of real property without making an actual charge for the same.

B. Title insurers and title insurance agents shall collect actual charges in the ordinary course of their business operations. Title insurers and title insurance agents shall not provide additional or new services to individuals who have failed to pay actual charges for prior services.

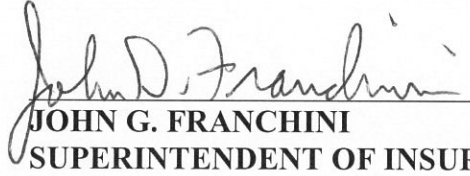
[4-1-93, 4-1-94; 13.14.3.13 NMAC - Rn, 13 NMAC 14.4.13, 5-15-00; A, 7-1-06]

It is a violation of this regulation for a title insurer to draw up legal documents at no cost to the consumer. OSI will penalize any title insurer that violates 13.14.3.13 NMAC pursuant to NMSA

1978, Section 59A-1.18.B and will consider any violation of 13.14.3.13 NMAC after the date of this Bulletin to be a willful violation.

If you have additional questions regarding this Bulletin, please contact the Title Insurance Bureau at 505.827.4930 or 505.827.4536.

**DONE AND ORDERED** this 6<sup>th</sup> day of January, 2015.

  
**JOHN G. FRANCHINI**  
**SUPERINTENDENT OF INSURANCE**