



October 15, 2021

**VIA Email**

Michael Walker  
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Dear Mr. Walker,

Whatcom Land Title Company, Inc. (WLT) shares in the concern expressed by Stephen Routh, of Nextitle and Matthew Sager, of First American that the current language of proposed rule does not adequately address the type of documentation required as 'proof' and if 'proof' mandates the actual production of otherwise confidential and proprietary documents to the OIC; such as lease agreements, purchase agreements, or images of physical plants. If actual production is required, where/how will document submissions be stored?

Additionally, WLT shares in the request for clarification as to whether the OIC expects title agents to produce 'proof' of ownership in currently operating title office locations, or whether the rule is for newly opened operations by title insurance agents from the effective date forward.

Lastly, WLT proposes the addition of the word "title" as indicated in the redline below. Insertion of "title" clarifies that this regulation does not apply to escrow services provided in other counties by a title agent. Title companies and agents can and do provide escrow services in counties in which they do not have tract indexes.

*(4) Before conducting **title** business in any counties, title insurance agents must report to the commissioner, declaring the county or counties the business will operate in and providing proof of ownership or leasing rights for the applicable tract indexes. If **title** business is to be conducted in an additional county not included on previous declarations, then the title insurance agent must submit an updated declaration listing the added business areas and including proof of ownership or leasing rights to the applicable tract indexes, in accordance with RCW 48.29.160.*

*Proof shall come in the form of real property ownership documents, copies of leases, or other documentation verifying ownership or rights to the applicable tract indexes.*

Respectfully,

A handwritten signature in blue ink, appearing to read "Bill Ronhaar", is written over the typed name.

Bill Ronhaar  
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