

**HOUSE . . . . . No. 1357**

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The Commonwealth of Massachusetts

PRESENTED BY:

*Sheila C. Harrington*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to title insurance closing protection letters.

PETITION OF:

NAME:

*Sheila C. Harrington*

DISTRICT/ADDRESS:

*1st Middlesex*

**HOUSE . . . . . No. 1357**

By Mrs. Harrington of Groton, a petition (accompanied by bill, House, No. 1357) of Sheila C. Harrington for legislation to authorize title insurance companies to issue closing protection upon the issuance of a preliminary report, binder or title insurance policy. The Judiciary.

**The Commonwealth of Massachusetts**

**In the One Hundred and Eighty-Ninth General Court  
(2015-2016)**

An Act relative to title insurance closing protection letters.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           amending the eleventh clause of section 47 of chapter 175 of the General Laws, as most  
2 recently appearing, is hereby amended by inserting at the end thereof the following: A title  
3 insurance company is expressly authorized to issue closing protection to a proposed insured upon  
4 request if the title insurance company or its title agent issues a preliminary report, binder or title  
5 insurance policy. A closing protection letter shall be issued by title insurance company in  
6 connection with the issuance of any loan policy insuring a lender's interest in residential property  
7 intended for residential occupancy containing four (4) or less units. Said closing protection shall  
8 be provided for a fee of \$50.00, per transaction closing protection letter issued and which must  
9 be in a form adopted from time to time by the American Land Title Association. Said fee is not  
10 to be the subject of any agreement requiring a division of the fee collected on behalf of the title  
11 insurance company.