

Staff of Title Insurance Company Enjoying New Headquarters

Camaraderie typically develops between co-workers, and that is true of the administrative professionals who work at the Grant County Abstract and Title Company in Milbank.

As Peg Dohrer, Cheryl Streich, Kathy Morris and Tammy Lee sat down to be interviewed for this story, they teased each other and joked among themselves. It was evident they had mutual respect for their fellow co-workers and enjoy their jobs.

Dohrer has been working for the company for 18 years; Streich, 14, and Morris, 12. Lee is a newcomer to the group as she started in February of this year, but that didn't excuse her from the good-natured teasing.

The staff is enjoying their new headquarters in the former Wapiti building on South Highway 15 in Milbank and appreciate the spacious and modern facilities.

The size of the former location of the business was probably a factor in the group learning to get along so well. For many years the company had been located in two rather small rooms on the third floor of the Grant County Courthouse.

There wasn't much room between desks, and space was at a premium. In fact, space was so limited that Lee worked out of a rented office in the Chad Nelson Law Office on Main Street.

That lack of space, plus the fact that the business was running out of storage room, prompted the move.

Now that they are no longer operating out of the courthouse or the rented office, some of the confusion surrounding what the business does may clear up.

"Many people think we work for the county, but we are an independent business," explained Dohrer.

They are not employees of the county but do work very closely with all the personnel in the courthouse offices to carry out their duties.

"We write title insurance on property in real estate transactions," explained Dohrer. The work to provide that insurance is very time consuming and detail oriented.

"It takes considerable time to do one order," observed Morris.

According to Dohrer, title insurance has become popular in the last 30 years and replaced the old

method of providing an abstract in a real estate transfer.

"Years ago people would have an abstract made up, which was a booklet that contained the history of a property," said Dohrer.

It was an abstracted version of all the documents that was on public record concerning a certain piece of property including mortgages and liens. The abstract would be taken to an attorney for a title opinion to ensure that a free and clear title could be given.

Once the property exchanged hands, the buyer would bring the abstract up to date and get his or her name listed on the documents.

"People were sticklers about it," stated Dohrer. "It had no legal binding, just history, but they wanted it."

The company still has to do the same research, but rather than updating the abstract, title insurance is issued.

The switch to title insurance has been driven by lenders who want to make sure the title to the property is free and clear. The company provides title insurance to both lenders and owners. Both need their own policy to be protected.

Research materials needed for title insurance and the storage space required to house it made for crowded conditions in the old location.

"According to South Dakota law, to have a title plant we must have in our possession copies of everything that is on record in the courthouse," revealed Dohrer. Those documents fill many file cabinets and are also housed in storage areas.

The staff members have specific duties, but they all work together to provide their customers with the necessary documentation.

Dohrer is the licensed title agent, and she and Streich share many of the same duties.

However, Streich is a Minnesota resident which precludes her from becoming a licensed agent in South Dakota. "I was hired and then they found that out, but I was so good they just let me stay anyway," she said with a laugh. She is considered a title examiner.

Morris is the research specialist and spends her time looking up documents at both the office and in the courthouse and making copies.

Lee handles the closing duties and works with the buyers, sellers, lawyers, real estate agents and financial institutions.

The same procedure is followed for each new order. Dohrer begins the process by making up a file, assigning a case number and checking to see if they have any prior title insurance on record.

If there was prior title insurance, they work from that point, but if no insurance is found, they have to research back to the patent which is when the United States government originally sold the property to an individual in the 1880s.

The file is then passed on to Morris for researching. She has to search both sets of documents - those in their office and those at the offices in the courthouse.

Every public document is cataloged in the register of deeds office. Each document is assigned to a book, such as a deed or mortgage book, and given a page number.

The book and page number are then listed in an index book which has records for every lot in a town or section in the rural areas. Documents pertaining to each piece of property are listed in the index book.

Once Morris has a list of the documents, she must make copies of each document. Her search must be thorough so no documents are missed.

"I like looking at these old documents and seeing the history of the property," revealed Morris. "It is interesting to see how much was paid for property in the 1880s."

She also likes the fact that the job doesn't keep her chained to a desk and allows her to move around and interact with other people.

The file then returns to either Dohrer or Streich where the documents are examined to make sure there is no piece missing in the chain. For example, a satisfaction of mortgage must go with each mortgage recorded.

A commitment is then typed up for the customer which will detail all the information. It will show if there are any outstanding mortgages or liens and other pertinent information.

"I like making sure it all flows well and that the chain is right," said Streich. "It is satisfying putting it all together and seeing the whole pic-



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GRANT COUNTY ABSTRACT and Title Company administrative professionals are enjoying their new spacious headquarters. They are, left to right, Peg Dohrer, Kathy Morris, Cheryl Streich and Tammy Lee. They have moved from offices in the Grant County Courthouse to the former Wapiti building on South Highway 15.

ture with everything correct and ready to go."

Dohrer likes seeing it all come together as well, but also enjoys the challenge if something isn't right. "I like digging to the bottom of a problem," she admitted. "If something is missing, I enjoy figuring out where it is."

When the commitment is complete, the file is turned over to Lee who takes care of the closing.

Lee has the responsibility to make sure everything on the commitment is taken care of or satisfied. For example, if there is an outstanding mortgage, she makes sure that the mortgage gets paid so the title can exchange hands. She makes sure that her numbers match the bank's numbers.

After the closing, Lee then has to file the documents at the courthouse so that the transaction gets recorded.

For instance, if there was a mortgage and it was paid, that has to be recorded in the satisfaction book.

The transfer of deed has to be recorded in the deed book.

During her stage of the process, Lee must contact various people such as realtors, bankers, the owners of the property and courthouse personnel. "I really enjoy the interaction with all the people and working on the different types of real estate sales," she said.

Once Lee's duties are completed, Morris is called in once again. She has to complete a second search and make copies of the most recent transactions to add to the file.

The final step of the process is writing up the insurance policy which is the responsibility of Dohrer or Streich.

"The insurance becomes effective when your deed is recorded," explained Dohrer.

All the paperwork must be kept on hand indefinitely. State law requires a paper copy, but the company also has digital copies of many of the documents on computers.

Some old abstracts are still stored by the company, but they are not re-

quired to keep them. "In fact, we are trying to give them to the rightful owners," said Dohrer.

According to Lee, people like to get the old abstract. "I've never had somebody say they didn't want it," she revealed.

Moving all those documents to a new location was quite an undertaking, but luckily that was left to others. "We helped move some of the stuff, like the items in our desks, but the heavy lifting we left to others," observed Dohrer.

"Well, we did manage to move the coffee maker," chimed in Streich.

Last week was the first week in their new digs. They are still getting used to the surroundings, but they are grateful to have more elbow room.

However, that probably won't change the way they interact with each other, and the good-natured teasing will likely continue. At least now they have a little more room to roam if they need a few quiet moments to themselves.

- Debbie Hemmer