

**House Industry Business and Labor Committee  
Hearing on HB 1330**

Testimony from North Land Title Association

Nick Hacker – Legislative Chair

[nick@thetitleteam.com](mailto:nick@thetitleteam.com)

(240) 688-2210

Chairman Lefor and Members of the Committee, my name is Nick Hacker with the North Dakota Land Title Association as well as President of North Dakota Guaranty and Title Co.

Our industry provides abstracting, title insurance and real estate closing services in every county of the state. Our job is to ensure buyers acquire real property as they expect, free and clear of liens and to protect lenders on their mortgage should a borrower default occur.

As title insurance agents, we rely on “title evidence” to be able to examine the real property records and eliminate title issue’s and risks prior to issuing the insurance policy. “Title evidence” includes abstracts with an attorney’s title opinion and prior title insurance policies. A prior title insurance policy reflects the condition of title as reflected in the public records at the County after the policy was purchased. We use these to streamline the time it takes to close on real estate transactions. We do not in the traditional sense collect and sell our customers data.

Due to the vague nature of the bill which does not exempt public records and covers “insurance”, this bill would require us to contact thousands of individuals that purchased an insurance policy years ago if we acquired copies of those policies from other title agencies. Even though, all the information on the title insurance policy is already a public record. These insurance policies are assets to our members to provide speed of service and savings to consumers.

Please give this bill a do not pass recommendation.

Thank you.