

Doug Miller

From: Gipe, Laura T [Laura.T.Gipe@hud.gov]
Sent: Friday, December 03, 2010 3:57 PM
To: Doug Miller (CAARE.ORG)
Cc: Fay, Andrew B
Subject: RE: RESPA 3500.2

RESPA does not require the borrower to pay for the abstract. A credit may be listed on page one of the HUD-1 to offset any charge, including a charge for the abstract. Nothing in RESPA requires the modification of a purchase agreement to charge the purchaser/borrower for the abstract.

Thanks,

Laura

Laura T. Gipe
Compliance Specialist
Office of Consumer and Regulatory Affairs
202-402-3569

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From: Douglas R. Miller [<mailto:dmiller@caare.org>]
Sent: Friday, December 03, 2010 4:42 PM
To: Fay, Andrew B; Gipe, Laura T
Cc: Doug Miller (CAARE.ORG)
Subject: RESPA 3500.2

In defining abstracting to be a "title service," and requiring that abstracting be included in the Good Faith Estimate, was it ever HUD's intent to shift the responsibility of paying for abstracting from the seller to the buyer?

Was it ever HUD's intent that Minnesota change their purchase agreement to shift the responsibility for paying for abstracting from the seller to the buyer?

Thanks.

Doug Miller

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Douglas R. Miller
*Executive Director,
Attorney, Real Property Law
Specialist, Certified by the Minnesota
State Bar Association*



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**Consumer Advocates in
American Real Estate**
P.O. Box 1
Navarre, MN 55392
TEL: [612.435.8515](tel:612.435.8515)
FAX: 952.842.9961
EMAIL: dmiller@caare.org
WEB: www.caare.org