May 26, 2006

The Honorable Thomas V. Mike Miller, Jr. President of the Senate State House Annapolis, MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed Senate Bill 463 - *Title Insurers and Title Insurance Producers*.

This bill alters the interval at which a specified on-site review of specified practices of specified title insurance producers must be conducted; alters the circumstances under which a title insurer is required to report a suspected violation to the Maryland Insurance Commissioner as the result of an examination; and requires a title insurance producer to notify any title insurer with whom the title insurance producer holds an appointment whenever a specified person is employed by or associated with the title insurance producer.

House Bill 1460, which was passed by the General Assembly and allowed to go into effect without my signature, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 463.

Very truly yours,

Robert L. Ehrlich, Jr. Governor