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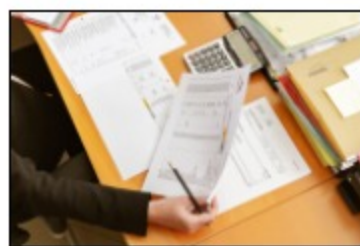
## Happy Holidays from Investors Title Company

### Letter from Investors Title CEO Joe Crutchfield

Fall is now in full swing with winter, and everything that accompanies it, apparently not far behind. Falling leaves, falling temperatures, daylight saving time, and the holiday shopping frenzy that can enchant consumers like no other time of year, are here or at least right around the corner.

This is usually the time of year when many of us might take time to look back and take stock of our business, ourselves, and the people in our professional and personal lives ...

[Read Joe's Advice](#)



### Understanding the Baseline Conforming Loan Limit Increase

The Housing and Economic Recovery Act requires an annual adjustment of loan limits to mirror the average U.S. home price. Take a look at what this year's loan limit increase means for you.

[Learn More](#)

### 1031 Exchanges — What Do I Need to Know?

Are you looking to sell an investment property? You've probably heard the term "1031 exchange." Gain more insights on this concept and how it may affect your sale.

[Learn More](#)



### Congratulations to Michele Sloan

#### Newly Elected President of the St. Louis Realtors Association

We'd like to recognize Michele Sloan, who was recently elected as [St. Louis Association of Realtors](#) new president.

As a Missouri Licensed Broker since 1987, Michele has spent the last 30 years building a successful career in real estate. She has served in management positions for some of the country's top brokerage firms as well as dedicated her time and expertise to the REALTOR® organization through leadership roles. She has been awarded titles such as Broker of the Year in recognition of her success.

Since creating [1st Choice Real Estate School](#) in 2008, Michele has traveled the country instructing, motivating and inspiring more than 40,000 students to also be successful in their own real estate careers.

Investors Title has enjoyed working with Michele over the years, and we look forward to our continued relationship for years to come.

### We Appreciate Your Business

If you enjoy working with Investors Title Company, consider leaving us a review!

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