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BULLETIN 10-05

To: All Old Republic National Title Agents and Offices
From: Underwriting Department
Re: Old Republic Title Insurance Group – Foreclosure Affirmation
Date: October 8, 2010

We have received many inquiries about recent bulletins and news reports regarding the sale of REO (Real Estate Owned) properties after foreclosure. Old Republic agents may insure REO property from any seller, pursuant to our customary underwriting guidelines, which lenders, investors and servicers choose to close.

In an effort to protect and preserve lender sales for our agents, Old Republic Title recently published the attached notification to over 15,000 lenders nationwide.

Please direct any questions on these issues to underwriting counsel.

** This Bulletin should become a permanent part of your records to assist in your compliance with the requirements contained herein. **

Please **provide a copy of this Bulletin to your staff** so they can read it and become aware of its contents.

REMEMBER: All ORT Alerts, Bulletins, Notices and our Newsletter can be found on our web site, www.ortfl.com. Our Alerts and Bulletins are issued via fax and email, but you should check our web site frequently to make sure you have copies of everything issued.

Please call your Underwriting Department if you have any questions.



FOR IMMEDIATE RELEASE

To: Lender Community

From: Old Republic Title Insurance Group- Minneapolis, MN

Date: October 6, 2010

Subject: Old Republic Title Insurance Group—Foreclosure Affirmation

The Old Republic Title Insurance Group has received several inquiries about alleged irregularities in the foreclosure procedures of some lenders. Contrary to some reports, the Old Republic Title Insurance Group continues to insure foreclosed properties which lenders, investors and servicers choose to close. An earlier release providing information about certain voluntary suspensions of REO sales by some lenders was misconstrued by some as a refusal by the Old Republic Title Insurance Group to insure REO sales generally. That is not the case. The Old Republic Title Insurance Group continues to insure properties of all kinds according to its customary underwriting guidelines and will continue to evaluate those risks based on all relevant facts.

Thank you for your attention to this information.