

**O**ld Republic National Title

*Insurance Company is one of the  
largest title insurers in the nation.*

*We provide a comprehensive range  
of title insurance and related real  
estate transfer services to individuals,  
businesses, and government. Our  
services are easily accessible through  
a nationwide network of company-  
owned offices, affiliates, authorized  
agents, and approved attorneys.*

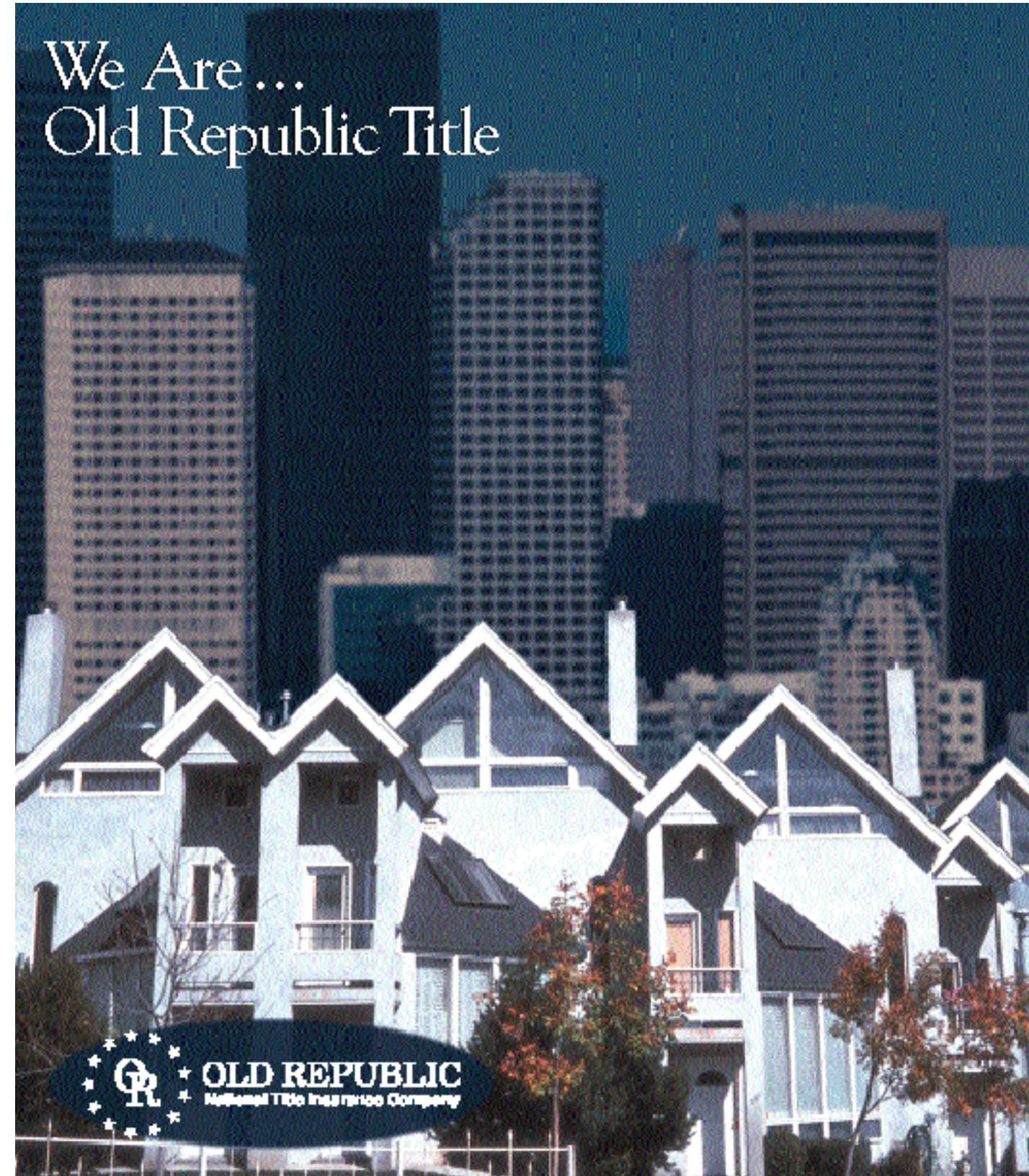
## HOW TO REACH US

For nearly a century Old Republic Title has met — and exceeded — the expectations of customers like you throughout the American real estate community. Our extensive network of offices means you have an experienced title insurance professional within easy reach. Whatever your title insurance needs, contact us today. Let us put our substantial resources to work for you.



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103-35-3-98



## OUR MISSION

It is our mission to provide **market responsive** real estate transfer products and services for homeowners, investors and governmental agencies through our directly owned operations and independent title agencies, resulting in...

- ◆ Our recognition as a **title industry leader**
- ◆ Planned, profitable growth
- ◆ Rewarding careers for our employees

Our standards are high. We seek out and hire the best and brightest of employees; individuals with the talent and energy to address each and every customer need. Whether state or regional counsel, title officers, title searchers, underwriters, or escrow officers...all our employees are dedicated to *unsurpassed title excellence*.

## OUR HISTORY

We first opened for business in 1907 in Minneapolis as Real Estate Title Insurance Company. Our assets at incorporation were just \$200,000. In 1929 we acquired several local abstract companies, signed our first agents, and changed our name to Title Insurance Company of Minnesota (Minnesota Title). In 1941 we contracted with agents in Florida, becoming one of the first title insurers to conduct business across state lines. Other states soon followed.

We were acquired by Old Republic International Corporation (ORI) in 1978. Old Republic Title Insurance Group (ORTIG) was later formed as ORI's title insurance holding company. In subsequent years, the holding company expanded its owned Western operations with the acquisition of The Founders Title Group (now known as Old Republic Title Company) as well as the acquisitions of two additional underwriters, Mississippi Valley Title Insurance Company and American Guaranty Title Company.

## OUR PARENT

Old Republic International Corporation (ORI) is one of the nation's 50 largest publicly held insurance organizations. Headquartered in Chicago, ORI is primarily a commercial lines underwriter, serving many of America's leading industrial and financial services companies. Its business is diversified across four major industry segments: general, mortgage, title and life. With capitalization in excess of \$2.3 billion and an exceptionally strong balance sheet, ORI is well positioned to provide long-term support for each of its subsidiary operations.

## WHERE WE OPERATE

The Old Republic Title Insurance Group (ORTIG) provides title insurance nationwide through its National Division, located in Minneapolis, and its Western Division, located in San Francisco, and through its 200 branch, subsidiary and agency servicing offices, and approximately 2,000 independent policy-issuing agents. With the exception of Oregon and Iowa, ORTIG is licensed in 48 states. Today, we operate in 48 states, the District of Columbia, and Puerto Rico.

## WHAT SETS US APART

Old Republic Title consistently earns honors as one of the highest rated title insurers in the United States. **Standard & Poor's**, **Fitch**, **Moody's**, and **LACE Financial**, all have awarded us outstanding financial ratings. These national rating agencies recognize us for our unsurpassed financial strength as measured by claims-paying ability, capitalization, reserves, investment strategy, and liquidity.

Our Company also has extraordinary technical expertise in every facet of real estate transfer products and services. With over 90 years of dedicated excellence, the people of Old Republic Title stand ready to provide unparalleled service for all your needs, from residential transactions to complex commercial projects.

## OUR PRODUCTS & SERVICES

### TITLE INSURANCE

We provide a complete line of residential and commercial title insurance products and services through a national network of branch offices, subsidiaries, and independent policy-issuing agents. Our title officers, title examiners, attorneys, underwriters, and escrow officers are highly proficient technically and extremely knowledgeable about local market conditions. We can respond quickly to your needs, with the flexibility to adopt creative approaches for unique circumstances.

### SETTLEMENT SERVICES

We pride ourselves on our friendly professionalism. Our escrow officers have the expertise to adhere to the strictest of lender instructions. We communicate clearly and consistently with all parties to the transaction. Once the transaction has taken place, funds are disbursed and documents submitted to local government authorities for proper recording.

### FLOOD CERTIFICATION

Our customers now have the convenience of ordering Flood Certification services with their commitments

and preliminary reports at any one of our branches, affiliates, and policy-issuing agents across the country.

## NATIONAL RELOCATION DIVISION

Relocation management companies and corporate in-house purchase programs have unique title and closing needs. Old Republic Title's National Relocation Division specialists provide exceptional service in every phase of the title insurance and escrow process.

## NATIONAL SERVICE CENTER

Today's lenders operate in a highly complex environment, originating and processing mortgages in any number of state, regional or national markets. Our skilled technicians at the National Service Center offer lenders a host of services, all designed to ease and simplify their task:

- ◆ Tailored Services
- ◆ Electronic Data Interchange for Easy Ordering
- ◆ Central Point of Contact
- ◆ Facilitation of Funds Transfer Services
- ◆ Quality Control

## NATIONAL COMMERCIAL ACCOUNTS DIVISION

We recognize that commercial transactions require special expertise. If your project involves multiple locations in several different states, our National Commercial Accounts Division is your one-stop resource. Our talented title experts draw on our extensive knowledge of local markets to expedite a smooth, seamless closing.