

GOOD THINGS COME IN _____ PACKAGES



SOME THINGS ARE IMPOSSIBLE TO PACKAGE. THE INTANGIBLES THAT CAN MAKE A VERY TANGIBLE DIFFERENCE IN YOUR BUSINESS. THINGS LIKE SERVICE, EXPERIENCE, INNOVATION, KNOWLEDGE AND SECURITY. AT OLD REPUBLIC TITLE, THESE ARE ELEMENTS THAT SET OUR BUSINESS APART. THEY'RE THE REASONS WE'RE ONE OF THE MOST SUCCESSFUL COMPANIES IN OUR INDUSTRY.



GOOD THINGS COME IN SIMPLE PACKAGES

Simplicity is the key. We're dedicated to making your job less complicated. We offer innovative products that fulfill your unique needs. We bring you resourceful technology that simplifies your everyday tasks. We help you complete transactions quickly, efficiently, and effectively. We provide exemplary service that supports your efforts. At Old Republic Title, our philosophy is simple: *we're focused on you.*



GOOD THINGS COME IN FLEXIBLE PACKAGES

Flexibility is essential. As the needs of our clients evolve, so does our company. As our industry changes, so does our ability to adapt. We're proud of our agility. It means we're ready for the challenges of the future and we can offer versatile solutions that work for your individual situation. At Old Republic Title, flexibility is at the center of everything we do.



GOOD THINGS COME IN STRONG PACKAGES

Stability is the difference. In virtually every measure of financial strength, Old Republic Title stands above the rest. No other title insurance underwriter has matched our AA- rating from Standard & Poor's and our A1 rating from Moody's Investors Services. In an industry where customers must be confident that their investment will be protected, we have consistently demonstrated our ability to stand behind our obligations. At Old Republic Title, strength makes the difference.



GOOD THINGS COME IN COMPLETE PACKAGES

Comprehensiveness is the advantage. We offer a complete array of title insurance solutions and related real estate products and services. Our \$100 million single-risk limit allows us to underwrite even the largest commercial projects. And yet, we're equally adept at serving the needs of a single homeowner. Our completeness gives you every advantage. At Old Republic Title, we bring you the complete package – simple, flexible, and strong.

LETTER FROM THE PRESIDENT

2003 IN REVIEW

The year 2003 was one of unparalleled success for the Old Republic Title Insurance Group. For the third year in a row we achieved new records in financial and operating results. The Group exceeded \$1 billion in revenue for the first time ever, with premiums and fees up 35.7%. Pretax operating income increased 32.8% to \$129.8 million, and operating cash flow grew 35.3% to \$130.1 million. Our revenues and earnings continued to benefit from historically low mortgage interest rates, which drove record volumes of refinancing and home sale activity throughout 2003.

ABOUT THE OLD REPUBLIC TITLE INSURANCE GROUP

The Old Republic Title Insurance Group provides title insurance policies and related real estate products and services for individuals, businesses and government through four wholly owned insurance companies and a number of agency and ancillary service subsidiaries. Our oldest insurer, American Guaranty Title Insurance Company, dates back to 1889, while our leading title insurer, Old Republic National Title Insurance Company, has served the real estate and mortgage industry since 1907. Mississippi Valley Title Insurance Company, formed in 1941, has been

THE YEAR 2003 WAS ONE OF UNPARALLELED SUCCESS FOR THE OLD REPUBLIC TITLE INSURANCE GROUP. FOR THE THIRD YEAR IN A ROW WE ACHIEVED NEW RECORDS IN FINANCIAL AND OPERATING RESULTS.

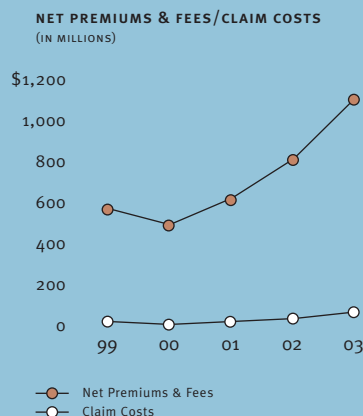
Our expense ratio dropped to 84.6% in 2003, while our loss ratio increased to 5.8%, resulting in a record low composite ratio of 90.4%. The decrease in the expense and composite ratios benefited from increases in revenue along with constant emphasis on controlling costs and implementing more economical and efficient processes. Although low interest rates hampered investment performance, strong cash flow throughout 2003 increased our invested asset base and allowed us to show a slight increase in investment income for the year.

the dominant title insurer in Mississippi, Alabama and parts of Tennessee for decades. Old Republic General Title Insurance Corporation reinsures Old Republic National Title Insurance Company policies in Alaska, Arizona, California, Hawaii, Nevada, Oregon, Washington and Guam. Other subsidiaries and divisions offer services for credit reporting; 1031 exchanges; appraisals, including automated valuation models; commercial real estate; flood reports; and national order management.

The Group once again received the highest financial strength ratings in the title insurance industry. No other title insurance underwriter has matched our AA- rating from Standard & Poor's and our A1 rating from Moody's Investors Service. In an industry in which customers must be confident that our commitments will be honored in any economic environment, it is important to demonstrate that we have the financial resources and long-term ability to stand behind our obligations. Our conservative philosophy and attention to our balance sheet provides that assurance.

We are prepared for this change with the introduction of ORPAK, a new consolidated service offering complete packaging capabilities. Operating through our National Services Group, ORPAK offers the real estate industry, mortgage industry and our agents a broad array of products and services, including loan disbursement and real estate transfer services, credit reporting, bankruptcy reporting, appraisals, automated valuation models, flood reports, 1031 exchanges, relocation, national order management and commercial real estate services, in addition to our traditional title insurance products.

LEVEL & ADEQUACY OF RESERVES



WE ARE PREPARED FOR INDUSTRY AND MARKET CHANGES

The Department of Housing and Urban Development (HUD) continued its efforts to revise regulations related to the Real Estate Settlement and Procedures Act (RESPA). The proposed changes provide for packaging of settlement services and fees in an attempt to simplify the real estate transfer process. After much debate, in March 2004 HUD withdrew their proposed RESPA revisions and indicated they would seek further considerations from industry and consumer groups and Congress. Regardless of the outcome, national lenders have already begun to package services and streamline pricing for settlement services, a trend expected to continue as lending activity contracts in the wake of the mortgage refinance boom. These actions suggest that significant change will take place over the next few years in how settlement services are sold, purchased and delivered.

The packaging initiative transcends our efforts within the Title Group. To capitalize on changes in the market, in 2002, Old Republic International initiated a strategy to coordinate marketing among its principal real estate and consumer credit oriented insurance coverages. (title insurance, mortgage guaranty, home warranty and consumer credit indemnity). We now work closely with our sister company, Republic Mortgage Insurance Company (RMIC) to jointly market products and services and to build on RMIC's national mortgage lender relationships. Without a doubt, we will continue as a critical delivery point for these diversified services.

As the value of commercial real estate escalated, we increased our single risk retention limit to \$100 million at the end of 2002. As a result we adopted and implemented new high liability guidelines, controls and procedures. Throughout 2003 the increased single risk limit helped set a new record in the number of high liability transactions we insured. The increased single risk limit, along with the superior experience, knowledge and capabilities of our employees and agents has enhanced our success in the high liability market.

In early 2004, we acquired Kaspar and Associates, Inc., the largest independent real estate title search firm in Ohio. This strategic purchase allows for immediate expansion of services to our agency and direct operations network. It also provides us with an extended customer base and industry leading technology for the order, management, and product delivery of internet based online real estate title searches. We are now the leading provider of real estate title searches throughout Ohio and have a solid foundation for expansion of such services into other states.

In December, Mike Trudeau retired from his position as President of Old Republic Title Holding Company, our operating company in the western states. Mike has provided exemplary vision and leadership and we thank

him for his outstanding accomplishments and contributions to the company. As Mike stepped down, R. Wayne Shupe was promoted to President and Chief Operating Officer. Wayne is a 24 year veteran of the title insurance industry, spending the last decade with us. His knowledge, integrity and work ethic will serve him well in leading our western states companies.

2004 OUTLOOK

The year ahead will be challenging for the title insurance industry. Transaction volume is projected to be down, as existing and new home sales are expected to drop from 2003's record levels. In the second half of 2003, we saw mortgage refinancing slow down as demand diminished and mortgage interest rates ticked upward. RESPA reform, packaging and price compression will continue to develop during 2004, but we are well positioned to react to these changes. Although we expect revenues to decline for the year, we will continue to manage expenses commensurate with business activity and explore new, innovative and more economical and efficient ways to produce and deliver our products and services.

I would like to sincerely thank our employees and agents for their outstanding efforts in processing the record volume of business in 2003. We believe our employees and agents are the best in the industry. Finally, we would like to extend our gratitude to our customers for their continued support and loyal dedication to Old Republic Title. We look forward to continuing these relationships for many years to come.

The highest financial strength ratings for the 11th consecutive year

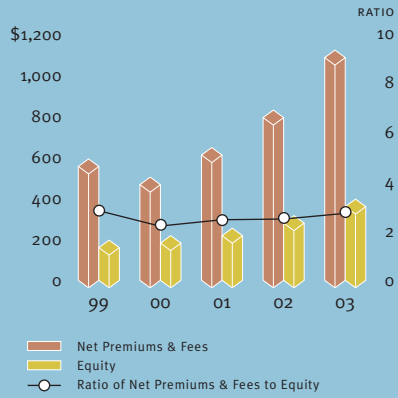
- AA- Standard & Poor's
- A1 Moody's
- AA- Fitch Ratings
- A" Demotech



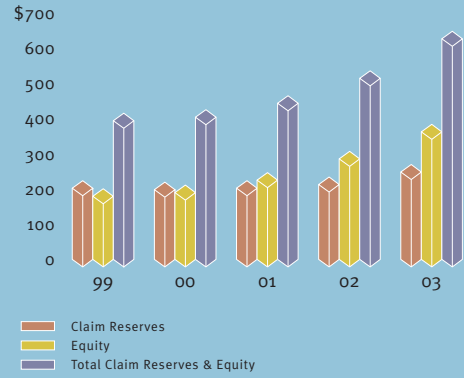
RANDE K. YEAGER
PRESIDENT AND CHIEF EXECUTIVE OFFICER

CAPITAL

NET PREMIUMS & FEES/EQUITY
(\$ IN MILLIONS)

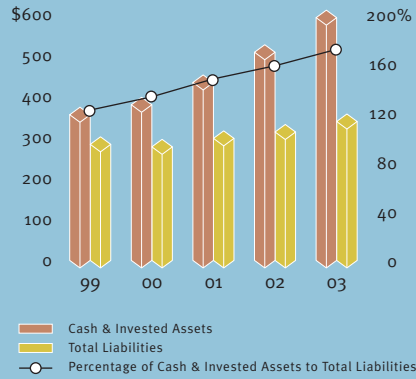


CLAIM RESERVES/EQUITY
(IN MILLIONS)

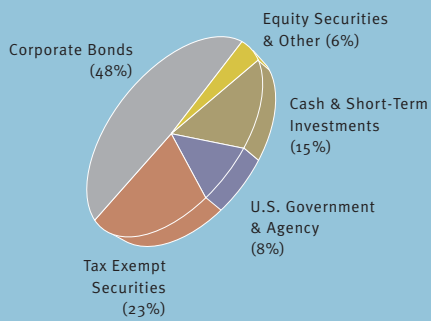


QUALITY & LIQUIDITY OF ASSETS

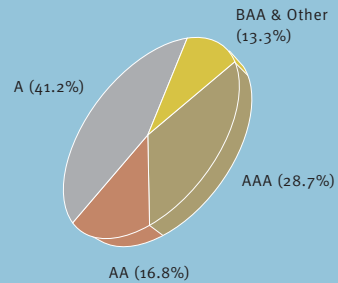
CASH & INVESTED ASSETS/TOTAL LIABILITIES
(\$ IN MILLIONS)



COMPOSITION OF CASH & INVESTED ASSETS



QUALITY DISTRIBUTION OF FIXED MATURITY SECURITIES PORTFOLIO



SUMMARY FINANCIAL DATA & KEY STATISTICS

OLD REPUBLIC TITLE INSURANCE GROUP, INC.

(\$ IN MILLIONS)	2003	2002	2001	2000	1999
FINANCIAL POSITION					
Cash and Fixed Maturity Securities	\$558.0	\$481.7	\$411.0	\$365.5	\$350.8
Equity Securities	29.4	22.5	18.0	9.1	0.2
Other Invested Assets	9.3	9.3	9.0	10.1	9.9
Sundry Assets	123.6	106.3	97.9	106.4	121.4
	\$720.5	\$619.9	\$536.0	\$491.2	\$482.4
Claim Reserves	\$259.0	\$225.6	\$215.6	\$212.0	\$215.8
Other Liabilities	85.7	94.0	80.7	74.9	75.8
Equity	375.6	300.3	239.6	204.2	190.7
	\$720.5	\$619.9	\$536.0	\$491.2	\$482.4
OPERATING RESULTS					
Net Premiums Earned	\$749.9	\$524.8	\$382.7	\$307.6	\$359.3
Service Fees and Other Income	354.4	289.1	243.5	187.0	215.4
Net Investment Income	23.5	22.5	22.7	24.0	22.3
	1,128.0	836.5	648.9	518.7	597.1
Claim Costs	63.8	40.7	25.1	17.5	27.9
Sales and General Expenses	934.3	697.9	549.1	460.8	525.0
	998.1	738.7	574.2	478.3	553.0
Pretax Income	\$129.8	\$97.8	\$74.6	\$40.3	\$44.0
Operating Cash Flow	\$130.1	\$96.2	\$71.6	\$42.9	\$36.0
UNDERWRITING STATISTICS (a)					
Loss Ratio	6%	5%	4%	4%	5%
Expense Ratio	84%	86%	87%	92%	91%
Composite Ratio	90%	91%	91%	96%	96%
COMPOSITION OF PRETAX INCOME					
Underwriting/Service Income	\$106.2	\$75.2	\$51.9	\$16.3	\$21.7
Net Investment Income	23.5	22.5	22.7	24.0	22.3
Pretax Income	\$129.8	\$97.8	\$74.6	\$40.3	\$44.0
Pretax Margin	11.5%	11.7%	11.5%	7.8%	7.4%
KEY RATIOS					
Premiums & Fees to Equity	2.9x	2.7x	2.6x	2.4x	3.0x
Claim Reserves to Equity	69%	75%	90%	104%	113%
Ending Claim Reserves to Most Recent					
5 Years' Premiums & Fees	7.2%	7.4%	8.1%	8.9%	9.8%
Reserves to Paid Losses (b)	10.1x	9.2x	9.9x	10.1x	10.7x
Cash & Invested Assets to Liabilities	174%	161%	149%	135%	125%

The above Summary has been prepared on the basis of generally accepted accounting principles and excludes realized investment gains and losses.

(a) Loss and expense ratios are measured against combined premiums and fees.

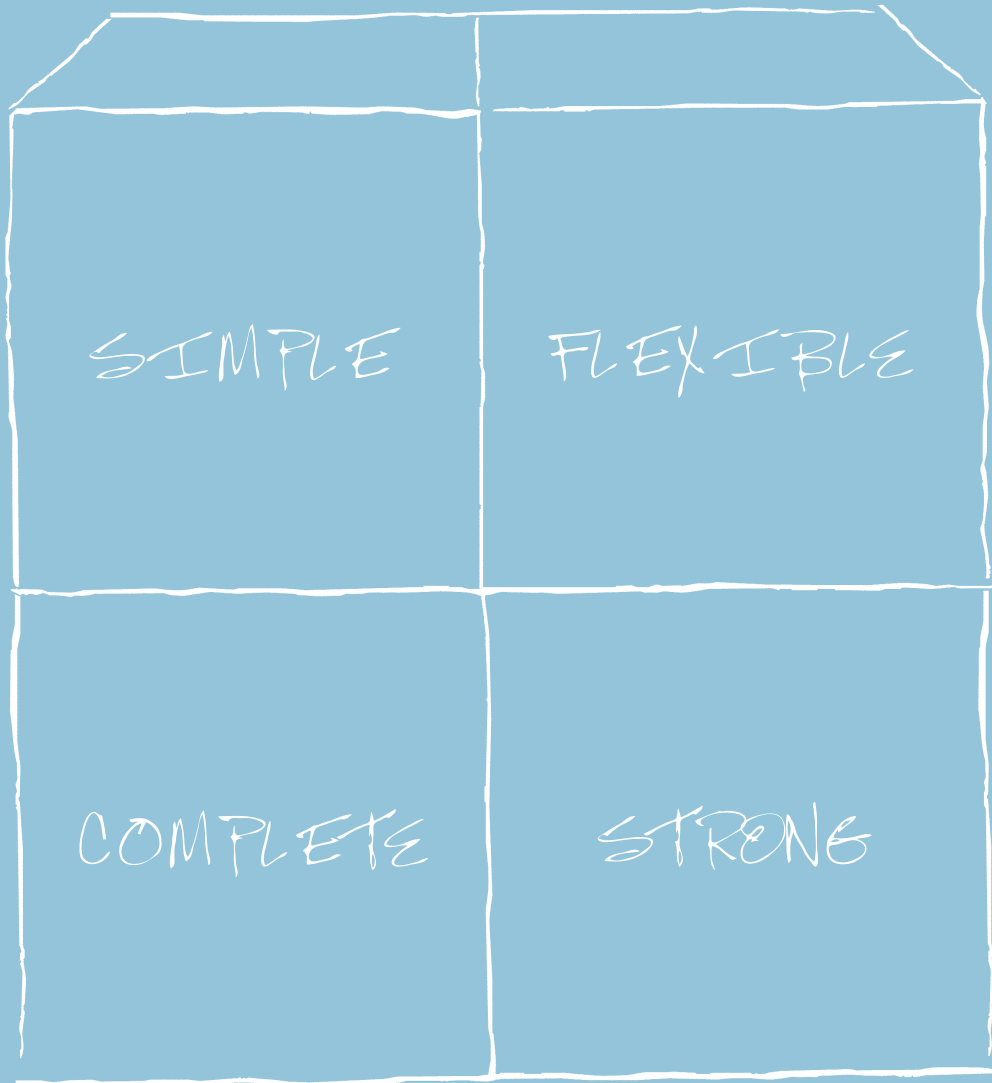
(b) Represents average paid losses for the most recent 5 years divided into ending claim reserves.

BALANCE SHEETS

OLD REPUBLIC TITLE INSURANCE GROUP, INC.
a wholly owned subsidiary of Old Republic International Corporation

	DECEMBER 31,	
(IN THOUSANDS)	2003	2002
ASSETS		
INVESTMENTS (OTHER THAN INVESTMENTS IN RELATED PARTIES)		
Available For Sale:		
Fixed Maturity Securities (at fair value)		
(cost: \$454,360 and \$225,567)	\$478,544	\$239,990
Equity Securities (at fair value)		
(cost: \$27,719 and \$24,686)	29,451	22,536
Short-Term Investments (at fair value which approximates cost)	72,833	61,632
Held to Maturity:		
Fixed Maturity Securities (at amortized cost)		
(fair value: \$0 and \$185,750)	—	175,464
Mortgage Loans on Real Estate and Other Long-Term Investments		
(principally at cost)	2,033	2,341
Total Investments	582,863	501,964
OTHER ASSETS		
Cash	6,720	4,687
Securities and Indebtedness of Related Parties	2,054	1,663
Accrued Investment Income	7,273	6,979
Accounts Receivable	10,629	10,545
Federal Income Tax Recoverable: Current	3,999	—
Property and Equipment (at depreciated cost)	34,730	30,331
Title Plants and Records	24,624	24,670
Goodwill	21,206	21,174
Sundry Assets	26,415	17,972
Total Other Assets	137,654	118,026
Total Assets	\$ 720,517	\$ 619,990
LIABILITIES AND COMMON SHAREHOLDER'S EQUITY		
LIABILITIES		
Losses, Claims and Settlement Expenses	\$259,092	\$225,659
Commissions, Expenses, Fees and Taxes	49,726	42,194
Federal Income Tax: Current	—	2,198
Deferred	20,759	9,533
Debt	3,573	6,282
Indebtedness to Related Parties	—	22,110
Sundry Liabilities	11,723	11,698
Total Liabilities	344,876	319,676
COMMON SHAREHOLDER'S EQUITY		
Total Liabilities and Common Shareholder's Equity	\$ 720,517	\$ 619,990

The above Balance Sheets have been prepared on the basis of generally accepted accounting principles.



PRODUCTS AND SERVICES

For over 100 years the Old Republic Title Insurance Group has listened to customers and monitored market trends allowing us to consistently deliver valuable products and services. We started out with traditional title insurance and have grown to offer much more. From full ALTA Home Owners Title Insurance policies to limited coverage title policies, mortgage loan disbursing, IRS section 1031 exchanges, relocation services and credit reporting, now all available in a complete, simple and flexible package.

If customers need traditional title insurance and/or ancillary products and services, we offer direct access to any of our subsidiaries and operating divisions. Whether it be any of our nationwide branch offices, Old Republic Exchange Facilitator Company, OR Credit.com, Residential Information Services, Relocation Services or Old Republic Site Management, you can count on our experienced and knowledgeable professionals to provide assurance your real estate or mortgage transaction will be handled in the most efficient, timely and accurate manner.

- **TITLE INSURANCE**
- **MORTGAGE LOAN DISBURSEMENT**
- **CREDIT REPORTING**
- **BANKRUPTCY REPORTING**
- **REAL ESTATE APPRAISALS**
- **AUTOMATED VALUATION MODELS**
- **FLOOD DETERMINATIONS**
- **SECTION 1031 EXCHANGES**
- **HOME WARRANTY**
- **NOTARY SERVICES**
- **RELOCATION SERVICES**
- **DOCUMENT PREPARATION**
- **COMMERCIAL REAL ESTATE SITE MANAGEMENT SERVICES**

Old Republic Packaged Services (ORPAK) in conjunction with our national network of independent agents, branch offices and subsidiaries serves as our vehicle to offer customers a broad array of real estate transfer and mortgage settlement products and services in a flexible, easy to order package. By visiting ORPAK.net, orders for packaged products and services can be placed, tracked and received electronically with the click of a button. The customer package can include any combination or all of the listed products and services.

If you need real estate information, you have multiple options with the Old Republic Title Insurance Group. Real estate information databases deployed and maintained by Old Republic Business Information and Technology (ORBIT) and ADI Reporting Service provide a package of who is in title, taxes owed and liens and judgment information for a particular parcel of real estate. This package of public real estate information is accessible via easy-to-use and secure websites. In addition, OrbitInfo.net also provides online images of real estate and mortgage related documents, including county section and plat maps in select markets around the nation.

OLD REPUBLIC INTERNATIONAL CORPORATION

Old Republic International Corporation (ORI) is a financially strong and efficient insurance enterprise. Since 1923, ORI has grown as a specialty insurance business, though its oldest subsidiary has insured lives since 1887. ORI is one of the 50 largest publicly held insurance organizations in the United States, with substantial interests in major segments of the insurance industry – property and liability, mortgage guaranty, and title. A small life and health operation is also owned. This broad diversification in the types of insurance provided, and geographic regions and

a high degree of liquidity. The Company's conservative management, investment and accounting policies ensure the reliability of its operating performance. This long-term orientation results in a strong, loyal customer base and a focus on the accumulation of shareholder value over time.

ORI is comprised of four insurance groups: the Title Insurance Group (which is discussed in this annual report), the General Insurance Group, the Mortgage Guaranty Group and the Life Insurance Group.

OLD REPUBLIC INTERNATIONAL CORPORATION (ORI) IS A FINANCIALLY STRONG AND EFFICIENT INSURANCE ENTERPRISE. SINCE 1923, ORI HAS GROWN AS A SPECIALTY INSURANCE BUSINESS, THOUGH ITS OLDEST SUBSIDIARY HAS INSURED LIVES SINCE 1887.

industries served, affords ORI a great deal of operating flexibility. ORI's specialization in certain industry lines within its insurance segments allows the Company to serve customers knowledgeably and meet their changing needs over the long term.

ORI has shown positive operating results for 62 of the last 63 years. With capitalization of nearly \$3.7 billion, the Company is one of the industry's strongest players. The strength of ORI's balance sheet is marked by a high quality investment portfolio, no derivative types of securities, and

GENERAL INSURANCE GROUP

Old Republic's General Insurance Group ranks among the 100 largest property and liability insurance groups in the United States. It is primarily engaged in commercial lines of property and liability insurance and is the largest ORI operating unit. The General Insurance Group provides all necessary services that complement the basic insurance function – engineering of risks, claims reporting and control, actuarial services, tax planning, and management of self-insured and captive insurance programs. Primary industries served by the General Insurance Group include transportation, contracting, general manufacturing, forestry, financial services, and energy, among others.

MORTGAGE GUARANTY GROUP

Republic Mortgage Insurance Company is the flagship carrier of the Old Republic Mortgage Guaranty Group. Premiums originate from commercial banks, mortgage bankers, thrift institutions, credit unions and other financial organizations. Insurance provided by the Mortgage Guaranty Group protects these lenders against losses due to default by borrowers on first-mortgage loans.

LIFE INSURANCE GROUP

This Group markets credit life, credit disability, term life insurance products and specialty insurance products in the travel and education fields.

OLD REPUBLIC INTERNATIONAL CORPORATION
CONSOLIDATED FINANCIAL SUMMARY

(IN MILLIONS, EXCEPT PER SHARE DATA)	2003	2002	2001	2000	1999
Consolidated Assets	\$9,712	\$8,715	\$7,920	\$7,281	\$6,938
Common Shareholders' Equity	3,553	3,155	2,783	2,438	2,198
Total Capitalization	3,691	3,297	2,943	2,677	2,407
Net Premiums and Fees Earned	2,936	2,423	2,029	1,736	1,781
Pretax Income	680	560	503	426	317
Net Income	459	392	346	297	226
Diluted Earnings Per Share	2.51	2.16	1.92	1.65	1.17

While each subsidiary of our parent organization, Old Republic International Corporation (ORI), operates its own business and is solely responsible for its obligations, the overall strength of ORI provides added assurance of our long-term commitment. ORI resources provide a high degree of flexibility in managing a diversified financial services business and in gaining better access to the capital markets as needs and opportunities arise. A long history of above average performance and its substantial capital resources have earned ORI high financial ratings of Aa3 and A+ from Moody's and S&P, respectively.

OLD REPUBLIC TITLE INSURANCE GROUP

PRIMARY SUBSIDIARIES AND OFFICES

Old Republic National

Title Insurance Company*

Golden, CO
 Denver, CO
 Fairfield, CT
 Dover, DE
 Wilmington, DE
 Deerfield Beach, FL
 Fort Myers, FL
 Jacksonville, FL
 Lakeland, FL
 Naples, FL
 Sarasota, FL
 Tampa, FL
 Winter Park, FL
 Alpharetta, GA
 Indianapolis, IN
 Boston, MA
 Columbia, MD
 Petoskey, MI
 Minneapolis/St. Paul, MN
 ORBIT, Minneapolis, MN
 St. Louis, MO
 Bedford, NH
 Hackensack, NJ
 Wayne, NJ
 Albuquerque, NM
 Albany, NY
 New York, NY
 Raleigh, NC
 Columbus, OH
 Old Republic Title, Residential
 Information Services,
 Akron, OH
 Independence, OH
 State College, PA
 Wayne, PA
 Columbia, SC
 Chattanooga, TN
 Nashville, TN
 ORSITE, Flower Mound, TX
 Houston, TX
 Manassas, VA
 Richmond, VA
 Madison, WI

Old Republic Title Insurance Agency, Inc.

Phoenix, AZ (Maricopa and Pinal Counties)

Old Republic Exchange Facilitator Company

Phoenix, AZ
 Carmel, CA
 Irvine, CA
 Los Angeles, CA
 Oakland, CA
 Petaluma, CA
 San Diego, CA
 San Francisco, CA
 San Jose, CA
 Sacramento, CA
 Atlanta, GA
 Honolulu, HI
 Cincinnati, OH
 Boston, MA
 Minneapolis, MN
 Jackson, MS
 Las Vegas, NV
 Philadelphia, PA
 Dallas, TX
 Houston, TX
 Seattle, WA

Old Republic General Title Insurance Corporation*

San Francisco, CA

Old Republic Title Company

Alameda, CA (Alameda County)
 Oxnard, CA (Ventura County)
 Capitola, CA (Santa Cruz County)
 Glendale, CA (Los Angeles County)
 Concord, CA (Contra Costa County)
 Modesto, CA (Stanislaus County)
 Placerville, CA (El Dorado County)
 Redwood City, CA (San Mateo
 County)
 Riverside, CA (Riverside and San
 Bernardino Counties)
 Roseville, CA (Placer County)
 Citrus Heights, CA (Merced County)
 Fair Oaks, CA (Sacramento County)
 Salinas, CA (Monterey County)
 San Diego, CA (San Diego County)
 San Francisco, CA (San Francisco County)
 San Jose, CA (Santa Clara and San
 Benito Counties)
 San Rafael, CA (Marin County)
 Santa Ana, CA (Orange County)
 Petaluma, CA (Sonoma County)
 Stockton, CA (San Joaquin County)
 Davis, CA (Yolo County)
 Napa, CA (Napa County)

Old Republic Title & Escrow of Hawaii, Ltd.

Honolulu, HI

ADI Reporting Services

Framingham, MA

Kasparnet, Inc.

Medina, OH

Mississippi Valley Title Insurance Company*

Jackson, MS

Old Republic Title Company of Kansas City, Inc.

Kansas City, MO

Old Republic Title Company of St. Louis, Inc.

St. Louis, MO

Old Republic Title Company of Nevada

Las Vegas, NV

The Title Company of North Carolina, Inc.

Asheville, NC
 Charlotte, NC
 Kill Devil Hills, NC
 Raleigh, NC
 Statesville, NC
 Wilmington, NC
 Winston-Salem, NC

Lex Terrae Ltd.

New York, NY

Lex Terrae National Title Services, Inc.

Hoboken, NJ

Lex Terrae Service Corp.

New York, NY

American Guaranty Title Insurance Company*

Oklahoma City, OK

Canadian Valley Abstract Company

El Reno, OK

Old Republic Title Company of Tennessee

Nashville, TN

Old Republic Title Company of Conroe

Conroe, TX

Houston Title Company

Houston, TX

Old Republic Title Company of Utah

Provo, UT

Old Republic Title, Ltd.

Seattle, WA (King County)
 Lynnwood, WA (Snohomish County)

*denotes insurers



OLD REPUBLIC TITLE INSURANCE GROUP

**OLD REPUBLIC NATIONAL
TITLE INSURANCE COMPANY**

400 Second Avenue South
Minneapolis, Minnesota 55401-2499
(612) 371-1111 (800) 328-4441
(612) 371-1191 Fax
www.oldrepublictitle.com

**OLD REPUBLIC GENERAL
TITLE INSURANCE CORPORATION**

c/o Old Republic Title Company
350 California Street
Suite 1200
San Francisco, California 94104-1402
(415) 421-3500 (800) 325-7711
(415) 677-8929 Fax
www.ortc.com

**MISSISSIPPI VALLEY
TITLE INSURANCE COMPANY**

315 Tombigbee Street
P.O. Drawer 2428
Jackson, Mississippi 39225-2428
(601) 969-0222 (800) 647-2124
(601) 969-2215 Fax
www.mvt.com

**AMERICAN GUARANTY
TITLE INSURANCE COMPANY**

4040 North Tulsa
Oklahoma City, Oklahoma 73112-2439
(405) 942-4848
(405) 942-6482 Fax
www.americanguarantytitle.com