

Old Republic National Title Insurance Company
777 Post Oak Blvd., Suite 200
Houston, Texas 77056
713-985-4836 Direct
713-877-1770 Fax
713-877-1780 Office
drhodes@oldrepmatl.com

Memorandum

To: All Agents, Direct Operations, & Attorneys in the States of
Texas and New Mexico

From: David W. Rhodes

Date: 10/01/01

Re: Revised Privacy Notice

The Old Republic National Title Insurance Company Privacy Notice has been amended to include changes recommended by ALTA and our Corporate Office in Minneapolis. Attached are two forms of the amended Notice.

One form is a combined Notice for both Old Republic National Title Insurance Company and your agency. This notice requires that you insert the name of your company in the form before reproducing.

If you give a separate notice for your company, attached is an amended form of the Notice for Old Republic National Title Insurance Company only. Please call David W. Rhodes or Shannon Savage if you have any question.

Privacy Policy Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collect about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Old Republic National Title Insurance Company and Houston Title Company. We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from [our affiliates or] others.
- Information we receive from a consumer-reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers to our affiliates or to nonaffiliated third parties as permitted by law.

We may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.

- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.