

ALERT! – December 2, 2009



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ALERT!



Hello!

I have an **ALERT!** for you regarding an urgent matter related to **AmTrust Bank** which may affect pending closings or transactions.

Please see details below.

Regards,
Shannon Skurner

AmTrust Bank

On **November 30, 2009**, AmTrust Financial Corporation - the parent company of AmTrust Bank, filed a voluntary petition for Chapter 11 protection in the Bankruptcy Court for the Northern District of Ohio. The petition includes several non-bank subsidiaries of AmTrust Financial, but does not currently include or otherwise affect any AmTrust banking or lending operations.

As a precaution and until further notice, **Old Republic** operations or agents **should only close** those loans involving AmTrust Bank where they currently have good funds in their escrow account for the loan.

For purposes of this **ALERT!**, the term "good funds" should be construed to mean that the funds for the loan have actually been transmitted by the bank and have been fully and finally credited to the appropriate escrow account. Funds transferred through the Automated Clearing House (ACH) are not considered "good funds" Rather, only verified, wired funds from AmTrust Bank should be accepted.

This **ALERT!** is being issued for the sole purpose of meeting the Company's predetermined underwriting criteria and should in no way be construed as slanderous or defamatory material against any parties named herein.

Should you have any questions or require further information, please contact David Rhodes, Lisa Beville or Steve Streiff in our Legal Department.



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