



OLD REPUBLIC
National Title Insurance Company

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ALERT!

To: All Agents & Attorneys in the States of Texas & New Mexico
From: Stephen R. Streiff
Date: August 31, 2007
Re: Spectrum Financial Group
The Mortgage Store Financial, Inc.
Quality Home Loans, dba Clear Credit Capital, Last Chance
Home Loans, Last Option Lending and QHL Investments
Chevy Chase Bank Correspondent

It has come to our attention that Quality Home Loans has filed for protection under Chapter 11 of the United States Bankruptcy Code and is "temporarily" unable to fund loans. Mortgage Investors Group is taking no new loan applications and has indicated it will fund no loans after September 14, 2007. Spectrum Financial Group is no longer accepting loan applications and Chevy Chase Bank Correspondent is no longer accepting correspondent loans.

As a result of these announcements, **Old Republic operations or agents should not close loans** involving any of the above-named entities **unless 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 received by the bank and have been credited to the appropriate escrow account.

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 of the parties named herein.

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