

2002 Pennsylvania Agency Seminar

Rockin' in the 50's Handbook

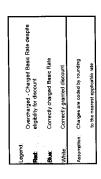
Hershey Lodge and Convention Center Hershey, Pennsylvania April 22, 2002

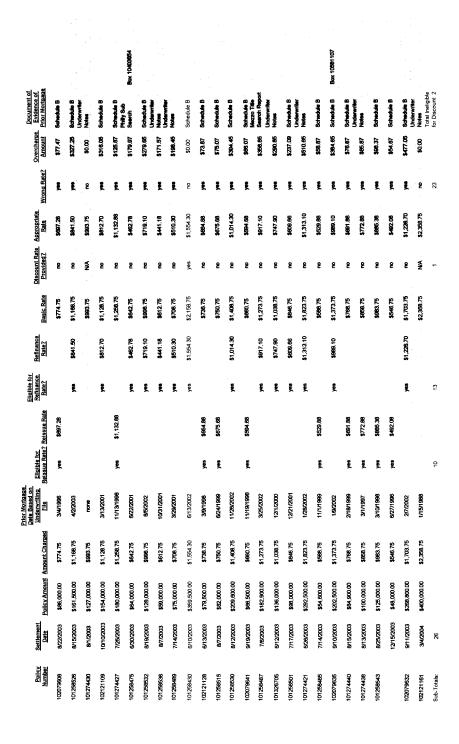
FIRST AMERICAN REMITTANCE SUMMARY

Company	Number of Policies	Number and Percentage of Policies Charged Basic Rate	Number and Percentage of Policies Granted Discount
Mezzo Land Services, LLC	868	766 (85%)	116 (13%)
Express Financial Services, Inc.	1241	1203 (97%)	38 (3%)
First National Insurance Services Company	1472	1329 (90%)	143 (10%)

6-cv-00084-JFC	Docu
Number and Percentage of Discount Eligible Files Granted Discount	116 (16%)
Number and Percentage of Total Transactional Files Containing Evidence of Prior Title Insurance Policy – Discount Eligible Files	723 (81%)
Number and Percentage of Transactions Charged the Basic Rate	766 (85%)
Total Transactional Files Reviewed	868

				First American Statis	tical Report 1	999-2005			
ear	Туре	Category	Total Policies	Percent of Total	Year	Туре	Category	Total Policies	Percent Of Total
1999	Agency	Basic Rate	42,216	Policies Discounted	2003	Agency	Basic Rate		Policies Discounte
	,	Reissue Rate	23,223				Reissue Rate	35,310	
		Refinance Rate	4,735				Refinance Rate	18,063	
	Agency Total	1000	70.174	39.84%		Agency Total		114,475	46.62
	Direct	Basic Rate	646		1	Direct	Basic Rate	145	
		Reissue Rate	254				Reissue Rate	88	1
		Refinance Rate	78				Refinance Rate	47	·
	Direct Total	·	978	33.95%		Direct Total		280	48.21
	Combined	Basic Rate	42,862		1	Combined	Basic Rate	61,247	
		Reissue Rate	23,477				Reissue Rate	35,398	3
		Refinance Rate	4,813				Refinance Rate	18,110	
999 Total	45 577	Tromanos rate	71,152		2003 Total			114,755	
	Agency	Basic Rate	32,234			Agency	Basic Rate	48,413	
	, igono,	Reissue Rate	12,133			, ,go,	Reissue Rate	21,032	
		Refinance Rate	1,345				Refinance Rate	10,076	
	Agency Total	Tromianco rato	45.712	29.48%		Agency Total	2004000.	79.521	
	Direct	Basic Rate	454		1	Direct	Basic Rate	918	
		Reissue Rate	160	1			Reissue Rate	714	
		Refinance Rate	29				Refinance Rate	308	
	Direct Total	Tronnance rate	643	29.39%		Direct Total	Tromianos (tato	1.940	4
	Combined	Basic Rate	32,688		1	Combined	Basic Rate	49.331	
	Combined	Reissue Rate	12,293			Combined	Reissue Rate	21.746	
		Refinance Rate	1,374				Refinance Rate	10,384	
OOO Total	L	Intellibration (tate	46,355		2004 Total	1	Troilliance rate	81,461	
2000 Total 2001	Agency	Basic Rate	27,482	23.4070		Agency	Basic Rate	44,435	
	Agency	Reissue Rate	14,216		2.003	Agency	Reissue Rate	18,183	
	ļ	Refinance Rate	3,224		i		Refinance Rate	12,515	
	Agency Total	Tremilance reale	44.922	38.82%		Agency Total	Ittelinance itale	75,133	
	Direct	Basic Rate	1,320		1	Direct	Basic Rate	2,058	
	Direct	Reissue Rate	844			Direct	Reissue Rate	1,562	
		Refinance Rate	229				Refinance Rate	616	
	Direct Total	Intelligance mate	2.393	44.84%		Direct Total	Intellitation Itale	4.236	
	Combined	Basic Rate	28,802		+	Combined	Basic Rate	46,493	
	Combined	Reissue Rate	15,060			Combined	Reissue Rate	19,745	
		Refinance Rate	3,453				Refinance Rate	13,131	
001 Total		Tremance rate	47,315		2005 Total		Intellinance Itale	79.369	
	Agency	Basic Rate	38,584		1999-2005	Agency	Basic Rate	294,466	
2002	Agency	Reissue Rate	22,359		1999-2005	Agency	Reissue Rate	146,456	
		Refinance Rate	8,291				Refinance Rate	58,249	
	Agency Total	Tremance rate	69,234	44.27%	1	Agency Total	Tremance rate	499,171	
	Direct	Basic Rate	2,477	44.27 70	4	Direct	Basic Rate		
	Direct			1		Direct		8,018	
	l	Reissue Rate	909	Ί		1	Reissue Rate	4,531	
		Refinance Rate	331			B:	Refinance Rate	1,638	
	Direct Total	Ta · a ·	3,717	33.36%	4	Direct Total	To o	14,187	
	Combined	Basic Rate	41,061	1		Combined	Basic Rate	302,484	
	!	Reissue Rate	23,268			1	Reissue Rate	150,987	
		Refinance Rate	8,622			L	Refinance Rate	59,887	
002 Total			72.951	43.71%	Grand Total	9266 - 11	Total South Control	513,358	1







Underwriting Search Examination Informational Text Manual

Underwriting Advisory 1998-05

Pennsylvania

Date: November 16, 1998

To: Pennsylvania Agents and Approved Attorneys

From: Michael J. Fromhold, V.P. / Sr. Regional Counsel

RE: LIMITED SHORT SEARCH AUTHORIZATION - UPDATED PROCEDURES

By Underwriting Advisory 1998-02 dated April 3, 1998, the circumstance and procedures were detailed pursuant to which a limited search may be utilized in conjunction with the issuance of a loan policy. At that time, the circumstance was limited to a "second / junior residential mortgage encumbering the residence of the borrower." It is our intention by this Underwriting Advisory to expand the circumstance by also including "any mortgage in an amount of \$200,000 or less, encumbering the residence of the borrower, with the exception of a purchase money mortgage."

To reiterate, you may continue to shorten the search period necessary to issue commitments - by searching back against the borrower three months before the dated date of the Last Deed of Record - provided the following criteria exists and all our requirements are strictly followed.

- The title commitment is issued and used only to insure a residential mortgage (which cannot be a purchase money mortgage) and which will encumber the residence of the borrower; and if other than a second / junior mortgage, the mortgage debt cannot exceed \$200,000;
- 2. The Last Deed of Record into the borrower was arms length and for bona fide consideration;
- 3. A purchase money mortgage ("PMM") was created of record in favor of an institutional lender at the time the borrower became vested in title.
- 4. You have some evidence (copy of policy, HUD-1 etc.) that the transaction evidenced by the deed and the PMM was insured; you will need it anyway to provide the reissue rate:
- 5. Both the title insurance commitment and title policy which are issued must contain the following exception on Schedule B:

"Covenants, conditions, restrictions and easements which may exist on the land."

6. Neither the title commitment or policy can be used in the future for back title purposes.

In all other circumstances, presently existing search procedures must be followed



First American Title Insurance Company

P. O. Box 903, Valley Forge, PA 19482 (800) 486-7015 / Fax: (610) 265-8796 Attention: Tracey Stephenson

PENNSYLVANIA SUPPLY REQUISITION

Ordering Office:			Ship To:		
POLICIES			COMMITM	ENTS	
QUANTITY	FORM #	DESCRIPTION	QUANTITY	FORM #	DESCRIPTION
	FTPA 100	Eagle Loan/Owner's Schedule A		FTPA 60	Commitment Cover
	FTPA 101	Eagle Loan/Owner's Schedule B		FTPA 61	Schedule A
	FTPA 101S	Eagle Loan Schedule B-II		FTPA 62	Schedule B
	1056-EL	Eagle-M Loan Policy		FTPA 63	Schedule C
		Eagle-M Owner's Policy (includes		FTPA 64	Schedule B-II
	1341-EO	Owner's Information Sheet and		FTPA 65	Mortgage Sheet
		Table of Contents)		FTPA 66	Commitment Backer
	FTPA 97	Loan/Owner's Schedule A			
	FTPA 98	Loan/Owner's Schedule B			
	FTPA 985	Loan Schedule B-II			
	PA 13	Owner's Jacket (10/17/92)			
	PA 26	Loan Jacket (10/17/92)			

ENDORSEMENTS

PA 27-2

QUANTITY	FORM #	DESCRIPTION
	FTPA 9	TIRBOP PA 100-Restriction
	FTPA 10	TIRBOP PA 300-Survey
	FTPA 11	TIRBOP PA 1070-General
	FTPA 40	TIRBOP PA 400-Man. Housing
	FTPA 41	TIRBOP PA 1000-Mand. Adv.
	FTPA 42	FA-DEV-PA 1001.1 Reverse
	FTPA 43	TIRBOP PA 1030-ALTA 9
	FTPA 90	TIRBOP PA 1020-Balloon
	FTPA 91	TIRBOP PA 710-Variable Rate
	FTPA 93	TIRBOP PA 710-6.2-Neg. Amort.
	FTPA 94	TTRBOP PA 810-Condominium
	FTPA 95	TIRBOP PA 820-PUD
	FTPA 96	TIRBOP PA 1010-Revolving
	FTPA 99	TIRBOP PA 900-Environmental
	FTPA 102	TIRBOP PA 1080-Residential Mtg.

Addendum-Short Form (10/92)

SETTLEMENTS/AFFIDAVITS/MISCELLANEOUS

QUANTITY	FORM #	DESCRIPTION
	FTPA 2	Application for Title Insurance
	FTPA 3	HUD-1 Settlement Statement
	FTPA 6	Purchaser's Affidavit
	FTPA 7	Owner's Affidavit
	FTPA 8	App. Atty. Certificate Title
	FTPA 24	Hold Harmless and Indemnity
	FTPA 25	Escrow Agreement
	FTPA 26	Over Limits Authorization
	FTPA 77	Remittance Sheet
	FTPA 78	Special Charges Report
		Gap Indemnity
		Rate Cards
		Closing Service Letter
		Waiver of Eagle Policy
1		Pennsylvania Manual of Rates

Comments:	



First American Title Insurance Company

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500 N. Gulph Road • P.O. Box 903 • Valley Forge, PA 19482 (800) 486-7015 · (610) 265-8440 · FAX (610) 265-8796 e-mail: mfrederick@firstam.com

From the desk of Michael F. Frederick, Jr. Regional Vice President

MEMORANDUM

DATE:

August 28, 1998

TO:

All Pennsylvania Agents

SUBJECT:

Policy Issuance and Remittance

The purpose of this memo is to reiterate First American's policy with regard to policy remittance.

As soon as the title premium is received, the appropriate policy jackets are to be placed in the file. (In order to avoid confusion, a policy log should be used to track to which file the jackets have been assigned.) For reporting purposes, the policies are then considered issued and are to be included in the next monthly remittance. The actual copies of the policies shall be delivered within a month after typing.

Remember, the "Special Charges Report" for these files is to accompany the remittance. If none of the charges on the "Special Charges Report" apply, the report is to be submitted indicating "None".

Please direct any questions you may have to your servicing office.

Thank you.

Cc:

James T. Stinelli David E. Carlino Warren R. Strouse

[•] Please insert this memo in the Memos Section of your Agency Manual •



First American Title Insurance Company 500 N. Gulph Road + P.O. Box 903 · Valley Forge, PA 19482

INTER-OFFICE COMMUNICATION

DATE:

August 21, 1996

FROM:

Warren R. Strouse, V.P.

TO:

All Pennsylvania Agents

SUBJECT:

Completion of HUD-1 Settlement Sheet

This memo is issued as a reminder that extreme care should be taken when completing the HUD-1 Settlement Sheet. As many of you know we are currently involved in a Market Conduct Examination which is being conducted by the Market Conduct Division of the Insurance Department and it has been our experience that the Department has a zero tolerance attitude for such errors.

It should also be noted that when insuring your own personal real estate transaction you must show the entire amount of premium as taken from our Rate Manual in the appropriate location on the HUD sheet.

Care taken at the settlement table in this regard should serve to eliminate difficulties at the time of future audits by the Insurance Department.