



Website, Software, CPL & Reporting

Bonnie Woods

Corp. Agency Administrator for Mississippi Valley Title



September 9, 2015 Company News Bulletin

On October 1, 2015, we started issuing Old Republic National Title Insurance policies instead of the joint policy, Mississippi Valley Title Insurance/Old Republic National Title Insurance Company.

1. Checks need to be made out to Old Republic National Title.
2. Commitment and Policy Schedules need to reflect Old Republic National Title Insurance Company.

Title Insurance Softwares

ValleyRite is designed to assist in the issuance of title insurance in the following ways:

1. In retrieval and preparing of a Commitment, Policies and Endorsements
2. In creating the monthly policy report

EzJacket is an integration between Old Republic Title and LandTech, RamQuest, SoftPro, and Title Express. This allows the user to generate policy jackets and closing protection letters without leaving your LandTech, RamQuest, SoftPro and Title Express.

For more Information about these softwares, please feel free to contact Bonnie Woods at 601-969-0222 or 1-800-647-2124 or agency@mvt.com.

Website www.mvt.com

Mississippi Valley Title is committed to providing the highest level of service to our Agents. One of our goals is to utilize today's technology to enhance the efficiency of your real estate transactions.

Our website provides assistance to our agents, approved attorneys, the consumer and to the lender. Some of the many features are calculating the premium, the Underwriting Practices Manual, Miscellaneous Forms, Company News, Underwriting Bulletins, issuing a Closing Protection Letter and an Office Directory on how to contact MVT employees. It also provides Quick Links to other sites that might aid in your real estate transactions.

The image shows a screenshot of the Mississippi Valley Title website. At the top is a dark blue header with the company name and logo. Below the header is a white section with the company name and logo again, followed by a commitment statement and links to regional services. To the right of the text is a photograph of a white house with a green lawn.

MISSISSIPPI VALLEY TITLE

MISSISSIPPI VALLEY TITLE

At Mississippi Valley Title,
We are committed to serving your title
insurance needs.

[Alabama](#)
[Mississippi](#)
[Memphis, Tennessee](#)



Strength and Dedication for Generations

Mississippi Valley Title Services Company is a proud member of the Old Republic Title Insurance Group. Policies are issued on Old Republic National Title Insurance Company. Since 1992, no other title insurer has had higher overall ratings than the Old Republic Title Insurance Group.

For 70 years, Mississippi Valley Title has carried out a tradition of excellence in servicing the title insurance needs of our neighbors and communities across the South.

Closing Protection Letters (CPL)

The CPL is a single transaction letter. To obtain closing protection coverage, a CPL must be issued for the specific real estate transaction identified in the letter. A fee is charged for each transaction in which a CPL is issued. Also, there is no charge for a CPL that is issued for a transaction that did not close.

NO BLANKET CPL can be issued. What can be issued is a Good Standing Letter. Your agency representative will be glad to issue one for you.

Location: This link is located under For the Agent in the right sidebar on our website.

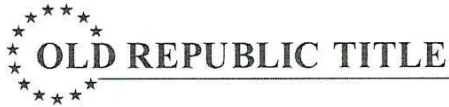


Authorized Agent of Old Republic Title Verification (Good Standing Letter). This program should provide your customers confidence and comfort the title settlement transactions you process are done the right way, with integrity and ethics.

Location: This link is located under Quick Links in the right sidebar on our website. Click Old Republic National Title Insurance Company (ORNTIC).

The Authorized Agent Verification is located on the left sidebar.





AUTHORIZED AGENT OF OLD REPUBLIC TITLE

DATE: 1/1/2016

AGENT NAME: Sample Agent

AGENT ADDRESS: 101 Lost Avenue

Simply, MS 39999

AGENT NUMBER: M23999



Protection of the customer and the consumer and the integrity and security of mortgage and real estate settlements is of utmost concern to Old Republic National Title Insurance Company ("Old Republic Title"). As such our independent Old Republic Title policy-issuing agent ("agent"), relationships are founded and sustained on high standards of ethics, integrity, quality and sound business principles which can minimize risk.

Prior to being approved as an Old Republic Title agent, each applicant goes through an in-depth application process. Key steps in the application process include: validation of licenses, validation of insurance coverage, review of settlement account procedures and practices, validation of settlement accounts, and background checks that include a review of credit history. Applicants who successfully complete our application selection process and become our agents are regularly monitored via "red flag" management reports, on-site and desktop audits, "checks" and other factors thereafter, consistent with risk factors identified through our annual risk assessment protocol and as circumstances merit. We believe our procedures for monitoring and auditing our agents are the most thorough undertaken in the industry. The foregoing processes represent core components of Old Republic Title's industry leading Agency Risk Management and Mitigation (ARMM) procedures, which have been acknowledged by regulators and lenders alike. These ARMM procedures are subject to the on-going review of our Corporate Internal Audit Department.

Old Republic Title also offers extensive training programs and resources for our independent agents based on guidance from state insurance regulators, the Consumer Financial Protection Bureau (CFPB), and the Best Practices guidelines of the American Land Title Association (ALTA).

An agent in "good standing" with Old Republic Title has been duly appointed, is subject to the rigors of ARMM, and is authorized to issue our title insurance policies. Such agent is also authorized to conduct settlement services in connection with real estate transactions where Old Republic Title policies of title insurance are issued. Old Republic Title provides indemnification for the actions of an agent in "good standing" in connection with those settlement services to the extent described in the closing protection letter issued to an insured for the specific transaction for which a title insurance policy is issued. We take pride in our superior financial strength ratings, and stand behind our title insurance policies and closing protection letters (where allowed), in accordance with their contractual provisions.

PLEASE BE ADVISED that as of the above date, the above named agent is in good standing with Old Republic Title (hereinafter referred to as an "Authorized Agent"). To confirm an agent's good standing status after the date of this letter, you should utilize our real-time title agency validation site: <http://agentstanding.oldrepublictitle.com/Agent/VerifyByRefNum>. If you have any questions, please contact us at agent.contact@oldrepublictitle.com.

Thank you for supporting Old Republic Title and our agents!

Jeffery J. Bluhm
Executive Vice President



OLD REPUBLIC INSURANCE GROUP

0000014443

Endorsements

Endorsements are added to title insurance policies for a variety of reasons. They may be used to make routine corrections typed on the policy schedules (Plain/Blank Endorsement) or they may be forms which may expand coverage, revise or remove the pre-printed provisions.

Remember to comply with the underwriting guidelines for any endorsement you are being asked to issue.

If the lender's policy has left your office and the lender requests a change to be made on the policy, you will need to issue a Plain/Blank Endorsement. **DO NOT AMEND YOUR SCHEDULES.**

Location: The endorsements are listed under For The Agent in the right sidebar on our website.



The screenshot shows the website's navigation bar with links: Home, For the Consumer, For the Agent, Quick Links, Lender Servicing Program, ValleyRite, and Ad. Below the navigation bar, the main content area features a 'Welcome' message and a 'We are...' section for 'MISSISSIPPI VALLEY TITLE', which states 'Serving Your Title Insurance Needs In Mississippi'. A large image of a house is displayed. On the right side, there is a 'For the Agent' sidebar containing a list of links: 2006 ALTA Endorsements (circled in red), Brochure Request Form, Lender Alerts, ValleyRite, Premium Calculator - Mississippi, Closing Protection Letter, Million Dollar + Policy Approval, Miscellaneous Forms, Underwriting Bulletins, Underwriting Practices Manual, Subscribe for Alerts/Bulletins, and Password required. Below the sidebar are links for Abstract Services, Escrow Services, and Underwriting Questions and S.

Million Dollar + Policy Approval

Pursuant to your **Agency Agreement**, specific written approval must be obtained in issuing any Commitment or Policy with a Policy Amount over \$1,000,000.00. Please submit the Approval Form, along with the draft of the commitment, as far in advance as possible to allow time in case additional information is needed. Approval must be given *before* the commitment is sent to the lender or purchaser.

If the loan did not close, please contact the Agency Department by e-mail, agency@mvt.com, to inform them the Approval Form needs to be cancelled.

Location: The approval form is listed under For The Agent in the right sidebar on our website.



The screenshot shows the website's navigation bar with links for Home, For the Consumer, For the Agent, Quick Links, Lender Servicing Program, ValleyRite, and Ad. The main content area features a 'Welcome' message, the company name 'MISSISSIPPI VALLEY TITLE', and a section titled 'Serving Your Title Insurance Needs In Mississippi'. A large image of a house is displayed. On the right, a sidebar titled 'For the Agent' contains a list of links: 2006 ALTA Endorsements, Brochure Request Form, Lender Alerts, ValleyRite, Premium Calculator - Mississippi, Closing Protection Letter, Million Dollar + Policy Approval (circled in red), Miscellaneous Forms, Underwriting Bulletins, Underwriting Practices Manual, Subscribe for Alerts/Bulletins, and Password required. Below the sidebar are links for Abstract Services, Escrow Services, and Underwriting Questions and S.

Underwriting Practices Manual

The Underwriting Practices Manual is updated and is back on line. The manual is intended to assist agents of Old Republic National Title Insurance Company (ORNTIC) in issuance of commitments & title insurance policies of ORNTIC.

The manual is divided into five articles.

- Policies Forms & Endorsements
- Title Insurance Rates
- Underwriting Topics
- Statutes of Limitation
- Selected Liens

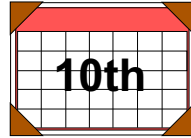
To make navigation easier, the Table of Contents contains links to the related text and the document itself can be searched using the “Find” feature.

Location: The Underwriting Practices Manual is listed under For The Agent in the right sidebar on our website.



The screenshot shows the website's navigation menu at the top with links for Home, For the Consumer, For the Agent, Quick Links, Lender Servicing Program, and ValleyRite. The main content area features a 'Welcome' message and a photograph of a large house. On the right side, there is a 'For the Agent' sidebar containing a list of links: 2006 ALTA Endorsements, Brochure Request Form, Lender Alerts, ValleyRite, Premium Calculator - Alabama, Closing Protection Letter, Million Dollar + Policy Approval, Miscellaneous Forms, Underwriting Bulletins, Subscribe for Alerts/Bulletins, and Underwriting Practices Manual. The 'Underwriting Practices Manual' link is highlighted with a red box, and an arrow points from the text above to this link. Below the sidebar are links for Abstract Services, Escrow Services, and Underwriting Questions and Answers.

Reporting



According to the Policy Issuing Agent Agreement, an Agent shall report on a monthly basis. If the agent has no policies to report, we still require you to send to the Madison office a report indicating zero policies issued which can be submitted by e-mail to agency@mvt.com

The Monthly Report form needs to contain the following:

- 1. A listing of all policies issued***
- 2. Premium for each policy***
- 3. Amount due ORT***
- 4. CPL Fee***
- 5. If Reissue, indicate Reissue***

The agent will need to send the following:

- 1. Monthly Report***
- 2. Copy Of Each Policy Listed On The Report***
- 3. Check(s) (ORT Portion) and (CPL Fees)***
- 4. Copy of Endorsements***
- 5. Copy of First Page of Voided Policy***

NOTE: Report Simultaneous Issued Policies at the same time. Simultaneous Issued Policies occur when an Owner's Policy and Loan Policy are insuring identical land and issued at the same time.

ValleyRite and EzJacket can create a report which can be used in lieu of the Report Form

Send to: Mississippi Valley Title
Agency Dept.
P. O. Box 2901
Madison, MS 39130-2901

OR If By Courier:

Mississippi Valley Title
Agency Dept.
124 One Madison Plaza, Suite 2100
Madison, MS 39110