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To: All Employees, Agents and Approved Attorneys

From: Mark B. Higdon

Date: March 27, 2013

Re: Carolyn Freeman's Retirement

It is with mixed emotions that I announce the retirement of **Carolyn Freeman**, Vice President and Senior Underwriter, Mississippi Valley Title Insurance Company; effective March 25, 2013. Carolyn joined Mississippi Valley Title over 47 years ago; and has been a valued employee and mentor to me, our fellow employees, and the Company's approved attorneys and agents.

Carolyn started in Mississippi Valley Title's Escrow Department in July of 1965. At that time, she was responsible for preparing title commitments and disbursing construction loans. Eight years later, Carolyn was promoted to Assistant Secretary and shortly thereafter, was charged with running the Company's Underwriting Department. In January of 1984, she was appointed Vice President of Mississippi Valley Title.

Since beginning her career, Carolyn's dedication and work ethic has played a critical role in the growth, development and success of the Underwriting Department. Undoubtedly, Carolyn's staff and colleagues have learned much from her can-do attitude and uncomplaining nature. In fact, Carolyn has a reputation for how she handles revisions to her work. According to her: "I get paid just as much for going backwards as I do for going forward." This statement is truly revelatory of Carolyn's work ethic and her ability to take life in stride.

While Carolyn will certainly be missed by her friends and colleagues at Mississippi Valley Title and in the field, we are thrilled for her to be able to enjoy her retirement with her family and friends. Please join me in wishing Carolyn all the best in her retirement!