



MISSISSIPPI VALLEY TITLE
INSURANCE COMPANY

315 Tombigbee Street (39201)
P.O. Drawer 2428
Jackson, Mississippi 39225-2428
601/969-0222
cscanlon@mvt.com

Cissy Scanlon
Agency Representative

To: Mississippi Agents
From: Cissy Scanlon
Re: Annual Agency Recertification
Date: June 15, 2004

Enclosed with this letter you will find the Annual Agency Recertification Questionnaire consisting of ten simple questions. Please complete and return the questionnaire by fax. You can also visit our website at www.mvt.com and complete the questionnaire online and email it.

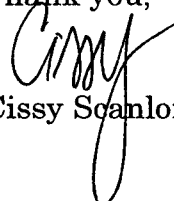
The Annual Agency Recertification is separate from the auditing program. Completing a questionnaire does not mean you have been audited by our office. Mississippi Valley Title has an on-site agency auditing program in which the company requires that all agents be audited and recertified on a regular basis. The recertification serves as a form of communication between us, the underwriter, and you, the agent.

Recertifications must be completed on or before July 7th. After receiving the questionnaires, I will be following up with you either by phone, in person, or by email. The follow-up will confirm your reported information and cover any additional information needed.

Please be assured that none of this is in response to any problems with your agency. We appreciate your patience and cooperation. If you have any questions regarding the annual review, please feel free to contact me at 800-647-2124 x 826 or by email at cscanlon@mvt.com.

As always, we appreciate the opportunity to serve you and hope that you will rely on us for all your title insurance needs.

Thank you,



Cissy Scanlon



Due Date: July 7, 2004

2004 Annual Agency Recertification Questionnaire

Directions: To the best of your knowledge please answer all questions by filling in the blanks. Fax completed questionnaire to Cissy Scanlon at 601-969-2215. Due Date is July 7th.

- 1. Approximately how many loans have you closed and the policies have not been issued?
2. Approximately how many MVT Binders/Commitments have you issued but the loans have not closed?
3. Do you conduct escrow closings or hold any funds received in connection with the settlement process?
(a) If yes, are all escrow accounts properly reconciled up to date and free of any shortage?
(b) If no, please explain:

- 4. Do you have Employee Theft or Fidelity/Surety Insurance?
If yes, please answer below:
Coverage: \$ Aggregate: \$
Per Claim: \$ Exp. Date:

- 5. Do you disburse construction escrow funds? Yes No

- 6. Sources of Title Insurance Business:
Lenders: % Real Estate Brokers % Individuals %
Attorneys: % Builders/Developers: % Other %

- 7. Other Underwriters: % of Business: # of Years:

- 8. Have there been any significant changes in key personnel in the past year?
Yes No If yes, please explain:
List all employees who assist with Real Estate Closings:

- 9. Have there been any changes in ownership in the past year?
Yes No If yes, please explain:

- 10. Do any Agent Principals or their families have any ownership in a builder or developer business?
Yes No If yes, please explain:

** Please complete the below information. Thank you for completing the annual review. **

Name of Person Completing Review:
Agent Name: Email:
Agent City: Date review completed:
Phone: Fax:

Fax completed questionnaire to Cissy Scanlon at (601) 969-2215

For questions call 800-647-2124 or direct line at (601) 961-4826.