



## AUTHORIZED AGENT OF OLD REPUBLIC TITLE

DATE: 8/13/2020 9:30:26 AM  
AGENT NAME: ST. CLAIR COUNTY TITLE CO. DBA TOWN & COUNTRY  
TITLE CO.  
AGENT ADDRESS: 221 WEST POINTE DRIVE SUITE 1  
SWANSEA, IL 62226  
AGENT NUMBER: B1209W



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: <https://agentstanding.oldrepublictitle.com/Agent/VerifyByRefNum>. If you have any questions, please contact us at [agent.contact@oldrepublictitle.com](mailto:agent.contact@oldrepublictitle.com).

Thank you for supporting Old Republic Title and our agents!

Jeffery J. Bluhm  
Executive Vice President



OLD REPUBLIC INSURANCE GROUP