

12. Does Applicant have fidelity coverage currently in force? Yes No
13. a. Does Applicant have error and omission liability insurance currently in force? Yes No
- b. If "Yes", send a copy of your current policy declaration page or a certificate of insurance. Make sure we can recognize the expiration date and the retroactive (or prior acts) date.
14. Please indicate your choice by placing an "X" in the box for your desired Limit of Liability and Deductible:

Limit of Liability	\$100,000	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Each Claim					
Aggregate					
Preferred Deductible	\$2,500	\$5,000	\$7,500	\$10,000	\$25,000

BUSINESS INFORMATION

15. Gross Revenues (Annual): <i>(If new, estimate income)</i>	Prior fiscal year	Current fiscal year (est.)	Average Number of Monthly Transactions
	\$	\$	

16. Revenue Categories: <i>(Must total 100%)</i>	Category	Percentage of Total Revenue
	Agricultural / Raw Land	
	Residential	
	Commercial	
	Construction	
	Oil & Gas	
	Metal & Mineral	
	Other	

17. Revenue Breakdown: <i>(Must total 100%)</i>	Category	Percentage of Total Revenue
	Title Agent	
	Escrow Agent/Closer	
	Abstracter/Searcher	
	Other	

18. What is the average property value for each transaction? (Title Agents and Escrow Agent/Closers only) \$ _____

19. What is the estimated population of the area in which work is performed? _____

20. List the top two Title Insurance Companies you represent and the percentage of the Applicant's total revenue.

Title Insurance Company	Percentage of Applicant's Total Revenue
	%
	%

21. a. Does Applicant use independent contractors or leased workers? Yes No
- b. If "Yes" to 21.a., indicate the percentage of your business performed by independent contractors and/or leased workers in the following functions. IF NOT APPLICABLE, PLEASE INDICATE "NONE."
- (i) Title Agents _____ %
- (ii) Escrow Agent/Closers _____ %
- (iii) Abstracters/Searchers _____ %
- (iv) Other (describe): _____

22. a. Do you require independent contractors and/or leased workers to carry errors and omissions liability insurance? Yes No
- b. If "Yes", please provide proof of coverage (declarations page or certificate of insurance).
23. Is the Applicant affiliated with any organization (e.g., law firm, real estate agency, lender, etc.) through common ownership, operation or control including any controlled business arrangement? Yes No
24. Has the name or structure of the Applicant ever changed, or has there been an acquisition, consolidation, merger, dissolution, reconstitution or any other change? Yes No

IMPORTANT: IF "YES" TO EITHER QUESTION 23 OR 24, PLEASE PROVIDE DETAILS ON A SEPARATE SHEET.

FAILURE TO DISCLOSE OWNERSHIP, NAME CHANGES, OR D/B/A'S COULD AFFECT COVERAGE IN THE EVENT OF A CLAIM.

ESCROWS/CLOSINGS/SETTLEMENTS	If not applicable, skip to section IV
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Complete The Following Only If Escrows/Closings/Settlements Are Conducted N/A

26. Does the Applicant:
- a. Require a written contract or instructions for each closing/settlement? Yes No
 - b. Require signatures on any changes to standard instructions? Yes No
 - c. Require each person's work to be checked by another? Yes No
 - d. Require "good funds" for each closing/settlement? Yes No
 - e. Have records audited by an outside auditor? Yes No
 - f. Have the records audited by the title underwriter? Yes No

27. Who performs your title searches?

Category	Percentage of total business
Applicant Firm	%
Independent Contractor	%
Title Underwriter/Company	%

28. Who performs your escrows/closings/settlements?

Category	Percentage of total business
Applicant Firm	%
Independent Contractor	%
Title Underwriter/Company	%

29. When providing escrows/closings/settlements services do you:
- a. Have a regular audit conducted by a CPA firm? Yes No
 - b. Document and obtain signatures from all parties when making changes or deviation from original escrow contract? Yes No
 - c. Require cashiers checks or "good funds" at or near escrow closing? Yes No
 - d. Require physical receipt of funds prior to closing, including written verification of wire transfers? Yes No
 - e. Ever allow another party to remit any closing proceeds to a lender or any other creditor on its behalf? If "Yes", provide details _____

30. Does the Applicant have written procedures that are required to be followed regarding calendaring, recording escrowing, closing, and internal file closing? Yes No
 If "No", please explain how the Applicant tracks and verifies such activities. _____

31. Does the Applicant's finished or finalized file always contain physical evidence of the public's official record of the Applicant's filings and/or recordings? Yes No

32. Does the Applicant always perform a "post-closing" title search to assure that all filings and recordings made by the Applicant, relative to a particular property or closing/settlement, have been officially recorded and appear on the public record? Yes No
 If "No", please advise how the Applicant assures his/her/its filings and/or recordings become part of the public record.

33. Does the Applicant review each and every closing file before it is finalized and/or stored to determine that all necessary documents are present and include evidence of proper recording? Yes No
 If "No", please explain the Applicant's checks and balances to assure that all documents are accounted for and/or have been properly recorded. _____

AUTOMATION

34. Does the Applicant:
- a. Currently have and maintain an in-house proprietary title plant? Not Applicable Yes No
 - b. Currently use software for all escrow, closing and settlement activities? Not Applicable Yes No
 - c. Currently use reconciliation software to balance trust accounts? Not Applicable Yes No

LOSS HISTORY

IF "YES" TO ANY OF THE FOUR FOLLOWING QUESTIONS, PLEASE COMPLETE THE CLAIMS ADDENDUM LOCATED ON THE LAST PAGE OF THE APPLICATION. ATTACH ADDITIONAL SHEETS AS NECESSARY.

35. Has the Applicant or any prospective Insured been involved in any civil or criminal action or litigation in the past five (5) years? Yes No
36. Has the Applicant or any prospective Insured been involved in or have knowledge of any inquiry, investigation, complaint or notice from any State or Federal Authority regarding the activities, procedures or practices of the Applicant or any proposed Insured? Yes No
37. During the past five (5) years, has any professional liability claim or suit ever been made against any Applicant or prospective Insured? If "Yes", you must complete the attached claims addendum for each claim or suit. Yes No

IT IS AGREED THAT ANY CLAIM MENTIONED IN THE STATEMENT IMMEDIATELY ABOVE IS EXCLUDED FROM COVERAGE.

38. Does the Applicant or any prospective Insured know of any circumstances, acts, errors or omissions that could result in a professional liability claim against the Applicant? If "Yes", you must complete the attached claims addendum for each circumstance. Yes No

IT IS AGREED THAT ANY CLAIM ARISING FROM ANY FACT, CIRCUMSTANCE OR SITUATION MENTIONED IN THE STATEMENT IMMEDIATELY ABOVE ARE EXCLUDED FROM COVERAGE.

39. Have any loss payments been made on behalf of any prospective Insured under any Title Agents Errors & Omissions Insurance Policy or similar insurance or endorsement, in the past five (5) years? Yes No

BY SIGNING THIS APPLICATION ON THE FOLLOWING PAGE THE APPLICANT AGREES THAT AFTER INQUIRY OF ALL PROSPECTIVE INSUREDS, NO PERSON PROPOSED FOR COVERAGE IS AWARE OF ANY FACT OR CIRCUMSTANCE WHICH REASONABLY MIGHT GIVE RISE TO A FUTURE CLAIM THAT WOULD FALL WITHIN THE SCOPE OF THE PROPOSED COVERAGE.

NOTICE TO APPLICANT - PLEASE READ CAREFULLY

THE DISCOVERY OF ANY FRAUD, INTENTIONAL CONCEALMENT, OR MISREPRESENTATION OF MATERIAL FACT WILL RENDER THIS POLICY, IF ISSUED, VOID AT INCEPTION.

RECEIPT AND REVIEW OF THIS APPLICATION DOES NOT BIND THE INSURER TO PROVIDE THIS INSURANCE.

IT IS AGREED BY THE APPLICANT AND THE INSURER THAT THE PARTICULARS AND STATEMENTS MADE IN THIS APPLICATION, TOGETHER WITH ALL ATTACHMENTS TO THIS APPLICATION AND ANY OTHER MATERIALS SUBMITTED TO THE INSURER (ALL OF WHICH ATTACHMENTS AND MATERIALS SHALL BE DEEMED ATTACHED TO THE POLICY AS IF PHYSICALLY ATTACHED THERETO) SHALL BE THE REPRESENTATIONS OF THE APPLICANT AND THE PROSPECTIVE INSUREDS. IT IS FURTHER AGREED BY THE APPLICANT AND THE PROSPECTIVE INSUREDS THAT THIS POLICY, IF ISSUED, IS ISSUED IN RELIANCE UPON THE TRUTH OF SUCH REPRESENTATIONS THAT ARE INCORPORATED INTO AND MADE PART OF THIS POLICY. AFTER INQUIRY OF ALL PROSPECTIVE INSUREDS, THE UNDERSIGNED AUTHORIZED OFFICER OF THE APPLICANT REPRESENTS THAT THE STATEMENTS SET FORTH IN THIS APPLICATION AND ITS ATTACHMENTS AND

OTHER MATERIALS SUBMITTED TO US ARE TRUE AND CORRECT. SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE INSURER.

THE UNDERSIGNED FURTHER DECLARES THAT ANY EVENT TAKING PLACE BETWEEN THE DATE THIS APPLICATION WAS SIGNED AND THE EFFECTIVE DATE OF THE INSURANCE APPLIED FOR WHICH MAY RENDER INACCURATE, UNTRUE, OR INCOMPLETE ANY INFORMATION IN THIS APPLICATION, WILL IMMEDIATELY BE REPORTED IN WRITING TO US AND WE MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS AND/OR AUTHORIZATION OR AGREEMENT TO BIND THE INSURANCE.

Applicant's Authorized Signature
(of Principal, Partner or President)

Title

Date

NOTE: THIS APPLICATION MUST BE SIGNED BY A PRINCIPAL, PARTNER OR PRESIDENT OF THE APPLICANT ACTING AS THE AUTHORIZED AGENT OF THE PERSON(S) AND ENTITY(IES) PROPOSED FOR THIS INSURANCE.

FOR PROPERTY/CASUALTY INSURANCE AGENTS OR BROKERS ONLY

Producer Name

Street Address

City

State

Zip Code

Producer Code (if applicable)

Producer License #

FL Register # (if applicable)

Telephone

Return to:

O RICKEY HARRIS INSURANCE; 806 HWY 78 WEST; JASPER, AL 35501

205-221-5466 PHONE

205-221-5570 FAX

ORHARRIS@OLDNATIONALINSURANCE.COM EMAIL

WWW.OLDNATIONALINSURANCE.COM WEB SITE