



OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SERVICES

A MEMBER OF THE OLD REPUBLIC TITLE INSURANCE GROUP



Products and Services Information

Old Republic Title Residential Information Services
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Old Republic Title Residential Information Services (ORTRIS) serves as the national vendor management company and bundled service provider for Old Republic National Title Insurance Company (ORNTIC), which is a member of the Old Republic Title Insurance Group (ORTIG)*. Since 1992, the ORTIG has had the highest overall financial strength ratings. No other title insurance group can make that claim. These ratings reflect the ORTIG's consolidated operating performance and strategic relationship with its parent company, Old Republic International Corporation (ORI). One of the nation's 50 largest publicly held insurance organizations, ORI has assets of approximately \$16.53 billion as of December 31, 2013.

ORTRIS services the title insurance needs of every major market in the country, providing centralized title, settlement, and ancillary services that enable large mortgage lenders to efficiently close and manage their loans and underlying risks. The strength of ORTRIS' national network allows us to provide customers with exceptional service, while maintaining a commitment to competitive pricing and premium products.

Since 1907, Old Republic Title has been protecting home and property owners, insuring risks on property nationwide. Given today's economic climate, it is important to choose a service provider you can trust. Old Republic Title is a name you can recommend with confidence.

*Underwriters in the Old Republic Title Insurance Group, Inc. are: Old Republic National Title Insurance Company, Mississippi Valley Title Insurance Company and American Guaranty Title Insurance Company.



Experience and Stability

- ORTRIS' management team has an average of 17 years of management experience, with a combined 200 years in the title industry and an average of more than seven years of tenure with the Company.
- ORTRIS has provided national title/settlement and appraisal services for over 15 years.*
- Despite a weakening economic climate, ORTRIS experienced 300% growth from 2008-2012.

Customer Service

- Our dedicated, experienced customer integration team ensures a smooth integration and understanding of customer needs.
- We provide a customized support team that works with your hours of operation and support your line of business.
- Proactive communications alert our customers to potential issues that may affect their orders.
- ORTRIS offers multiple billing options, including transaction-specific invoicing and batch invoicing, as well as multiple invoicing formats.
- We provide various reporting capabilities based on customer requirements for measurements or specific metrics.
- Our vendor ranking system monitors quality, turnaround times, pricing and geographic coverage.

Performance

- Several top ten lenders/clients provide monthly performance scorecards, measuring ORTRIS on defined metrics and against the competition. ORTRIS consistently ranks as the top vendor or within the top tier of vendors in all categories.
- ORTRIS' ratings and measurements in Q3 2013:
 - Approximately 95% of files CTC within 5 days.
 - Approximately 98% of title commitments were delivered in under 48 hours.
 - Approximately 98% of files were scheduled in under 4 hours.
 - Approximately 99% of HUD prep's completed in under 4 hours.
 - Approximately 98% of all closing documents are uploaded within 24 hours.

Online Rate Calculator and Simplified Pricing

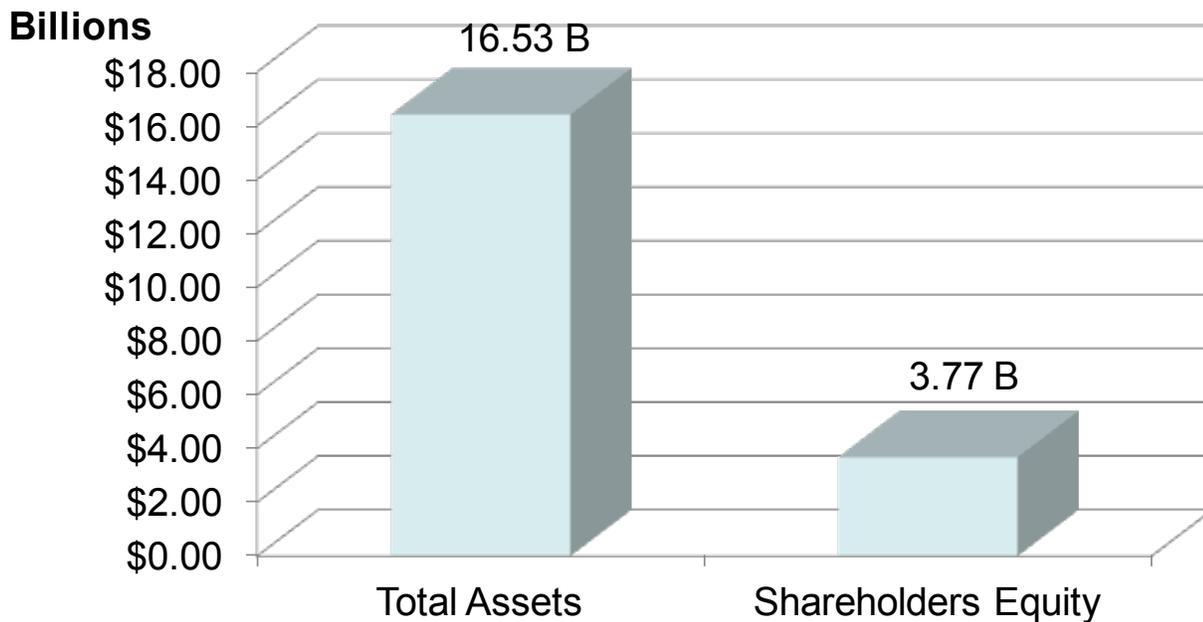
- Our easy-to-use web-based fee calculator quickly delivers all title and closing fees with three easy steps.
- We provide competitive and easy-to-use tiered pricing in 28 states, and basic and reissue rates in the remaining states with reissue qualifications openly displayed.
- ORTRIS offers detailed recording fees and state mortgage taxes via its online fee calculator.

* In those jurisdictions permitted by law.

Security

- The Old Republic Title Insurance Group* (ORTIG) is the fastest growing national title insurance group, with its market share having doubled in the last 3 years**.
- For 20 consecutive years, the ORTIG has been the highest overall rated title insurer in the nation. No other title insurer can make that claim.
- Our parent company, Old Republic International, Inc. has assets of approximately \$16.53 billion and shareholders equity of \$3.77 billion as of December 31, 2013.

Corporate Financials (as of December 31, 2013)



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Title Services

ORTRIS provides a variety of title services nationwide to meet the specific needs of our customers*. Our suite of services ranges from fully insured products to uninsured reports and are customizable to meet each customer's needs. ORTRIS is the industry leader in performing title searches, preparing the requested products and quickly returning them to our customers. The hallmark of our title services is our ability to provide title insurance policies nationally from our centralized facilities.*

Appraisal Services

ORTRIS offers valuation products** that follow the Uniform Standards of Professional Appraisal Practice (USPAP). All products can be delivered via electronic commerce to further simplify real estate transactions, including:

- Residential Appraisals
- Broker Price Opinion
- FHA Appraisals
- Appraisal Warranty

Given our national network of over 10,000 state-certified or licensed appraisers, we take care of your needs. Our independent appraisers are carefully selected based upon a thorough review of education, training, work experience and licensing standards. Consistent monitoring of appraiser turnaround times and quality control ensures that industry standards and customer-specific guidelines are met. ORTRIS staff appraisers and underwriters review 100% of our appraisals.

Settlement Services

As a provider of nationwide loan closings* through a network of approved notaries, attorneys and loan closing specialists, ORTRIS quickly and accurately assists its customer throughout the settlement process. Customized services include, but are not limited to: handling full closings (escrow), funding (sub escrow), HUD preparation, payoff demands and document preparation for refinancing, second mortgages and equity loans. Plus, ORTRIS will prepare documents in your requested style or format*.

Loan Modification and Home Retention Services

At ORTRIS, we provide comprehensive services for loan modifications and home retention. With services ranging from witness signings and document preparation to private label call centers and tax data, allow us to be your one-stop shop. Additionally, ORTRIS supports numerous government programs, further ensuring you'll receive the services you need.

* In those jurisdictions where permitted by law.

**Appraisal services are developed and issued by Old Republic Diversified Services, Inc., a sister company of Old Republic National Title Insurance Company.



Loan Servicing

ORTRIS improves portfolio retention through a complete line of innovative, customized and specialized title products for loss mitigation and loan servicing*, including:

- Stand-Alone Endorsements
- ALTA Policies
- Balloon Resets
- Legal and Vesting Reports
- Property Search Reports
- Notary and Attorney Closings
- Recording Services

Commercial Services

By acting as the coordination point between you and our sister companies, ORTRIS offers a wide variety of services nationwide for all types of commercial properties*. With a suite of services ranging from full title searches to zoning reports and letters, Old Republic Title offers customizable products to ensure your needs are not only met, but exceeded, including:

- Title Insurance and Search Services
- Commercial Land Surveys
- Zoning Reports and Letter
- Construction Disbursement Services
- Settlement Services
- Commercial Valuation Services
- 1031 Exchange Services

Electronic Commerce

ORTRIS works closely with its customers to increase profitability by streamlining processes and enhancing work efficiencies. Our electronic commerce solutions, combined with our electronic order management and fulfillment system, afford us many competitive advantages; most notable is our speed, accuracy, and reliability. We meet your electronic commerce needs through a direct connection with your systems, preferred electronic commerce portal or network provider.

Our systems are integrated with multiple networks and portals. If we do not have an existing connection established with your preferred partner, our dedicated electronic commerce development staff will use state-of-the-art tools to ensure that we get you connected and that we do it right the first time.

* In those jurisdictions where permitted by law.



In today's uncertain economy, it is important to choose an underwriter you trust. Since 1907, Old Republic Title has weathered challenging economic times, meeting obligations to policyholders no matter the conditions. With underwriting expertise, exceptional products and services, and a commitment to doing business with integrity, Old Republic Title is a name you can trust.

Please contact us with any questions or for additional information on how ORTRIS can help you.

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