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MEMORANDUM Ref #2008-09.22

TO : ALL AGENTS

FROM: Matthew S. Englett for KEL Title Insurance Group, Inc.

DATE: 09/22/2008

RE : Past due accounts

Effective immediately, all agents that have search bills that are greater than thirty (30) days past due will have until the end of September 2008 to catch up. If we do not receive payment by Wednesday the 1st of October, we will:

- a. No longer accept new orders of yours, and
- b. Begin the process of terminating your agency with a November 1, 2008, effective date.

If you have any questions about your outstanding balance, you can contact Leivy Roche directly at 407-513-1901 ext. 7160. She can provide you with copies of your invoices if they've been misplaced.