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MEMORANDUM Ref #2008-18.8

TO : All Approved Issuing Agents

FROM: Craig R. Lynd, KELTIG General Counsel

DATE: August 18, 2008

RE : Change of Ownership Affidavit

Effective IMMEDIATELY, K.E.L. Title Insurance Group, Inc. ("KELTIG") requires approved Issuing Agents complete the following Change of Ownership Affidavit every time a Deed (quit claim or otherwise) is utilized.

Verbal conveyance by information contained within this Affidavit from Agent to Customer is unacceptable. It is imperative that Issuing Agent retain a signed copy of this Affidavit in the file, rather than just a copy of a blank Affidavit.

Please contact KELTIG directly if you should have any questions or concerns regarding the Change of Ownership Affidavit. We appreciate and expect your careful attention to, and compliance with, this policy. For a list of all company memoranda please visit the Agents' portion of our website at www.keltig.com.

AFFIDAVIT OF CHANGE OF OWNERSHIP REQUIREMENTS

Section 193.1556 of the Florida Statutes provides in part:

Any person or entity that owns property assessed under Section 193.1554 or 193.1555 must notify the property appraiser promptly of any changed of ownership or control as defined in Section 193.1554 (5) and 193.1555 (5). If the property owner fails to notify the property appraiser and the property appraiser determines that for any year within the prior ten (10) years the owner's property was not entitled to assessment under Section 193.1554 or 193.1555, the owner of the property is subject to taxes avoided as a result of such failure plus fifteen (15) percent interest per annum and a penalty of fifty (50) percent of the taxes avoided.

I/We acknowledge that we understand the provisions of the above and/or the provisions have been explained to my/our satisfaction. We give this acknowledgement as an inducement to KEL Title Insurance Group, Inc. to issue a title insurance policy on the property located at _____ . I/We further agree to indemnify and hold harmless KEL Title Insurance Group, Inc. from any failure on my/our part to follow the above statutory requirements.

Intending to be legally bound, I/We have signed this affidavit on the _____ day of _____, 200

Witness:

The foregoing instrument was acknowledged before me this _____, day of _____, 200 , by _____, who is personally known to me or who provided proper identification.

Notary Public
My commission expires: