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MEMORANDUM Ref #2009-02.25

TO : ALL AGENTS

FROM: Craig R. Lynd (Counsel for KEL Title Insurance Group, Inc.)

DATE: 02/25/2009

RE : Informational Update

KELTIG has increased the self-imposed liability cap limit from \$1.1 million to \$1,238,684.00.

As a reminder, KELTIG wants all agents to understand that it is an absolute requirement that any title insurance exceeding \$500k is approved by KELTIG in writing in advance of the closing of that particular transaction. Violation of this policy can result in termination.

Please feel free to call our office if you have questions about this memo or any others.