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MEMORANDUM Ref #2009-07.01

TO : ALL AGENTS

FROM: Sheryl C. Hughes, President

DATE: 07/01/2009

**RE : Accredited Surety and Casualty Company, Inc.
Surety Bond Non-renewal Alert**

It has been brought to my attention that Accredited Surety and Casualty Company, Inc. may no longer write Surety Bonds for licensed Title Insurance Agencies for benefit of the Florida Department of Financial Services Bureau of Agent & Agency Licensing ("FL DFS").

As you are aware, the FL DFS requires Title Agencies to maintain a continuous Surety Bond in an amount not less than \$35,000.00. A gap in Surety Bond coverage may possibly result in license suspension and/or fines imposed by FL DFS. I strongly recommend that you contact your agency's insurance broker to determine if the Surety Bond coverage presently in-force is underwritten through Accredited and if said coverage may be at risk for non-renewal.

As a friendly reminder, KELTIG requires written notification of any changes (i.e. cancellations, renewals, etc.) of your agency's Fidelity, E&O and Surety coverage. Thank you for your cooperation in this regard.

If you should have any questions or concerns, please feel free to contact me directly at 407-513-1900 ext. 7116 or via email, shughes@keltititle.com.