

AUTHORIZED AGENT PROGRAM

First American Title Insurance Company is proud to offer the First American Authorized Agent Program to its valued lender customers. The First American Authorized Agent Program supports lenders with their selection of settlement agents within First American's network of Policy-Issuing Agents.

For those lenders who do not have experience placing title orders with First American's agency network, please know First American is dedicated to providing you with great customer service through our Issuing Agent network. First American maintains a relationship with high quality independent title insurance agents, including attorney agents, across the country that are authorized to determine insurability and issue title insurance policies underwritten by First American. First American conducts a comprehensive quality review of each Issuing Agent as described herein before an Issuing Agent is authorized to issue First American's title insurance policies.

First American currently vets the Issuing Agents and provides them with ongoing account management support through a centralized department within the Agency Division called The Office of Account Management ("OAM"). The OAM is responsible for managing First American's network of Issuing Agents, including monitoring key performance indicators.

Specifically, the OAM:

- processes applications for candidates and current Issuing Agents expanding into new jurisdictions;
- reviews the Issuing Agents organizational structure and business models as they relate to the issuance of title insurance;
- provides awareness, training, and resources to support adherence to ALTA Best Practices;
- evaluates claims history, and;
- assesses the Issuing Agents' risk management activities and risk concerns.

First American requires that its Issuing Agents (and their personnel) have all mandated licenses, maintain errors and omissions insurance, and comply with state and local bonding requirements. The OAM also oversees a companywide program for tracking consumer complaints.

Locally, First American provides field expertise to support our Issuing Agents. We offer:

- training materials, videos, and reference guides;
- onsite instructor led seminars on a wide range of topics from settlement procedures to information security to underwriting; and
- title production and closing software;
- "on call" experts to provide underwriting and other title issuance guidance.

First American also has robust state, regional, and national operations that develop and implement policies and procedures to support our Issuing Agents so they can provide the best service for you.

At all levels of operations, First American is committed to providing the best possible service and customer experience. While First American does not authorize you, as a lender customer, to rely upon First American's Issuing Agent management process as a substitute for your own due diligence in the selection of settlement agents, knowing that a title agent has been vetted and approved as an authorized First American Issuing Agent maybe a useful consideration in your selection of settlement agents.

First Title Insurance Co.



*An Independent Policy-Issuing Agent of
First American Title Insurance Company*