

**THE GUARANTEE TITLE AND TRUST COMPANY, IN LIQUIDATION
NOTICE TO AGENTS AND PRODUCERS OF CANCELLATION OF POLICIES AND
INDEMNITIES AND NOTICE OF ABSOLUTE FINAL BAR DATE OF OCTOBER 27, 2009
FOR FILING PROOFS OF CLAIMS AND NOTICE OF CONTINUOUS HEARINGS**

On October 27, 2008, The Guarantee Title and Trust Company ("GTT") was determined to be insolvent and ordered liquidated by Judge Guy L. Reece II of the Franklin County, Ohio, Court of Common Pleas in Case No. 08CVH07-10725. A copy of the Final Order and Judgment of Liquidation can be viewed at www.ohliq.com. The Liquidation Order terminates the rehabilitation of GTT that was ordered on July 28, 2008.

Cancellation of Policies and Indemnities. The Court ordered all agents and brokers to cease issuing GTT commitments and policies. The Court further ordered that all insurance policies, commitments and certificates of insurance issued by GTT are cancelled no later than 30 days from the date of entry of the Final Order and Judgment of Liquidation, which will cause the cancellation to be effective no later than 12:01 a.m., November 26, 2008. GTT will provide no insurance coverage after this date. All GTT policyholders must secure coverage with another insurance company on or before November 26, 2008. The Liquidation Order also contains the Liquidator's disavowal of all mutual indemnity agreements, indemnity letters and any other similar contracts or obligations of GTT as of October 27, 2008.

If coverage is secured with another company, please send a copy of the commitment, declaration page, face sheet, binder or other evidence showing the effective date of the new policy to The Office of the Ohio Insurance Liquidator, Attn: GTT, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215, so that your customer's GTT policy can be cancelled as of the date new coverage is obtained. If no evidence of replacement coverage is received, the GTT policy will be cancelled at 12:01 a.m., November 26, 2008.

Premium Remittance. All premiums in your possession from or for the benefit of GTT policyholders must now be immediately forwarded to The Guarantee Title and Trust Company, in Liquidation, 50 W. Town St., Third Floor, Suite 350, Columbus, OH, 43215. Pursuant to the Liquidation Order, you are not permitted to retain premiums, or provide credits or refunds of premiums to GTT policyholders. You are not permitted to offset premiums. For example:

- (a) For transactions where an agent issued a GTT commitment and a GTT policy prior to the July 28, 2008 Rehabilitation Date and a closing or other premium payment occurred prior to the July 28, 2008 Rehabilitation Date, all GTT premium in the agent's possession or control must be immediately forwarded to the Liquidator. You are not permitted to hold premium, or use any portion of such paid premium for purposes of now paying for new or replacement coverage from another insurance company. Replacement coverage must be purchased with other funds and all GTT premiums must be immediately forwarded to the Liquidator.
- (b) For transactions where an agent issued a GTT commitment prior to the July 28, 2008 Rehabilitation Date and a closing or other premium payment occurred prior to the July 28, 2008 Rehabilitation Date, but the GTT policy itself has not yet been formally issued, all GTT premium in the agent's possession or control must be immediately forwarded to the Liquidator. You are not permitted to hold premium, or use any portion of such paid premium for purposes of now paying for new or replacement coverage from another insurance company. Replacement coverage must be purchased with other funds and all GTT premiums must be immediately forwarded to the Liquidator. However, you are not permitted to issue a GTT policy.
- (c) Transactions where an agent issued a GTT commitment prior to the July 28, 2008 Rehabilitation Date, but a closing or other premium payment for a GTT policy occurred after the July 28, 2008 Rehabilitation Date, violate the Rehabilitation Order. The Rehabilitation Order prohibited GTT and its agents from placing insurance with GTT. A GTT policy cannot be issued. If you have not done so already, you should use your best efforts to issue a commitment and secure title insurance coverage from another eligible carrier.

Notice to Policyholders. As an agent who placed insurance with GTT, you are instructed to send a copy of the enclosed Notice to Claimants to each of your customers who has a GTT policy that is in force as of October 27, 2008. You should use your best efforts to assist these policyholders in securing replacement coverage to be effective no later than 12:01 a.m., November 26, 2008, and in notifying them of the Absolute Bar Date to file proof of claims.

Continued Stay of Litigation. The Liquidation Order permanently enjoins all persons who have claims against GTT from instituting or continuing to prosecute any lawsuit or take any other action that would interfere with the Liquidation proceeding or the possession, control, title, rights and interests of the Liquidator, as provided by Sections 3903.01 to 3903.59, inclusive of the Ohio Revised Code.

Absolute Final Bar Date of October 27, 2009. Within the next 120 days, Proof of Claim forms will be available for use in filing a claim in the liquidation proceedings. The Proof of Claim Form must be used to present and file any claims you or your customers may have against GTT, its property or its assets. All outstanding claims, including those presented to GTT prior to liquidation, must be submitted to the Liquidator on the Proof of Claim form along with supporting information to document the claim.

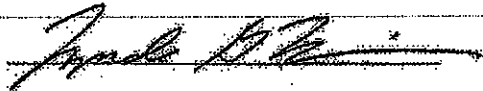
The Absolute Final Bar Date for any claimant to file a Proof of Claim Form and supporting documentation for purposes of participating in any distribution of assets that may be made is 4:30 p.m. Eastern Daylight Time (United States) on the October 27, 2009. All Proof of Claim Forms and supporting documentation must be received by the Liquidator no later than 4:30 p.m. Eastern Daylight Time (United States) on October 27, 2009, or your claims will be foreclosed and forever barred.

The Liquidator will reject any attempted filing of a claim after the Absolute Final Bar Date and will return the claim to the person attempting to file it, advising them that the claim will not be considered by the Liquidator and shall be treated as if no claim was filed, and that the claimant attempting to present such a late-filed claim after the Absolute Final Bar Date shall not be entitled to any further consideration. The Liquidator will reject requests for Proof of Claim Forms that are received after the Absolute Final Bar Date.

Requests for Proof of Claim forms and inquiries regarding the liquidation should be addressed to: The Office of the Ohio Insurance Liquidator, Attn: GTT, 50 W. Town Street, Third Floor, Suite 350, Columbus, OH 43215, (614) 487-9200.

Continuous Hearings. The Court will hold continuous hearings concerning this Liquidation in Courtroom 7A at 8:30 a.m. on: Friday, November 21, 2008, Wednesday, December 17, 2008, Thursday, January 22, 2009 and thereafter on the first Friday of every month until further scheduling order of this Court. The Liquidator shall file with the Court an Agenda for each of these scheduled continuous hearings two (2) days prior to the hearing. There will be no hearing if there are no matters scheduled on the filed Agenda. The Agenda will be posted on the Liquidator's website substantially contemporaneous with the filing of the Agenda. **NO FURTHER NOTICE OF THESE HEARINGS WILL BE GIVEN.** It is the obligation of each policyholder, creditor, claimant or party in interest to check the Liquidator's website at www.ohliq.com or check the Court's calendar by calling the Bailiff at (614) 462-5889 prior to the hearing date.

We appreciate and thank you for your anticipated cooperation and early attention to these matters.



Lynda G. Loomis,
Chief Deputy Liquidator

Office of the Ohio Insurance Liquidator, 50 W. Town St., Third Floor, Suite 350, Columbus, OH 43215, (614) 487-9200

Office of the Ohio Insurance Liquidator
50 W. Town Street, Third Floor, Suite 350
Columbus, Ohio 43215-4197

Mary Jo Hudson
Liquidator

Telephone: 614/487-9200
Fax: 614/487-9418

October 30, 2008

Form of Letter

Agent Name
Agency Name
Agency Address
City, State, Zip

Re: The Guarantee Title and Trust Company, in Liquidation
**Notice of Liquidation Order and Turn Over Request To All Agents Pursuant To
Paragraph 26 of Liquidation Order**

Dear:

On October 27, 2008, the Court of Common Pleas in Franklin County, Ohio placed The Guarantee Title and Trust Company ("GTT") in liquidation in Case No. 08CVH07-10725. Mary Jo Hudson, Ohio Superintendent of Insurance, is appointed as Liquidator. A copy of the Liquidation Order is enclosed. Also enclosed is the "Notice to Agents and Producers of the cancellation of policies and indemnities and Notice of the Absolute Final Bar Date of October 27, 2009 for filing proofs of claims and Notice of continuous hearings." ("the Notice"). The Notice contains important for both you and your clients, including instructions that you are instructed to send a copy of the enclosed Notice to Claimants to each of your customers who has a GTT policy that is in force as of October 27, 2008.

GTT's records indicate that you or your company is or was an agent, broker or other producer of GTT. The Liquidation Order requires that all agents cease issuing GTT policies and commitments.

The Liquidator is required notify policyholders who may have a claim against GTT of the Liquidation Order. As GTT's agent, you maintain records regarding GTT's policies and GTT's policyholders' names and addresses. To assist the Liquidator in the notice process and to complete our records, the Notice instructs you to send a copy of the Notice to your clients who are GTT insureds.

In addition, the Liquidator hereby requests that you provide within the next thirty (30) days, pursuant to paragraph 26 of the Liquidation Order, a complete listing and contact information of your customers who are GTT policyholders per your records. The Liquidator prefers that you prepare the listing in an Excel or compatible spreadsheet and that you transmit it to us via e-mail addressed to ITManager@ohliq.com or by CDROM addressed to The Office of the Ohio Insurance Liquidator, Attn: GTT/IT Manager, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215.

October 30, 2008

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The listing should include: (1) the policyholder's name and, if the policyholder is an entity (*i.e.*, a bank), the name of a contact person; (2) the policyholder's current or last known mailing address; (3) the GTT policy number or, if a policy was not issued, the commitment date and number; (4) the closing date or other policy issuance date; (5) the address of the real property insured by a GTT title insurance policy; (6) an identification whether the policy is a lender's or an owner's policy; (7) a statement whether, to your knowledge, another title insurance policy was issued subsequent to the GTT policy and prior to November 26, 2008.

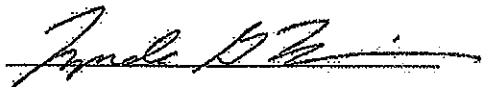
If replacement title insurance coverage is secured with another company, please send a copy of the commitment, declaration page, face sheet, binder or other evidence showing the effective date of the new policy to The Office of the Ohio Insurance Liquidator, Attn: GTT, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215, so that your customer's GTT policy can be cancelled as of the date new coverage is obtained. If no evidence of replacement coverage is received, the GTT policy will be cancelled at 12:01 a.m., November 26, 2008.

Additionally the Liquidator requires that you preserve and do not destroy any and all records of, pertaining or relating to GTT and its policyholders, including but not limited to, all GTT commitments; all GTT policies; all closing files; all agent contracts; and any and all records related to receipts, deposits and disbursements of settlement funds, closing funds, escrow funds, premium payments, premium remittances and commissions.

Last, the Liquidation Order vests the Liquidator with title to all property and assets of GTT. Therefore, any funds premiums or other funds you may be holding that are due and payable to GTT, as well as copies of all agency/agent agreements you have with GTT, all unused GTT policy forms and any other property of GTT, are to be forwarded immediately to my attention at the above address. The Liquidator will hold your firm liable for the disposal of any GTT funds or property in your possession or control that are not forwarded immediately to the Liquidator.

Thank you for your cooperation in this matter. If you have any questions, please contact me, at the above address and telephone number.

Very truly yours,



Lynda G. Loomis
Chief Deputy Liquidator

Enclosures