SOUTHERN TITLE INSURANCE CORPORATION NOTICE OF RECEIVERSHIP AND PROOF OF CLAIM INSTRUCTIONS

On December 20, 2011, in a case styled <u>Commonwealth of Virginia ex rel.</u> State Corporation <u>Commission v. Southern Title Insurance Corporation and Manju S. Ganeriwala, Treasurer of Virginia, Case No. CL11-5660-RDT, the Circuit Court of the City of Richmond ("Court") found that Southern Title Insurance Corporation ("Southern Title") is in a condition where any further transaction of business will be hazardous to the insureds, policyholders, creditors, and the public. Therefore, pursuant to Title 38.2, Chapter 15 of the Virginia Code, the Court issued its Final Order Appointing Receiver for Rehabilitation or Liquidation ("Receivership Order"), appointing the State Corporation Commission ("Commission") of the Commonwealth of Virginia as Receiver of Southern Title.</u>

Also on December 20, 2011, pursuant to Title 38.2, Chapter 15 of the Virginia Code, the Commission entered its Order Appointing Deputy Receiver for Conservation and Rehabilitation, appointing Jacqueline K. Cunningham, the Commissioner of the Commission's Bureau of Insurance, as Deputy Receiver ("Order Appointing Deputy Receiver"). Pursuant to authority granted in the Receivership Order, the Deputy Receiver's First Directive appoints Donald C. Beatty, Senior Counsel in the Commission's Office of General Counsel, as Special Deputy Receiver ("SDR") of Southern Title. The SDR oversees the day-to-day operations of Southern Title which, among other things, includes the establishment of a procedure for the filing of claims against Southern Title. Therefore, all parties wishing to assert claims against Southern Title must complete and return the Proof of Claim form to the SDR at the address below:

Southern Title Insurance Corporation, in Receivership P.O. Box 399 Richmond, Virginia 23218

All applicable blanks on the form must be completed. The form must be notarized, include sufficient information, and be accompanied by the necessary supporting documents. Any claim asserting a secured interest must include documentation of the security agreement. Questions regarding claims may be sent to the address indicated above.

You should keep a copy of your Proof of Claim and proof of its mailing. If you want proof that your claim was received, you should send your claim via registered or certified mail, return receipt requested.

Claims that have previously been approved, resolved, or paid by the SDR should <u>NOT</u> be refiled with Southern Title. Claims will be deemed to have been "approved" or "resolved" only if they have been approved in writing by the Deputy Receiver or SDR, settled pursuant to a written settlement agreement between the Deputy Receiver or SDR and the claimant, or adjudicated by a final and binding determination of the State Corporation Commission of the Commonwealth of Virginia as Receiver for Southern Title, or other court of competent jurisdiction.

Claim payments made by the SDR that cannot be delivered properly, and are not claimed before closure of the receivership, will be governed by applicable laws governing the disposition of unclaimed property.

Each person making the claim must be identified clearly and a separate Proof of Claim form submitted for each person or claim, where practical. If this form is completed on behalf of another person, evidence of the authority to file the claim must be attached. This Proof of Claim form may be duplicated. This form should not be used to assert claims against any entity other than Southern Title. Additional information regarding the Southern Title receivership is available on the Internet web site: www.southerntitlesdr.com.