

TO: HOLLAND LAND TITLE CLIENTS
FROM: HOLLAND LAND TITLE UNDERWRITING DEPARTMENT
DATE: JULY 6, 2010
RE: NEW CLOSING PACKAGE REQUIREMENT [PHOTO ID]

Recent changes in underwriting guidelines are now requiring that effective immediately, please include a copy of the photo IDs of the purchaser/borrower with your title insurance closing packages returned to us. If you have any questions, please feel free to contact Molly Irvin-Peter, Christopher Willett or Katherine Wager. Thank you in advance for your anticipated cooperation in this matter.