



Dear Lender:

I am the President of Attorneys Title Guaranty Fund ("ATGF") a licensed title underwriter in Colorado and Utah. I am writing to you at this time to ensure that your mortgage lending institution is aware of ATGF's recent enhancements regarding the creation, issuance and delivery of closing protection letters ("CPLs").

Effective July 1, 2012 all ATGF agents are required to generate their CPLs on ATGF's web-based electronic policy system called "EPIC". All CPL's created on EPIC will contain a confirmation number at the top of the letter.

Lenders who receive a CPL from an ATGF Agent can quickly verify the letter by accessing the Lender/Realtor Services area of the ATGF website (www.ATGF.net<<http://www.atgf.net/>>) and entering the confirmation number in the instant verification section of the web page. The instant verification capability will immediately authenticate your CPL by showing you the original copy of the letter generated on the system and provide you with your own confirmation code for the file. If the CPL is sent as a PDF document, you can click on the link in the letter and this will take you directly to the instant verification section of the ATGF web site.

Our new CPL verification system is designed to protect mortgage lenders from fraudulent or unauthorized CPLs. It is important that you verify all ATGF CPLs in the future and that you do not use or rely on CPLs that do not contain confirmation codes or that are not verified by your staff. Verifying your CPL through our website will ensure that you have a valid and enforceable CPL that you can rely on.

ATGF is constantly striving to improve the protection afforded to mortgage lenders. If you have any questions please feel free to contact the undersigned at your convenience.

Sincerely

A handwritten signature in black ink, appearing to read "Eric R. Morgan". The signature is fluid and cursive, with the first name "Eric" and last name "Morgan" clearly distinguishable.

Eric R. Morgan
President