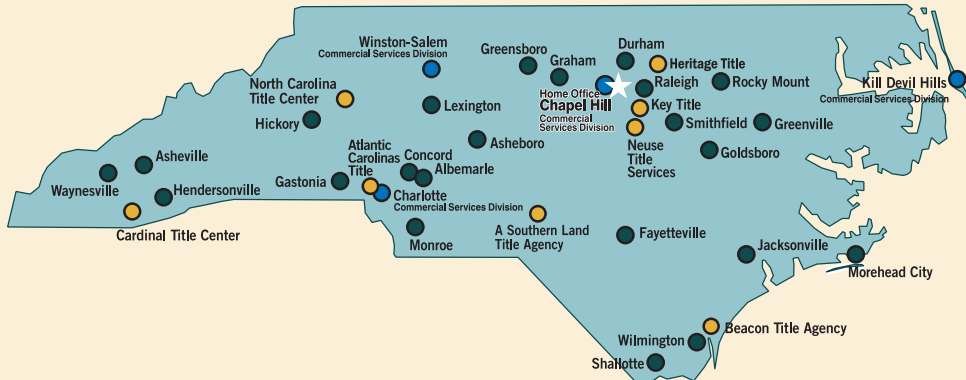


Investors Title

AT A GLANCE

Investors Title Insurance Company
 National Investors Title Insurance Company
 Commercial Services Division
 Investors Title Exchange Corporation
 Investors Title Accommodation Corporation
 Investors Title Management Services Inc
 Investors Trust Company



North Carolina is Our Home

Investors Title Insurance Company has 35 issuing offices that serve North Carolina – ●27 branches, including ●4 commercial services offices, and ●8 exclusive agents. More than half of Investors Title and affiliate employees live in North Carolina.

Since 1984, Investors Title has maintained the #1 market share position in North Carolina.



Investors Title Leaders

J. Allen Fine Founder, Chief Executive Officer
 Investors Title Company

W. Morris Fine President & Chief Operating Officer,
 Investors Title Insurance Company

James A. Fine, Jr. President, Investors Title Company;
 Chief Financial Officer, Investors Title Insurance Company

Nobody Serves North Carolina Real Estate Professionals Better

We understand the real estate transaction and vigorously champion the importance of the attorney in that transaction. Here are some of the ways we provide title and industry support.



Approved Attorney Advocates

No other company supports North Carolina approved attorneys like Investors Title. We not only stay informed about regulatory changes and compliance issues that may affect your legal practice, we research, develop, and share “best practice” solutions for maintaining a secure and compliant real estate office. In addition, we consistently advocate on behalf of the approved attorney through our work with the Real Estate Lawyers Association of North Carolina (RELANC) and directly with the state legislature.



Legal & Underwriting Support

With more than 150 combined years of title experience, our Title Attorneys and legal support team provide timely underwriting assistance to approved NC real estate attorneys. Personable, responsive, and solution-driven, they address questions about residential and commercial transactions, ALTA Best Practices, regulatory and compliance issues, and more, helping you provide better service, increase productivity, and mitigate risk.



Education

Investors Title’s in-person and online educational offerings are unmatched in terms of quality and relevance. We provide thousands of hours of CLE/CPE credit hours every year to our attorney/paralegal base.



Technology Solutions

- We deliver innovative and results-oriented solutions that streamline policy ordering, production, and issuing office operations to deliver best-in-class service to our policyholders.
- Our integrated policy production systems feature process innovations and online ordering.
- We offer quick response to back title requests through the most extensive prior policy database in the state.



Ancillary Services

We offer additional products to serve commercial and residential approved attorneys, lenders, realtors, builders, and developers including comprehensive commercial title insurance, escrow, and settlement services; 1031 forward and reverse exchanges; EFLITE®, our web-based application for submitting title reports, opinions, and documents; and iTracs®, our proprietary trust account management services.



Our People

Our people are capable, committed, caring, and genuinely invested in their relationship with YOU. Our home office, marketing, and issuing office personnel are highly accessible and take pride in the quality of their work and the customer service they provide.

“Throughout the company’s history we have maintained an unwavering focus on pursuing profitable growth and providing superior financial stability. We have built Investors Title on relationships with like-minded people who share our enthusiasm for entrepreneurial pursuits as well as our commitment to conservative operating and investment principles.” – W. Morris Fine

Five Decade Track Record of Excellent Financial Performance & Stability

The Numbers (as of 12/31/18)

- Incorporated: 1972
- Initial Capital: \$736,000
- Book Value: \$176,000,000
- Market Value: \$333,000,000
- Compound Annual Revenue Growth: 16.8%
- Average Annual Return on Equity: 12.6%
- \$1,000 invested in 1972 is worth over \$500,000!

The Ratings



• A.M. Best Company: Financial Strength Rating of A (Excellent for excellent ability to meet ongoing insurance obligations (ambest.com))



• Kroll Bond Rating Agency, Inc.: Rating A for financial ability to pay future claims (srs.krollbondrating.com)



• Demotech, Inc.: Financial Stability Rating® (FSR) of A” (A Double Prime), *Unsurpassed* (demotech.com)

Our Experienced Legal Team is Dedicated to Serving Our North Carolina Customers



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Agent of Old Republic National Title Insurance Company & First American Title Insurance Company

Claims Resolution

A title insurance claim can mean a variety of things to a policyholder. Effective claims resolution is paramount to customer satisfaction. To that end, our claims attorneys are local, accessible, and seasoned, and they use practical solutions to resolve claims quickly and fairly. Attorneys and our insureds benefit from:

- **Early and consistent communication** – direct access to the legal and administrative claims professionals located in Chapel Hill
- **Effective claims administration** – professionals who provide the highest level of service available to investigate, evaluate, and resolve losses that occur
- **Financial strength** – an industry-leading company that prudently maintains the financial resources to meet our claims obligations

Commercial Services

Investors Title, the partner you can trust for commercial real estate transactions, has strategically located its commercial operations in metropolitan areas throughout North Carolina. Commercial specialists serve as your single point of contact through all aspects of the transaction – management and coordination of title searches, underwriting, escrow, disbursements, closing, and post-closing. Our talented experts coordinate even the most complex multi-site and multi-state commercial transactions.

Exchange Services

Wholly-dedicated to the 1031 exchange business since 1988, Investors Title exchange and accommodation professionals facilitate hundreds of forward and reverse tax-deferred transactions every year. Through our qualified intermediary and exchange accommodation titleholder services, property owners may defer capital gains recognition on the sale of property in a §1031 exchange.

iTracs® Trust Account Reconciliation Services

A critical tool for providing safeguards against fraudulent activity, iTracs® provides escrow account management services that can be customized to meet the needs of the client, including reconciliation, consulting, reporting, monitoring, and positive pay automation – solutions that meet state bar requirements and can help businesses comply with ALTA Best Practices.

Investors Title
INNOVATIVE BY INSTINCT

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NC-F-01 (Rev. 4/2019)