



[✨] EARNING YOUR TRUST
WITH INTEGRITY,
STRENGTH AND THE
NATION'S FINEST AGENTS.

A lender's introduction to Alliant National Title Insurance Company



ALLIANT NATIONAL:
A UNIQUE CONCEPT IN TITLE INSURANCE UNDERWRITING.

Alliant National is a financially secure underwriter with a distinct business model—we **work for Independent Title Insurance Agents, in your local community.** In fact, we are the only underwriter in the industry that focuses exclusively on the health and growth of Independent Agents. We offer Independent Agents nationwide a powerful opportunity to join together, share expertise and provide lenders and their borrowers an exceptionally high level of excellence in the products and services they offer.

Alliant National Agents respond quickly and accurately to lenders originating and/or processing mortgages. Our experienced Agents provide convenient turn-around times and the best products possible. In addition, our network spans more than 40 states assuring that our Agents can serve you and your clients most anywhere. Alliant National continuously explores opportunities to bring our Agents new ideas and state-of-the-art tools to ensure accuracy and timeliness in all operational activities.



EXPERIENCE LENDERS CAN FEEL GOOD ABOUT.

Headquartered in Colorado, Alliant National is **operated by a strong team of business and industry veterans with decades of experience among them.** We are currently licensed in six states with more coming soon. Our agents are licensed in more than 40 states and connected to the industry's largest network of Independent Agents. We are fast becoming the preferred nationwide underwriter of the industry's finest and most capable Independent Title Insurance Agents.

[✨] FINANCIAL STRENGTH

EARNED FROM HARD WORK AND STRATEGIC THINKING.

Alliant National has grown and even **upgraded our ratings - despite the recent economic climate** - while other underwriters have experienced constricted business and downgrades. Through conservative financial management and underwriting, we've demonstrated the stability and ability to provide an extraordinary level of product and service excellence through our Independent Agents. For example, Alliant National reinsures any individual transaction liability over \$500,000 to protect its insured's, even though regulators allow us the ability to accept more than five times that amount. Does that cost us more? Yes, but it also assures you that we'll be around to serve your needs for the long term!

[✨] "A" IS FOR EXCEPTIONAL!

Alliant National has earned an "A" - Exceptional Financial Stability Rating from Demotech, Inc. **Underwriters earning this rating "have an exceptional ability to maintain liquidity of invested assets, quality reinsurance, acceptable financial leverage and realistic pricing while simultaneously establishing loss adjustment expense reserves at reasonable levels."** That translates into an exceptional ability to protect you and your borrowers!

Over the past few years, Alliant National has had a significant improvement in our surplus and financial strength resulting in an upgrade from Laclede Financial. Alliant National finished 2009 with more than \$40 million in premiums, and **ranked as the 10th largest title insurance underwriter** in the U.S. (as of September 30, 2009).





[✨] **WE'RE CONTINUOUSLY SEEKING
SMART OPPORTUNITIES TO
GROW STRONGER.**

We're careful about our growth, accepting only the finest Agents in the business—those who have earned solid reputations and demonstrate consistent ability to weather the ups and downs of the business cycle. We have a rigorous application process for approving and licensing Independent Agents and are implementing what we believe is **the most comprehensive quality assurance program in the industry.** Agents seek out Alliant National because we help them reduce their risk and improve their business. This philosophy is generating strong growth as Agents who aim to be the best in their market want to write with Alliant National.





OUR INDEPENDENT AGENTS

ARE THE BACKBONE OF OUR SUCCESS - AND YOUR COMMUNITY'S SUCCESS.

By using one of our local Independent Agents, you support your neighbor. Many of our Agents are your community's little league coaches and volunteers; they sit on your real estate commission and are involved in your local churches and synagogues. All of our partners share our values of integrity, community involvement, quality and responsiveness.

Local Independent Agents are also uniquely qualified to protect you and your borrower by having better knowledge of zoning, easements, history and adjacent property nuances. Alliant National's products and services offer Agents the flexibility to design solutions that work best in their local markets.





[✨] A BRIGHT OUTLOOK FOR THE FUTURE

We're excited to be a growing company in an essential industry using old-fashioned values of a partner relationship between Agents and their underwriters. **Alliant National is a renewal of those lost values and a revival of trust for Agents** who seek to grow their businesses in a safe environment—it's the reason we continue to successfully attract new Agents to this partnership and more business to our company.

To learn more about Alliant National, please visit www.alliantnational.com.

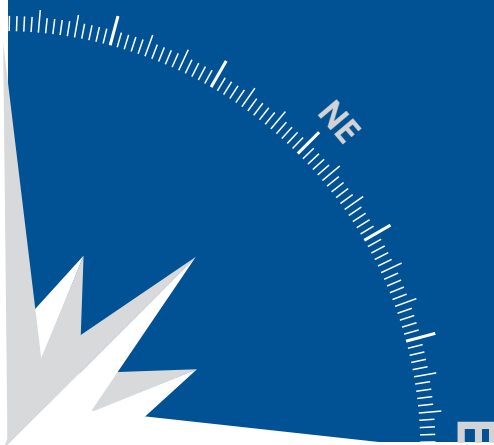


THE ROLE OF THE TITLE INSURANCE INDUSTRY IN THE U.S. ECONOMY EXTENDS FARTHER THAN YOU MIGHT THINK.

NOT ONLY DOES TITLE INSURANCE HELP PEOPLE BUILD WEALTH BY REALIZING THE AMERICAN DREAM OF HOME OWNERSHIP AND GIVE LENDERS THE CONFIDENCE TO PROVIDE MORTGAGE LOANS—IT IS ALSO THE BACKBONE OF THE REAL ESTATE ECONOMY, WHICH IS, IN TURN, THE BACKBONE OF THE NATION'S ECONOMY. TITLE INSURANCE ALSO:



- **Facilitates the speed, accuracy and security of real-estate transactions.** The US has the fastest and most secure land title transfer system in the world, thanks to the work of Independent Agents, which is then backed up by insurance provided by Underwriters.
- **Saves consumers money and is a self-funding industry.** Estimates show that if transactions took just 15 days longer to complete, an average of \$15 billion per year in interest would be lost - more than the total revenue of the industry. In some European countries transactions can take as long as two years, and frequently nine months—compared to an average of 30 days in the U.S.
- **Protects the buyer and lender.** As the only independent party involved in the transaction, Title Agents assure that the seller has the right to sell the property.
- **Collects debts and judgments for others.** The Title Insurance Industry annually collects approximately \$1.3B in delinquent federal taxes and approximately \$325 million in past due child support.





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