



**LandAmerica Financial Group**  
55 South Lake Avenue, Suite 600  
Pasadena, California 91101  
Tel: 626-844-5100 Fax: 626-628-3840

October 19, 2006

To Whom It May Concern:

**Re: Errors and Omissions Policy**  
Nations Holdings Group  
United Capital Title Insurance Company  
United Title Company  
United Title Agency, Inc.  
Land Title of Nevada, Inc.  
1031 ExchangePoint, Inc.

You have requested a copy of an Errors & Omissions Policy from one of the companies listed above. All of the companies named above are wholly owned subsidiaries of LandAmerica Financial Group (NYSE: LFG). As a national, publicly traded company, which is also the parent of several title insurance companies, LandAmerica, as well as its subsidiaries, are self-insured with regard to errors and omissions matters.

The substantial assets of LandAmerica Financial Group provide protection against any claim that would normally be covered by an Errors & Omissions Policy. We will also be happy to provide you with a Closing Protection Letter if you would like.

Please let me know if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Roger Therien', with a long horizontal flourish extending to the right.

Roger Therien  
Vice President  
Regional Counsel, West Region