



Williston Financial Group®

State of the Company Report 2019

We are building a better real
estate experience for home
buyers and sellers.



Everything we do is...

BECAUSE OF **YOU**

This report is divided into five sections:

ORGANIZATION: Includes information about our business plan, organizational structure, operating footprint and the biographies of our executive management team.

FINANCIAL STABILITY: Background of our majority shareholder, financial trends, insurance underwriter and a high-level view of our balance sheet and ratings information.

COMPLIANCE AND CORPORATE GOVERNANCE, TRAINING, HR AND ENTERPRISE RISK MANAGEMENT: Detail on our agent certification process, trust accounting controls, corporate governances, training, HR and enterprise risk management policies.

UNDERWRITING AND CLAIMS: An overview of our claims and underwriting operations as well as an introduction to our management team and contact list.

INFORMATION TECHNOLOGY: Includes a comprehensive overview of our Information Technology operations, Information Security's process and future goals.

The purpose of this report is to introduce you to Williston Financial Group, its title insurance underwriter and operating companies. We have included a comprehensive overview of our operations including financial stability, risk management and compliance. Our goal is to help you feel secure with the financial backing of our title policies and to engage your interest. We want to collaborate with you to better serve your customers in a mutually beneficial way.

It is our hope that this report will affirm our corporate objective to “Communicate, Collaborate and Co-exist.” At WFG, we understand that clearly communicating relevant information about our operational structure, financial strength and regulatory compliance is the first step toward building trust with you. We believe that providing this level of transparency will lead to a spirit of collaboration, allowing us to work closely with you and your staff to give your customers an exceptional service experience. Ultimately, you should know that our success is dependent on being an integral part of your value proposition. **We understand that we don't exist without you!**

Thank you for your consideration. We are eager to work with you.



Patrick F. Stone
Executive Chairman
& Founder



Steve Ozonian
President &
Chief Executive
Officer



Michael T. Gallaher
Chief Financial Officer



Joseph V. McCabe
EVP, General
Counsel &
Secretary



Donald O'Neill
EVP/Chief
Compliance Officer
& Deputy General
Counsel

Mission Statement



COMMUNICATE
COLLABORATE
CO-EXIST®

COMMUNICATE • COLLABORATE • CO-EXIST

WFG is built upon the directive to communicate, collaborate and co-exist—represented in its logo by three Cs. WFG understands that it has no purpose without its clients, and that its success is dependent entirely upon the success of its partners and customers. Client focus manifests itself through constant communication and an unconditional willingness to collaborate at every opportunity. By exercising communication and collaboration, WFG integrates with its client processes and co-exists for the consumer’s benefit.

Take time and
cost out of
real estate
transactions®

OUR MISSION

TAKE TIME AND COST OUT OF REAL ESTATE TRANSACTIONS

The Williston Financial Group family of businesses (WFG) are dedicated to taking time and cost out of real estate transactions. By focusing on the client and their processes, WFG will help compress the time required to close a loan and/or transfer real property ownership. By empowering industry professionals with integrated technologies, WFG will provide efficient high quality products and services. By enabling client processes, WFG will increase closing rates. By minimizing corporate infrastructure, WFG will avoid operating a costly hierarchical organization.

Organization



Williston Financial Group (WFG) is a holding company that operates a national title insurance underwriter and multiple complementary operating companies. With Golden Gate Capital as its largest shareholder, WFG began operations in 2010. WFG National Title Insurance Company operates nationwide with three distinct business divisions: company-owned title operations (Direct Operations), Agency Operations and Enterprise Solutions.

WFG has Direct Operations in Washington, Oregon, Arizona, Nevada, Texas, Colorado and California. Our Direct Operations subscribe to automated title indexes and employ technologically enabled production systems. Management is metric driven with client service and satisfaction as the primary goal.

Currently, WFG has over 1,500 independent title insurance agents issuing WFG title policies in 49 states. This agency network is connected by and serviced through “TitleNet,” a proprietary Electronic Partner Network (EPN) that allows our clients to electronically order and receive title information and products in the top 75 SMSAs. Agency approval and onboarding is an extensive and detailed process ensuring that all vendors of WFG title policies are certified and dependable. Prior to approving an agent, WFG conducts background checks and reviews operating processes and financial safeguards, all designed to protect the consumer. Unlike any competitor, WFG maintains a firewall between Agency

Operations and agency approval, ensuring there are no internal conflicts of interest.

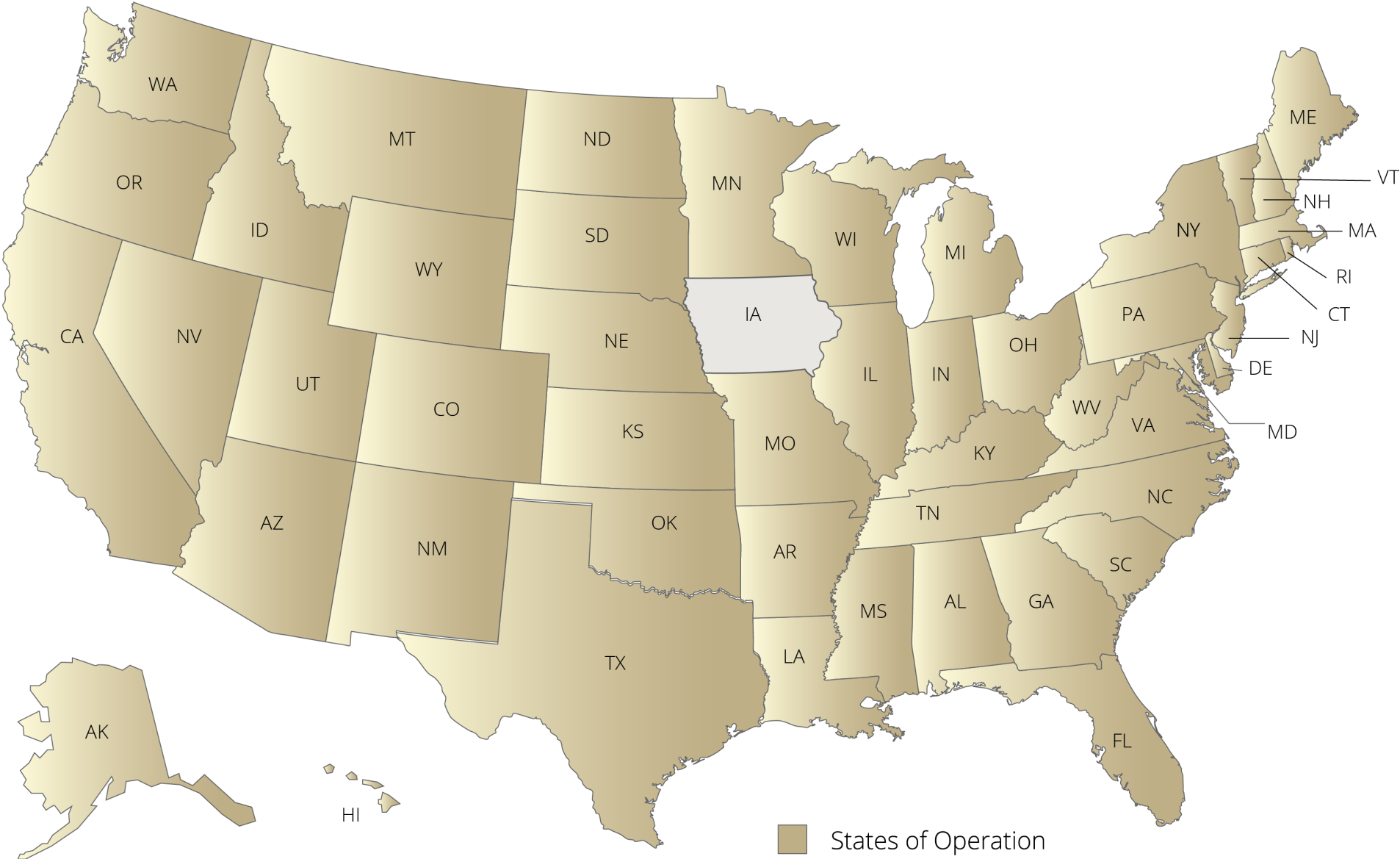
WFG’s Enterprise Solutions group comprises Lender Services, Default Services, Equity Title Services, National Title Production Services and Valustrust (National Appraisal Management Services). This group services institutionally controlled businesses looking for a centralized provider capable of processing and coordinating appraisal, title and closing services, nationally. Because of the centralized and automated processes within each business unit, WFG is able to offer highly competitive pricing, unparalleled service, rigorous quality control and follow-through.

WFG’s corporate structure comprises Administration, Legal, Compliance and Audit, Finance, Vendor Management, Information Technology, Information Security, Human Resources, Purchasing and Facilities. WFG’s ability to centralize these functions enables us to

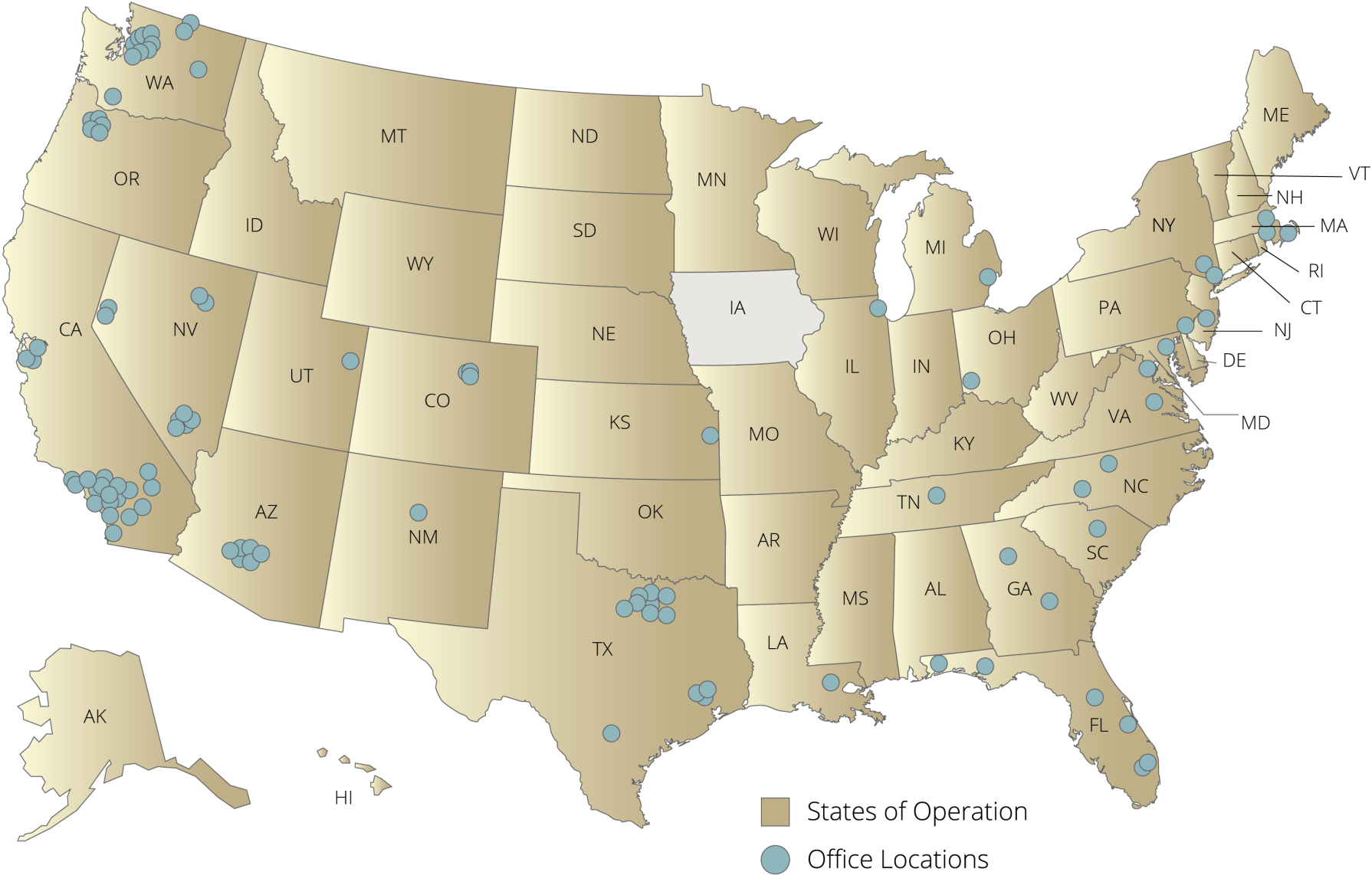
minimize costs by operating with a flat management structure. The executive leadership of WFG has extensive experience and is available to clients to provide rapid and effective problem resolution.

The WFG culture is defined by our mission statement, “Take time and cost out of the real estate transaction” and our motto, “Communicate, Collaborate, Co-exist.”

Title Insurance Underwriter States of Operation



Office Locations



Office Locations



CORPORATE HEADQUARTERS

Williston Financial Group

12909 SW 68th Parkway, Suite 350, Portland, OR 97223

Arizona

Central Phoenix
Gilbert
Mesa
Peoria
Phoenix
Scottsdale
Tempe

California

Burlingame
Campbell
Carlsbad
Corona
Danville
Encino
Glendale
Huntington Beach
Irvine
La Mirada
La Quinta
Montecito
Murrieta
Palm Springs
San Diego
San Bernardino
San Jose
Santa Barbara
Westlake Village
Yorba Linda
Yucca Valley

Colorado

Cherry Creek
Denver Tech Center
Westminster

Florida

Coral Springs
Davie
Lake Mary
Panama City
Pensacola
Vero Beach

Georgia

Atlanta

Illinois

Chicago

Kansas

Overland Park

Louisiana

Metairie

Massachusetts

Boston
Cape Cod
Franklin

Michigan

Detroit

Nevada

Arroyo Crossing
Elko
Flamingo
Henderson

Reno

Summerlin

New Jersey

Haddonfield

New Mexico

Albuquerque

New York

Freeport
Manhattan

North Carolina

Charlotte
Greensboro

Ohio

Cincinnati

Oregon

Beaverton
Clackamas
Lake Oswego
Lloyd Center
NW Portland
Tigard—Corp

South Carolina

Columbia

Tennessee

Nashville

Texas

Arlington
Fort Worth

Frisco

Grand Prairie

Houston (TXDOT)

Irving

Katy

McKinney

Plano

Southlake

San Antonio

Sugar Land/UTP

Washington

Bellevue

Downtown Vancouver

Everett

Federal Way

Gig Harbor

Kent

Omak

Puyallup

Seattle

Salmon Creek

Spokane

Tacoma

Vancouver Mall

Winthrop

Virginia

Fairfax

Richmond



PATRICK F. STONE, Executive Chairman & Founder

Pat has enjoyed a lengthy career in real estate and real estate-related services, including C-level positions with three public companies and as a director on two Fortune 500 boards. The senior executive management positions included nine years as president and COO of the nation's largest title insurance company, chairman and co-CEO of a software company and CEO of a real estate data and information company.

Pat also served as vice-chairman of Metrocities Mortgage, a 2005 top-20 mortgage lender, and as chairman of The Stone Group, an Austin, Texas-based tenant-represented brokerage company. Additionally, Pat served on the boards of World Minerals, DigitalMap, Homegain, RedVision, WYSTEIN Capital and Inman News, which named him one of 2013's "100 Most Influential People in Real Estate."

Pat's philanthropic involvement has included service as chairman of the Santa Barbara Art Museum and as a director of the Portland Art Museum. He is a past chairman of the Oregon State University Foundation and co-chair of its billion dollar capital campaign. Patrick resides in Portland, Ore., with wife, Vicki, and youngest daughter, Samantha.



STEVE OZONIAN, President & Chief Executive Officer

Steve is a leader in the real estate and mortgage industry and his success has been well chronicled. Over the course of his career, he has engineered the dramatic growth of multiple real estate-related businesses. Prior to joining WFG, Steve was a senior executive at Chicago Title & Trust where he headed the real estate services segment which acquired and sold thousands of homes a year. He also served as an executive vice president with Coldwell Banker where he helped build the company to 70,000 sales associates. Steve served as chairman and CEO of Prudential Real Estate and Relocation Services and expanded annual sales volume to more than \$200 billion.

Steve is perhaps best known for building the world's most successful real estate research portal during his time as CEO of Realtor.com. Steve has also served Bank of America as its national homeownership executive.

Steve has served on the boards of LendingTree, Global Mobility Solutions, Realty Mogul and RealtyTrac and also served WFG for three years on its board of directors before being appointed president and chief executive officer.

Management Team



MICHAEL T. GALLAHER
Chief Financial Officer

Mike is chief financial officer for Williston Financial Group (WFG). He has over 23 years of experience in the title insurance industry, having served prior to WFG in a range of financial management positions with Fidelity National Financial, and most recently with United General Title Insurance Company and the First American Corporation. Prior to Fidelity, Mike was with KPMG as an audit manager in its financial services sector.

Mike is a graduate of California State Polytechnic University, Pomona and is a member of the American Institute of Certified Public Accountants and the California Society of Certified Public Accountants.



JOSEPH V. MCCABE JR.,
EVP/General Counsel/Secretary

Joe began his career in the title insurance industry more than 28 years ago with Fidelity National Title Insurance Company. While at Fidelity, Joe gained experience in a number of areas including claims and litigation management, mergers and acquisitions, and corporate and regulatory compliance. Since leaving Fidelity in 1996, Joe has held the positions of general counsel and president of other title insurance underwriters, most recently TransUnion National Title Insurance Company.

Joe is a graduate of the University of the Pacific, McGeorge School of Law in Sacramento, California. He is currently an executive officer on the California Land Title Association's Board of Governors.



DONALD O'NEILL
EVP/Chief Compliance Officer & Deputy General Counsel

Don has more than 30 years of mortgage and real estate industry experience. At WFG he is responsible for the Compliance and Audit Department. He is a member of WFG's Executive Management Committee.

Prior joining WFG, Don served as chief operating officer and associate general counsel for Altisource's Premium Title, president of the Origination Practice Group and chief risk officer for ISGN Solutions. Previously, Don was group president and CEO for Stewart Title Company's Real Estate Information (REI) Group.

Don is licensed to practice law in Utah and Washington State and is a member of the United States Supreme Court Bar – Washington D.C. He received his Juris Doctorate and MBA from Gonzaga University.



CHARLES C. CAIN
EVP/Agency Development

Chuck has been a licensed title insurance agent for over 30 years, was an owner-operator of title agencies for 18 years and corporate officer with LandAmerica for over 10 years. He has spoken before many state land title associations, state and local bar associations, ALTA, RESPRO, the National Settlement Services Summit, The Realty Alliance, Leading Real Estate Companies of the World and numerous other groups and classes on the topics of title insurance and compliance. His many articles have been published in state land title publications and numerous mortgage and title industry trade journals.

Chuck is a graduate of The Ohio State University and the Salmon P. Chase College of Law at Northern Kentucky University. He is admitted to practice law in Ohio and Kentucky, several federal district courts and the Sixth Circuit Court of Appeals. He is currently a trustee of the Ohio Land Title Association and a member of the Government Affairs Committee of ALTA. Chuck is a member of the Federal Reserve Bank of Cleveland's Fair Credit Task Force and a recipient of a special citation from the U.S. Department of Housing and Urban Development concerning Fair Housing Best Practices.



AMANDA PURSELL-GENCK
VP/Human Resources Director

Amanda, with over 15 years of experience, has been responsible for implementing HR practices that support organizational goals and developing more streamlined procedures. Her experience includes recruiting, performance management, onboarding, department analytics, employee relations, benefit and compensation design, and audit and compliance. Amanda specializes in developing HR strategy, building infrastructure and policy creation. She has built a knowledgeable and technically strong HR team at WFG.

Amanda is a graduate from the University of Nebraska with international study in England and France. She is a Certified HR practitioner and holds her SHRM-CP credentials.



GENE REBADOW
EVP/National Sales Director

Gene has over 35 years in the mortgage banking and title insurance industry. The majority of his experience is in agency management, having served lengthy tenures with two of the nation's largest underwriters. He joined WFG as SVP in the Agency Division in October of 2010.

Gene served as president of the Florida Young Artist Orchestra and served on the board of directors. He also served on the board of directors of the Mortgage Bankers Association, Greater Board of Realtors, Niagara Frontier Builders Association in the western New York area, and the Lake Mary Little League.

Gene is actively involved in mission work with his wife Linda, where they provide support to developing nations. Gene and his wife currently reside in New Smyrna Beach, Fla.



LYNN RIEDEL
EVP of NTS & President Washington Division

Lynn brings over 35 years of title and escrow experience to WFG National Title, most recently as the president and COO of our Washington division. Lynn also leads Texas National Title Solutions operation— our centralized title processing entity which provides title services to Direct Operations, Lender Services and many WFG agents. Additionally, Lynn is a member of the executive committee. Prior to joining WFG, Lynn served in leadership roles including executive vice president for a Fortune 500 Company.



ROBERT SHERMAN

SVP/ Direct Operations AZ,CO,NV,TX and Northern California Divisions

Rob brings over 22 years of experience with title, escrow, sales and management to WFG. Previously, he spent the entirety of his career with one of the nation's largest title underwriters. While there, he was involved in all aspects of the title operation and advanced through multiple management positions,

Including regional vice president, division manager, state manager, county manager and branch manager. His focus has always been on increasing market share and increasing bottom line profits. Rob's experience as a licensed escrow and title officer, in addition to sales, has been a driver to his success in recruiting and retaining top talent, as well as creating efficiencies in the title closing process.



CINDY TUCKER

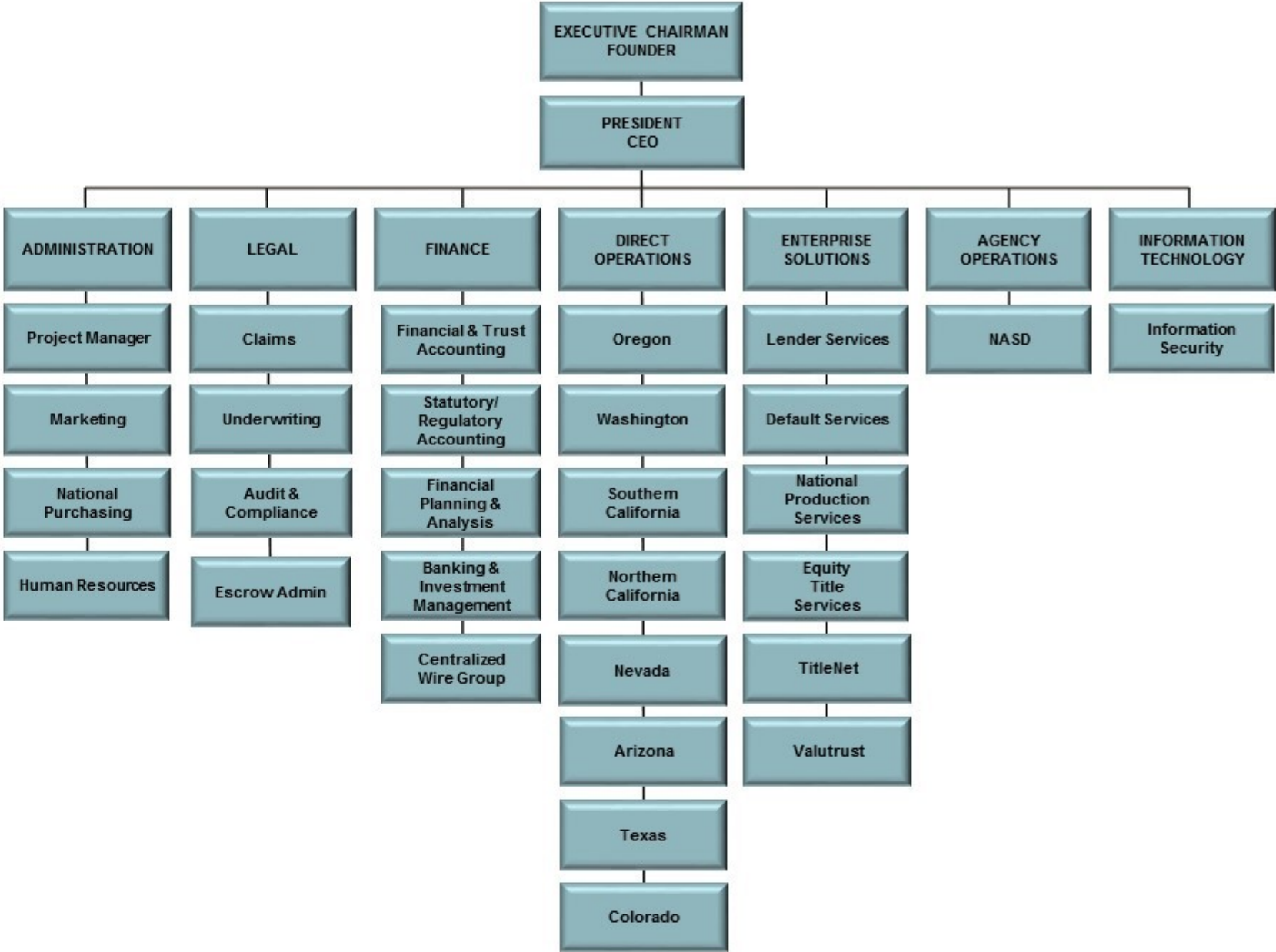
EVP/Oregon and Vancouver, Washington Divisions

Cindy has been a driven leader in the title insurance industry for over 40 years. In just five years, Cindy's division has achieved the second position in market share in the Portland tri-county region. She is also the Director of the WFG leadership program, designed to develop management skills and organizational abilities of future management, and is a member of the WFG Executive Committee.

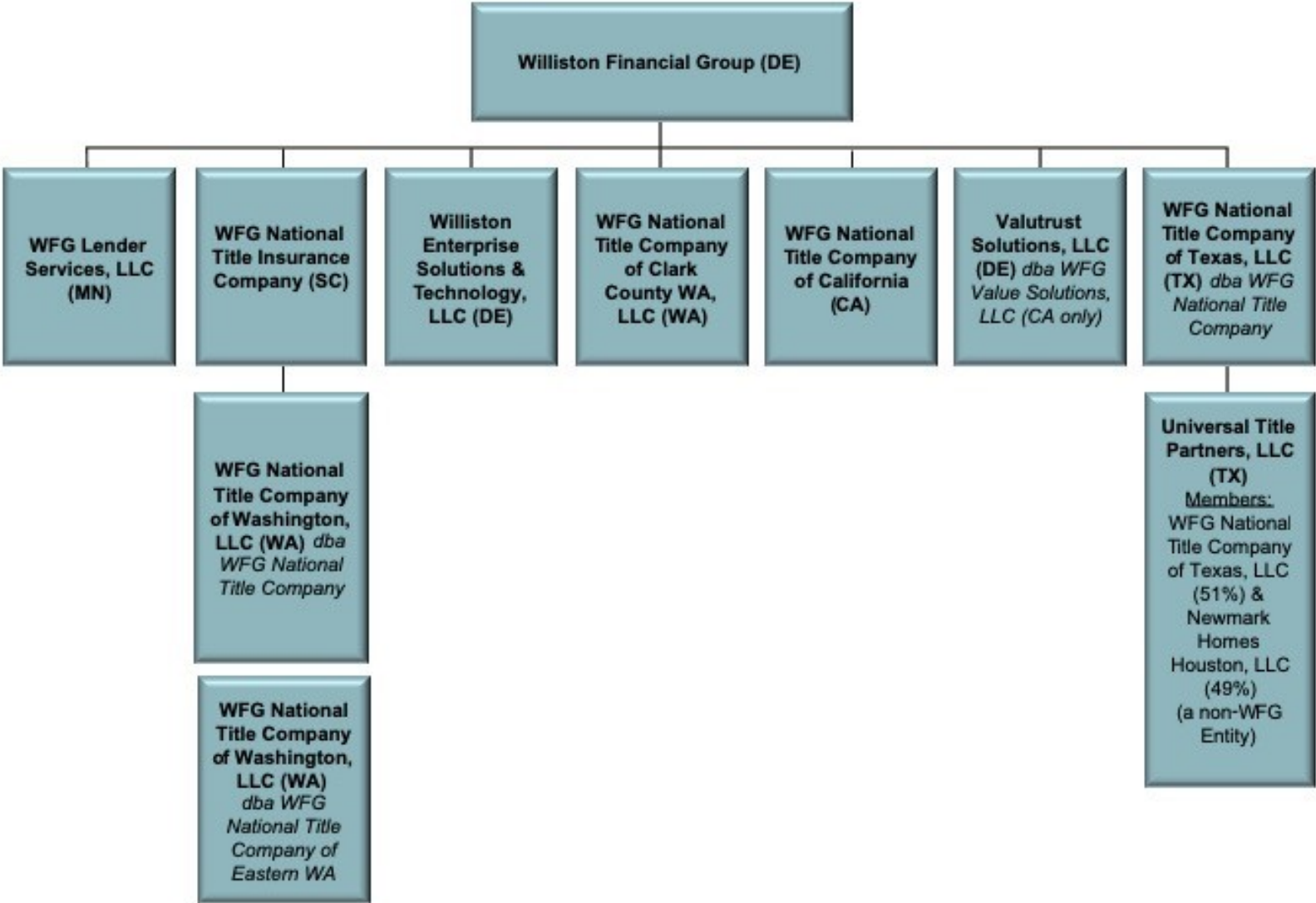
Prior to

joining WFG, Cindy served as vice president, escrow operations manager for Fidelity. Cindy is currently a member with the Oregon Escrow Council and the Oregon Association of Realtor Home Foundation. She has also earned the designation of Certified Senior Escrow Officer.

Operations



Enterprise Structure



Company History



December 1925 – Northern Counties Title Insurance Company commences business, domiciled in the State of California

November 1974 – South Carolina Title Insurance Company commences business, domiciled in the State of South Carolina

January 2010 – Williston Financial Group commences operations, and acquires New Millennium Title Group now known as WFG Lender Services

February 2010 – WFG acquires TransUnion National Title Insurance Company, formerly known as South Carolina Title Insurance Company, and now named WFG National Title Insurance Company; the Company is licensed in 31 states

March 2010 – WFG acquires Transunion Title Insurance Company, formerly known as Northern Counties Title Insurance Company, and is renamed WFG Title Insurance Company; the Company is licensed in the state of California

May 2010 – WFG National Title Insurance Company is licensed in Oregon and launches its Portland tri-county Direct Operations

August 2010 – WFG National Title Insurance Company is licensed in Washington and Missouri

November 2010 – WFG National Title Insurance Company is licensed in New York

January 2011 – WFG National Title Insurance Company is licensed in Rhode Island

March 2011 – WFG National Title Insurance Company is licensed in Wisconsin

May 2011 – WFG Title Insurance Company establishes Default Services operation

July 2011 – WFG acquires Seattle, Wash.-based Northpoint Escrow and Title, now named WFG National Title Company of Washington. WFG National Title Insurance Company is licensed in New Jersey

November 2011 – WFG launches TitleNet

March 2012 – WFG Title Insurance Company opens Southern California Direct Operations branch

April 2012 – WFG National Title Insurance Company is licensed in Pennsylvania

August 2012 – WFG Title Insurance Company launches Santa Clara County, California, operation

November 2012 – WFG acquires California-based Investors Title Company and WFG National Title Insurance Company is licensed in New Hampshire

February 2013 – WFG National Title Insurance Company is licensed in Nebraska

April 2013 – WFG acquires Valustrust Solutions, a national appraisal and vendor management company

May 2013 – WFG acquires Nevada-based Community Title Services

July 2013 – WFG National Title Insurance Company is licensed in Wyoming and Michigan

September 2013 – WFG launches central coast, California operation. WFG National Title Insurance Company is licensed in California. WFG National

Title Insurance Company is licensed in Connecticut

October 2013 – WFG launches Phoenix, Arizona operations

January 2014 – WFG acquires Texas-based Universal Land Title of Texas

April 2014 – California-based WFG Title Insurance Company merges with WFG National Title insurance Company

October 2014 – WFG National Title Insurance Company is licensed in Alaska and Hawaii

December 2014 – WFG Title Company of California is renamed WFG National Title Company of California

October 2016 – Williston Financial Group conducts an asset purchase of Vancouver, Washington-based Columbia Title, now WFG National Title Company of Clark County

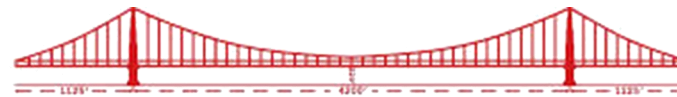
April 2018 - WFG National Title Insurance Company acquires Washington-based Inland Professional Title LLC, with operations in Spokane and Okanogan Counties

May 2018 - WFG launches Denver, Colorado operations

August 2018 - WFG National Title Insurance Company is licensed in Colorado and Vermont

September 2018 - WFG National Title Insurance Company is licensed in Maine

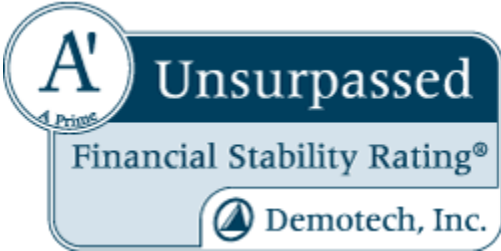
Financial Stability



GOLDEN GATE CAPITAL

Majority shareholder Golden Gate Capital brings significant financial resources and multi-faceted experience to Williston Financial Group.

Golden Gate Capital is a leading private equity firm with \$15 billion in committed capital under management. They generate superior returns for their investors through buyout and growth equity investments across a wide variety of industries, partnering with world-class management teams to make equity investments in situations where there is a demonstrable opportunity to significantly enhance a company's value.



DEMOTECH

WFG National Title Insurance Company has earned a Financial Stability Rating® A' (A Prime *Unsurpassed*) from Demotech, Inc. Demotech describes this rating as follows: “Regardless of the severity of a general economic downturn or deterioration in the insurance cycle, insurers earning a Financial Stability Rating® of A' (A Prime) possess Unsurpassed financial stability related to maintaining surplus as regards policyholders at an acceptable level.

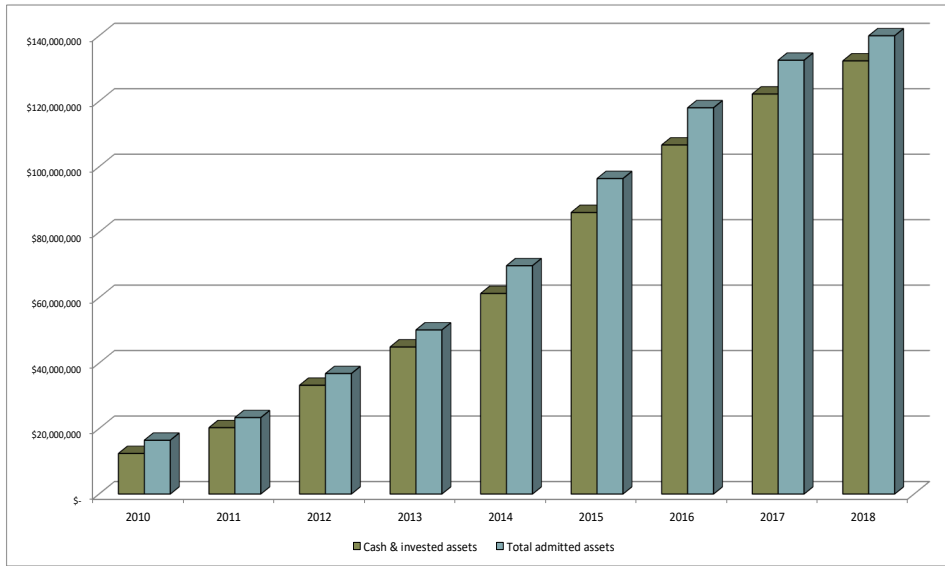


KROLL

Kroll Bond Rating Agency, a Nationally Recognized Statistical Rating Organization (NRSRO) and a Credit Rating Provider (CRP), was established by Jules Kroll to restore trust in credit ratings by establishing new standards for assessing risk and by offering accurate, clear and transparent ratings. The Kroll name is synonymous with integrity. They are accountable directly to investors because Kroll Bond Ratings is 40 percent owned by pension funds and foundations, providing a built-in safeguard against conflicts of interest.

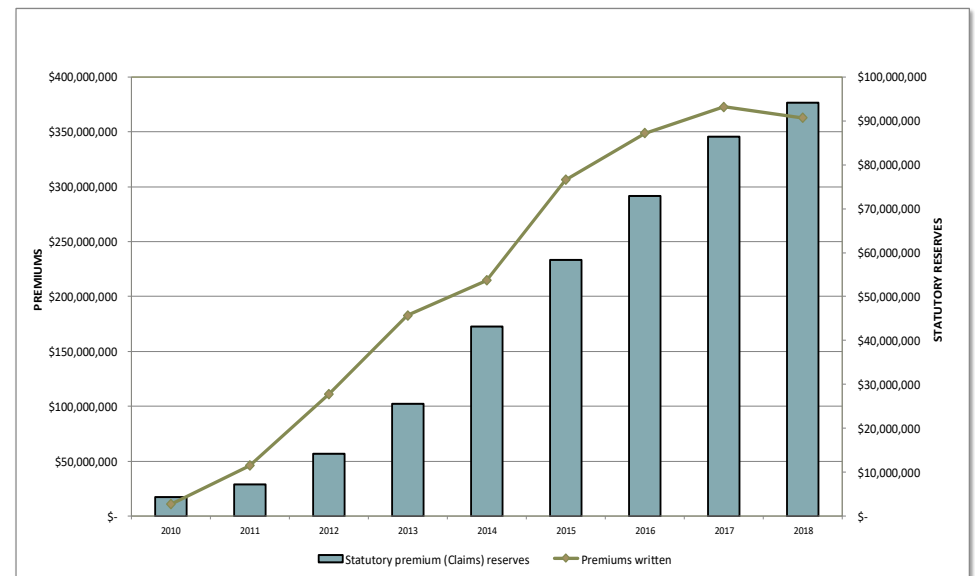
Insurance Underwriter Trends

Cash & Invested Assets and Total Admitted Assets



**No
Institutional
Debt**

Policy Claims Reserves



130 Months

Claim Reserve Coverage
(Total Claim Reserves/Payments)
YTD 12/31/2018

Q4 2018 Statutory Balance Sheet



Annual Statement for the year 2018 of the WFG National Title Insurance Company

Annual Statement for the year 2018 of the WFG National Title Insurance Company

ASSETS

	Current Year		Prior Year	
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	26,002,762		26,002,762	25,309,345
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens	10,793	10,793		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				7,500
5. Cash (\$ 87,153,094, Schedule E - Part 1), cash equivalents (\$ 8,634,091, Schedule E - Part 2), and short-term investments (\$ 25,241, Schedule DA)	95,812,426		95,812,426	91,478,989
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	10,518,375		10,518,375	5,422,434
9. Receivables for securities	156		156	
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	132,344,512	10,793	132,333,719	122,218,268
13. Title plants less \$ 0 charged off (for Title insurers only)	4,079,910		4,079,910	4,047,670
14. Investment income due and accrued	146,347		146,347	165,033
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,939,437	182,422	2,757,015	2,474,475
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	598,047		598,047	
18.2 Net deferred tax asset	3,297,328	1,732,299	1,565,029	1,708,501
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	3,255,891	2,459,294	796,597	792,603
21. Furniture and equipment, including health care delivery assets (\$ 0)	1,346,339	1,346,339		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,110,777		1,110,777	735,377
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	1,812,985	1,336,387	476,598	383,327
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	150,931,573	7,067,534	143,864,039	132,525,254
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	150,931,573	7,067,534	143,864,039	132,525,254

DETAILS OF WRITE-IN LINES

1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Prepaids	1,336,387	1,336,387		
2502. Deposits	245,424		245,424	152,258
2503. Miscellaneous AR	231,174		231,174	231,069
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,812,985	1,336,387	476,598	383,327

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	10,479,794	6,185,231
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	94,110,447	86,450,847
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 10)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	255,128	247
6. Other expenses (excluding taxes, licenses and fees)	7,869,096	7,510,957
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,023,877	2,833,051
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		407,056
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	210,829	216,675
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized and certified (\$ 0) reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates		
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities		
23. Total liabilities (Lines 1 through 22)	114,849,161	103,604,064
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	2,025,000	2,025,000
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	33,359,167	33,359,167
30. Unassigned funds (surplus)	(6,469,289)	(6,462,977)
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0)		
31.2 0 shares preferred (value included in Line 26 \$ 0)		
32. Surplus as regards policyholders (Lines 24 to 30 less 31) (Page 4, Line 32)	28,914,878	28,921,190
33. Totals (Page 2, Line 28, Col. 3)	143,864,039	132,525,254

DETAILS OF WRITE-INS

0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		

NONE

NONE

NONE

NONE

Underwriter Comparison



	WFG NATIONAL TITLE INSURANCE COMPANY	FIDELITY NTIC	CHICAGO NTIC	FIRST AMERICAN TIC	OLD REPUBLIC NTIC	STEWART TGC
Demotech Financial Stability Rating (A' Prime Unsurpassed or Higher)	YES	YES	YES	YES	YES	YES
KROLL Financial Stability Rating	B	A-	A	A-	A	B+
Parent Institutional Debt as a % of Equity ⁽¹⁾	NONE 0%	\$836 Million 18%	\$836 Million 16%	\$707 Million 19%	\$981 Million 19%	\$108 Million 16%
Claim Reserve Coverage ⁽²⁾ (Total Claim Reserves / Payments)	130 months	76 months	90 months	122 months	112 months	100 months
Excess Statutory Reserves ⁽³⁾ (Statutory Actual above Actuary Reserves)	21.1%	4.7%	9.0%	51.6%	25.1%	22.4%

⁽¹⁾ As of December 31, 2018

⁽²⁾ YTD December 31, 2018

⁽³⁾ As of Dec 31, 2018



GENERAL, E&O AND BOND INSURANCE SYNOPSIS

POLICY TYPE	LIMIT OF LIABILITY	POLICY PERIOD	INSURING COMPANY
General Liability	\$1M/\$2M (Agg)	May 2019— May 2020	Atlantic Specialty Insurance Company
Umbrella	\$10M	May 2019— May 2020	Atlantic Specialty Insurance Company
Fidelity Defalcation Coverage re Title Agents and Approved Attorneys	\$5M	May 2019— May 2020	Underwriters at Lloyds
Professional (E&O) WFG Underwriter & Title Operations	\$5M	May 2019— May 2020	Starr Surplus Lines Insurance Company
Professional (E&O) Valustrust Appraisal Management and WEST	\$5M	May 2019— May 2020	AXIS Insurance Company
Cyber/Privacy Protection	\$5M	May 2019— May 2020	AXIS Insurance Company

REINSURANCE PARTNERS

WFG retains the first \$3 million of liability on each policy written. WFG has entered into reinsurance agreements with six A and A+ Rated* Lloyds of London syndicates to automatically reinsure all WFG policy liabilities from \$3 to \$20 million. WFG reinsures policy liabilities in excess of \$20 million on a facultative basis through some of the same reinsurers and other title insurers.

* A.M. Best Rating Scale



FINANCE AND ACCOUNTING TEAM

WFG's finance and accounting group performs the following core functions with centralized processes, systems and management oversight: financial accounting, trust accounting, statutory and regulatory accounting, banking and investment management, and financial planning and analysis.

WFG's Finance and Accounting team includes certified public accountants, industry experienced personnel and other credentialed professionals.

INDEPENDENT AUDITS

WFG's insurance underwriter, WFG National Title Insurance Company, undergoes compulsory annual audits, multi-year domiciliary Department of Insurance audits and periodic limited financial and controls audits.

WFG National Title Insurance Company's domiciliary regulator is the South Carolina Department of Insurance.

BDO USA, LLP is the company's independent accounting firm, conducting annual audits of WFG's underwriter and other affiliates.

Compliance

WFG's 10 Compliance Core Values

1. Corporate & Governance Structure
2. Licensed & Insured Operations
3. Internal Controls & Monitoring
4. Legal & Regulatory Monitoring
5. Policies & Procedures including industry Best Practices
6. Human Resources Prudent Employee Practices
7. Information Security & Privacy
8. Training
9. Consumer Complaints Best Practices
10. Compliance Reviews & Audit

The WFG family of companies takes compliance very seriously. Whether federal, state or local regulation, WFG's Compliance and Audit Department is dedicated to strict adherence to all laws, regulations and best practices affecting the business of title insurance underwriting, settlement services and appraisal management.

WFG's compliance culture begins with the company's board of directors and senior executives maintaining a strong corporate and governance structure, our #1 Compliance Core Value. The Williston Financial Group board of directors and chief executive officer have empowered WFG's chief compliance officer to create, monitor and maintain a compliant corporate environment and retain oversight of this function. Action under this authority is evidenced through supporting documentation which sets forth the WFG Compliance Program and Compliance Management System, further exhibiting WFG's commitment to its 10 Compliance Core Values.

WFG's chief compliance officer, together with members of the Compliance and Audit Department, are charged with creating, communicating, training, monitoring and auditing all segments of the WFG Compliance Program. Ongoing support and continual tracking and resolution of consumer complaints are the shared responsibility of the Compliance and Audit Department and management team of each business unit.

WFG's expanded compliance program meets the stricter demands of today's compliance environment. By actively collaborating and communicating, not only with WFG's employees, but with customers, lenders and agents faced with new compliance requirements of the Dodd-Frank Act and Consumer Financial Protection Bureau (CFPB), WFG further demonstrates its commitment of co-existing for the consumer's benefit.

In addition to, and in support of, the Compliance and Audit Department, the company maintains a standing Risk Management Committee. Currently the committee is made-up of 15 state, regional and department managers and legal counsel, each contributing to the committee from unique areas of expertise and experience. The committee serves to advise, inform and educate the Compliance and Audit Department and WFG staff with regards to current regulatory activity, as well as current market trends that may give rise to compliance issues or concerns while addressing risk strategies.



WFG HOME AND WFG PORTAL

Internal Employee Access

WFG HOME and WFG PORTAL are the repositories for the WFG Compliance Program library of documents, tools and other resources for WFG employees.

POLICIES AND PROCEDURES

Including Industry Best Practices

WFG Policies and Procedures are consistent with recognized industry best practices for title insurance and settlement providers, address compliance with applicable federal consumer financials laws and are in accordance with board-approved policies. Each policy and procedure is maintained and modified to remain current and are readily accessible via the WFG Home and WFG Portal to serve as a reference for employees in their day-to-day activities. Policy and procedure templates are made available for WFG's agents who wish to build a custom compliance package and CMS program through the WFG Agency website.

WFG NEWSLETTER

Employee and Agent Communications

In the rapidly changing regulatory arena, we understand the importance of communicating with our employees and agents on an ongoing basis. Our monthly compliance publication, *TheFourthC*, keeps the employees of the WFG family of companies informed of the latest in corporate compliance news and industry best practices. In addition, there are state and regional compliance newsletters that are produced from the WFG Agency Department.

WFG COMPLIANCE CHAMPIONS

WFG's Compliance Champions are WFG's employees who have been chosen by their manager to represent their office as innovation experts. They assist in growing a culture of compliance and ethics through collaboration and education, with a goal of excellence and integrity in all business practices. The Compliance Champions work closely with the Compliance and Audit Department to enhance the discovery and delivery of compliance information to WFG business units and their associates.

WFG SCHOLAR

Employee e-Learning Management System

Today's changing regulatory and compliance environment, as well as the demands of customers, requires a strong corporate commitment to compliance, employee education and training. At WFG, compliance is our fourth "c." The corporate compliance commitment is communicated and delivered to WFG employees through *TheFourthC*, WFG's compliance newsletter, as well as through the launch of WFG Scholar, WFG's employee e-Learning platform. This platform makes available numerous on-demand mandatory training courses on compliance, corporate-wide policies and procedures, career growth and supervisory training. Easy access to training programs, in which attendance is tracked and recorded, allows WFG to support the growth of employees and prioritize our commitment to compliance.

To accompany WFG's training and education initiatives, WFG's Agency Department provides agent training seminars to its agent network throughout the country. In addition, training materials including webinars can be accessed through WFG's Agent website.

Independent Title Insurance & Closing Agent Certification



WFG Agency appointment and management processes include the agent application, onboarding if approved, periodic audits, continual monitoring, and recertification or termination should issues arise. WFG is committed to strengthening each of these processes in establishing a compliant agent-certification program.

AGENT APPLICATION

The WFG agent approval/appointment guidelines include requests for, and review of, the following information:

- Review agency financials
- General information regarding the agency
- E&O, Fidelity and Surety bond coverage
- Agency history
- Agency qualifications
- Personal information
- Review criminal/credit background checks
- Description of mix of business
- Description of accounting and escrow processes
- Business and bank references
- Agency organizational documents
- Trust account reconciliations

ONBOARDING

Once approved, all agents go through a detailed onboarding process that starts with the review and execution of an Agency Agreement.

The Agency Agreement contains all terms and conditions outlining the agent's responsibilities and restrictions.

AUDITING

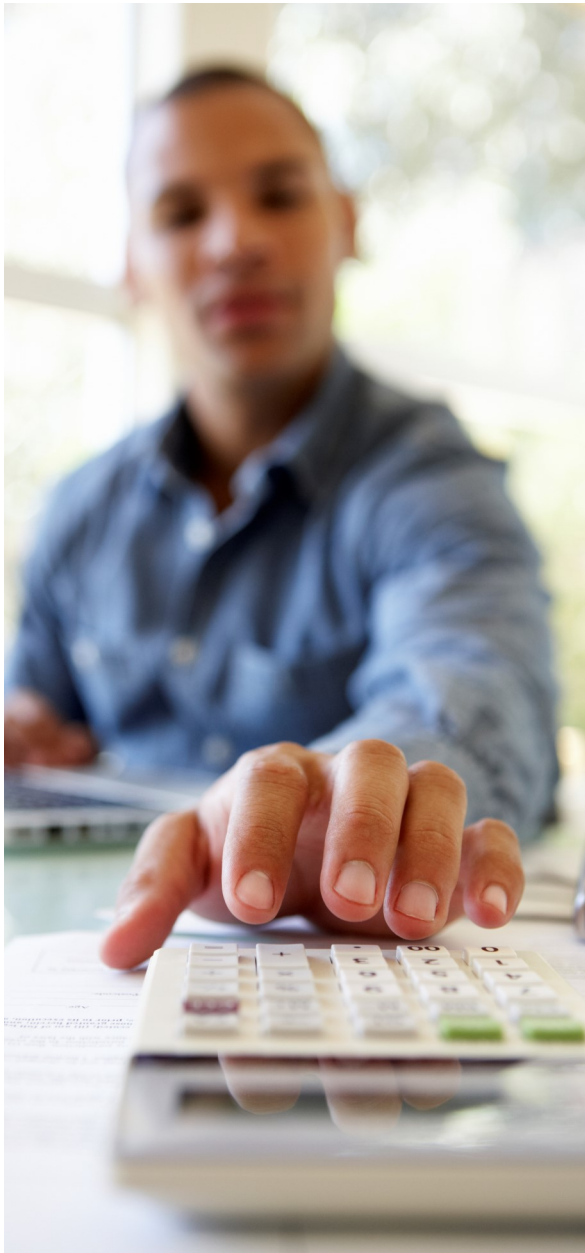
WFG's Compliance and Audit Department conducts audits of agents on a regular basis or in accordance with state statutory guidelines, where applicable.

The agency audit objectives are to review and evaluate the agent's procedures in order to ensure the accuracy and reliability of escrow trust accounts, reconciliations, files and general closing procedures. In addition, the review is designed to assist in the protection of WFG and WFG customers from potential fraud, potential losses and to ensure the integrity of the agents operations.

MONITORING

WFG continually monitors and reports certain key indicators based upon agents trends-including but not limited to correlations between issuance of closing protection letters and policy remittance, non or low remitters, timing of remittances compared to policy effective dates, other unusual remittance trends and claims-to-premium ratios.

WFG firmly believes the best approach to maintaining a quality agency network and minimizing risk is by having first-hand knowledge of each specific agent, as well as maintaining ongoing relationships with the agents, including their principals and key personnel. Because of these important relationships, WFG strives to maintain appropriate agent-to-agency representative ratios.



Daily trust account reconciliations are a key control covering the safety of client fiduciary funds. WFG’s Corporate Trust Accounting Group compares incoming and outgoing bank transaction data to its title and escrow production systems for identification of unmatched or unauthorized transactions. Any discrepancy is researched and accounted for promptly.

Month-end procedures include an even more comprehensive three-way reconciliation between bank, book and escrow trial balances, ensuring funds have been accounted for properly at an individual client file level. Outstanding check listings and trial balances are reviewed regularly by escrow administration personnel for timely research and resolution of reconciling items, stale checks and dormant funds. These reconciliations are reviewed and approved by a management-level individual other than the preparer.

WFG utilizes positive pay systems in order to minimize the risk of fraudulent activity.

The WFG Board of Directors is elected by the shareholders to oversee management and to ensure that the long-term interests of the shareholders are being served. In consideration of the long-term interests of shareholders, the board recognizes the importance of considering and addressing the interests of the company's practices, goals and objectives, including policyholders, employees and the marketplace in which the company conducts its business.



The board holds four or more regularly scheduled meetings during the year, at which it reviews and discusses reports by management on the operational and financial performance of the company, immediate issues facing the company and its plans and opportunities. In addition to its general oversight of management, the board or its committees also perform a number of specific functions, including:

- Reviewing, advising, approving and monitoring fundamental financial, business strategies and major corporate actions.
- Assessing major risks facing the company and reviewing options for their mitigation.
- Selecting, evaluating and compensating the CEO and overseeing CEO succession planning.
- Providing advice and counsel to the CEO and senior management.
- Providing counsel and oversight on the selection, evaluation, development and compensation of senior management.
- Ensuring processes are in place to maintain the integrity of the company, including the integrity of the financial statements, regulatory compliance and reporting.

WFG's board also assesses the company's risk management policies and procedures as well as coordinates and integrates committee responsibilities relating to risk oversight.

Corporate Governance—Board of Directors



Golden Gate Capital

JIM RAUH
Managing Director

WILL SLOCUM
Public Equities

DAN HASPEL
Senior Advisor



Williston Financial Group

PATRICK STONE
Executive Chairman & Founder

STEVE OZONIAN
President & Chief Executive Officer

Conflicts of Interest



In accordance with Department of Insurance guidelines, all WFG officers, directors and key management personnel are required to submit annual disclosures to the company's board of directors in order to report any potential conflicts of interest.

Top Five Risks Targeted by Management

AGENT DEFALCATION: Audits of agent trust accounts and financial data.

FORGERY/FRAUD AND WIRE FRAUD: Training of employees and agents requiring review of certain transactions, such as titles, that appear to have no mortgage, mortgage releases without any connection to another transaction and significant cash-out transactions. Wire fraud of seller's proceeds and other disbursements through escrow is on the rise in the settlement service industry through email hacking and social engineering. WFG has added additional security protocols to ensure the safety of funds placed in our trust accounts.

AGENT ESCROW ERRORS: Training of employees and agents while aggressively seeking recoupment.

MARKET FORCES IN THE OVERALL REAL ESTATE MARKET: Making use of metrics-driven data to closely monitor and control costs in an effort to withstand market fluctuations.

COMPETITOR PREDATORY ACTIONS TO GAIN MARKET SHARE AT THE EXPENSE OF SOUND BUSINESS PRACTICES AND ASSUMING UNWISE RISKS: Making sound financial decisions to maintain policyholder protection and sound underwriting.

WFG's governance structure supports effective risk management through board access, authority and management reporting relationships for risk managers. The WFG Board regularly receives, discusses and understands reports on risk positions and the company's risk management programs.

Risk-management policies and procedures are clearly stated and broadly communicated internally to company management, employees and stakeholders.





AGENCY

As outlined earlier in this report, WFG has a strict application process for agents who wish to become WFG agents. All applicants must submit a five-page application that requires information on the applicant's experience, claims history, errors and omissions policy, accounting system and personnel. The application requires a list of all bank accounts used by the agent. The applicant must submit three references and their contact information.

ON-SITE AUDIT

WFG requires an on-site audit of all agents and a review of agents' escrow accounts, underwriting and claims practices, policy inventory, security arrangements and files.

BULLETINS TO AGENTS/EDUCATION OF WFG EMPLOYEES

WFG employs experienced auditors who recognize fraudulent practices by title agents. WFG managers and underwriting counsel regularly review newsletters and articles relating to escrow practices and title insurance published by American Land Title Association, October Research and others. Whenever reports of fraudulent schemes appear in these publications, WFG sends a bulletin via email to all WFG employees and agents, advising them of the scheme and instructing them on ways to be mindful of such fraudulent practices.

FRAUD INVESTIGATION/REPORTING

If WFG receives a report of a suspected fraudulent act, an auditor is assigned to investigate the matter immediately. If WFG's auditor finds evidence of a fraudulent act, the activity is reported to appropriate law enforcement and other regulatory authorities engaged in the investigation and prosecution of insurance fraud.

RESTITUTION

WFG will pursue restitution for financial loss caused by insurance fraud, when appropriate, if there is a realistic expectation of recovery from the person or entity that caused the loss.



At WFG, we understand that the importance of being a good employer starts with an employee's introduction to the company. How we bring a potential new employee into WFG can have a significant impact on the rest of that person's career with WFG.



WFG is an equal opportunity employer and adheres to Equal Employment Opportunity Commission guidelines. The company complies with applicable federal, state and local laws governing nondiscrimination in every location in which the company has facilities. This is made evident by WFG's uniform hiring practices, careful recruiting and application process and standardized application forms. Managers are educated in proper interviewing techniques. They are trained to avoid asking discriminatory questions and advised on how to gather required documentation (such as those required by I9 forms). Additionally, WFG's Human Resources department follows strict procedures when obtaining background checks and required exclusionary screenings as required by the Fair Credit Reporting Act.

WFG's Human Resources Department works to enable growth for the organization through recruitment, professional development and retention of top talent within its diverse and positive work environment.



WFG is committed to maintaining customer confidentiality. As such, any non-public personal information (NPI) obtained is protected as follows:

- WFG restricts access to confidential information to authorized individuals.
- WFG maintains physical, electronic and procedural safeguards that protect confidential information.
- WFG does not disclose information about its current or former customers to anyone, except as permitted or required by law.
- WFG ensures the privacy of communications between its customers and WFG servers via encryption.

Because of the potential risk to WFG, its employees and customers, data loss and identity theft are significant concerns. WFG has adopted a privacy policy, administered by the chief information security officer who also serves as the chief privacy officer, to help protect the company and its employees, customers and vendors from damage related to the loss or misuse of sensitive information. WFG complies with federal and state guidelines to protect the personal information of employees, customers and vendors and requires employee training covering the proper handling of customer NPI.

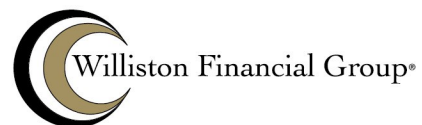
Suspicious Activity Reporting (SAR)



Although title insurance companies are not subject to the Financial Crimes Enforcement Network (FinCen) provisions or Bank Secrecy Act, WFG recognizes that real estate, title and escrow companies are not immune to unscrupulous actors who seize opportunities to commit fraud.

WFG maintains a policy of voluntary compliance by filing a Suspicious Activity Report with FinCen to report fraudulent or suspicious activity.

Underwriting & Claims





1 out of 41

transactions in the
United States are
underwritten by WFG



6th Largest Underwriter

Based on YTD Q3 2018
national market share published by ALTA

WFG is available coast to coast to serve your title insurance underwriting and claims needs. WFG has experienced legal staff throughout the nation, available to aid in the resolution of any title problems that may arise.

At a time when large companies are automating, off-shoring and depersonalizing their systems, WFG is committed to building a company unmatched in the title industry, one founded on personal attention provided by experienced title experts.

WFG's underwriting staff averages over 25 years of experience in the title insurance business. With 28 dedicated underwriters, backed by managers and title officers with deep underwriting experience from California to Massachusetts, there is always someone available to respond to any underwriting issues.

WFG's claims division is able to personally, cooperatively, competently and quickly respond to any pressing title claim concerns. WFG does not forget clients when the insured transaction is completed. WFG is there when needed, long after the closing, when the most difficult problems can arise.





ALAN FIELDS

SVP/Director of Underwriting Services

Alan is senior vice president and director of underwriting services for WFG National Title Insurance Company. Since first trained as an examiner in 1977, Alan has gained experience as a field surveyor, a title agent, an attorney practicing real estate and development law, Florida state counsel for a major title insurer, national Agency counsel for WFG, and executive director of the Florida Land Title Association. Alan brings all of these experiences and more to WFG and in service to our agents.

Alan is a graduate of Davidson College, Davidson, N.C., where he earned a bachelor's in economics, and the Florida State University College of Law. He is an active member of the executive council of the Real Property, Probate & Trust Law Section of the Florida Bar, is currently vice chair of its Legislation and Foreclosure Reform committees and is a fellow of the American College of Real Estate Lawyers. He has lectured and written extensively on real property and title issues, and taught Florida attorneys seeking board certification in real estate law for the last 25 years.



JEFFREY LEUNG

SVP/National Claims Manager

Jeffrey is senior vice president and national claims manager for WFG National Title Insurance Company. Prior to joining WFG, Jeffrey was in private practice, providing legal services in real estate business and corporate transactions, as well as title and escrow claims. Jeffrey began his career in the title industry in 1988 with Ticor Title Insurance Company and has served as claims and underwriting counsel for several title insurance companies. In 2003, he was appointed general counsel for a California title agent and after being acquired by LandAmerica Financial Group, Jeffrey took on the role of national agency counsel. During his time in the industry, he was active in the CLTA and was chairperson of the legislative committee.

Jeffrey graduated with a bachelor's degree in psychology and criminal justice from California State University Long Beach. Jeffrey also received his juris doctorate from Loyola Law School.



STEVEN H. WINKLER

SVP/Chief Underwriting Counsel

With over 40 years in the title insurance business, Steve was most recently corporate underwriting counsel for United General Title Insurance Company. He has previously held a variety of legal and management

positions with national underwriters, including Fidelity National Title of New York and Lawyers' Title Insurance Corporation.

Steve graduated with a bachelor's degree from Union College in Schenectady, N.Y., and a juris doctorate from University of Michigan Law School. He is a member of the American Bar Association, the Connecticut Bar Association where he serves as an emeritus member of the Executive Committee of the Real Property Section, and is a member of the Committee on Unauthorized Practice of Law. In addition to various county bar associations, Steve is also a member of the Association of Corporate Counsel and a member of the ALTA forms committee. In 1992, he was elected a Fellow of the College of Real Estate Lawyers and in 1998, a fellow of the American College of Mortgage Attorneys.

Contact List



State	Role	Name	Title	Phone	Email
National	Primary	David Jenkins	National Agency Counsel	971-413-9162	djenkins@wfgnationaltitle.com
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National	Secondary	Sam Shellhaas	National Underwriting Counsel	614-381-0368	sshellhaas@wfgnationaltitle.com
National	Secondary	Steve Winkler	Chief Underwriting Counsel	203-314-4614	swinkler@willistonfinancial.com
National	Secondary	Alan Fields	Director of Underwriting Services	813-421-3821	AFields@wfgnationaltitle.com
Alabama	Primary	Alan Fields	Director of Underwriting Services	813-421-3821	AFields@wfgnationaltitle.com
Alaska	Primary	Randy Williams	Vice President/Western Regional Underwriter	949-430-3772	RWilliams@wfgnationaltitle.com
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Tennessee	Secondary	Robert Bauchle	Senior Vice President	336-906-9542	JMcManus@wfgnationaltitle.com
Texas	Primary	Bruce Goldston	Regional Counsel	877-366-8781	bgoldston@wfgnationaltitle.com
Texas	Secondary	Norman Gutzmer	Underwriting Counsel	214-384-0390	negutzmer@gmail.com
Texas	Secondary	Mark Baldwin	Underwriting Counsel	877-366-8781	MBaldwin@wfgnationaltitle.com
Utah	Primary	Randy Williams	Vice President/Western Regional Underwriter	949-430-3772	RWilliams@wfgnationaltitle.com
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Information Technology

While WFG is still relatively a new player in the title settlement services industry, it continues to be agile by making significant strategic investments in its Information Technology platform that are proven to drive client value. WFG has now completed the creation of a secure, flexible and highly scalable transaction platform that allows for low friction integrations between WFG and its partners, and continues to enhance and optimize its platform for reducing the cost of the real estate transaction.

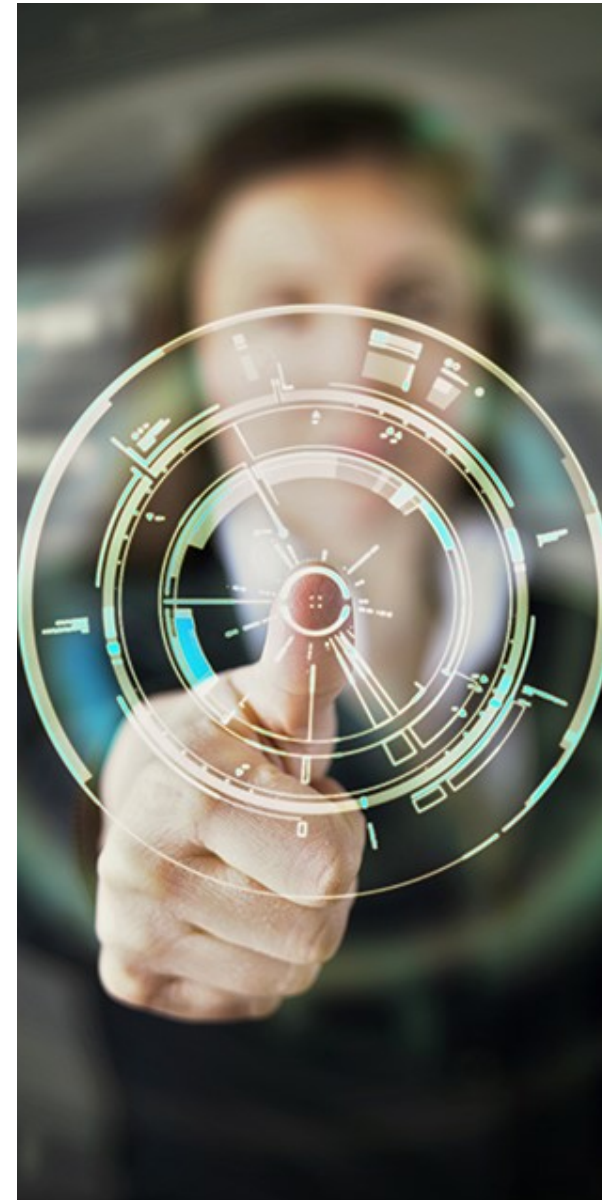
WFG's motto, "Communicate, Collaborate, Coexist," is the cornerstone of WFG's Information Technology platform. From transaction systems to reporting platforms -- WFG's information technology initiative focus has been to seek out new processes to automate and provide a seamless, end-to-end order and delivery experience.

Through automation, WFG strives to decrease the cost of the real estate transaction by removing costly and time consuming manual processes. These technology solutions enable WFG's experienced operations staff to focus on the tough outliers that require their attention.

WFG's one platform initiative has standardized all of WFG operations on a single title and escrow production system. This new system is yet

another step in WFG's drive to automate and standardize processes while providing the most flexible portal and integration capabilities to all of WFG's customers. As part of this initiative, WFG has also focused on ensuring that the data it is entrusted with is secure. WFG's information security program is a unique differentiator that provides industry-leading programs and technology that is proven to minimize risk and reduce potential fraud and non-compliance.

WFG aims to continue investing in its technology platforms, keeping pace with the company's growth and allowing for continued availability, scalability, industry-leading data security protection and performance.



WFG's Disaster Recovery and Business Continuity Plan is designed to prepare for disruptive events — whether that's a hurricane or simply a power outage caused by a construction accident in the parking lot. The plan illustrates how employees will communicate, where they will go and how they will keep doing their jobs. The goal is to minimize any effect on operations and return to business as usual as quickly as possible.



Adverse events are classified into the following categories based primarily on anticipated duration and potential monetary loss:

- Low impact
- Medium impact
- High impact
- Highest impact

Adverse events impacting the company's facilities and workflow are addressed in a progressive manner, by shifting critical functions to alternate company production facilities.

The company hosts its mission-critical operational software in the following environments:

- Primary collocated data center, including N+1 Power, Network, and HVAC redundancy with state-of-the-art physical access controls.
- Geographically separate secondary collocated data center, including N+1 Power, Network, and HVAC redundancy with state-of-the-art physical access controls.
- Continuous data replication between locations to facilitate fail-over, fail-back, and data restoration capabilities.

The Disaster Recovery and Business Continuity Plan takes advantage of WFG's flexible and secure network architecture to quickly address events of increasing severity, including:

- Single server outage
- Loss of network connectivity
- Loss of data storage
- Loss of power
- Loss of software services
- Total loss of data center location

WFG recognizes the importance of communications and has included in its business continuity plan a communication strategy designed to keep all relevant parties informed.

For more information, please visit
wfgnationaltitle.com

