

Exhibit A

TRANSUNION TITLE INSURANCE COMPANY  
16700 Valley View, Suite 275  
LaMirada, CA 90638

WHEREAS TransUnion Title Insurance Company is mindful of the concerns of the California Department of Insurance about title insurance companies providing coverage for creditors rights risks where there is a real creditors rights issue that would have to be underwritten by reviewing and evaluating the solvency of the transaction and the parties. It is acutely aware of the dangers of providing such coverage.

THEREFORE, TransUnion Title Insurance Company agrees and commits to the California Department of Insurance that it will not provide coverage where there is such an identified risk that, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, the transaction creating the lien of the Insured Mortgage, is a fraudulent conveyance or fraudulent transfer, or a preferential transfer, without the approval of the California Department of Insurance. Such transactions include transactions with a structural creditors rights risk, such as upstream or cross stream guaranty situations where the borrower is not receiving all of the benefit of the loan proceeds or transactions where the Insured Mortgage secures an antecedent debt.

TransUnion Title Insurance Company



By: Patrick F. Stone  
Its Chief Executive Officer



By Michael T. Gallaher  
Its Chief Financial Officer