

## YOUR RIGHTS AND OPTIONS

You have to decide whether to stay in the Class or ask to be excluded before the trial, or to make a separate appearance, and you have to decide this now.

### 12. What happens if I do nothing at all?

You don't have to do anything now if you want to keep the possibility of getting money or benefits from this lawsuit. By doing nothing you are staying in the Class. If you stay in and the Plaintiffs obtain money or benefits, either as a result of the trial or a settlement, you will be notified about how to apply for a share (or how to ask to be excluded from any settlement). Keep in mind that if you do nothing now, regardless of whether the Plaintiffs win or lose the trial, you will not be able to sue, or continue to sue, CTIC—as part of any other lawsuit—about the same legal claims that are the subject of this lawsuit. You will also be legally bound by all of the Orders the Court issues and judgments the Court makes in this class action.

### 13. Why would I ask to be excluded?

If you already have your own lawsuit against CTIC for overcharges for title insurance premiums in mortgage refinance transactions and want to continue with it, you need to ask to be excluded from the Class. If you exclude yourself from the Class—which also means to remove yourself from the Class, and is sometimes called “opting-out” of the Class— you won't get any money or benefits from this lawsuit even if the Plaintiffs obtain them as a result of the trial or from any settlement (that may or may not be reached) between CTIC and the Plaintiffs.

However, you may then be able to sue or continue to sue CTIC for overcharges for title insurance premiums in mortgage refinance transactions that occurred or occurs at any time. If you exclude yourself, you will not be legally bound by the Court's judgments in this class action.

If you start your own lawsuit against CTIC after you exclude yourself, you'll have to hire and pay your own lawyer for that lawsuit, and you'll have to prove your claims. If you do exclude yourself so you can start or continue your own lawsuit against CTIC, you should talk to your own lawyer soon, because your claims may be subject to a statute of limitations.

### 14. How do I ask the Court to exclude me from the Class or to make a separate appearance?

To ask to be excluded, you must send an “Exclusion Request” in the form of a letter sent by mail, stating that you want to be excluded from Bleich v. CTIC. Be sure to include your name and address, and sign the letter. You must mail your Exclusion Request postmarked by August 21, 2010, to: Bleich v. CTIC Exclusions, 4400 North Federal Highway, Lighthouse Point, FL 33064. You may also get an Exclusion Request form at the website, [www.cticclassaction.com](http://www.cticclassaction.com).

To make a separate appearance, you must file appropriate papers with the Clerk of the Court of your appearance on or before August 21, 2010 at Clerk of the Court, Miami-Dade County, Courthouse, 73 West Flagler Street, Miami, FL 33131.

## THE LAWYERS REPRESENTING YOU

### 15. Do I have a lawyer in this case?

The Court decided that Marc A. Wites and the law firm of Wites & Kapetan, P.A., are qualified to represent you and all Class Members. They are called “Class Counsel.” They are experienced in handling similar cases. More information about the law firm, and their lawyers' experience is available at [www.wklawyers.com](http://www.wklawyers.com).

### 16. Should I get my own lawyer?

You do not need to hire your own lawyer because Class Counsel is working on your behalf. But, if you want your own lawyer, you will have to pay that lawyer. For example, you can ask him or her to appear in Court for you if you want someone other than Class Counsel to speak for you.

### 17. How will the lawyers be paid?

If Class Counsel gets money or benefits for the Class, they may ask the Court for fees and expenses. You won't have to pay these fees and expenses. If the Court grants Class Counsels' request, the fees and expenses would be either deducted from any money obtained for the Class or paid separately by CTIC.

## THE TRIAL

The Court has not yet scheduled a trial to decide who is right in this case.

### 18. How and when will the Court decide who is right?

As long as the case isn't resolved by a settlement or otherwise, Class Counsel will have to prove the Plaintiffs' claims at a trial. The Court will set a date for the trial, which can be obtained from Class Counsel, the [www.cticsettlement.com](http://www.cticsettlement.com) website, and the Clerk of Court. During the trial, a Jury or the Judge will hear all of the evidence to help them reach a decision about whether the Plaintiffs or Defendant are right about the claims in the lawsuit. There is no guarantee that the Plaintiffs will win, or that they will get any money for the Class.

### 19. Do I have to come to the trial?

You do not need to attend the trial. Class Counsel will present the case for the Plaintiffs, and CTIC will present the defenses. You or your own lawyer are welcome to come at your own expense.

### 20. Will I get money after the trial?

If the Plaintiffs obtain money or benefits as a result of the

trial or a settlement, you will be notified about how to participate. We do not know how long this will take.

## GETTING MORE INFORMATION

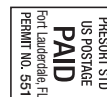
### 21. Are more details available?

Visit the website, [www.cticclassaction.com](http://www.cticclassaction.com), where you will find the Court's Order Certifying the Class, the Complaint that the Plaintiffs submitted, the Defendant's Answer to the Complaint, and an Exclusion Request form. You may also speak to one of the lawyers by calling 1-866-277-8631, or by writing to: Marc A. Wites, Wites & Kapetan, P.A., 4400 North Federal Highway, Lighthouse Point, FL 33064.

DATE: June 8, 2010.

**Wites & Kapetan, P.A.**  
4400 North Federal Highway  
Lighthouse Point, FL 33064  
Phone: (866) 277-8631

**NOTICE OF CERTIFICATION OF CLASS ACTION  
IN WHICH YOU ARE A MEMBER - PLEASE READ**



## MIAMI-DADE CIRCUIT COURT

### If You Paid A Title Insurance Premium To Chicago Title Insurance Company Or One Of Its Agents In A Mortgage Refinance Transaction, A Class Action Lawsuit May Affect Your Rights.

A court authorized this notice.  
This is not a solicitation from a lawyer.

• Borrowers that paid premiums to Chicago Title Insurance Company and its agents have sued CTIC, alleging it overcharged for title insurance premiums in mortgage refinance transactions.

• The Court has allowed the lawsuit to be a class action on behalf of all Persons and entities that paid a title insurance premium to CTIC in a mortgage refinance transaction at any time from May 25, 2002, through the present.

• The Court has not decided whether CTIC did anything wrong. There is no money available now, and no guarantee there will be. However, your legal rights are affected, and you have a choice to make now:

<b>YOUR LEGAL RIGHTS AND OPTIONS IN THIS LAWSUIT</b>	
<b>DO NOTHING</b>	Stay in this lawsuit. Await the outcome. Give up certain rights. By doing nothing, you keep the possibility of getting money or benefits that may come from a trial or settlement. But, you give up any rights to sue CTIC separately about the same legal claims in this lawsuit.
<b>ASK TO BE EXCLUDED</b>	Get out of this lawsuit. Get no benefits from it. Keep rights. If you ask to be excluded and money or benefits are later awarded, you won't share in those. But, you keep any rights to sue CTIC separately about the same legal claims in this lawsuit.

• Your options are explained in this notice. To ask to be excluded, you must act before August 21, 2010.

• Lawyers must prove the claims against CTIC at a trial. If money or benefits are obtained from CTIC, you will be notified about how to ask for a share.

• Any questions? Read on and visit [www.cticclassaction.com](http://www.cticclassaction.com)

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## BASIC INFORMATION

### 1. Why did I get this notice?

CTIC's records show that you paid a title insurance premium to CTIC or one of its agents in a mortgage refinance transaction during the period of May 25, 2002 through the present. This notice explains that the Court has allowed, or "certified," a class action lawsuit that may affect you. You have legal rights and options that you may exercise before the Court holds a trial. The trial is to decide whether the claims being made against CTIC, on your behalf, are correct. Judge Maxine Cohen Lando of the Miami-Dade Circuit Court is overseeing this class action. The lawsuit is known as Bleich,, v. CTIC, Case No.: 07-15721-01.

### 2. What is this lawsuit about?

This lawsuit is about whether CTIC overcharged borrowers to title insurance premiums in mortgage refinance transactions.

### 3. What is a class action and who is involved?

In a class action lawsuit, one or more people called "Class Representatives" (in this case Arthur Bleich and Gloris Elder) sue on behalf of other people who have similar claims. The people together are a "Class" or "Class Members." The persons who sued—and all the Class Members like them—are called the Plaintiffs. The company they sued (in this case CTIC) is called the Defendant. One court resolves the issues for everyone in the Class—except for those people who choose to exclude themselves from the Class.

### 4. Why is this lawsuit a class action?

The Court decided that this lawsuit can be a class action and move towards a trial because it meets the requirements of Florida Rule of Civil Procedure 1.220, which governs class actions in Florida's state courts. Specifically, the Court found that:

There are legal questions and facts that are common to Mr. Bleich's and Mrs. Elder's claims and those of the Class;

Mr. Bleich's and Mrs. Elder's claims are typical of the claims of the rest of the Class;

Mr. Bleich, Mrs. Elder, and the lawyers representing the Class will fairly and adequately represent the Class' interests;

The common legal questions and facts are more important than questions that affect only individuals; and

This class action will be more efficient than having many individual lawsuits.

More information about why the Court is allowing this lawsuit to be a class action is in the Court's Order Certifying the Class, which is available at [www.cticclassaction.com](http://www.cticclassaction.com).

## THE CLAIMS IN THE LAWSUIT

### 5. What does the lawsuit complain about?

In the lawsuit, the Plaintiffs say that CTIC overcharged borrowers for title insurance premiums. CTIC denies it did anything wrong. You can read the Plaintiffs' Class Action Complaint at [www.cticclassaction.com](http://www.cticclassaction.com).

### 6. How does CTIC answer?

CTIC denies that it did anything wrong. CTIC's Answer to the Complaint is also at the website.

### 7. Has the Court decided who is right?

The Court hasn't decided whether CTIC or the Plaintiffs are correct. By establishing the Class and issuing this Notice, the Court is not suggesting that the Plaintiffs will win or lose this case. The Plaintiffs must prove their claims at a trial. A trial date has not yet been set by the Court. (See "The Trial" below on page 7.)

### 8. What are the Plaintiffs asking for?

The Plaintiffs are asking for CTIC to return to the Class the money they alleged CTIC overcharged for title insurance premiums, and for CTIC to change its business practices.

### 9. Is there any money available now?

No money or benefits are available now because the Court has not yet decided whether CTIC did anything wrong, and the two sides have not settled the case. There is no guarantee that money or benefits ever will be obtained. If they are, you will be notified about how to ask for a share.

## WHO IS IN THE CLASS

You need to decide whether you are affected by this lawsuit.

### 10. Am I part of this Class?

The Court decided that all persons and entities that paid a title insurance premium to CTIC or one of its agents in a mortgage refinance transaction at any time from May 25, 2002 through the present are Class Members.

### 11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can get free help at [www.cticclassaction.com](http://www.cticclassaction.com), or by calling or writing to the lawyers in this case, at the phone number or address listed in question 21.