

EXHIBIT A

To:

We have audited the Statement of Assets and Liabilities of Trust (Escrow) Fund Accounts as of _____, prepared from the accounts maintained at your office at _____.

This financial statement is the responsibility of the company's management. Our responsibility is to express an opinion on this financial statement based on our audit. We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statement is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the Statement of Assets and Liabilities of Trust (Escrow) Fund Accounts referred to above presents fairly, in all material respects, the assets and liabilities of such accounts handled by _____, as of _____, in conformity with generally accepted accounting principles.

Our audit has been made for the purpose of forming an opinion on the basic financial statement taken as a whole. The supplemental information contained in Exhibits C through F, inclusive, and Exhibit H of this report are presented as additional information and is not a required part of the basic financial statement. Such information has been subjected to the audit procedures applied in the examination of the basic statement of assets and liabilities, and is fairly stated in all material respects in relation to the basic statement of assets and liabilities, taken as a whole.

(Signature)

(Date)

March 1, 1990

EXHIBIT B

Name _____

STATEMENT OF ASSETS AND LIABILITIES OF TRUST (ESCROW) FUND ACCOUNTS

As of _____

ASSETS

1)	Cash (Exhibit C)		\$ _____
2)	Investment Held for Specific Accounts		
	Deposits at Financial Institutions (Banks and Savings & Loan Associations)	\$ _____	
	Certificates of Deposit	_____	
	Other (specify)		
	_____	_____	
	_____	_____	
	Total Investments (Exhibit D)		_____
3)	Escrow Receivables (Exhibit E-2)		_____
4)	TOTAL ASSETS		\$ _____

LIABILITIES

5)	Bank Overdrafts (Exhibit C)		\$ _____
6)	Escrow Deposits (exhibit E)		_____
7)	Policy Guaranty Fees		_____
8)	Guaranty Assessment Recoupment Charges		_____
9)	Other (specify)		
	_____	\$ _____	
	_____	_____	
	_____	_____	
	Total Other		\$ _____
10)	TOTAL LIABILITIES		\$ _____

March 1, 1991

EXHIBIT C

Name _____

STATEMENT OF CASH BALANCES

As of _____

Undeposited Funds.....\$ _____

Bank Number	Name and Address of Bank	Acct. #	Depositor's Name as It Appears On the Bank Statement	Balance
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

PAGE TOTALS.....\$ _____

TOTAL FROM OTHER PAGES: CASH.....\$ _____

BANK OVERDRAFTS.....\$(_____)

RECAP:

Total Cash (exhibit B, Line 1).....\$ _____

Bank Overdrafts (Exhibit B, Line 5).....\$(_____)

\$ _____

March 1, 1990

EXHIBIT D

Name _____

INVESTMENTS HELD FOR SPECIFIC ACCOUNTS

FOR PERIOD ENDING _____

(All escrow funds not listed on Exhibit C)

NAME OF DEPOSITORY OR SECURITIES HELD AND BANK ACCOUNT NUMBER	TYPE OF ACCOUNT	G. F. NO. AND BENEFICIARY	BALANCE
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			

TOTAL FROM OTHER PAGES:.....\$ _____

TOTAL.....\$

March 1, 1990

EXHIBIT E

Name _____

Date _____

STATEMENT OF ESCROW DEPOSITS AND RECEIVABLES

AS OF _____

	NUMBER OF FILES	AMOUNT
CREDIT BALANCES (DEPOSITS) OPEN 3 YEARS OR LONGER (Attach Exhibit E-1).....	_____	\$ _____
CREDIT BALANCES (DEPOSITS) OPEN 1 YEAR TO 3 YEARS.....	_____	_____
CREDIT BALANCES (DEPOSITS) OPEN LESS THAN 1 YEAR.....	_____	_____
<u>TOTAL CREDIT BALANCES</u> (Exhibit B, Line 6).....		\$ <u>_____</u>
<hr/>		
DEBIT BALANCES UP TO AND INCLUDING 4200.....		\$ _____
DEBIT BALANCES OVER \$200.....		_____
<u>TOTAL DEBIT BALANCES</u> (Exhibit B, Line 3).....		\$ <u>_____</u>
<hr/>		
NUMBER OF GF FILES ACTUALLY EXAMINED.....		<u>_____</u>

March 1, 1990

EXHIBIT G

NAME _____

DATE _____

SCHEDULE E
PAYMENTS FOR TITLE INFORMATION
(To Be Completed by Title Attorneys)

Date Paid	To Whom Paid	County Where Land Is Located	Policy No. & GF File No.	Amount Paid

(Attach additional sheets as required)

October 1, 1992

**EXHIBIT H
GENERAL INTERROGATORIES**

(Name of escrow agent or attorney licensed as escrow officer)

(Date)

1. Are adequate records of all escrow funds maintained separate from other operations? YES_____ NO_____ If no, explain.

2. Are individual ledger cards or equivalent records maintained on escrow receipts and disbursements? YES_____ NO_____

3. Was interest received by any party on escrow funds throughout the year? YES_____ NO_____ If yes, was such interest handled in accordance with specific written instructions from the beneficial owner? YES_____ NO_____

4. List the names of the depositories not covered by Federal Insurers:

5. Has the company escheated funds to the state during the past fiscal year? YES_____ NO_____

6. Have the minimum escrow accounting procedures and the internal controls as set forth in Section V of the *Basic Manual of Rules, Rates and Forms for the Writing of Title Insurance In The State of Texas* been met? YES_____ NO_____ If no, provide explanation of any discrepancies. _____

I, _____, _____ of
(name) (title)

(agency)

hereby certify that the audit report and accompanying Exhibits have been reviewed and are correct and accurate to the best of my knowledge and belief and that all applicable requirements of Chapter Nine of the Texas Insurance Code have been met.

Date Signed

Signature

March 1, 1990