

ORIGINAL

EDWARDS ABSTRACT AND TITLE CO.

www.edwards-titleco.com

123-1050

August 3, 2011

Byron Jay Lewis
Chairman of the Board
Chief Executive Officer
956-383-4951

Guy S. Huddleston, III
President
Cameron County Division
956-542-6777

N. Michael Overly
President
Hidalgo County Division
956-687-6777

Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
Administration Building
2802 S. Business Hwy. 281
Edinburg, Texas 78539

RE: Hidalgo County
Request For Proposals - "Hidalgo County – Title Company Services"
RFP NO. 2011-150-08-03CGA

717 N. Expressway
Brownsville, Texas 78520
(956) 542-6777
Fax (956) 544-0592

3111 W. Freddy Gonzalez Drive
Edinburg, Texas 78539
(956) 383-4951
Fax (956) 383-5443

1205 S. 77 Sunshine Strip
Harlingen, Texas 78550
(956) 425-6777
Fax (956) 425-2811

4228 N. McColl Road
McAllen, Texas 78504
(956) 682-4951
Fax (956) 631-3504

2506 E. Griffin Parkway
Mission, Texas 78572
(956) 583-1220
Fax (956) 583-1798

2009 Padre Blvd
South Padre Island, Texas 78597
(956) 761-6777
Fax (956) 761-4613

2290 W. Pike Blvd Ste 101
Weslaco, Texas 78596
(956) 973-9654
Fax (956) 968-7163

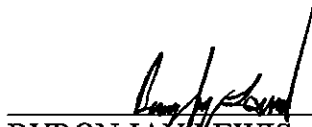
Dear Ms. Salazar:

Enclosed please find one original and seven copies of the following items in connection with the above-described request for proposals:

1. Request for Proposal
2. Statement of Qualifications
3. Certificate of Insurance
4. Insurance Requirement Acknowledgment
5. Project Requirements Acknowledgment
6. Conflict of Interest Questionnaire
7. Proposer's Affidavit
8. Bidder/Vendor Application
9. W-9 Form
10. Certification Regarding Debarment, Suspension and Ineligibility

Very truly yours,
EDWARDS ABSTRACT AND TITLE CO.

BY:


BYRON JAY LEWIS, Chairman/CEO

Enclosures



EDWARDS ABSTRACT AND TITLE CO.

EVALUATION & SELECTION CRITERIA
TITLE COMPANY SERVICES POOL

II. REQUIREMENTS

Each proposal must address, but may not be limited to, the following issues:

- (a) FIRM NAME: Edwards Abstract and Title Co.
3111 W. Freddy Gonzalez Drive
Edinburg, TX 78539
- (b) NAME, POSITION, PHONE, AND FAX NUMBER OF POINT OF CONTACT (POC):
Byron Jay Lewis, Chairman of the Board/Chief Executive Officer
(956) 383-4951
(956) 289-3001 (Direct Fax)
byron.lewis@edwards-titleco.com
- N. Michael Overly, President/Hidalgo County Division**
(956) 682-4951
(956) 289-4355 (Direct Fax)
mike.overly@edwards-titleco.com
- (c) NAME OF PRINCIPAL/OWNER AND NUMBER OF YEARS IN BUSINESS:
Byron Jay Lewis has served as President of Edwards Abstract and Title Co. since October 2001. Prior to heading the Edwards team, Mr. Lewis served as counsel to Edwards Abstract and Title Co. effective April 1, 1999. Previously, Mr. Lewis was in private practice with the law firm of Henrichson & Lewis with concentration in real estate law. Mr. Lewis is board certified by the Texas Board of Legal Specialization in Commercial and Residential Real Estate Law.

In September 2010, Edwards Abstract and Title Co. expanded the service area to include three branch offices in Cameron County located in Brownsville, Harlingen and South Padre Island.

(d) PROVIDE THE NUMBER OF STAFF MEMBERS AVAILABLE IN ORDER TO RENDER (BUT NOT LIMITED TO) ALL THE SERVICES DESCRIBED AND LISTED THEREIN:

In Hidalgo County, Edwards Abstract and Title Co. has a team of 53 title insurance industry professionals. This includes members of the management team, branch managers, escrow officers and assistants; title plant personnel; accounting; legal staff and support teams. The average years of service and experience per employee are more than 15 years. The law firm of Lewis, Monroe and Pena serves as counsel to Edwards Abstract and Title Co. and operates at 3111 W. Freddy Gonzalez Drive in Edinburg, TX. In addition, the three branch offices in Cameron County employ 22 title insurance industry professionals.

Title Plant Team – 11 Examiners and support staff including five individuals with over 25 years experience each.

Escrow Officers and Assistants – 14 members of the Escrow Team are available. These include at least five escrow officers with 25 years or more of experience.

Support teams include 28 members of the Edwards team who oversee accounting; policy department; law firm; technology; marketing and other service staff.

Other Important Facts:

The Title Plant Manager/Title Attorney was in private practice as a real estate attorney handling commercial, municipal and residential files for over 25 years and has served Edwards in the current capacity for the past nine years. He oversees a staff of eleven and handles primarily the acreage and commercial orders.

The Assistant Plant Manager has worked in the title insurance industry for almost 32 years and has headed the title plant responsibilities for three local title companies. Her area of expertise is acreage, porciones, drainage district history and relevant mapping. She is also responsible for keeping current updates of land records for staff utilization via Edwards' technological resources.

The career of the Executive Vice President/Commercial Closing Specialist has spanned over 37 years....all of those years dedicated to Edwards Abstract and Title Co. title plant. She held the position of Title Plant Operations Manager until 2008 when she received a promotion to her current position. She is an experienced title professional whose area of expertise includes acreage, porciones, governmental entities, county and municipal work. She also has a close working relationship with many of the real estate attorneys of the area and is highly respected in her field.

- (e) GOVERNMENTAL PROJECTS WITH NAMES, ADDRESSES AND PHONE NUMBERS OF REPRESENTATIVES WHO CAN BE CONTACTED FOR REFERENCES:
- a. Hidalgo County San Carlos Drainage Project – North Branch Drain
Raul E. Segin, P.E.
Hidalgo County Drainage Improvements Department
raul.segin@co.hidalgo.tx.us
956-566-1974

 - b. U. S. Dept of Housing and Urban Development
106 S. St. Mary's St. #405
San Antonio, TX 78205
RE: Colorado Mission Partnership. LTD – Sharyland Plantation Project
3401 Allen Parkway Ste 200
Houston, TX 77019

 - c. Mission - Anzalduas Border Station Project – City of McAllen
Ms. Gerri Barsotti
U.S. General Services Administration
Portfolio Management, 7PT
819 Taylor St. Room 12B1
Ft Worth, TX 76102-0300

 - d. U. S. Border Patrol Headquarters in Edinburg, Texas
Buyer: United States of America
Anna Gordon, U. S. Army Corps of Engineers – Galveston District
409-766-3820

 - e. Federal Bureau of Investigation Building – McAllen, Texas
Buyer: Dominion Leasing Investments, LLC
P. O. Box 727
Edmond Oklahoma 73034
405-348-9817

 - f. United States Dept. of the Interior- Fish and Wildlife Service
Sharon Williams
Rt. 2 Box 202-A
Alamo, Texas 78516
956-787-3079

(f) **DETAIL HOW YOUR FIRM/COMPANY HAS THE CAPABILITY TO DELIVER THE SERVICES REQUIRED ON A TIMELY BASIS:**

➤ **State in how many (business) days your company can return a Title Report after a request (i.e. Purchase Order) is received by your firm:**

Lot and block – 1 to 2 business days

Acreage - 3 to 5 business days

➤ **State your firm's/company's timeline (business days) to issue a Title Commitment(s)**

Service has been the key to the company's longevity in the market during the past 131 years. Edwards Abstract and Title Co. has the capability to provide a title commitment in one day; with a usual turn around time of one to two business days for lot and block and/or three to five business days for acreage files.

➤ **Provide a copy of the Texas Title Insurance Premium Rates**

A copy of the Texas Title Insurance Premium Rates is included in the packet.

➤ **Days to complete escrow agent services**

The completion of the escrow service is dependent on the sales contract between buyer and seller and the lender requirements (if applicable). The applicable rate for escrow services begins at \$500.00 and is subject to change.

➤ **State how many personnel or staff will be assigned and committed to render the services required.**


All of the necessary staff and other resources will be made available including escrow officers, legal dept., policy dept. and others members of the support teams to perform the County's requests and/or purchase orders.


➤ **OTHER SERVICES NOT LISTED IN THE TEXAS TITLE INSURANCE PREMIUM RATES.**

Edwards Abstract and Title Co. offers services such as title reports, environmental run sheets, nothing further certificates and lien checks.

<u>Description:</u>	<u>Cost:</u>
Title Reports	\$350.00 plus tax for lot and block; \$450.00 plus tax for acreage
Environmental Run Sheets	\$250.00 (subject to change)
Nothing Further Certificates	\$200.00
Lien Search	\$ 75.00 per name on account
Closing Document Preparation	usually \$60 to \$90 per document

DATE: 8/1/11

BY: 
BYRON JAY LEWIS, CHAIRMAN OF THE BOARD/CHIEF EXECUTIVE OFFICER
EDWARDS ABSTRACT AND TITLE CO.


BY: N. MICHAEL OVERLY, PRESIDENT/HIDALGO COUNTY DIVISION
EDWARDS ABSTRACT AND TITLE CO.



EDWARDS ABSTRACT AND TITLE CO.

About Edwards Abstract and Title Co.

Years in business – Edwards Abstract and Title Co. was founded in 1880 with records of Hidalgo and Starr counties. The company was incorporated in 1926 and has been serving Hidalgo County for the past 131 years. Edwards Abstract and Title Co. offers the convenience of 7 branch offices throughout Cameron and Hidalgo Counties located in Edinburg, McAllen, Weslaco, Mission, Brownsville, Harlingen and South Padre Island. The title insurance provider has a comprehensive website available at www.edwards-titleco.com that provides vital information such as title insurance rates and calculator; identifies the company's title insurance professionals; services; branch offices and history in addition to links to helpful sites such as the area economic development corporations, chambers of commerce, realtor's organization and more.

Edwards Abstract and Title Co. is technologically advanced and offers a variety of services and products via the Edwards website. Keeping pace with the rapid changes in the title insurance industry and to address the needs of clients, the company has made a substantial investment in equipment and resources.

The upgrades have allowed Edwards Abstract and Title Co. to be the first in the market place to introduce **SureClose** transaction management system in 2004, Order Center in 2005 and E-Recording in 2006.

SureClose will allow County representatives to view the status of orders and access to pertinent documents 24 hours a day, seven days a week. On site training will be made available to designated users. The primary advantage of **SureClose** transaction management system is that the County representatives will be kept informed of any changes and up to date status of files saving time and keeping lines of communication open between Edwards Abstract and Title Co. and the County of Hidalgo.

Order Center offers the convenience of posting orders online via the Edwards' website 24 hours a day, seven days a week.

Edwards Abstract and Title Co. has partnered with the Hidalgo County Clerk's office to initiate the implementation of **E-Recording** and is the first title insurance company in the Rio Grande Valley that had this technology available effective 2006. **E-Recording** allows many benefits to the submitter such as same day electronic recording of real estate documents, reduction in travel costs to and from the County Clerk's office, faster policy generation, reduces "gap" risk, electronic funds transfer and the ability to submit documents anytime during the day.

Texas Title Insurance - Premium Rates

prescribed by the Texas Department of Insurance

Effective February 1, 2007

Policies up to and including	Basic Premium
\$10,000	.229
10,500	.233
11,000	.235
11,500	.239
12,000	.243
12,500	.246
13,000	.250
13,500	.254
14,000	.257
14,500	.260
15,000	.262
15,500	.266
16,000	.270
16,500	.274
17,000	.277
17,500	.281
18,000	.285
18,500	.287
19,000	.290
19,500	.293
20,000	.298
20,500	.301
21,000	.305
21,500	.308
22,000	.312
22,500	.315
23,000	.318
23,500	.321
24,000	.325
24,500	.328
25,000	.332
25,500	.335
26,000	.339
26,500	.342
27,000	.345
27,500	.348
28,000	.352
28,500	.355
29,000	.359
29,500	.362
30,000	.366
30,500	.369
31,000	.373
31,500	.376
32,000	.379
32,500	.383
33,000	.386
33,500	.390
34,000	.393
34,500	.397
35,000	.400
35,500	.404
36,000	.407

Policies up to and including	Basic Premium
36,500	.410
37,000	.413
37,500	.417
38,000	.421
38,500	.425
39,000	.427
39,500	.431
40,000	.434
40,500	.438
41,000	.440
41,500	.445
42,000	.448
42,500	.452
43,000	.454
43,500	.458
44,000	.461
44,500	.465
45,000	.469
45,500	.472
46,000	.475
46,500	.479
47,000	.481
47,500	.485
48,000	.489
48,500	.493
49,000	.496
49,500	.499
50,000	.503
50,500	.506
51,000	.508
51,500	.512
52,000	.516
52,500	.520
53,000	.523
53,500	.527
54,000	.530
54,500	.533
55,000	.536
55,500	.539
56,000	.544
56,500	.547
57,000	.550
57,500	.554
58,000	.558
58,500	.560
59,000	.564
59,500	.567
60,000	.571
60,500	.575
61,000	.578
61,500	.581
62,000	.585
62,500	.589

Policies up to and including	Basic Premium
63,000	.591
63,500	.594
64,000	.598
64,500	.602
65,000	.605
65,500	.608
66,000	.612
66,500	.617
67,000	.620
67,500	.621
68,000	.625
68,500	.629
69,000	.632
69,500	.635
70,000	.640
70,500	.644
71,000	.647
71,500	.649
72,000	.652
72,500	.656
73,000	.660
73,500	.663
74,000	.667
74,500	.671
75,000	.674
75,500	.676
76,000	.680
76,500	.683
77,000	.687
77,500	.690
78,000	.694
78,500	.698
79,000	.702
79,500	.703
80,000	.707
80,500	.711
81,000	.715
81,500	.717
82,000	.721
82,500	.725
83,000	.729
83,500	.731
84,000	.734
84,500	.739
85,000	.742
85,500	.745
86,000	.748
86,500	.752
87,000	.756
87,500	.759
88,000	.762
88,500	.766
89,000	.770

Policies up to and including	Basic Premium
89,500	.772
90,000	.775
90,500	.779
91,000	.783
91,500	.787
92,000	.789
92,500	.793
93,000	.797
93,500	.801
94,000	.802
94,500	.806
95,000	.811
95,500	.814
96,000	.816
96,500	.820
97,000	.824
97,500	.828
98,000	.830
98,500	.834
99,000	.838
99,500	.841
100,000	.843
101,000	.848
102,000	.854
103,000	.859
104,000	.864
105,000	.870
106,000	.875
107,000	.880
108,000	.886
109,000	.891
110,000	.896
111,000	.902
112,000	.907
113,000	.912
114,000	.918
115,000	.923
116,000	.928
117,000	.934
118,000	.939
119,000	.944
120,000	.950
121,000	.955
122,000	.960
123,000	.966
124,000	.971
125,000	.977
126,000	.982
127,000	.987
128,000	.993
129,000	.998
130,000	1.003

Policies up to and including	Basic Premium
131,000	1.009
132,000	1.014
133,000	1.019
134,000	1.025
135,000	1.030
136,000	1.035
137,000	1.041
138,000	1.046
139,000	1.051
140,000	1.057
141,000	1.062
142,000	1.067
143,000	1.073
144,000	1.078
145,000	1.083
146,000	1.089
147,000	1.094
148,000	1.099
149,000	1.105
150,000	1.110
151,000	1.115
152,000	1.121
153,000	1.126
154,000	1.131
155,000	1.137
156,000	1.142
157,000	1.147
158,000	1.153
159,000	1.158
160,000	1.163
161,000	1.169
162,000	1.174
163,000	1.179
164,000	1.185
165,000	1.190
166,000	1.195
167,000	1.201
168,000	1.206
169,000	1.211
170,000	1.217
171,000	1.222
172,000	1.227
173,000	1.233
174,000	1.238
175,000	1.244
176,000	1.249
177,000	1.254
178,000	1.260
179,000	1.265
180,000	1.270
181,000	1.276
182,000	1.281

Policies up to and including	Basic Premium
183,000	1.286
184,000	1.292
185,000	1.297
186,000	1.302
187,000	1.308
188,000	1.313
189,000	1.318
190,000	1.324
191,000	1.329
192,000	1.334
193,000	1.340
194,000	1.345
195,000	1.350
196,000	1.356
197,000	1.361
198,000	1.366
199,000	1.372
200,000	1.377
205,000	1.404
210,000	1.430
215,000	1.457
220,000	1.484
225,000	1.511
230,000	1.537
235,000	1.564
240,000	1.591
245,000	1.617
250,000	1.644
300,000	1.911
400,000	2.445
500,000	2.979
600,000	3.513
700,000	4.047
800,000	4.581
900,000	5.115
1,000,000	5.649
2,000,000	10.039
3,000,000	14.429
4,000,000	18.819
5,000,000	23.209
6,000,000	26.829
7,000,000	30.449
8,000,000	34.069
9,000,000	37.689
10,000,000	41.309
15,000,000	59.409
20,000,000	72.259
25,000,000	85.109
30,000,000	92.809
35,000,000	100.509
40,000,000	108.209
45,000,000	115.909
50,000,000	123.609

OPENED

9:44

8-3-11

Witnessed



Premiums shall be calculated as follows for policies in excess of \$100,000

1. For policies of \$100,001 - \$1,000,000 Basic Premium

- (1) Subtract \$100,000 from policy amount.
- (2) Multiply result in 1. (1) by \$.00534 and round to nearest whole dollar.
- (3) Add \$843 to result in 1. (2).

2. For policies of \$1,000,001 - \$5,000,000 Basic Premium

- (1) Subtract \$1,000,000 from policy amount.
- (2) Multiply result in 2. (1) by \$.00439 and round to nearest whole dollar.
- (3) Add \$5,649 to result in 2. (2).

3. For policies of \$5,000,001 - \$15,000,000 Basic Premium

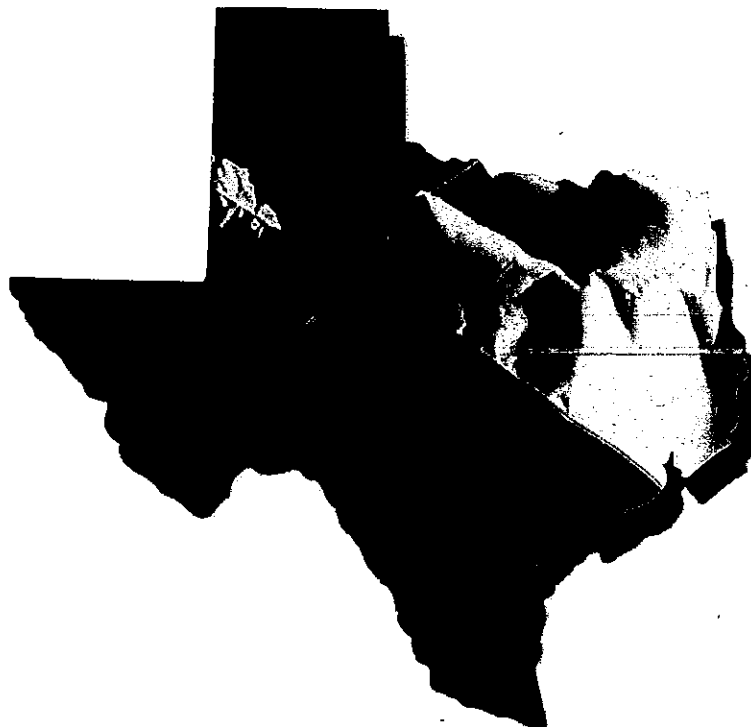
- (1) Subtract \$5,000,000 from policy amount.
- (2) Multiply result in 3. (1) by \$.00362 and round to nearest whole dollar.
- (3) Add \$23,209 to result in 3. (2).

4. For policies of \$15,000,001 - \$25,000,000 Basic Premium

- (1) Subtract \$15,000,000 from policy amount.
- (2) Multiply result in 4. (1) by \$.00257 and round to nearest whole dollar.
- (3) Add \$59,409 to result in 4. (2).

5. For policies in excess of \$25,000,000 Basic Premium

- (1) Subtract \$25,000,000 from policy amount.
- (2) Multiply result in 5. (1) by \$.00154 and round to nearest whole dollar.
- (3) Add \$85,109 to result in 5. (2).



Stewart Title Guaranty Company
1980 Post Oak Boulevard
Houston, Texas 77056
(800) STEWART
www.stewart.com

STC
LISTED
NYSE

1980 Post Oak Boulevard Houston, Texas 77056 (888) STEWART www.stewart.com CG03727 10K 04/08

stewart

ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/29/2011

PRODUCER (956)686-8323 FAX (888)512-2080
 Bert Whisenant Insurance
 816 East Hackberry Avenue
 McAllen, TX 78501
 Rosalinda Solis

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURED Edwards Abstract and Title, LLC
 DBA: Edwards Abstract and Title Co.
 3111 W Freddy Gonzalez Dr
 Edinburg, TX 78539

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: Hallmark General Agency	
INSURER B: Columbia Insurance Group	
INSURER C:	
INSURER D:	
INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	44CL448860-04	03/20/2011	03/20/2012	EACH OCCURRENCE	\$ 1,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence)				\$ 100,000	
					MED EXP (Any one person)	\$ 5,000
					PERSONAL & ADV INJURY	\$ 1,000,000
					GENERAL AGGREGATE	\$ 2,000,000
					PRODUCTS - COMP/OP AGG	\$ 2,000,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	44CL448860-04	03/20/2011	03/20/2012	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
					BODILY INJURY (Per person)	\$
					BODILY INJURY (Per accident)	\$
					PROPERTY DAMAGE (Per accident)	\$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT	\$
					OTHER THAN AUTO ONLY: EA ACC	\$
					AGG	\$
A	EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$ 10,000	44CU468730-00	03/20/2011	03/20/2012	EACH OCCURRENCE	\$ 4,000,000
	AGGREGATE				\$ 4,000,000	
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below OTHER	WCA9026492-11	01/01/2011	01/01/2012	WC STATUTORY LIMITS	OTH-ER
	E.L. EACH ACCIDENT				\$ 1,000,000	
	E.L. DISEASE - EA EMPLOYEE				\$ 1,000,000	
					E.L. DISEASE - POLICY LIMIT	\$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 Certificate holder is listed as Additional Insured on the General Liability & Business Auto policy.

CERTIFICATE HOLDER

Hidalgo County
 2812 S. Highway Business 281
 Edinburg, TX 78539

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE
 B. R. Whisenant, Jr./ROS *B.R. Whisenant, Jr.*