

EXHIBIT "A"
REQUIREMENTS

- (A) Sierra Title of Hidalgo County, Inc.**
- (B) Matt Wilson V.P. – Escrow (956) 682-8321 F (956) 429-0127**
- (C) John King – 41 years**
- (D) 35**
- (E) See attached list**
- (F) COMPANY'S CAPABILITY TO DELIVER SERVICES**
 - **Two to three days**
 - **Two to three days**
 - **Premium Rate Sheet attached**
 - **One to two days (provided no curative work is needed)**
 - **As many as needed**
 - **Escrow, recording, and tax service.**

NOTEPAD

COMPANY NAME: The Sierra Group

GROUP: 1

OFFICE: 1

DATE: 10/28/10

The Sierra Group, Sierra Title Company, Inc. - 3401 N 10th St McAllen TX
78501

Metro Title Company, Inc. dba Sierra Title Company of Cameron and Willacy
Counties - 1902 E Harrison Harlingen, Tx. 78552

Sierra Title Company, Inc. (El Paso) -
120 Shadow Mountain El Paso, Tx. 79912

Sierra Title of North Texas, Inc. (Denton County) - 3501 Long Prairie Road
Ste 110 Flower Mound, Tx 75022

Sierra Title of Hidalgo County, Inc. - 109 North 10th Street Edinburg,
Tx. 78529

Sierra Title of Corpus Christi, INC

Sierra Title of New Mexico, Inc. - 141 Roadrunner Parkway Ste 121 La
Cruces, NM 88011

Metro Title Company, Inc. dba Sierra Title Company of Cameron and Willacy
Counties 1902 E. Harrison Harlingen, Tx. 78550

HIDALGO COUNTY, TEXAS
109 North 10th Street
Edinburg, TX 78539

3401 North 10th Street
McAllen, Texas 78501

301 W Business Hwy. 83
Weslaco, TX 78596

NEW MEXICO
141 Roadrunner Parkway, Ste 121
Las Cruces, NM 88011

5290 McNutt Road, Ste 103
Santa Teresa, NM 88008

Billing Statement

Agent
SHEPARD, WALTON, KING INSURANC
PO BOX 1630
MCALLEN, TX 78505-1630
956 - 682 - 2841
Insurer See Attached
Insured
SIERRA TITLE OF HIDALGO COUNTY

Statement Date
11/30/10

12/1-10

Mail To
SIERRA TITLE OF HIDALGO COUNTY
PO BOX 2975
MCALLEN, TX 78502

Account Number: A13185
Policy Type: See Attached
Current Balance: \$ 13,551.00
Minimum Due: \$ 5,420.40
Due Date: 12/22/10

Summary of activity since last Billing Statement	Activity	Account Balance	Minimum Due
See reverse side and attachments for additional information	Previous Statement Balance	\$ 0.00	
	Payments/Reversals/Refunds	\$ 0.00	
	Total of Transactions shown on attached	\$ 13,551.00	

Current Balance \$ 13,551.00 \$ 5,420.40

Payment Options **Option 1 - Pay in Full** - You can avoid paying future Installment Fees if you pay the Current Balance shown by the Due Date. If you do, you will not receive another Billing Statement unless your policy renews or you make a change in coverage which results in a change in premiums.
Option 2 - Pay Minimum Due - An Installment Fee will be charged each time you choose this option. After you pay the Minimum Due shown above, you will have 06 installments remaining. (Changes to your policy may change your installment schedule.)

Electronic Payment **Electronic Funds Transfer:** Payments can be made easily and conveniently by automatic deduction from your checking or savings account. Contact your agent if you would like to make payments by EFT.
Pay via the Web: Log onto RepublicGroup.com and click on the "Pay my Bill" option.
Pay by Phone: Call us at 800 344 2275 and select the "Billing" option, then follow the automated prompts. You can pay from your bank account (checking or savings), or use your debit or ATM debit card. We also accept MasterCard and Visa credit card payments for Homeowners, Personal Auto, Dwelling and Personal Umbrella policies.

Detach and return this Payment Coupon with your payment	Account Number	Statement Date	Due Date	Current Balance	Minimum Due
	A13185	11/30/10	12/22/10	\$ 13,551.00	\$ 5,420.40

Amount Enclosed
\$ 5420.40

Insured
SIERRA TITLE OF HIDALGO COUNTY



Mail payment 7 days before Due Date to ensure timely receipt
Make checks payable to **The Republic Group** and send to → **The Republic Group**
P.O. Box 660270
Dallas, TX 75266-0270
Please include Account Number on your check.

110219 00000000070 00542040 01355100100 131850000016

Billing Statement Detail

Bill of
since
your last
statement

		Transaction Amount	Minimum Due
Republic Lloyds			
Commercial Package 5509768 00 Pol Eff 10/22/10			
Previous Balance	\$	0.00	
New Policy 10/22/10	\$	10,572.00	
Current Balance	\$	10,572.00	\$ 4,228.80
Southern Insurance Company			
Commercial Auto 5509769 00 Pol Eff 10/22/10			
Previous Balance	\$	0.00	
New Policy 10/22/10	\$	1,494.00	
Current Balance	\$	1,494.00	\$ 597.60
Southern Insurance Company			
Commercial Umbrella 5509770 00 Pol Eff 10/22/10			
Previous Balance	\$	0.00	
New Policy 10/22/10	\$	1,485.00	
Current Balance	\$	1,485.00	\$ 594.00
Total Current Balance	\$	13,551.00	
Total Minimum Due			\$ 5,420.40



Summary of Insurance

Prepared: 11/5/2009

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For: **Sierra Title of Hidalgo
County, Inc.
P. O. Box 2975
McAllen, TX
78505 956-682-8321**

Coverage	Amount	Company	Policy No	Eff	Exp	Premium
Commercial Application		Union Standard Insurance Co.	CPA424984913	10/01/09	10/01/10	
Premises						
Premise 1 Building 1						
109 N. 10th St.						
Edinburg, TX						
78539						
Nature of Business	Title company - office/contacted to a vacant bldg					
Premise 2 Building 1						
3401 N. 10th						
McAllen, TX						
78504						
Nature of Business	Title company - office					
Premise 3 Building 1						
bldg, divided in 3						
3409/3409D/3411 N. 10th						
McAllen, TX						
78504						
Nature of Business	Owned by Sierra Title: 3409 LRO (5100sqft); 3409D title co. records (1300sqft); 3411 tax services office (5000sq ft)					
Premise 4 Building 1						
301 W. Bus Hwy 83						
Weslaco, TX						
78596						
Nature of Business	Title Company - office					
Premise 5 Building 1						
5820 N Cage Unit #125						
Pharr, TX						
78577						
Nature of Business	Storage Unit, 1 unit					

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For: Sierra Title of Hidalgo
 County, Inc.
 P. O. Box 2975
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Coverage	Amount	Company	Policy No	Eff	Exp	Premium
Business Auto		Union Standard Insurance Co.	CPA424984913	10/01/09	10/01/10	
Liability						
CSL	1,000,000					
Autos Specified on Schedule						
Hired Autos						
Non-Owned Autos						
Autos Specified on Schedule						
Additional PIP						
Total	2,500					
Uninsured/Under Motorists						
CSL	1,000,000					
Autos Specified On Schedule						
Comp/Coll						
Autos Specified on Schedule						
* See Attached Vehicle Schedule						
* See Attached Driver Schedule						

Summary of Insurance

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Coverage	Amount	Company	Policy No	Eff	Exp	Premium
Property		Union Standard Insurance Co.	CPA424984913	10/01/09	10/01/10	
B/EE Form D						
See Policy						
Premise 1 Building 1						
109 N. 10th St. Edinburg , TX 78539						
BLDG -	168,000					
Coins % 80						
Valuation RC						
Cause of Loss SPECIAL						
Deductible 2500						
Forms # WH\$5KDED						
CONTENTS -	35,000					
Coins % 80						
Valuation RC						
Cause of Loss SPECIAL						
Deductible 2500						
Forms # WH\$5KDED						
VAL PAPERS -	50,000					
Deductible 2500						
Premise 2 Building 1						
3401 N. 10th McAllen , TX 78504						
BUILDING -	606,900					
Coins % 80						
Valuation RC						
Cause of Loss SPECIAL						
Deductible 2500						
Forms # WH\$5KDED						
CONTENTS -	214,721					
Coins % 80						
Valuation RC						
Cause of Loss SPECIAL						
Deductible 2500						
Forms # WH\$5KDED						
VAL PAPERS -	50,000					
Deductible 2500						

For: **Sierra Title of Hidalgo
County, Inc.
P. O. Box 2975
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78505 956-682-8321**

Coverage	Amount	Company	Policy No	Eff	Exp	Premium
Premise 3 Building 1 3409/3409D/3411 N. 10th McAllen , TX 78504						
BUILDING -	1,203,017					
Coins % 80						
Valuation RC						
Cause of Loss SPECIAL						
Deductible 2500						
Forms # W&H\$5KDED						
CONTENTS -	253,054					
Coins % 80						
Valuation RC						
Cause of Loss SPECIAL						
Deductible 2500						
Forms # W/H DED. \$						
VP -	250,000					
Deductible 2500						
Premise 4 Building 1 101 W. Bus Hwy 83 Weslaco , TX 78596						
BUILDING -	183,750					
Coins % 80						
Valuation RC						
Cause of Loss SPECIAL						
Deductible 2500						
Forms # W&H\$5KDED						
CONTENTS -	162,068					
Coins % 80						
Valuation RC						
Cause of Loss SPECIAL						
Deductible 2500						
Forms # W&H\$5KDED						
VAL PAPERS -	50,000					
Deductible 2500						
Premise 5 Building 1 5820 N Cage Unit #125 Pharr , TX 78577						
VP -	100,000					
Deductible 2500						

Summary of Insurance

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For: **Sierra Title of Hidalgo
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Coverage	Amount	Company	Policy No.	Eff.	Exp.	Premium
General Liability		Union Standard	CPA424984913	10/01/09	10/01/10	
Occurrence						
General Aggregate	2,000,000					
Products/Completed Oper. Aggr.	2,000,000					
Personal & Advertising Injury	1,000,000					
Each Occurrence	1,000,000					
Damage to Rented Premises	100,000					
Medical Expense (Any One Person)	5,000					
Location 1 Building 1						
Office @ 109 N. 10th Edinburg/Vacant Bldg at 111 N 10th						
Class Code: 61226						
Premium Basis: 5752						
(A) Area - Per \$1,000/SQ FT						
Location 2 Building 1						
Office @ 3401 N. 10th, McAllen						
Class Code: 61226						
Premium Basis: 6475						
(A) Area - Per \$1,000/SQ FT						
Location 3 Building 1						
office (LRO)@3409 N. 10th, McAllen						
Class Code: 61217						
Premium Basis: 5100						
(A) Area - Per \$1,000/SQ FT						
Location 3 Building 1						
office(plant)@ 3409D N.10th, McAllen AND office @ 3411 N. 10th, McAllen (5000 sq ft)						
Class Code: 61226						
Premium Basis: 6300						
(A) Area - Per \$1,000/SQ FT						
Location 4 Building 1						
office @Bus Hwy 83, Weslaco						
Class Code: 61226						
Premium Basis: 4800						
(A) Area - Per \$1,000/SQ FT						
Location 5 Building 1						
Storage unit -Pharr						
Premium Basis: 2250						
(A) Area - Per \$1,000/SQ FT						

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For: Sierra Title of Hidalgo
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P. O. Box 2975
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Coverage	Amount	Company	Policy No.	Eff	Exp	Premium
Crime		Union Standard Insurance Co.	CPA424984913	10/01/09	10/01/10	
Employee Dishonesty	25,000					
Deductible	1,000					
Blanket						

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Coverage	Amount	Company	Policy No	Eff	Exp	Premium
Umbrella		Union Standard Insurance Co.	CPA424984913	10/01/09	10/01/10	
Liability Limit Each Occurrence	3,000,000					
Agg	3,000,000					
Prod/Comp Opps	3,000,000					
Retained Limit	0					
Underlying Insurance						
Automotive Liability		Union Standard	CPA424984912	10/01/09	10/01/10	
Combined Single Limit	1,000,000					
General Liability		Union Standard	CPA424984912	10/01/09	10/01/10	
Each Occurrence	1,000,000					
General Aggregate	2,000,000					
Products & Comp Ops	2,000,000					
Personal & Adv Injury	1,000,000					
Damage to Rented Premises	100,000					
Medical Expense	5,000					
Employer Liability		Z065007905	Zenith Ins Co	04/01/09	04/01/10	
Each Accident	500,000					
Disease Policy Limit	500,000					
Disease Each Employee	500,000					

For: Sierra Title of Hidalgo
County, Inc.
P. O. Box 2975
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78505 956-682-8321

Automobile - Driver Schedule

Policy No. CPA424984913

Driver #	Name	DOB	Date Lic	Lic. State	Drivers Lic. #	SS#
	Eduardo Palacios	07/21/58		TX	10689429	
	Emerald Hollis	04/24/57		TX	01510622	
	Linda A Shreeve	11/09/46		TX	13996067	
	Benicia Santos	10/09/48		TX	06306367	
	John King	12/04/43		TX	00329149	
	Liz King	10/07/43		TX	04875698	