

Tel: (504) 278-2000
Fax: (504) 271-1961
www.propertytitle.com

Main Office:
Torres Park Plaza
8301 W. Judge Perez Drive, Ste 303
Chalmette, Louisiana 70043

Metairie:
4141 Veterans Blvd., Ste 215-A
Metairie, Louisiana 70002

Slidell:
1258 Brownsitch Rd., Ste D-2
Slidell, Louisiana 70461

PROPERTY TITLE

March 7, 2017

VIA HAND DELIVERY

St. Bernard Parish Government

Re: Proposal for Property Title and Closing Services

Thank you for giving us the opportunity to submit a proposal for closing services. We are able to accommodate all items as requested and would appreciate your consideration for being one of your chosen title companies.

We look forward to working with you,

Sincerely,



Linda Marinello-Sukman
President



**Request for Proposal Statements
St. Bernard Parish Property Title and Closing Services**

**ADDENDUM NO. 1
DATE ISSUED: MARCH 1, 2017**

This addendum shall be part of the **Request for Proposal Statements, St. Bernard Parish Property Title and Closing Services LLT Maintenance and Disposition Program**

The following items are issued to add to, modify and clarify the RFP. These items shall have full force and effect as the Contract documents, and the cost involved shall be included in the prices. Proposer must acknowledge receipt of all addendums in RFP.

1. Responses to the questions submitted by the consultants are included.
2. The submittal date will now be March 9, 2017 at 10:00 a.m.

*Acknowledged by:
Luis Marente Johnson, 3/1/17*

1. We received a question regarding reducing the minimum insurance requirements on page 4 and 5 and waiving the Additional Insured requirements on page 7.

For general liability and professional liability (errors & omissions) insurance, the minimum aggregate shall be \$1,000,000. This has been reduced from the \$2,000,000 requirement.

No changes will be made to the Additional Insured requirements.



Attachment A
ST. BERNARD PARISH
DEPARTMENT OF PUBLIC WORKS
1125 East St. Bernard Highway
Chalmette, LA 70043

Closing Date: March 2, 2017 at 10:00 a.m.

REQUEST FOR PROPOSALS (RFP)

Subject: Property Title and Closing Services
LLT Maintenance and Disposition Program

Company Property Title, Inc.
Federal Tax I.D. No. 72-0862710
Street Address 8301 W. Judge Perez Drive
City Chalmette
State LA Zip Code 70043
Telephone: 271-8421 Fax 271-1961
E-Mail lmarinello@propertytitle.com

Name Linda Marinello-Sukman

[PRINT OR TYPE]

Signature* *Linda Marinello-Sukman*

Title President

Date 3/1/2017

****Authorized Signature: The signer declares under penalty of perjury that she/he is authorized to sign this document and bind the company or organization to the terms of this agreement.***

FOR CONSIDERATION AS A RESPONSIVE SUBMITTAL, THE FOLLOWING IS REQUIRED:

- 1) All information on this Request for Proposal page must be completed.
- 2) This page must be signed with an original signature.
- 3) Submittals are due on or before the exact closing date and time. Submittals received after the exact closing date and time will NOT be considered. If hand delivering, please allow enough time for travel and parking to submit by the closing date and time.

FOR FURTHER INFORMATION CONCERNING THIS RFP, PLEASE CONTACT:

Jason Stopa, Director – Director, Department of Community Development E mail: lstopa@sbgp.net 504-355-4427

Teri Doskey, Executive Assistant/Office Manager E mail: tdoskey@sbgp.net 504-278-4314

Tel: (504) 278-2000
Fax: (504) 271-1961
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Slidell, Louisiana 70461

LETTER OF INTEREST

PROPERTY TITLE

February 20, 2017

St. Bernard Parish Government

RE: Property Title and Closing Services
LLT Maintenance and Disposition Program

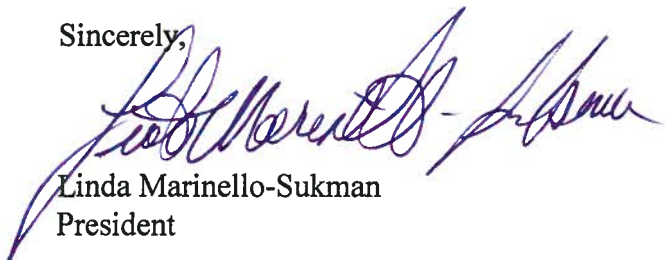
Property Title, Inc. is interested in performing real estate closing services for Parish Government. We are currently doing business with the Parish and would appreciate the opportunity to continue being of service.

Property Title, Inc. was established as a title insurance agency in 1979 as a division of The Law Offices of Sidney D. Torres, III, APLC and our base office is located in St. Bernard Parish. We have over forty years experience in handling real estate transactions in St. Bernard Parish, the New Orleans metropolitan area and the North Shore. Our company has handled thousands of transactions in St. Bernard Parish since inception.

We are an approved Closing Attorney/Notary for all major lenders in this area and specialize in Residential, Commercial, FHA/VA, Conventional, Construction and Owner Financing transactions and we are equipped with the latest technology. The company issues title policies through First American Title Insurance Company and Stewart Title Guaranty Company.

We look forward to working with the Parish in the future.

Sincerely,



Linda Marinello-Sukman
President

PROPOSAL PROPERTY TITLE AND CLOSING SERVICES

SCOPE OF SERVICES: Perform the title search, prepare a title commitment, schedule the closing with all parties, prepare all closing documents as necessary and have executed by all parties and notarized. All of our transactions are subject to the highest standards in the industry.

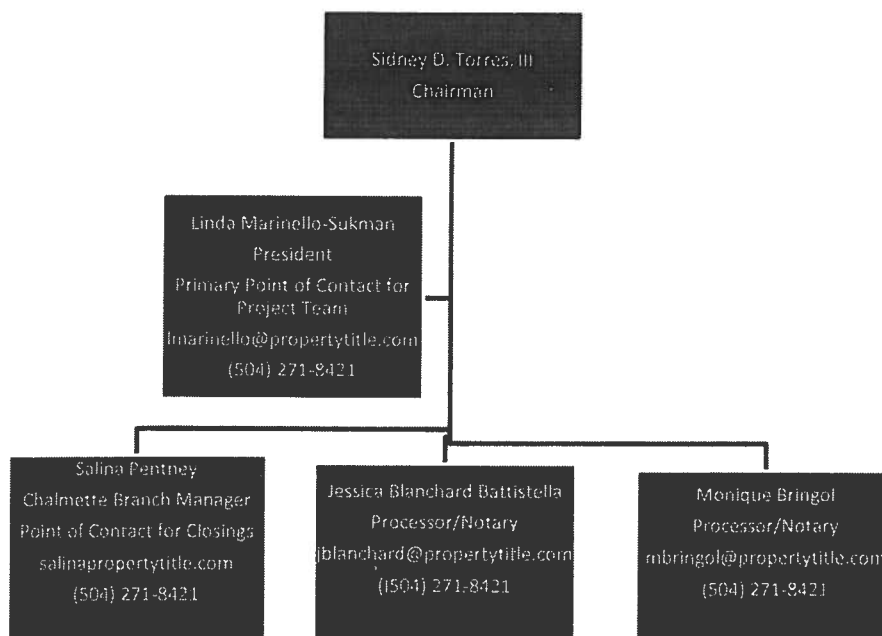
Company Overview:

Property Title, Inc. was established as a title insurance agency in 1979 as a division of The Law Offices of Sidney D. Torres, III, APLC and our base office is located in St. Bernard Parish. We have over forty years experience in handling real estate transactions in St. Bernard Parish, the New Orleans metropolitan area and the North Shore. Our company has handled thousands of transactions in St. Bernard Parish since inception.

Key Personnel: (see attached Resumes)

- a. 6 Closing Notaries/Attorneys
- b. 1 Office Manager
- c. 3 Notarial Paralegals
- d. 1 clerical assistants
- e. Chalmette branch - has 3 closing rooms

Organizational Chart



Professional Capabilities and Experience: (see attached approved lenders)

We are currently an approved closing company for Providence Community Housing program which is a non-profit corporation that handles the Pathway to Homeownership Program in St. Bernard Parish. We have also provided services for home buyers to obtain their certification credits.
Contact: Paula Pete (504) 822-8519 - Director of Housing and Special Projects


We are currently an approved Title Company for St. Bernard Parish Government to close transactions involving the Louisiana Land Trust (LLT) Property Sales Program.

PAST PERFORMANCE: We have prepared Title Opinions in the past for the New Orleans Redevelopment Authority for Blighted Properties. These were done between 2002 - 2005.

LOCAL PARTICIPATION: Our main branch is located in Chalmette and owned and operated by Sidney D. Torres, III, a lifelong resident of St. Bernard Parish.

Cost Proposal:

	Purchaser Fees	Sellers Fees
Title Search: (per lot)	\$175.00	\$ 0
Abstract Completion: (per lot) (Includes Title Exam)	\$200.00	
Closing Completion: (Includes Notary/Document Prep/ recording services) Title Insurance: \$100 (based on \$12,000 or lower, over is per Schedule A rate table which is attached)	\$500.00	



**Authorized by: Linda Marinello-Sukman
President**

APPROVED LENDERS:

Regions Bank

Capital One Bank

Chase Bank

Gulf Coast Bank and Trust Co.

State Bank and Trust Co.

Hancock Bank

Iberia National Bank

Wells Fargo Home Mortgage

Whitney National Bank

First Bank and Trust

First NBC

Omni Bank

Premier Lending, LLC

Vandyk Mortgage

Provident Home Loans

SunTrust Mortgage, Inc.

Eustis Mortgage Corporation

GMFS

SIMULTANEOUS ISSUANCE OF OWNER'S AND MORTGAGEE'S POLICIES

When simultaneous issue of Owner's and Loan Policies covering identical land are issued, the combined rate for the simultaneously issued policies shall be the applicable Owners Rate plus \$100 for each Standard Loan Policy issued, and \$125 for each Expanded Coverage Residential Loan Policy issued, provided that the applicable Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) does not insure in an amount in excess of the Owner's Policy.

When the amount of coverage of an existing Owner's Policy is increased with the simultaneous issue of a new loan policy covering identical land, the combined rate for the simultaneous increase in owner's coverage and issuance of the loan policy shall be the applicable Owners Rate for the increase in owner's coverage plus \$100 for each Standard Loan Policy issued, and \$125 for each Expanded Coverage Residential Loan Policy issued, provided that the applicable Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) does not insure in an amount in excess of the simultaneous increase to the Owner's Policy.

In both cases, when the total of the insurance for the Loan Policy or Policies exceeds the new or increased insurance of the Owner's Policy, the rate for such excess shall be the Original Rate for the applicable Loan Policy in the applicable bracket or brackets for such excess amount. To qualify for simultaneous issuance rate, the mortgagee in the mortgage, the lien of which is insured by the Loan Policy, must be one and the same legal entity as the owner insured by the Owner's Policy.

REISSUE RATE FOR MORTGAGEE'S AND OWNER'S POLICIES

The reissue rate, when applicable, is 60% of the rate for original insurance. The reissue rate can be applied only up to the amount of insurance of the previously issued policy and/or the unpaid principal balance of the previously insured mortgage. Any excess amount of insurance is calculated at the filed rate under the appropriate brackets. Reissue rates are applicable under the following circumstances:

1. An assured under an owner's policy grants a mortgage on the property insured and desires to furnish mortgagee with a mortgagee's policy. Reissue rate is applicable only up to the amount of insurance shown on said borrower's owner policy.
2. Refinance/Substitution Loans: Borrower grants a mortgage which causes satisfaction of an existing mortgage on the same property. Existing mortgage must be insured and mortgage to be insured must be granted by same borrower on same property. Reissue rate is applicable only up to the amount of the unpaid principal balance of the existing mortgage.
3. A purchaser of property from a seller whose title has been insured under an owner policy within 7 years prior shall be entitled to the reissue rate for owner's title insurance but only up to the amount of insurance shown on the seller's owner policy.

When applying reissue rates to ALTA Homeowner ("expanded") Owner Policy or ALTA Expanded Coverage Mortgage Policy, calculate as above and then multiply by 110%.

The information provided herein is a summary of a portion of circumstances under which reissue rates can be applied. Please refer to the Louisiana Rates and Forms Manual for complete information.

For Original ("Regular") Owner Policy Coverage

For Owner Policies		Premium
From	To	(per \$1,000 of liability)
Up to and including \$12,000		\$1.00
\$12,001	\$50,000 add	\$5.40
\$50,001	\$100,000 add	\$ 4.80
\$100,001	\$500,000 add	\$ 4.50
\$500,001	\$1,000,000 add	\$3.60
\$1,000,001	\$2,000,000 add	\$3.00
\$2,000,001	\$10,000,000 add	\$2.70
\$10,000,001	\$15,000,000 add	\$2.40
\$15,000,001	\$25,000,000 add	\$2.10
\$25,000,001	\$35,000,000 add	\$1.80
\$35,000,001	And above	\$1.50

For Original ("Regular") Mortgagee Policy Coverage

For Mortgagee Policies		Premium
From	To	(per \$1,000 of liability)
Up to and including \$12,000		\$1.00
\$12,001	\$50,000	\$ 4.20
\$50,001	\$100,000 add	\$3.60
\$100,001	\$500,000 add	\$3.30
\$500,001	\$1,000,000 add	\$2.70
\$1,000,001	\$2,000,000 add	\$2.40
\$2,000,001	\$15,000,000 add	\$2.10
\$15,000,001	\$25,000,000 add	\$1.80
\$25,000,001	\$35,000,000 add	\$1.50
\$35,000,001	And above	\$1.20



LOUISIANA FILED RATES

Original ("Regular") Coverage OWNER POLICIES

AND

Original ("Regular") Coverage MORTGAGEE POLICIES

Current as of July 1, 2016



Louisiana District Office
 P. O. Box 62108
 Lafayette, LA 70596
 (800) 209-4675
www.stewart.com/louisiana

LOUISIANA FILED RATES FOR ORIGINAL COVERAGE POLICIES

Amount	Owner	Mortgages	Amount	Owner	Mortgages	Amount	Owner	Mortgages	Amount	Owner	Mortgages	Amount	Owner	Mortgages
\$12,000	\$100.00	\$100.00	\$71,000	\$406.00	\$335.20	\$130,000	\$680.20	\$538.60	\$189,000	\$945.70	\$733.30	\$440,000	\$2,075.20	\$1,561.60
\$13,000	\$105.40	\$104.20	\$72,000	\$410.80	\$338.80	\$131,000	\$684.20	\$541.90	\$190,000	\$950.20	\$736.60	\$445,000	\$2,097.70	\$1,578.10
\$14,000	\$110.80	\$108.40	\$73,000	\$415.60	\$342.40	\$132,000	\$689.20	\$545.20	\$191,000	\$954.70	\$739.20	\$450,000	\$2,120.20	\$1,594.60
\$15,000	\$116.20	\$112.60	\$74,000	\$420.40	\$346.00	\$133,000	\$693.70	\$548.50	\$192,000	\$959.20	\$743.20	\$455,000	\$2,142.70	\$1,611.10
\$16,000	\$121.60	\$118.80	\$75,000	\$425.20	\$349.60	\$134,000	\$698.20	\$551.80	\$193,000	\$963.70	\$746.50	\$460,000	\$2,165.20	\$1,627.60
\$17,000	\$127.00	\$121.00	\$76,000	\$430.00	\$353.20	\$135,000	\$702.70	\$555.10	\$194,000	\$968.20	\$749.80	\$465,000	\$2,187.70	\$1,644.10
\$18,000	\$132.40	\$125.20	\$77,000	\$434.80	\$356.80	\$136,000	\$707.20	\$558.40	\$195,000	\$972.70	\$753.10	\$470,000	\$2,210.20	\$1,661.00
\$19,000	\$137.80	\$129.40	\$78,000	\$439.60	\$360.40	\$137,000	\$711.70	\$561.70	\$196,000	\$977.20	\$756.40	\$475,000	\$2,232.70	\$1,677.90
\$20,000	\$143.20	\$133.60	\$79,000	\$444.40	\$364.00	\$138,000	\$716.20	\$565.00	\$197,000	\$981.70	\$759.70	\$480,000	\$2,255.20	\$1,693.80
\$21,000	\$148.60	\$137.80	\$80,000	\$449.20	\$367.60	\$139,000	\$720.70	\$568.30	\$198,000	\$986.20	\$763.00	\$485,000	\$2,277.70	\$1,710.10
\$22,000	\$154.00	\$142.00	\$81,000	\$454.00	\$371.20	\$140,000	\$725.20	\$571.60	\$199,000	\$990.70	\$766.30	\$490,000	\$2,300.20	\$1,726.60
\$23,000	\$159.40	\$146.20	\$82,000	\$458.80	\$374.80	\$141,000	\$729.70	\$574.90	\$200,000	\$995.20	\$769.60	\$495,000	\$2,322.70	\$1,743.10
\$24,000	\$164.80	\$150.40	\$83,000	\$463.60	\$378.40	\$142,000	\$734.20	\$578.20	\$205,000	\$1,017.70	\$778.10	\$500,000	\$2,345.20	\$1,759.60
\$25,000	\$170.20	\$154.60	\$84,000	\$468.40	\$382.00	\$143,000	\$738.70	\$581.50	\$210,000	\$1,040.20	\$802.60	\$505,000	\$2,367.70	\$1,773.10
\$26,000	\$175.60	\$158.80	\$85,000	\$473.20	\$385.60	\$144,000	\$743.20	\$584.80	\$215,000	\$1,062.70	\$819.10	\$510,000	\$2,390.20	\$1,786.60
\$27,000	\$181.00	\$163.00	\$86,000	\$478.00	\$389.20	\$145,000	\$747.70	\$588.10	\$220,000	\$1,085.20	\$835.60	\$515,000	\$2,412.70	\$1,800.10
\$28,000	\$186.40	\$167.20	\$87,000	\$482.80	\$392.80	\$146,000	\$752.20	\$591.40	\$225,000	\$1,107.70	\$852.10	\$520,000	\$2,435.20	\$1,813.60
\$29,000	\$191.80	\$171.40	\$88,000	\$487.60	\$396.40	\$147,000	\$756.70	\$594.70	\$230,000	\$1,130.20	\$868.60	\$525,000	\$2,457.70	\$1,827.10
\$30,000	\$197.20	\$175.60	\$89,000	\$492.40	\$400.00	\$148,000	\$761.20	\$598.00	\$235,000	\$1,152.70	\$885.10	\$530,000	\$2,480.20	\$1,840.60
\$31,000	\$202.60	\$179.80	\$90,000	\$497.20	\$403.60	\$149,000	\$765.70	\$601.30	\$240,000	\$1,175.20	\$901.60	\$535,000	\$2,502.70	\$1,854.10
\$32,000	\$208.00	\$184.00	\$91,000	\$502.00	\$407.20	\$150,000	\$770.20	\$604.60	\$245,000	\$1,197.70	\$918.10	\$540,000	\$2,525.20	\$1,867.60
\$33,000	\$213.40	\$188.20	\$92,000	\$506.80	\$410.80	\$151,000	\$774.70	\$607.90	\$250,000	\$1,220.20	\$934.60	\$545,000	\$2,547.70	\$1,881.10
\$34,000	\$218.80	\$192.40	\$93,000	\$511.60	\$414.40	\$152,000	\$779.20	\$611.20	\$255,000	\$1,242.70	\$951.10	\$550,000	\$2,570.20	\$1,894.60
\$35,000	\$224.20	\$196.60	\$94,000	\$516.40	\$418.00	\$153,000	\$783.70	\$614.50	\$260,000	\$1,265.20	\$967.60	\$555,000	\$2,592.70	\$1,908.10
\$36,000	\$229.60	\$200.80	\$95,000	\$521.20	\$421.60	\$154,000	\$788.20	\$617.80	\$265,000	\$1,287.70	\$984.10	\$560,000	\$2,615.20	\$1,921.60
\$37,000	\$235.00	\$205.00	\$96,000	\$526.00	\$425.20	\$155,000	\$792.70	\$621.10	\$270,000	\$1,310.20	\$1,000.60	\$565,000	\$2,637.70	\$1,935.10
\$38,000	\$240.40	\$209.20	\$97,000	\$530.80	\$428.80	\$156,000	\$797.20	\$624.40	\$275,000	\$1,332.70	\$1,017.10	\$570,000	\$2,660.20	\$1,948.60
\$39,000	\$245.80	\$213.40	\$98,000	\$535.60	\$432.40	\$157,000	\$801.70	\$627.70	\$280,000	\$1,355.20	\$1,033.60	\$575,000	\$2,682.70	\$1,962.10
\$40,000	\$251.20	\$217.60	\$99,000	\$540.40	\$436.00	\$158,000	\$806.20	\$631.00	\$285,000	\$1,377.70	\$1,050.10	\$580,000	\$2,705.20	\$1,975.60
\$41,000	\$256.60	\$221.80	\$100,000	\$545.20	\$439.60	\$159,000	\$810.70	\$634.30	\$290,000	\$1,400.20	\$1,066.60	\$585,000	\$2,727.70	\$1,989.10
\$42,000	\$262.00	\$226.00	\$101,000	\$549.20	\$443.20	\$160,000	\$815.20	\$637.60	\$295,000	\$1,422.70	\$1,083.10	\$590,000	\$2,750.20	\$2,002.60
\$43,000	\$267.40	\$230.20	\$102,000	\$553.20	\$446.80	\$161,000	\$819.70	\$640.90	\$300,000	\$1,445.20	\$1,099.60	\$595,000	\$2,772.70	\$2,016.10
\$44,000	\$272.80	\$234.40	\$103,000	\$557.20	\$450.40	\$162,000	\$824.20	\$644.20	\$305,000	\$1,467.70	\$1,116.10	\$600,000	\$2,795.20	\$2,029.60
\$45,000	\$278.20	\$238.60	\$104,000	\$561.20	\$454.00	\$163,000	\$828.70	\$647.50	\$310,000	\$1,490.20	\$1,132.60	\$605,000	\$2,817.70	\$2,043.10
\$46,000	\$283.60	\$242.80	\$105,000	\$565.00	\$457.60	\$164,000	\$833.20	\$650.80	\$315,000	\$1,512.70	\$1,149.10	\$610,000	\$2,840.20	\$2,056.60
\$47,000	\$289.00	\$247.00	\$106,000	\$568.80	\$461.20	\$165,000	\$837.70	\$654.10	\$320,000	\$1,535.20	\$1,165.60	\$615,000	\$2,862.70	\$2,070.10
\$48,000	\$294.40	\$251.20	\$107,000	\$572.60	\$464.80	\$166,000	\$842.20	\$657.40	\$325,000	\$1,557.70	\$1,182.10	\$620,000	\$2,885.20	\$2,083.60
\$49,000	\$299.80	\$255.40	\$108,000	\$576.40	\$468.40	\$167,000	\$846.70	\$660.70	\$330,000	\$1,580.20	\$1,198.60	\$625,000	\$2,907.70	\$2,097.10
\$50,000	\$305.20	\$259.60	\$109,000	\$580.20	\$472.00	\$168,000	\$851.20	\$664.00	\$335,000	\$1,602.70	\$1,215.10	\$630,000	\$2,930.20	\$2,110.60
\$51,000	\$310.60	\$263.80	\$110,000	\$584.00	\$475.60	\$169,000	\$855.70	\$667.30	\$340,000	\$1,625.20	\$1,231.60	\$635,000	\$2,952.70	\$2,124.10
\$52,000	\$316.00	\$268.00	\$111,000	\$587.80	\$479.20	\$170,000	\$860.20	\$670.60	\$345,000	\$1,647.70	\$1,248.10	\$640,000	\$2,975.20	\$2,137.60
\$53,000	\$321.40	\$272.20	\$112,000	\$591.60	\$482.80	\$171,000	\$864.70	\$673.90	\$350,000	\$1,670.20	\$1,264.60	\$645,000	\$2,997.70	\$2,151.10
\$54,000	\$326.80	\$276.40	\$113,000	\$595.40	\$486.40	\$172,000	\$869.20	\$677.20	\$355,000	\$1,692.70	\$1,281.10	\$650,000	\$3,020.20	\$2,164.60
\$55,000	\$332.20	\$280.60	\$114,000	\$599.20	\$490.00	\$173,000	\$873.70	\$680.50	\$360,000	\$1,715.20	\$1,297.60	\$655,000	\$3,042.70	\$2,178.10
\$56,000	\$337.60	\$284.80	\$115,000	\$603.00	\$493.60	\$174,000	\$878.20	\$683.80	\$365,000	\$1,737.70	\$1,314.10	\$660,000	\$3,065.20	\$2,191.60
\$57,000	\$343.00	\$289.00	\$116,000	\$606.80	\$497.20	\$175,000	\$882.70	\$687.10	\$370,000	\$1,760.20	\$1,330.60	\$665,000	\$3,087.70	\$2,205.10
\$58,000	\$348.40	\$293.20	\$117,000	\$610.60	\$500.80	\$176,000	\$887.20	\$690.40	\$375,000	\$1,782.70	\$1,347.10	\$670,000	\$3,110.20	\$2,218.60
\$59,000	\$353.80	\$297.40	\$118,000	\$614.40	\$504.40	\$177,000	\$891.70	\$693.70	\$380,000	\$1,805.20	\$1,363.60	\$675,000	\$3,132.70	\$2,232.10
\$60,000	\$359.20	\$301.60	\$119,000	\$618.20	\$508.00	\$178,000	\$896.20	\$697.00	\$385,000	\$1,827.70	\$1,380.10	\$680,000	\$3,154.20	\$2,245.60
\$61,000	\$364.60	\$305.80	\$120,000	\$622.00	\$511.60	\$179,000	\$900.70	\$700.30	\$390,000	\$1,850.20	\$1,396.60	\$685,000	\$3,176.70	\$2,259.10
\$62,000	\$370.00	\$310.00	\$121,000	\$625.80	\$515.20	\$180,000	\$905.20	\$703.60	\$395,000	\$1,872.70	\$1,413.10	\$690,000	\$3,198.20	\$2,272.60
\$63,000	\$375.40	\$314.20	\$122,000	\$629.60	\$518.80	\$181,000	\$909.70	\$706.90	\$400,000	\$1,895.20	\$1,429.60	\$695,000	\$3,220.20	\$2,286.10
\$64,000	\$380.80	\$318.40	\$123,000	\$633.40	\$522.40	\$182,000	\$914.20	\$710.20	\$405,000	\$1,917.70	\$1,446.10	\$700,000	\$3,242.70	\$2,299.60
\$65,000	\$386.20	\$322.60	\$124,000	\$637.20	\$526.00	\$183,000	\$918.70	\$713.50	\$410,000	\$1,940.20	\$1,462.60	\$705,000	\$3,265.20	\$2,313.10
\$66,000	\$391.60	\$326.80	\$125,000	\$641.00	\$529.60	\$184,000	\$923.20	\$716.80	\$415,000	\$1,962.70	\$1,478.10	\$710,000	\$3,287.70	\$2,326.60
\$67,000	\$397.00	\$331.00	\$126,000	\$644.80	\$533.20	\$185,000	\$927.00	\$720.10	\$420,000	\$1,985.20	\$1,494.60	\$715,000	\$3,310.20	\$2,340.10
\$68,000	\$402.40	\$335.20	\$127,000	\$648.60	\$536.80	\$186,000	\$930.70	\$723.40	\$425,000	\$2,007.70	\$1,511.10	\$720,000	\$3,332.70	\$2,353.60
\$69,000	\$407.80	\$339.40	\$128,000	\$652.40	\$540.40	\$187,000	\$934.20	\$726.70	\$430,000	\$2,030.20	\$1,527.60	\$725,000	\$3,355.20	\$2,367.10
\$70,000	\$413.20	\$343.60	\$129,000	\$656.20	\$544.00	\$188,000	\$938.00	\$730.00	\$435,000	\$2,052.70	\$1,544.10	\$730,000	\$3,377.70	\$2,380.60

DOES NOT INCLUDE ABSTRACTING OR TITLE EXAMINATION FEES
CURRENT AS OF July 1, 2016



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/25/2017

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Stewart Insurance and Risk Management 9555 West Sam Houston Pkwy S Suite 500 Houston TX 77099		CONTACT NAME: Martin Emale / Shannon Wood PHONE (A/C, No, Ext): (866) 798-2827 FAX (A/C, No): (713) 985-1061 E-MAIL ADDRESS: martin.emale@stewart.com / swood@stewart.com	
INSURED Property Title, Inc. 8301 W. Judge Perez Drive Ste 303 Chalmette LA 70043		INSURER(S) AFFORDING COVERAGE INSURER A: Underwriters at Lloyds London INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** CL1612709284 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	PROFESSIONAL LIABILITY			STEO 1833-1702 RETRO DATE: 2/1/1999	2/1/2017	2/1/2018	\$1,000,000 PER CLAIM \$5,000 \$1,000,000 AGGREGATE DEDUCTIBLE

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
The insurance afforded by this policy applies solely to wrongful acts in the insured's performance of professional services for others for a fee as title agent, abstractor and escrow/closing agent.

CERTIFICATE HOLDER Property Title, Inc.	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Will Elizondo/TCAR <i>Will Elizondo</i>



NCCI Co. No. 19291

Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
XWS (17) 57 39 81 81
Prior Policy Number:
NEW
Risk ID **170733258**

Workers Compensation and Employers Liability Insurance Policy Information Page

ITEM 1: The Insured & Mailing Address

LAW OFFICES OF SIDNEY D TORRES
III APLC & PROPERTY TITLE INC.
8301 W JUDGE PEREZ DR STE 303
CHALMETTE, LA 70043

Agent Mailing Address & Phone No.

(337) 233-5022
STIEL INSURANCE SERVICES OF NEW ORLEANS INC
433 METAIRIE RD STE 520
METAIRIE, LA 70005-4327

Individual Partnership
 Corporation or

FEIN: 721342033 NAICS:541

Other workplaces not shown above:

ITEM 2 The policy period is from 07/14/2016 to 07/14/2017 12:01 am Standard Time at the insured's mailing address

ITEM 3 A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here: LA

B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3.A. The limits of our liability under Part Two are:

Bodily Injury by Accident	\$1,000,000	each accident
Bodily Injury by Disease	\$1,000,000	policy limit
Bodily Injury by Disease	\$1,000,000	each employee

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here: See Extension of Information Page

D. This policy includes these endorsements and schedules: See Policy Forms and Endorsements Summary

ITEM 4 The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

Classifications	Code No.	Premium Basis - Total Estimated Annual Remuneration	Rate per \$100 of Remuneration	Estimated Annual Premium
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See Extension of Information Page(s)

Total Estimated Annual Premium

Total Charges

Minimum Premium \$500.00 LA Total Estimated Premium

If indicated below, interim adjustments of premiums shall be made.

Deposit Premium

Servicing Office Southern Texas and Louisiana
and Issue Date 07/13/16

Countersigned by: _____

To report a claim, call your Agent or 1-800-362-0000

WC 00 00 01 A (WC 30 10 E)



Louisiana Department of Insurance
James J. Donelon
Commissioner

VERIFICATION OF LICENSE STATUS

License Number: 225208
Name: Property Title Inc
NPN: 4767782
Mailing Address: 8301 W Judge Perez Dr Ste 303 Chalmette, LA
70043
Business Phone: (504) 271-8421
Trade Name:
Residency: Resident

Lines of Authority

Producer Agency			
Authority	Effective Date	Valid Through	Status
Title	05/22/1996	04/30/2017	Active

Company Appointments

Name	NAIC #	Lines	Issue Date	Status	Inactive Date
First American Title Insurance Company of Louisiana	51527	Property and Casualty	05/01/2016	Active	04/30/2017
STEWART TITLE GUARANTY COMPANY	50121	Property and Casualty	05/01/2016	Active	04/30/2017

Affiliations

Name	Position	Effective Date
Gant, Christopher	Employee	09/24/2012
Sukman, Linda M	Employee	01/29/1999
Torres, Sidney	President	05/22/1996