

## MEMORANDUM

Date: November 25, 2008  
To: Our valued Customers and Clients  
Re: Missouri Secured Title/Kansas Secured Title (MST/KST)  
From: John H. Stauffer Jr.

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Our valued customers:

MST/KST are wholly owned subsidiaries of Title Midwest, Inc which, in turn, is a wholly owned subsidiary of TM Holdings. Brad Jones is the president of the Kansas City Region and is responsible for all Kansas City operations. TM Holdings is a privately held company which, among other ancillary real estate support services, currently owns title insurance agencies in five states. We also handle transactions directly in over 18 other states through a sister subsidiary of MST/KST and indirectly anywhere in the country. We have agreements with every national underwriter which gives us the national strength and resources as, collectively, one of the largest, independent title agencies in the country. Those relationships also provide us the flexibility to place our customers' business with the "best fit" within our underwriter base to ensure cost effectiveness and solid underwriting practices apply to all transactions submitted to our company.

It is this flexibility which allows us to also react to all market conditions, including the current economic challenges we all face.

We are owned by stockholders who are committed to the long term future of MST/KST and our other businesses. MST/KST are well positioned to pursue new opportunities to further expand our business operations the Kansas City market.

We can provide you with closing protection letters supported by our strong underwriter base to add additional protection and security to any transaction to which you are a party. We employ two full time auditors to further ensure that all customer funds are properly accounted for on a daily or weekly basis. Our financials are audited annually to further ensure that the business is properly maintained and fully transparent.

Thank you for the opportunity to service your real estate needs. If at any time you have any additional questions or concerns, please feel free to contact us.

John H Stauffer Jr.  
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