



April 30, 2008

Notice Regarding Bureau Fee Increase

Dear Valued Customer:

LandAmerica Credit Services, Inc. has recently received notices from two of the three major credit repositories that they are accessing additional fees to all credit reports in order to recap lost revenue due to the mortgage industries common practice of reusing a single credit report for many purposes during the loan approval process. This practice has been labeled Secondary Use.

Due to the nature of LandAmerica's relationship with the credit bureaus and as a reseller of the credit bureau data, the bureaus hold LandAmerica responsible for reporting and tracking the use and reuse of that credit reporting data. An example of sharing information is the technological exchange of the credit report between brokers, lenders, GSE's, QC review, mortgage insurance companies, all the parties that view that credit report during a mortgage loan transaction.

LandAmerica values each and every customer but has no other option but to add these costs onto the price of our credit reports.

Please let this letter serve as notice that beginning June 1, 2008, LandAmerica will incorporate a fee increase as follows:

- One bureau individual: Twenty-Four Cents (\$0.24)
- One bureau joint: Forty-Eight Cents (\$0.48)

- Two bureau individual: Forty-Eight Cents (\$0.48)
- Two bureau joint: Ninety-Six Cents (\$0.96)

- Three bureau individual: Seventy-One Cents (\$0.71)
- Three bureau joint: One Dollar and Forty-Two Cents (\$1.42)

If you currently enjoy blended pricing (e.g., you pay the same amount for individual and joint reports) the recovery surcharge will be:

- One bureau individual/joint: Thirty-Five Cents (\$0.35)
- Two bureaus individual/joint: Seventy Cents (\$0.70)
- Three bureaus individual/joint: One Dollar (\$1.00)

These recovery fees will be incorporated into the total report fee and will be printed on the report for your convenience. There is no fee increase for supplements, verifications, reissues or any other non-bureau ancillary report fees.

Elimination of Previously Imposed Secondary Use Fees:

Note: As a result of this bureau-imposed increase on all credit files, beginning June 1, 2008, LandAmerica will discontinue the practice of charging a special Secondary Use Fee. LandAmerica customers will once again be able to reissue LandAmerica credit reports and only be charged the reissue fee.

We know you have a choice in credit reporting companies and we truly value your business and your continued support.

Sincerely,
LandAmerica Credit Services, Inc.