FIRST NATIONAL™
TITLE INSURANCE COMPANY

AGENCY BULLETIN **TX-2025-001**

FROM: Agency Department

DATE: 1/2/2025

TO: All Texas Agents

RE: Updated Schedule D for 2025 – Effective 12-31-2024

FNTI Texas Agents:

Attached is the updated First National Title Insurance Company (FNTI) Schedule D to be used starting January 1, 2025. There are some changes to the FNTI officer listing in 1. (c) in red below. Be sure to send this information to the appropriate person in your company to install the actual form or make these changes to your software program.

The 2025 Schedule D is located on FirstNet Portal under *Underwriting Manuals > Guidelines and Forms > Texas Endorsements*. Contact Geri Hosterman at geri.hosterman@fnti.com, if you have any questions.

FNTI 2025 Schedule D Changes

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the Writing of Title Insurance in the State of Texas, the following disclosures are made:

1. As to each Commitment for Title Insurance, the issuing Title Insurance Company, **First National Title Insurance Company**, a Texas corporation, shall disclose:

    a. Each shareholder owning or controlling, directly or indirectly, ten percent (10%) or more of the share of the Title Insurance Company; there shall also be disclosed all individuals, partnerships, corporations, trusts or other entities owning ten percent (10%) or more, of those entities directly owning ten percent (10%), or more, of the Title Insurance Company: William C. Shaddock – Texas National Holdings, LLC
    b. Directors: William C. Shaddock, J. Christopher Phillips, Mark E. Mitchell, Patrick G. McMillan, Jr., William C. Shaddock, Jr., Andrew C. Shaddock, Billy Vaughn
    c. Officers:
    Chairman: William C. Shaddock
    Chief Executive Officer: J. Christopher Phillips
    President: Chad L. Hansen
    Executive Vice President: Suzanne Tinsley
    Treasurer and Controller: Patrick G. McMillan, Jr.
    Chief Financial Officer: Heather Riddle
    Secretary: David M. Hays
    Assistant Secretary: Geri S. Hosterman
    General Counsel: David M. Hays
    Senior Vice Presidents: Geri S. Hosterman; Ellen T. Wied; Donald O. Horn; Errin H. Froggatt; Lauren Wright; Cheri Swanson, and Jennifer Shaw

SCHEDULE D

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   (b) Directors: William C. Shaddock, J. Christopher Phillips, Mark E. Mitchell, Patrick G. McMillan, Jr., William C. Shaddock, Jr., Andrew C. Shaddock, Billy Vaughn
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   Chairman: William C. Shaddock
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2. As to each Commitment for Title Insurance issued by **(Agent Name)** shall disclose:

   (a) A listing of each shareholder, owner, partner, or other person having, owning or controlling one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium.

   Shareholder/Owners:

   (b) A listing of each shareholder, owner, partner, or other person having, owning or controlling 10 percent (10%) or more of an entity that has, owns or controls one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium.
   (c) If the Agent is a corporation: (i) the name of each director of the Title Insurance Agent, and (ii) the names of the President, the Executive or Senior Vice-President, the Secretary and the Treasurer of the Title Insurance Agent.

   Directors/Officers:

   (d) The name of any person who is not a full-time employee of the Title Insurance Agent and who receives any portion of the title insurance premium for services performed on behalf of the Title Insurance Agent in connection with the issuance of a title insurance form; and the amount of premium that any such person shall receive.
   (e) For purposes of this paragraph 2, “having, owning or controlling” includes the right to receipt of a percentage of net income, gross income, or cash flow of the Agent or entity in the percentage stated in subparagraphs (a) or (b).

3. As to each Commitment for Title Insurance, the following language shall be included in each Schedule D, together with all required information included within the blanks contained below:

   You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this Commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm, or corporation receiving any sum from the settlement of this transaction will be disclosed on the closing or settlement statement.

   You are further advised that the estimated title premium* is:

Owner’s Policy	$_____
Loan Policy	$_____
Endorsement Charges	$_____
Other	$_____
Total	$_____

Of this amount: $_____ (or_____ %) will be paid to the policy issuing Title Insurance Company; $_____ (or_____ %) will be retained by the Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

AMOUNT	TO WHOM	FOR SERVICES
$_____(or_____%)	_____	_____

*The estimated premium is based upon information furnished us as the date of this Commitment for Title Insurance. Final determination of the amount of premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance