

FOR IMMEDIATE RELEASE

April 8, 2020



LATEST NEWS: *First National Title Insurance Company Adds Staff as It Continues to Grow*

PLANO, TEXAS - First National Title Insurance Company (FNTI) continues to grow and is now operating in eight states. To accommodate the expansion into Arkansas, Colorado, Oklahoma, and Tennessee, new staff has been added to service the business in currently licensed and the newly added states.

Rustin Khavari VP/Claims & Underwriting Counsel

The growth of the FNTI agent base has reached the point that has created the need for additional claims and underwriting counsel to service the needs of its increasing agent base. Rustin Khavari brings experience from both the agency sector of the title industry and private practice. He has experience in surface and mineral title examination, law firm experience, both in civil litigation and transactional law and most recently served as in-house counsel with a title agent prior to joining our team.

Rustin is a welcome addition to the FNTI claims and underwriting staff, offering his expertise on claims, along with residential and commercial transactions. He will also support the education of our FNTI title agents as well as their real estate industry clients. Rustin is certified to teach continuing education courses for both the Texas Real Estate Commission and the Texas Department of Insurance.

"Rustin will be a great asset to our staff," said FNTI President Chris Phillips. *"The number of agents representing First National Title Insurance continues to grow daily along with the demand on our existing underwriting staff. This is a tremendous opportunity to improve our outstanding service levels by adding a young, experienced lawyer to the underwriting and claims teams,"* said President and CEO Chris Phillips. *"Rustin Khavari brings a wide variety of expertise to FNTI and his knowledge of the Texas market is an essential component of our growth strategy."*

Tara Caballero Agency Representative

Tara Caballero has worked in title industry since 2016 where she was a client relations manager with a large Texas title company. She was responsible for servicing the needs of the clients as well as supporting the company's escrow officers. Tara joins the First National Title Agency Department serving as an agency representative. Her job duties will include supporting the existing title agents as well as growing this business and adding additional agents. *"Tara's experience and dedication give her that unique ability to anticipate our agent's needs and then deliver the solutions. She is a high energy, multi-talented member of the sales team and has already created positive results for our existing agents,"* said President Chris Phillips.

Tara is a graduate of the University of Texas San Antonio with a bachelor of marketing degree in 2010. She currently lives in San Antonio and enjoys entertaining and traveling.

David Dickard
VP/Western Regional Underwriting Counsel

P. "David" Dickard has been named as vice president and Western Regional underwriting counsel, serving Colorado, Utah, New Mexico, Arizona, and Nevada. *"When our search for the best underwriter in Colorado and Arizona narrowed, all the arrows pointed to David."* said Chris Phillips, President and CEO of FNTI. *"He understands the complex problems and finds solutions. He knows how the independent agent survives in this highly competitive market and is the independent agent's biggest advocate."* Dickard has previously served as both underwriting and claims counsel for several prominent underwriters and agents in the region. *"I'm very excited about this opportunity to assist First National in expanding its footprint into Colorado and the West,"* says Dickard. *"Chris and his team have been extremely positive and helpful in welcoming me aboard."*

David began his title insurance and legal careers in Texas, starting in title and advancing to chief title officer. He eventually moved to the escrow side of the business and spent five years as a closer, advancing to senior escrow officer. During that time, David decided to pursue a legal career and received his law degree from South Texas College of Law in Houston in 1989. Upon graduation and admission to the State Bar of Texas, he spent the next seven years in private practice in Dallas specializing in real estate and title insurance.

David was admitted to the Colorado Bar Association in 1995 and returned to the title industry as in-house counsel upon relocating to Colorado the next year. Over the past 23 years, he has worked for national underwriters in both Colorado and Arizona as underwriting counsel and claims counsel as well as serving as president of a direct operation in Colorado Springs.

Lori Gardner
Director of Licensing and Compliance

Lori joins First National Title with more than 20 years-experience in the insurance industry. Starting in property and casualty and making the transition to title in 2004, Lori has a multi-discipline background including customer service, P&C claims, training, business analyst, and her most recent roles in licensing and compliance. Her vast knowledge of the ins-and-outs of title insurance licensing and compliance has played a key role in the expansion of both agents/agencies and underwriters from single state or regional to national. She will serve as the director of licensing and compliance for FNTI as the company expands into new states. *"Lori's vast experience and knowledge has allowed us to dramatically reduce the time frame for our expansion plans. Her ability to identify the critical components and unique traits of the various state insurance regulations is invaluable,"* Phillips added. *"We are lucky to have her on the team."*

Lori is a Florida native with a Bachelor of Science degree in Business Administration from the University of Florida. For the last eight years, she has resided in the Nashville area and enjoys live music of all genres, photography, and spending time on the twisty roads in her MINI with her beloved canine, Chloe.

About First National Title Insurance Company

First National Title Insurance Company is The 9th Largest Title Insurance Underwriter in the United States. Consistently growing, First National Title Insurance's mission is to be the independent title agent's preferred source for its underwriting needs by providing outstanding service and solutions with integrity and respect. FNTI strives to be the underwriter agents rely upon to answer all underwriting concerns, and to be your partner for all educational needs. Our goal is to be the underwriter agents count on to keep the interests of the independent

title agent at the forefront of our efforts. Most importantly, we continue to work hard to become the underwriter that earns your business every day.

For more information about First National Title Insurance, please visit www.fnti.com.

Company Philosophy – People do business with those they know, like, and trust.