

Introducing **First American® EAGLE OneRate**—The Single-Fee Refinance Title and Settlement Services Package That Offers All The Same Great Services at a Dramatically Reduced Cost.

Available Only Through First American.

EAGLE OneRate is an innovation in EAGLE Policy refinance title and settlement services for California mortgages that offers all of the standard title and settlement services in one, reduced, up-front fee. Now you and your borrower can benefit from unprecedented simplicity and savings.



Your First American® EAGLE OneRate features all of the title-related products and services common to most refinance transactions, including:

- ▶ All customary lender title policy endorsements
- ▶ All customary escrow functions
- ▶ Issuance of up to four checks to a third party
- ▶ One electronic document download
- ▶ Up to four wire transfers
- ▶ Up to two local messenger deliveries
- ▶ Up to two overnight mail services
- ▶ Preparation of up to two documents
- ▶ Processing of one subordination
- ▶ Tax information

When you close the EAGLE OneRate with First American Lenders Advantage, you also receive one signing/notary service at the location determined by the customer.

OneRate means single-fee convenience

With this simple, single fee you can now provide a quote right at the point of application. With OneRate, your customers get a set title and settlement fee that remains consistent throughout the entire settlement process—from GFE to the final HUD.

Take The First American® EAGLE OneRate Challenge

Follow these simple steps to see how many hundreds of dollars you can save on your refinance transaction fees.

- Step 1:** Pull out a HUD-1 from any of your recent transactions.
- Step 2:** Compare the rates for the combined title and settlement fees on your HUD-1 (don't forget to also add all the miscellaneous fees) to our EAGLE OneRate fees (see below).
- Step 3:** See the cost-savings difference!
- Step 4:** Consider the number of transactions you complete each year, and the savings that can be realized by your customers.

Liability Amount	EAGLE OneRate
\$ 0 - \$ 50,000	\$ 435
\$ 50,001 - \$ 75,000	\$ 525
\$ 75,001 - \$ 100,000	\$ 685
\$ 100,001 - \$ 250,000	\$ 835
\$ 250,001 - \$ 450,000	\$1,055
\$ 450,001 - \$ 650,000	\$1,385
\$ 650,001 - \$ 850,000	\$1,660
\$ 850,001 - \$ 1,000,000	\$1,880
\$1,000,001 - \$ 1,500,000	\$2,210
\$1,500,001 - \$ 2,000,000	\$2,650
\$2,000,001 - \$ 3,000,000	\$3,530
\$3,000,001 - \$ 4,000,000	\$4,190
\$4,000,001 - \$ 5,000,000	\$4,960
\$5,000,001 - \$ 6,000,000	\$5,620
\$6,000,001 - \$ 7,000,000	\$6,280
\$7,000,001 - \$ 8,000,000	\$6,940
\$8,000,001 - \$ 9,000,000	\$7,710
\$9,000,001 - \$10,000,000	\$8,370

Rates effective on qualifying transactions closed on or after April 18, 2005. Contact your First American representative for rates on mortgage refinance transactions up to \$10 million.

First American® OneRate—Simple Name, Simple Product, Simple Savings!

Call your local First American representative or First American's Lenders Advantage representative.



First American

Property must be one-to-four family, owner-occupied residence. Not applicable to non-prime loans. Third-party charges, such as notary fees and out-of-office signature services, and governmental costs such as recording fees and transfer tax are not included in EAGLE OneRate.

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