BEFORE THE DEPARTMENT OF COMMERCE AND INSURANCE
FOR THE STATE OF TENNESSEE

IN THE MATTER OF:	)	
	)	**No.: 08-096**
THE TITLE GUARANTY AND TRUST	)	
COMPANY OF CHATTANOOGA	)	

ORDER ADOPTING EXAMINATION REPORT

Pursuant to Tenn. Code Ann. §§ 56-1-401, *et seq.*, the Insurance Division of the Tennessee Department of Commerce and Insurance ("Division") has examined certain affairs of The Title Guaranty and Trust Company of Chattanooga ("Company"), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of the 31st day of December, 2006, the examiner-in-charge filed with the Division, on the 2nd day of June, 2008, a verified, written report on examination of the Company ("Report"), and a copy of the Report is attached hereto and marked as Exhibit A. A copy of the report was sent to the Company on June 2, 2008. The Division received the Company's written response waiving rebuttal to the Report on June 9, 2008, and a copy of the response is attached hereto and marked as Exhibit B.

Pursuant to Tenn. Code Ann. § 56-1-411, said examination report regarding the affairs of the Company, filed with the Division on the 2nd day of June, 2008, is hereby **ADOPTED** as filed.

The adoption of this examination report shall not preclude the Division from imposing sanctions against the Company for potential violations of the Tennessee Insurance Law which may be revealed in the examination report, it being the intent of this Order Adopting Examination Report merely to adopt the examination report filed by the examiner-in-charge.

It is so **ORDERED**.

RECEIVED
JUN 20 2008
Dept. Of Commerce & Insurance
Company Examinations

ENTERED this the 17th day of June, 2008.

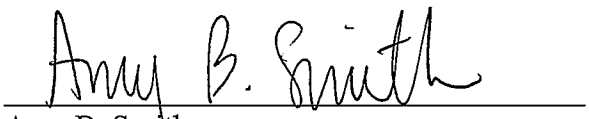
Leslie A. Newman, Commissioner
Department of Commerce and Insurance
State of Tennessee

PREPARED FOR ENTRY:

Amy B. Smith (BPR# 024713)
Assistant General Counsel
Tennessee Department of Commerce and Insurance
500 James Robertson Parkway
Davy Crockett Tower, Twelfth Floor
Nashville, Tennessee 37243
(615) 532-6830

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report as Filed has been messenger mailed to Larry C. Knight, Jr., Assistant Commissioner for Insurance, Department of Commerce and Insurance, Philip Blustein, Chief Examiner, Department of Commerce and Insurance, and Mark Jaquish, Financial Affairs Director, Department of Commerce and Insurance, and mailed, first class, postage prepaid, to The Title Guaranty and Trust Company of Chattanooga, 617 Walnut Street, Chattanooga, Tennessee 37402, on this 19th day of June, 2008.



Amy B. Smith
Certifying Attorney