



Fidelity National Title

Insurance Company

June 29, 2006

Re: Approved Attorney Relationship

Dear Capital One:

This letter is to confirm that David R. Brewer is an approved attorney with Fidelity National Title Insurance Company, and to encourage you to develop a mutually beneficial business relationship with him. As an approved attorney, Mr. Brewer receives his compensation from Fidelity as a portion of the proceeds of the premium for the title policy, thereby providing your clients with an added level of service without adding any costs for your clients in the rendering of title insurance or escrow services.

During 2000 through an increase in market share, acquisitions and mergers Fidelity National Financial became the largest Title insurance company in the nation. Fidelity National Financial, Inc. (NYSE:FNF), number 248 on the Fortune 500, is a leading provider of outsourced products and services, including technology solutions, title and escrow services, personal insurance, claims management services and more. Nationally FNF is recognized as one of the best managed and most admired companies in the U.S.

Fidelity Houston has positioned itself to be one the premier title insurance companies in the Houston area. We have built a great team of dedicated Title Professionals with strong concentration on building partnerships and relationships with all facets of Real Estate professionals. That commitment to service the Greater Houston area has led Fidelity Houston to phenomenal growth and expansion. Our title plant now services not only Harris, but Galveston, Montgomery, Brazoria and Ft Bend Counties.

It would be our pleasure to serve as your title insurance underwriter through our relationship with David Brewer.

Respectfully,

Sandy Peters
Account Manager
Fidelity National Title
Kingwood Branch