

**NEW MEXICO TITLE INSURANCE AGENTS STATISTICAL REPORT**  
**SCHEDULE A: STATEMENT OF INCOME AND EXPENSES**  
*For the Calendar Year Ending December 31, 2015*

AGENCY NAME: Four Corners Title Company  
 ADDRESS: 311 S Third Street Gallup, NM 87301  
 CONTACT NAME: Mary Villaneueva

Check One:

INDEPENDENT (NON-AFFILIATED) Title insurance agencies that are independently owned and write title insurance business one or more title insurance underwriters

AFFILIATED Title insurance agencies with 10% or greater ownership by a title insurance underwriter, including wholly-owned agencies.

DIRECT Agency-type operations performed by the home or branch office of a title insurance underwriter. This does NOT include wholly-owned agencies.

<b>Part A: Revenue</b>	
1. Title insurance written premiums (from Schedule B)	81,725
2. Less: Remitted title insurance premiums (from Schedule B)	17,120
3. Retained title insurance premiums (from Schedule B)	64,605
4. Other income (from Schedule C)	36,536
<b>5. Total Revenue</b>	<b>101,141</b>

<b>Part B: Expenses</b>	
1. Employees' salaries and wages	123,564
2. Owners' and partners' salaries and wages	
3. Employee benefits	11,107
4. Rent	6,000
5. Insurance	3,669
6. Legal expense	
7. Licenses, taxes and fees	343
8. Title plant expense and maintenance	6,426
9. Office supplies	9,301
10. Depreciation	2,268
11. Automobile expense	1,532
12. Communication expense	9,537
13. Education expense	429
14. Bad debts	
15. Interest expense	
16. Employee travel and lodging	1,041
17. Loss and loss adjustment expense (from Schedule D)	6,523
18. Accounting and auditing expense	4,364
19. Public relations expense	800
20. Other expenses (from Schedule E)	12,702
<b>21. Total Expenses</b>	<b>199,607</b>

<b>Part C: Net Income for Ratemaking Purposes</b>	
1. <b>Income (Loss) from Operations</b>	<b>-98,466</b>

<b>Part D: Excluded Expenses</b>	
1. NMLTA lobbying expense	100
2. Direct lobbying expense	
3. Political contributions	
4. State and federal income tax expense	
5. 1/2 of meals and entertainment expense	51
6. Penalties	
7. Country club dues	
8. Salaries in excess of salary cap	
9. Other excluded expenses (from Schedule E)	4,536
<b>10. Total Excluded Expenses</b>	<b>4,687</b>

<b>Part E: Net Income</b>	
1. Net income as reported on the books of the agency	-103,153

<b>Part F: Equity</b>	
1. Total equity as reported on balance sheet of the agency	145,149

<b>Part G: Employees</b>	
1. Total number of employees	3

**NEW MEXICO TITLE INSURANCE AGENT'S STATISTICAL REPORT**  
**SCHEDULE B: PREMIUMS BY UNDERWRITER**

*For the Calendar Year Ending December 31, 2015*

1	2	3	4
Name of Each Underwriting Company for Which This Agency Charged Premiums	Title Premiums Written by This Agency	Title Premiums Remitted or Owed by This Agency to Underwriters	Title Premiums Retained by This Agency
Alamo Title Insurance Company			0
Alliant National Title Insurance Company	8718	2505	6,213
Chicago Title Insurance Company	24714	5131	19,583
Commerce Title Insurance Company			0
Commonwealth Land Title Insurance Company	39209	7667	31,542
EnTitle Insurance Company			0
Fidelity National Title Insurance Company			0
First American Title Insurance Company			0
Lawyers Title Insurance Corporation			0
Old Republic National Title Insurance Company	9084	1817	7,267
Premier Land Title Insurance Company			0
Security Union Title Insurance Company			0
Stewart Title Guarantee Company			0
Ticor Title Insurance Company			0
Title Resources Guaranty Company			0
Transnation Title Insurance Company			0
WFG National Title Insurance Company			0
Other			0
<b>Total</b>	<b>81725</b>	<b>17120</b>	<b>64605</b>
	(Carry total forward to Schedule A, line A-1)	(Carry total forward to Schedule A, line A-2)	(Carry total forward to Schedule A, line A-3)

Percentage of premiums remitted: 20.9%

**NEW MEXICO TITLE INSURANCE AGENTS STATISTICAL REPORT**  
**SCHEDULE C: IDENTIFICATION OF OTHER INCOME**  
*For the Calendar Year Ending December 31, 2015*

Description of Income Item		
A.	Closing Fees	20,289
B.	Abstracting and Title Report Income	11,247
C.	Recording Fees	-240
D.	Copy Fees	1,563
E.	Inspection Fees	
F.	Interest Income	

Itemization of All Other Income		
G.	Document Preparation	1,190
H.	Delivery Fees	2,131
I.	Wire Fees	356
J.		
K.		
L.		
M.		
N.		
O.		
P.		
Q.		
R.		
S.		

Total Other Income (Carry forward to Schedule A, line A-4)	36,536
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**NEW MEXICO TITLE INSURANCE AGENTS STATISTICAL REPORT**  
**SCHEDULE D: LOSSES AND LOSS ADJUSTMENT EXPENSES**

*For the Calendar Year Ending December 31, 2015*

Description of Expense Item		
1.	Closing Losses	212
2.	Agent Errors	
3.	Unfair Trade Practices	
4.	Loss Adjustment Expenses	
5.	E&O or Fidelity Insurance	6,310
Total (Carry forward to Schedule A, line B-17)		6,523

**NEW MEXICO TITLE INSURANCE AGENTS STATISTICAL REPORT**  
**SCHEDULE E: IDENTIFICATION OF OTHER EXPENSES**

*For the Calendar Year Ending December 31, 2015*

<b>Part A - Deductible Expenses</b>	
1. Copies	534
2. Postage & Delivery	3,615
3. Dues and Subscriptions	3,164
4. Repairs and Maintenance	2,491
5. Janitor	100
6. Utilities	2,798
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	
16.	
17.	
18.	
19.	
20.	
<b>Total (Carry forward to Schedule A, line B-20)</b>	<b>12,702</b>

<b>Part B - Excluded Expenses</b>	
1. Donations/Contributions	570
2. Straight Line Depreciation	3,966
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	
16.	
17.	
18.	
19.	
20.	
<b>Total (Carry forward to Schedule A, line D-9)</b>	<b>4,536</b>

**NEW MEXICO TITLE INSURANCE AGENTS STATISTICAL REPORT**

*For the Calendar Year Ending December 31, 2015*

**SCHEDULE F: INCOME OR EXPENSE ALLOCATION FROM OTHER AFFILIATED ENTITIES**

1	2	3	4	5
Name and Address of Affiliated Agency	Relation to Your Agency	Amount	Description Code	Reported Elsewhere in This Report?

Total:

Description	Code
Income	I
Expense Allocation	E

**NEW MEXICO TITLE INSURANCE AGENTS STATISTICAL REPORT**  
**SCHEDULE G: PREMIUMS BY COUNTY**

*For the Calendar Year Ending December 31, 2015*

County	Title Premiums Written
Bernalillo	
Catron	
Chaves	
Cibola	
Colfax	
Curry	
De Baca	
Dona Ana	
Eddy	
Grant	
Guadalupe	
Harding	
Hidalgo	
Lea	
Lincoln	
Los Alamos	
Luna	
McKinley	81,725
Mora	
Otero	
Quay	
Rio Arriba	
Roosevelt	
San Juan	
San Miguel	
Sandoval	
Santa Fe	
Sierra	
Socorro	
Taos	
Torrance	
Union	
Valencia	
TOTAL	81725

Crosscheck with Schedule B: 

81,725
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Difference: 

0
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# NEW MEXICO TITLE INSURANCE AGENTS STATISTICAL REPORT

For the Calendar Year Ending December 31, 2015

## SCHEDULE H: IDENTIFICATION OF OWNERS

1 Name of Each Individual or Entity	2 Percentage of Agency Owned	3 Description Code (see below)
Richard C and Janet Kauzlaric Revocable Trust		
Janet Kauzlaric Trustee	100.0%	NA
<b>Total</b>	100.0%	

Code	Description
A	Attorney
REA	Real estate agent
RED	Real estate developer
L	Lending institution
UW	Underwriter
NA	None of the above