



Certificate

Issued to:

Investors Title & Escrow Company, LLC “the Company”

Secure Title Solutions LLC (STS) designed its Certification review procedures using the ALTA Best Practices Framework provided in the Title Insurance and Settlement Companies Best Practices Version 2.0 with guidance from the independent CPA firm, McGladrey, LLP (www.mcgladrey.com). The Certification review procedures performed tests if the Company has adequate controls in place to help mitigate the risk of consumer harm including the requirements of the CFPB guidance on third party vendor management. Title insurance agents and settlement companies will be able to provide their lender customers with third party verification of adherence to The ALTA Best Practices.

Based on our review, nothing came to our attention that caused us to believe that Investors Title & Escrow Company, LLC’s title insurance and settlement practices, as of August 24, 2015 did not comply, in all material respects, with the American Land Title Association (ALTA) Best Practices.

Procedures executed related to the following ALTA Best Practices:

1. Licensing
2. Escrow Accounting Procedures
3. Privacy and Information Security
4. Settlement Procedures
5. Title Policy Production & Delivery
6. Professional Liability Insurance Coverage
7. Consumer Complaints

Our performance of such Procedures rendered a resulting rating of:

Satisfactory

The scope of our engagement was limited to performance of the Examination procedures and the documentation provided by the Company and its management. A copy of the Off-site Examination Certification Report can be obtained from the Company upon request.

Secure Title Solutions, LLC

By: 
Authorized Signatory