
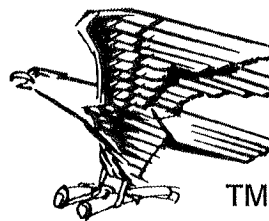

ALTA Best Practices Framework: Certification Package

Version 2.0
Published July 19, 2013



AMERICAN
LAND TITLE
ASSOCIATION





ALTA Best Practices Framework

The ALTA Best Practices Framework has been developed to assist lenders in satisfying their responsibility to manage third party vendors. The ALTA Best Practices Framework is comprised of the following documentation needed by a company electing to implement such a program.

- ALTA Best Practices Framework: Title Insurance and Settlement Company Best Practices
- ALTA Best Practices Framework: Assessment Procedures
- ALTA Best Practices Framework: Certification Package (Package includes 3 Parts)

Version History and Notes

| Date | Version | Notes |
|-----------|---------|--|
| 7/19/2013 | 2.0 | Publication of the ALTA Best Practices Framework: Certification Package, along with other documents in the ALTA Best Practices Framework, as approved by the ALTA Board on July 19, 2013. This is the first publication of the ALTA Best Practices Framework: Certification Package. |
| 8/1/15 | 1.0 | Town Title Agency – In Compliance |
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Certification Package Overview

The Certification Package is comprised of a Cover Page and 3 Parts. These documents should be prepared and either posted or delivered in the following order:

- Certification Package
 - Certification Package Cover Page
 - Agency Letter (Part 1)
 - Best Practices Certificate (Part 2)
 - Declarations Page (Part 3)

This certification package is issued in accordance with the ALTA Best Practices Framework, which includes the ALTA Title Insurance and Settlement Company Best Practices, Assessment Procedures, and Certification Package. The Framework is published and available at <http://www.ALTA.org/bestpractices>.



ALTA Best Practices Framework: Certification Package
Cover Page

American Land Title Association

Certification Package
ALTA Best Practices Framework

Agency: Town Title Agency, LLC

This Certification Package contains this cover page and three parts, as follows:

- Part 1: Agency Letter
- Part 2: Best Practices Certificate
- Part 3: Declarations Page



ALTA Best Practices Framework: Certification Package
Agency Letter (Part 1)

Date: **August 1, 2015**

Subject: ALTA Best Practices Framework Dated July 19, 2013.


We are providing this letter in connection with the ALTA Best Practices Framework ("Framework") dated July 19, 2013. We intend that it be considered by any consumer, mortgage originator or mortgage servicer doing business with our company during the 24-month period following the date of this letter.

"Town Title Agency, LLC" has implemented the ALTA Title Insurance and Settlement Company Best Practices ("Best Practices") dated July 19, 2013, listed in the attached ALTA Best Practices Certificate. As of the date of this letter, we comply with the Best Practices in all material respects.

We represent that, during the 24 month period commencing on the date of this letter, we will remain in material compliance with each of the Best Practices.

Attached to this letter, please find (i) an ALTA Best Practices Certificate issued to us pursuant to the Framework, and (ii) a copy of the current Declarations Page for our errors and omissions or professional liability insurance.

Sincerely,



Joseph A. Ciambone
President
"Town Title Agency, LLC"



ALTA Best Practices Framework: Certification Package
Certificate (Part 2)

Certificate

Issued to:

Town Title Agency, Inc. "the Company"

Town Title Agency, LLC performed the assessment procedures enumerated in the ALTA Best Practices Framework: Assessment Procedures dated July 19, 2013 ("Procedures"). These Procedures were agreed to by the Company to assist it in evaluating compliance with the ALTA Title Insurance and Settlement Company Best Practices, dated July 19, 2013 ("Best Practices"), as of August 1, 2015.

Procedures executed related to the following ALTA Best Practices:

- € 1. Licensing
- 2. Escrow Accounting Procedures
- 4. Settlement Procedures
- 5. Title Policy Production & Delivery
- 6. Professional Liability Insurance Coverage
- 7. Consumer Complaints

- € 3. Privacy and Information Security

Our performance of such Procedures rendered a resulting grade of:

PASS

The scope of our engagement was limited to performance of the Procedures. We neither express an opinion regarding (i) the sufficiency of the Procedures for any particular purpose, nor (ii) compliance with the Best Practices.

This certificate is intended solely for the use of the Company. It is not intended to be relied upon by anyone other than the Company itself. Use of or reference to this certificate other than by the Company is at the user's sole responsibility and risk.

Town Title Agency, LLC

By: _____
Authorized Signatory

A handwritten signature in black ink, written over a horizontal line. The signature is stylized and appears to be a first name followed by a last name.



ALTA Best Practices Framework: Certification Package
Declarations Page (Part 3)

**[Errors and Omissions or
Professional Liability Declaration Page]**

EXPORTABLE



Item A

Policy Number: ANV102640A

Renewal of Policy Number: N/A



| |
|---|
| ANV GLOBAL SERVICES INC ON BEHALF OF ANV SYNDICATE 1861 AT LLOYD'S - 50% RENAISSANCE RE SYNDICATE 1458 AT LLOYD'S - 50% LUMP: 2007814A22T5001 |
| ANV102640A |

Item B

Named Insured:
Town Title Agency, Inc.

Broker Name:
PL Risk Advisors, Inc.

Mailing Address:
East 40 Midland Avenue
Paramus, NJ 07652

Mailing Address:
795 Franklin Ave, Suite 206
Franklin Lakes, NJ 07417

Item C

Policy Period:

From November 23, 2014 to November 23, 2015 at 12:01 A.M. Standard Time at your mailing address shown above.

Item D

| |
|---|
| PROFESSIONAL SERVICES |
| Solely in the performance of providing Title Agent/Abstractor services, for others for a fee. |

Item E

| LIMITS OF LIABILITY* | Limit |
|----------------------|-------------|
| Each Wrongful Act | \$1,000,000 |
| Aggregate | \$1,000,000 |

**Includes Costs of Defense*

Item F

| RETENTION | Retention |
|------------|-----------|
| Each Claim | \$10,000 |

