



Certificate

Issued to:

Guarantee Abstract Company "the Company"

Secure Title Solutions LLC (STS) designed its Certification examination 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, RSM USA, LLP (formerly McGladrey, LLP). The Certification examination 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.

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. In our opinion, Guarantee Abstract Company's title insurance and settlement practices, as of October 28, 2015 are in substantial compliance with the ALTA Best Practices, with comments in the examination report. A copy of the Certification examination report can be obtained from the Company upon request.

Secure Title Solutions, LLC

By: 
Authorized Signatory