

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 1: Licensing

➤ **Agency Checklist:**

We maintain proper municipal permits and licenses (occupational, etc.); State corporate documents; title insurance licenses for our Agency. These documents will be held on file in one location and be available upon request.

➤ **Employee Checklist:**

We maintain a list of the name of each employee and what licenses they have, even including notary, and when they expire. These documents will be held on file in one location and be available upon request.

Our Accounting Department will do a monthly update to the Employee License list to make sure all items are up to date using the Employee License Checklist. The form will be filed in our Best Practices Binder and updated Monthly.

➤ **ALTA Policy Form Licensing Compliance:**

We maintain proper licensing approval for use of the ALTA Policy forms. This document will be held on file in one location and be available for audit upon request.

The Accounting Department will do a bi-annual audit to determine that all municipal licenses, Alta policy form licenses; and Corporate documents are current and up to date using the Company checklist. The form will be filed in our Best Practices Binder and Updated bi-annually.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 1: Licensing (cont.)

Missouri State Licensing

1. Agency Name

Agent must exclude or eliminate the word insurer, insurance company or underwriter from its business name.

2. Agency Licensing

- a. Agent needs to maintain its agency license and comply with all annual filing requirements.
- b. All agencies licensed after January 1, 2008 must designate an individual as a “qualified principal” who as a condition of licensure must successfully pass the “qualified producer examination.”

3. Agent (Employee) Licensing

Agent should require all employees to be licensed and to comply with all Continuing Education requirements.

4. Individual Producer Licensing

- a. A resident of the state of Missouri applying for a producer’s license (after January 1, 2008) must successfully pass an examination to obtain licensure.
- b. A non-resident individual applying for a producer’s license is exempt from taking the examination if the individual holds a valid license from their state of residence and the state requires mandatory continuing education.

☑If the non-resident’s state does not require mandatory continuing education, then the non-resident individual applying for a Missouri producer’s license must take and successfully pass the examination to obtain licensure.

5. Licensure Period

- a. A business entity license is good for a period of two years. The fee is \$100.
- b. Individual Producer’s licenses are for a period of two years. The fee is \$100 per license.
- c. If a person’s Individual Producer’s license expires, the person may renew or reinstate the license within twelve (12) months of the expiration date, provided all the continuing education requirements have been met and a fine of \$25 per month from the date of expiration is paid.

6. Continuing Education Requirements

- a. Any person licensed to act as a title agent shall, during each two year period, attend courses or programs of instruction or attend seminars equivalent to **a minimum of eight hours of instruction.**
- b. Excess CE’s accumulated during any two year period may be carried over to the immediately following two year period.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 1: Licensing (cont.)

Applicable Statutes and Regulations

RSMo 381.115.1 provides:

It is unlawful for any person to transact the business of title insurance unless authorized as a title insurer, title agency or title agent.

RSMo 381.115.2 provides:

It is unlawful for any person to transact business as:

- (1) A title agency, unless the person is a licensed business entity insurance producer under subsection 2 of section 375.015; or*
- (2) A title agent, unless the person is a licensed individual insurance producer under subsection 1 of section 375.015 or is exempt from licensure under subsection 3 of this section.*

RSMo 381.115.3 provides:

A salaried employee of a title insurer, title agency, or title agent is exempt from licensure as a title agent if the employee does not materially perform or supervise others who perform any of the following:

- (1) Sell, solicit, or negotiate a title insurance policy or closing protection letter;*
- (2) Calculate premiums for a title insurance policy or closing protection letter;*
- (3) Determine insurability;*
- (4) Establish, calculate, or negotiate title charges;*
- (5) Conduct title search or examinations;*
- (6) Execute title insurance policies, commitments, binders or endorsements; or*
- (7) Handle escrows, settlements, or closings.*

RSMo 381.118 provides:

- 1. Each title agency shall designate an individual as a qualified principal, who as a condition of licensure shall successfully pass an examination developed by the producer advisory board established by section 375.019 and approved by the director. Each title agent shall successfully pass an examination developed by the producer advisory board and approved by the director. Upon request by a title agency or agent and for good cause, the director, by order, may waive the requirements of this section. The examination requirement in this subsection shall be waived for all title agents and qualified principals who are licensed in this state as of January 1, 2008.*
- 2. Each title agent licensed to sell title insurance in this state, unless exempt under section 8 of this section, shall successfully complete courses of study as required by this section. Any person licensed to act as a title agent shall, during each two years, attend courses or programs of instruction or attend seminars equivalent to a minimum of eight hours of instruction. The initial such two-year period shall begin January 1, 2008.*

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 1: Licensing (cont.)

3. *Subject to approval by the director, the courses or programs of instruction which shall be deemed to meet the director's standards for continuing education requirements shall include, but not limited to, the following:*
 - (1) *A real property law or title insurance-related course taught by an accredited college or university or qualified instructor who has taught a course of real property or title insurance law at such institution;*
 - (2) *A course or program of instruction or seminar approved by the director developed or sponsored by any authorized insurer, recognized agents' association, title insurance trade association, or approved private provider. A local agents' group may also be approved if the instructor receives no compensation for services;*
 - (3) *Courses approved for continuing legal education credit by the Missouri Bar.*
4. *A person teaching any approved course of instruction or lecturing at any approved seminar without compensation shall qualify for one and one-half times the number of classroom hours as would be granted to a person taking and successfully completing such course, seminar or program, but the credit may be credited no more than once a year.*
5. *Excess classroom hours accumulated during any two-year period may be carried forward to the two-year period immediately following the two-year period in which the course, program, or seminar was held.*
6. *For good cause shown, the director may grant an extension of time during which the educational requirements imposed by this section may be completed, but such extension of time shall not exceed the period of one calendar year. The director may grant an individual waiver of the mandatory continuing education requirement upon a showing by the licensee that it is not feasible for the licensee to satisfy the requirements prior to the renewal date. Waivers may be granted for reasons including, but not limited to:*
 - (1) *Serious physical injury or illness;*
 - (2) *Active duty in the armed services for an extended period of time;*
 - (3) *Residence outside the United States; or*
 - (4) *Licensee is at least seventy years of age and is currently licensed as a title agent.*
7. *Every person subject to the provisions of this section shall furnish in a form satisfactory to the director written certification as to the courses, programs, or seminars of instruction taken and successfully completed by such person.*
8. *The provisions of this section shall not apply to those natural persons holding or applying for a license to act as a title agent in Missouri who reside in a state that has enacted and implemented a mandatory continuing education law or regulation pertaining to title agents. However, those natural persons holding or applying for a Missouri agent license who resides in states which have no mandatory continuing education law or regulations shall be subject to all the provisions of this section to the same extent as resident Missouri agents.*

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 2: Escrow/Trust Accounting

➤ Escrow/Trust Controls

- We maintain separate company operating accounts, distinct from the escrow accounts.
- We have escrow accounts and they are maintained at large FDIC-insured national banks.
- The escrow accounts are clearly marked as “Escrow”, “Depository”, “Trust” or “Custodial” both on our bank statements.
- We pay for and use Positive Pay with the Bank, in which the bank, once an hour and we send them an approved list.
- We run monthly trial balances, and have a process to clear out stale balances and locate uncashed checks to be cleared, every month.
- All funds are timely deposited pursuant to RSMo 381.022. *(A title insurer, title agency, or title agent not affiliated with a title agency may operate as an escrow, security, settlement, or closing agent, provided that all funds deposited with the title insurer, title agency, or title agent not affiliated with a title agency, pursuant to written instructions in connection with any escrow, settlement, closing, or security deposit shall be submitted for collection to or deposited in a separate fiduciary trust account or accounts in a qualified depository institution no later than the close of the second business day after receipt, in accordance with the following requirements.)*
- All funds received in excess of \$2500 are certified funds pursuant to RSMo 381.412--*A settlement agent who accepts funds of more than two thousand five hundred dollars for closing a real estate transaction shall require a buyer, seller, or lender who is not a financial institution to convey such funds to the settlement agent as certified funds)*
- CPLs are issued or appropriate waiver received on each file pursuant to RSMo 381.022.5 & 6 *(Notwithstanding the provisions of subsection 2 of this section, a title insurer, title agency, or title agent is not authorized to provide such services as an escrow, security, settlement, or closing agent in a residential real estate transaction unless as part of the same transaction the title insurer, title agency, or title agent issues a commitment, binder, or title insurance policy and closing protection letters have been issued protecting the buyer's and the seller's interests, or the title agency or agent has given written notice to the affected person in a title insurance commitment or on a form approved by rule promulgated by the director that the person's interest in the closing or settlement is not protected by the title insurer, title agency, or title agent. It is unlawful for any title agency or agent to engage in the handling of an escrow, settlement or closing of a residential real estate transaction unless the escrow handling, settlement or closing is conducted or performed in contemplation of and in conjunction with the issuance of a title insurance policy or a closing protection letter, or prior to the receipt of any funds, the title agency or agent clearly discloses to the seller, buyer or lender involved in such escrow, settlement or closing, that no title insurer is providing any protection for closing or settlement funds received by the title agency or agent.)*

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 2: Escrow/Trust Accounting (cont.)

➤ **Escrow Account Authorizations**

- We have employees who are authorized signers on the escrow account. We require two authorized signatures on each check.
- We run background checks annually on those signers and address any anomalies.
- We maintain a log of authorized signers and when their background check was completed. We immediately remove authority at the bank for anyone who leaves the company.

➤ **Account Reconciliations**

- We maintain a monthly reconciliation of every escrow account. A three-way reconciliation is performed, meaning that we verify that the Book Balance, Bank Balance and Escrow Trial Balance are the same. The data is matched up between our closing software, ResWare, and our banking software.
- We maintain a separate file for each real estate closing transaction for which funds are received in escrow. The file contains chronological entries of dates and amounts of moneys received and disbursed including the name of the remitter and payee and each check number issued on such escrow account. These records are maintained by us for a period of three years. The file required by the rules may be maintained in computer storage with a print-out available upon request of a title insurer or the Department of Insurance.
- We have a segregation of duties so that no one person controls all of the management of escrow money. For example, the reconciliations are done by the Accounting Manager, but the authorized signers are our Escrow Closers.
- We have alerts set up for outstanding checks and files with funds remaining in them after closing to determine if there are any red flags that we need to investigate.
- Our reconciliations are reviewed during Audit by our title insurance underwriter(s) every year along with the monthly bank statements, a list of all outstanding checks which are not shown on the monthly bank statement, and a trial balance of the escrow ledger records.
- We address immediately any concerns or corrections raised by our title insurance underwriters.
- Our accounting records are “transparent” to our underwriters in that they have electronic access to monitor certain alert patterns.
- Wires -Incoming wires are claimed by a closing or processing coordinator. A member of the accounting department verifies wire detail information matches the closing file and approves the claim before the funds are deposited to the file.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 2: Escrow/Trust Accounting (cont.)

Outgoing wires are requested by a closing coordinator with supporting documents attached through the postings tab of the closing file. A member of the accounting department verifies available funds on the file and inputs the wire based on the supporting documents. A second member of accounting also verifies available funds and gives secondary authorization when wiring instructions are inputted correctly.

All members of the accounting department have individual login and password for the bank website along with individual tokens.

➤ **Training:**

Our Accounting Team has daily meetings with the Upper Management. Any issues or concerns are discussed and if needed procedures put into place to resolve those concerns as well as being informed of any other department changes that will affect the Accounting Team.

The Accounting Manager is responsible to inform, train or follow-up on any procedural changes.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 3:
Personal/Non-Public Privacy and Information Security

➤ **Information Security Program Management**

- While most of the information that we deal with is public record information, we are aware that there are some documents we receive that have private information on them, such as consumer income data, and social security numbers.
- Physical---Customers and the public are required to check in at the front desk. They are only taken into a separate closing room if they are there to sign any documentation or need to meet with one of our staff. They are never allowed back into the office area.
- Employees are trained to a “clean desk” standard. Our employees work in our ResWare system which is a paperless system. When employees leave their desk they are required to lock their computer.
- We try not to print out anything containing non-public personal information, but if we must, then we are careful to keep it in a folder where no one can see it walking by. All files containing personal information are put in a secure location at end of business. Printed information is scanned into the file as quickly as possible and then shredded.
- At night, our Accounting Department is locked and all employee computers are logged off and locked.
- Department Managers and Regional Managers will conduct a survey of their offices on a regular basis to ensure that these policies are being met.

➤ **Information Security—Electronic.**

Most of the computers in our network are thin clients which do not allow information to be stored on the device. All work done is done directly on our secure servers. The few employees who have regular PC's access the system via a terminal server connection. Employees are not allowed to use removable storage devices to save data.

Our servers are protected with virus protection as well as firewall security protection and monitored by our IT Staff.

Our servers are currently located in our Corporate Office in a secure room only accessible by our IT Staff.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

E-mails that contain non-public personal information are encrypted. We use the Zix encryption tool that is policy based and reviews e-mails sent for private information and automatically encrypts the e-mail before it is sent.

➤ **Risk Identification and Assessment**

Our Management, along with our IT Staff meet regularly to discuss needs and to identify potential risks and breach of security. In the event a possible risk is identified, steps are taken to insure that our systems remain secure.

➤ **Employee Training, Management, and Responsibilities**

New employees work with a current employee from their department for training until it is determined by their Manager that they are ready to work on their own. Each closing office has an Office Manager on site to oversee the day to day operation for that location. Our Company is divided into three regions and each region has a Regional Manager who is involved with the hiring, training and overall management of their Region. Regional Managers meet monthly with our Marketing Staff and Upper Management to discuss issues and to help set policy and procedures. Implementing procedure is usually handled by the Regional Manager unless it is a significant change, whereby employees will be brought together for training sessions.

➤ **Retention and Destruction of Personal Information**

- Retention – Evidence of determination of insurability is retained for 7 years and escrow records are retained for 7 years in either physical (prior to 2014) or electronic format (as of 1/1/2014).

Physical – Once a file is closed or cancelled, we use a shredding company, Cintas, to collect and dispose of all files after scanning. That company also has heightened security, as reflected by their use of onsite shredding. See their website at www.cintas.com.

- Electronic – Our closing software, ResWare, is secured with a log in and password for each employee of our company. After the file is disbursed, we lock down the HUD so that no further receipts or disbursements can be made on the file without the approval of a manager. Once our file has been completed thru all departments or cancelled, we move that file to Closed status, which further locks it down. Our files are electronically stored on our secure document server.

➤ **Overseeing Service Providers**

- For every one of our service providers: closing software, banking software, our title search providers, our data disposal company, we have reviewed their security procedures, and have verified that they are sufficient for any non-public private consumer information they may receive.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

- List of Current Service Providers:
 - SinglePoint/US Bank – (banking software)
 - ResWare / Adeptive Software (Closing Software)
 - Data Trace (title plant)
 - Netco (title searcher)
 - Zix Corporation (email encryption)
 - Cintas (paper shredding)

➤ **Data Breach Incident Reporting**

- In the event of a data breach involving possible non-public personal consumer information, we will send a letter notice to all clients affected by this breach, within 5 days of our notice of the breach. We will take immediate action to reverse the breach and to curing the breach from happening again.

➤ **Business Continuity and Disaster Recovery**

- In the event of a natural weather disaster, or an electronic shut down that causes our business to shut down, we have established remote back up servers to maintain the security of our data. Our servers are backed up daily to an offsite location.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 4:
Settlement Process

➤ **Recording Procedures**

- We electronically record the same day as closing or within 5 business days, where available (the following counties in Missouri—*Bates, Butler, Cape Girardeau, Clay, Dallas, Dent, Douglas, Dunkin, Franklin, Howell, Jackson, Jefferson, Johnsen, Lincoln, Linn, Livingston, Marion, Mississippi, Newton, Oregon, Osage, Perry, Pettis, Phelps, Polk, Pulaski, Randolph, Saline, Schuyler, Scott, St. Charles, St. Francois, St. Louis City, St. Louis County, Stoddard, Stone, Taney, Texas, Webster*) and where not available, we batch documents from the closings of the past 5 days and mail by certified mail/return receipt to the County Recorder's office. (RSMo 381.026.1--*The settlement agent shall present for recording all deeds and security instruments for real estate closings handled by it within five business days after completion of all conditions precedent thereto unless otherwise instructed by all of the parties to the transaction.*)
- We have a log of recordings by file number showing when sent. We check to see if everything has been returned in the proper order and then scan recorded documents into our file.
- If there is a discrepancy in the recording fee and the recording is rejected, we immediately make up the difference, send it back for recording, and then contact the appropriate party for recovery of that fee.
- If the recording is rejected due to some other alleged defect in the document, we act immediately to correct the defect or send the recording office what they need in order to record.
- Recording Manager is responsible for checking daily that recordings are being received on time and are properly recorded.

➤ **Pricing Procedures**

- For each file we use the underwriter's premium calculator for our state and county which has been implemented into our software system so that the rate is automatically calculated. The rate and split is documented in our closing file and for remitting to the underwriter with the premium.
- A sampling of the system generated rates on closed files is reviewed by the Operations Manager on a quarterly basis or after each system upgrade whichever occurs first, to verify the system is calculating the rates correctly according to our Underwriter(s) rate table and agreements.

➤ **Training**

- We have monthly staff meetings to go over questions about pricing or recording, and continually refine our practices to make sure no documents have fallen through the cracks.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 5:
Policy Production, Delivery, Reporting & Premium Remittance

➤ **Title Policy Production and Delivery**

- We issue all title policies, both owners and lenders, in a timely fashion and in accordance with required time lines. (RSMo 381.038.3 {Rule 20 CSR500-7.090}--*A title insurer, title agency, or title agent shall promptly issue each title insurance policy within forty- five days after compliance with the requirements of the commitment for insurance, unless special circumstances as defined by rule delay the issuance.*)
- Any Policy that is unable to be issued will be properly documented in the file as to the reason for the problem. The Policy Manager will follow up on these items to insure the policy can be issued as soon as all proper documentation has been received.
- The Policy Manager will conduct a monthly audit to make sure that policies are being issued as set out in these procedures.

➤ **Policy Reporting**

- By the last day of the month following the month in which the transaction closed, we report all issued policies to our underwriters using a spreadsheet of all policies from our closing software provider.

➤ **Premium Remittance**

- By the last day of the month following the month in which the transaction was closed, when we report the policy to our underwriter. (RSMo 381.038.3--*A title agent and a title agency shall remit premiums to the title insurer under the term of its agency contract, but in no event later than within sixty days of receiving an invoice from the title insurer.*)

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 6:
Professional Liability Insurance and Fidelity Coverage

Delete, modify and add to the following as necessary to describe your agency's procedures.

➤ **Professional Liability Insurance**

- We have Errors & Omissions coverage with RLI Insurance Co. and Torus Specialty Ins. , in the cap amount of 2 Million each , and 2 Million each per transaction, deductible amount of \$25,000 , dates of current coverage 10/04/15-10/04/16 . It must be renewed on 10/04/16 . Copy attached.

➤ **Fidelity Coverage**

- We have Fidelity coverage, with Ohio Casualty , in the cap amount of 1 Million , and 1 Million per incident, deductible amount of \$10,000.00 , dates of coverage 8/1/15-8/1/16 . It must be renewed by 8/1/16 . Copy attached.

➤ **Surety Coverage**

- We have a Surety policy, with Lloyd's of London , in the cap amount of \$500,000 , per incident amount of \$500,000 , deductible amount of \$25,000 , dates of coverage 12/15/14-12/15/15 . It must be renewed on 12/15/15 . Copy attached.

Copies of Declaration Pages are attached

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

ALTA BEST PRACTICE 7: Consumer Complaints

➤ **Recordation of Complaint and Evidence of Response to Consumer**

Customer satisfaction is a top priority for Investors Title Company. In the event something goes wrong, it is our goal to handle a Consumer complaint as efficiently as possible. Every reasonable effort will be made in order to reach a satisfactory resolution with our Client and Customers. In order to meet these goals, the following procedures are in place to ensure each complaint is handled as quickly and efficiently as possible.

1. If an Employee of Investors Title Company receives a complaint from a Customer or Client, that is unable to be reasonably resolved by said employee, said Employee shall take down the customer contact information and open a Consumer Complaint Form complete with file number and description of said complaint within the closing file in question. The Employee shall immediately forward the Consumer Complaint Form to their Regional Manager or the Production Manager if the complaint is taken at the Production Office.
2. Upon receipt of a Consumer Complaint Form from an Employee, the Regional Manager/Production Manager will review the complaint and open said complaint in our *Issue Tracker*. The Manager will contact the Marketing Representative assigned to said file and together, will attempt to resolve the issue. Either the Regional Manager/Production Manager or Marketing Representative will contact the Customer/Client within 24 hours of receiving said complaint. The Regional Manager/Production Manager or Marketing Representative will document the complaint form with the actions taken to resolve the matter and verify with said Customer/Client that the matter has been resolved. The Manager will mark the issue in the *Issue Tracker* as closed.
3. If the Regional Manager/Production Manager/Marketing Representative is unable to resolve the complaint to the satisfaction of the Customer/Client, the Regional Manager/Production Manager/Marketing Representative will forward said documented Consumer Complaint Form to the main office to the President's acting Assistant. Within 24 hours of the receipt of said complaint, the Customer/Client will be contacted by either the Assistant to the President or the President and an attempt will be made to satisfy said complaint. The Consumer Complaint Form will be documented as to what action was taken in an effort to resolve said complaint. The Assistant to the President will be responsible to marking said issue as Closed in the *Issue Tracker*.
4. Customer and Client complaints can also be made by completing a Consumer Complaint Form by calling any of our offices for a copy of a Consumer Complaint Form, and mailing, faxing, or e-mailing a completed form directly to our Main Office. The form will be reviewed by the Assistant to the President and sent to the Regional Manager or Production Office Manager within 24 hours of the receipted complaint. The complaint will then be handled as described in items 2 and 3 above.

Investors Title Company
BEST PRACTICES
Settlement Policies and Procedures

5. All completed Consumer Complaint Forms are documented in the *Issue Tracker* of our software. If the complaint is related to a file opened on our system, said complaint form will also be scanned into the file for future reference.
6. As Customer Satisfaction is a top priority for Investors Title. The Management team will conduct a quarterly review of the consumer complaints received to determine if any changes in procedure will need to be put in place to prevent future problems from occurring.

➤ **Reporting**

- We report them up to management/owners or to our underwriter, if a title claim or any other type of claim should be filed with the underwriter.

➤ **Analysis and Self- Assessment**

- The log of any complaints are reviewed by the Management team for an recurring issues to determine what change in policy should be made to address said issues.

➤ **Training**

If it is determined that an issue resolution results in needed additional training, the Regional Manager makes arrangements for said training needed for their department.



CERTIFICATE OF LIABILITY INSURANCE

INVTIT-01 BERRANT

DATE (MM/DD/YYYY)

9/30/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Charles L. Crane Agency Co. Charles L. Crane Agency 400 Chesterfield Ctr, Ste 320 Chesterfield, MO 63017	CONTACT NAME: PHONE (A/C, No, Ext): (636) 537-5000 FAX (A/C, No): (636) 537-5009 E-MAIL: ADDRESS:													
	<table border="1"> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A: RLI Insurance Company</td> <td>13056</td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: RLI Insurance Company	13056	INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:
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INSURER C:														
INSURER D:														
INSURER E:														
INSURER F:														
INSURED Investors Title Co., Inc. Brian Lightner 219 S. Central Clayton, MO 63105														

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

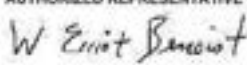
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPIOP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$ <input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A				E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	E&O		RTP0006360	10/04/2015	10/04/2016	PER CLAIM 2,000,000
A	E&O		RTP0006360	10/04/2015	10/04/2016	AGGREGATE 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

TITLE CLOSING & ESCROW SERVICES PROFESSIONAL LIABILITY - ALL LOCATIONS AS LISTED BELOW

Arnold
 1897 Richardson Road.
 Arnold, MO 63010
 Manager: Laurie Baumgarth
 Phone: (636) 296-3065 Fax: (636) 282-0419
 SEE ATTACHED ACORD 101

CERTIFICATE HOLDER Investors Title Company, Inc. 219 South Central Avenue Clayton, MO 63105	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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ADDITIONAL REMARKS SCHEDULE

AGENCY Charles L. Crane Agency Co.		NAMED INSURED Investors Title Co., Inc. Brian Lightner 219 S. Central Clayton, MO 63105	
POLICY NUMBER SEE PAGE 1		EFFECTIVE DATE: SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:

Creve Coeur
 12317 Olive Blvd.
 Creve Coeur, MO 63141
 Manager: Kelly Lyons
 Phone: (314)878-6255 Fax: (314) 878-5549

Re/Max Gold South
 11400 Concord Village Ste. G
 St. Louis, MO 63123
 Manager:
 Phone: Fax:

Berkshire Hathaway Advantage
 9147 Watson
 St. Louis, MO 63126
 Manager: Laurie Baumgarth
 Phone: (314) 961-3419 Fax: (314) 961-6327

North County
 258 North Hwy 67
 Florissant, MO 63031
 Manager: Amy McCartney
 Phone:(314) 839-4000 Fax: (314) 839-3157

Re/Max Gold Washington
 910 West 14th Ste. 220
 Washington, MO 63090
 Manager:
 Phone: Fax:

Berkshire Hathaway Advantage Webster
 107 West Lockwood
 Webster Groves, MO 63119
 Manager: Laurie Baumgarth
 Phone: (314) 292-5727 Fax:(314) 292-5023

O'Fallon/ Hwy K
 2957 Hwy K
 O'Fallon, MO 63368
 Manager: Jennifer Silver
 Phone:(636) 978-1777 Fax: (636) 978-1782

Re/max Results Mid County
 8081 Manchester Rd.
 St. Louis, MO 63144
 Manager: Vickie Miller
 Phone (314) 951-1940 Fax (314) 783-3500

Berkshire Hathaway Alliance Chesterfield
 17050 Baxter Rd. Ste 200

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Charles L. Crane Agency Co.		NAMED INSURED Investors Title Co., Inc.	
POLICY NUMBER SEE PAGE 1		Brian Lightner 219 S. Central Clayton, MO 63105	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Chesterfield, MO 63005
Manager: Kim Murray
Phone: (636) 787-0260 Fax(636) 787-0262

Realty Executives Advantage
1105 St. Peters Howell Rd.
St. Peters, MO 63376
Manager:
Phone: Fax:

Re/Max Results South Towne
4850 Lemay Ferry Road Ste. 100
St. Louis, MO 63129
Manager: Karla Dawson
Phone: (314) 329-9039 Fax(314) 487-6355

Berkshire Hathaway Alliance Fenton
400 Old Smizer Mill Road
Fenton MO 63026
Manager: Pam Sheppard
Phone: (636)496-6999 Fax: (636) 496-6996

Realty Executives Premiere Eureka
54 The Legends Parkway Suite 156
Eureka, MO 63025
Manager: Laura Craft
Phone: (636) 549-0566 Fax: (636)549-0572

Re/Max Suburban Chesterfield
16647 Chesterfield Grove Road Suite 110
Chesterfield, MO 63005
Manager: Kim Noel
Phone: (636)449-4111 Fax: (636) 449-4115

Berkshire Hathaway Alliance Frontenac
1588 S. Lindbergh #210
St. Louis, MO 63131
Manager: Betty Embree
Phone: (314) 983-0769 Fax(314) 983-0712

Realty Executives South
12016 Tesson Ferry Road
St. Louis, MO 63128
Manager: Debbie Farnbach
Phone: (314) 842-1730 Fax(314) 842-7937

Shrewsbury Production
7208 Weil Avenue
Shrewsbury, MO 63119
Manager: Ryan Fenberg



ADDITIONAL REMARKS SCHEDULE

AGENCY Charles L. Crane Agency Co.		NAMED INSURED Investors Title Co., Inc. Brian Lightner 219 S. Central Clayton, MO 63105	
POLICY NUMBER SEE PAGE 1		EFFECTIVE DATE: SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Phone: (314) 535-1600 Orderfax 535-9555

Berkshire Hathaway Alliance St. Peters
 251 Salt Lick Road
 St. Peters, MO 63376
 Phone: Fax:

Re/Max Edge
 1114 Wolfrum Road
 Weldon Springs, MO 63304
 Manager: Jen Brown
 Phone: (636)229-4548 Fax (636)229-8019

Southfield Office
 5440 Southfield Center
 St. Louis, MO 63123
 Manager: Sherry Parsons
 Phone: (314) 729-1333 Fax(314) 729-1601

Berkshire Hathaway Alliance Wentzville
 1905 Wentzville Parkway
 Wentzville, MO 63385
 Manager: Cindy McCarthy
 Phone: (636) 887-8331 Fax(636)887-8333

Re/Max Edge Chesterfield
 699 Trade Center
 Chesterfield, MO 63005
 Manager:
 Phone: Fax:

St. Louis City
 4706 Hampton Ave
 St. Louis, MO 63109
 Manager: Debbie Ullman
 Phone: (314) 561-3400 Fax(314)561-3404

Bluestone
 2101 Bluestone Dr. Ste.112
 St. Charles, MO 63303
 Manager: Stephanie Zollner
 Phone: (636)916-1722 Fax: (636) 916-3979

Re/Max Properties West—Wildwood
 16497 Clayton Road Suite 104
 Wildwood, MO 63011
 Manager: Gail Claspill
 Kelly: (636) 898-1374 Fax:(636)519-8220

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Charles L. Crane Agency Co.		NAMED INSURED Investors Title Co., Inc. Brian Lightner 219 S. Central Clayton, MO 63105	
POLICY NUMBER SEE PAGE 1		EFFECTIVE DATE: SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Susan Brewer Service 1st
5237 Highway N
Cottleville, MO 63304
Manager: Laura Ditmeyer
Phone: (636)939-7124 Fax:636)926-3682

Chesterfield Valley
108 Chesterfield Valley Drive
Chesterfield, MO 63005
Manager: Sheri Lewis
Phone: (636)530-1990 Fax?636) 530-1934

Re/Max Gold Soulard
2200 S. 12th
St. Louis, MO 63104
Manager:
Phone: Fax:

Town and Country
1006 Schnucks Woodsmill Plaza
Chesterfield, MO 63017
Manager: Bobbi Barnes
Phone: (636) 230-5900 Fax:(636) 230-5255

Clayton
219 South Central Ave.
Clayton, MO 63105
Manager: Shelli Schiller
Phone: (314)862-0303 Fax:(314) 862-0152

Re/Max Gold Fenton
2590 Gladiator Dr.
Fenton, MO 63026
Manager:
Phone: Fax:

William French
14500 South Outer 40, Ste 114
Chesterfield, MO 63017
Email: Wm French

Berkshire Hathaway Alliance Maryland Walk
8077 Maryland Avenue
St. Louis, MO 63105
Manager: Betty Embree
Phone: 314-983-0769
Fax: 314-983-0712



The Ohio Casualty Insurance Company

This Rider forms a part of the policy numbered below

Underwritten by: The Ohio Casualty Insurance Company		
Insured: Investors Title Company, Inc.; Investors Title Company, Inc. 401(k) Plan; Investors Title Company Flexible Spending Plan; Dependent Care & Cafeteria Plan 8125	Form No.: 25	
This Rider becomes effective as of 12:01 a.m. on August 1, 2015	Policy No.: 4-104-776	Rider No.: 8

AMEND DECLARATIONS PAGE - DISCOVERY FORM

It is agreed that:

1. The attached bond is amended by replacing that item(s) on the Declarations Page corresponding to the item(s) indicated below with an "X":

Item 2. Bond Period: from 12:01 a.m. on August 1, 2015 to 12:01 a.m. on August 1, 2016
(MONTH, DAY, YEAR) (MONTH, DAY, YEAR)

Item 3. The Aggregate Liability of the Underwriter during the Bond Period shall be \$

Item 4. Subject to Sections 4 and 11 hereof, the Single Loss Limit of Liability is \$1,000,000. and the Single Loss Deductible is \$10,000.

Provided, however, that if any amounts are inserted below opposite specified Insuring Agreements or Coverage, those amounts shall be controlling. Any amount set forth below shall be a part of and not in addition to amounts set forth above.

Amount applicable to:

	Single Loss Limit of Liability	Single Loss Deductible
Insuring Agreement (D)-FORGERY OR ALTERATION	\$	\$
Insuring Agreement (E)-SECURITIES	\$	\$
Coverage on Partners (Form No. 14 only)	\$	\$
Optional Insuring Agreements and Coverages:	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED



Alouis A. Chulida
 Authorized Representative

The Ohio Casualty Insurance Company

900 Second Road, Fairport, OH 45804
(Herein called Underwriter)

DECLARATIONS

Item 1. Name of Insured (herein called Insured):
Investors Title Company, Inc.; Investors Title Company, Inc. 401(k) Plan;
Investors Title Company Flexible Spending Plan; Dependent Care & Cafeteria Plan 8125
Principal Address: 219 South Central Avenue, Clayton, MO 63105
(City, Street, City, County, State)

Item 2. Bond Period: from 12:01 a.m. on August 1, 2011 to 12:01 a.m. on August 1, 2012
(Month, Day, Year) (Month, Day, Year)

Item 3. The Aggregate Liability of the Underwriter during the Bond Period shall be \$ 2,000,000.

Item 4. Subject to Sections 4 and 11 hereof,
the Single Loss Limit of Liability is \$ 2,000,000,
and the Single Loss Deductible is \$ 25,000.

Provided, however, that if any amounts are insured below opposite specified Insuring Agreements or Coverages, those amounts shall be controlling. Any amount set forth below shall be part of and not in addition to amounts set forth above. (If an Insuring Agreement or Coverage is to be deleted, insert "Not Covered.")

Amount applicable to:

	Single Loss Limit of Liability	Single Loss Deductible
Insuring Agreement (D)—FIDELITY OR ALTERATION	\$ 2,000,000.	\$ 25,000.
Insuring Agreement (E)—SECURITIES	\$	\$
Optional Insuring Agreements and Coverages:	\$	\$

If "Not Covered" is inserted above opposite any specified Insuring Agreement or Coverage, such Insuring Agreement or Coverage and any other reference thereto in this bond shall be deemed to be deleted therefrom.

Item 5. The liability of the Underwriter is subject to the terms of the following riders attached hereto:

F-4776, P-4899

Item 6. Insured's Offices Covered—All offices in the United States of America and Canada and any other offices listed below:

Item 7. The Insured by the acceptance of this bond gives notice to the Underwriter terminating or cancelling prior bond(s) or policy(ies)
No.(s) _____ such termination or cancellation to be effective as of the time this bond becomes effective.

Signed, sealed and dated this 15th day of July, 2011

FI-5130
TSB 5012h

THE OHIO CASUALTY INSURANCE COMPANY

By Adonis H. Chakides
Adonis H. Chakides, Attorney-in-Fact

This Declaration Page is attached to and forms part of Certificate provisions (Form SL/C-3 USA NMA 2868)

Previous No. NONE	Authority Ref. No. B0621PFDO16214	Certificate No. ESB ALL1044-1401
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1. Name and address of the Assured:

INVESTORS TITLE COMPANY

219 S. CENTRAL
CLAYTON, MO 63105

2. Effective from December 15, 2014 to December 15, 2015
both days at 12:01 a.m. standard time.

3. Insurance is effective with certain UNDERWRITERS AT LLOYD'S, LONDON.
Percentage: 100%

Amount	Coverage	Rate	Premium
\$500,000 (See Policy for any applicable sub-limits)	Escrow Security Bond		\$6,920.00
		Policy Preparation Fee	\$250.00
		Surplus Lines Tax	\$338.50
		Stamping Fee	\$0.00

5. Forms attached hereto and special conditions:

H1, H3, H5, H6, H7, H8, H9, H11, H12, H13, H14, H15, H18, H19, H38, H94, H118

6. Service of Suit may be made upon:

David L. Koury; BatesCarey LLP; 191 North Wacker, Suite 2400, Chicago, Illinois 60606
Telephone: (312) 762-3226; Facsimile: (312) 762-3200; E-Mail: dkoury@batescarey.com

7. In the event of a claim, please notify the following:

David L. Koury; BatesCarey LLP; 191 North Wacker, Suite 2400, Chicago, Illinois 60606
Telephone: (312) 762-3226; Facsimile: (312) 762-3200; E-Mail: dkoury@batescarey.com

Dated

Stetefeld Underwriting Agency

December 15, 2014.

By


David L. Koury
Correspondent

This is evidence of insurance procured and developed under the Missouri Surplus Lines Laws. It is NOT covered by the Missouri Insurance Guaranty Association. This insurer is not licensed by the state of Missouri and is not subject to its supervision

ESCROW SECURITY BOND

Bond No. ESB ALL1044-1401

COURT COSTS AND ATTORNEYS FEES REDUCE AND MAY EXHAUST THE COVERAGE LIMITS AND ARE SUBJECT TO THE DEDUCTIBLE. SUBSECTIONS (2), (3) AND (4) OF INSURING AGREEMENT (G) ARE LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE BOND PERIOD.

DECLARATIONS

Item 1. Name of Insured (herein called Insured): INVESTORS TITLE COMPANY

Principal Address: 219 S. CENTRAL
CLAYTON, MO 63105

Item 2. Bond Period: from 12:01 a.m. on December 15, 2014 and 12:01 a.m. on December 15, 2015 standard time at the Principal Address as to each of said dates.

IMPORTANT: UNLESS CANCELLED OR TERMINATED AT AN EARLIER DATE, THIS POLICY DEFINITELY EXPIRES ON THE DATE STATED ABOVE WITHOUT FURTHER NOTICE BY OR ON BEHALF OF THE UNDERWRITERS.

Item 3. Aggregate Limit of Liability and Deductible Amount

Subject to Sections 8 and 9 hereof, the Limit of Liability is \$500,000 in the aggregate (referred to in this bond hereinafter as the "Aggregate Limit of Liability") and Deductible Amount is \$25,000 each and every loss.

Item 4. Offices Covered--

The offices of the Insured covered under this Bond are:

- (a) all of its offices, established or to be established, which are located in the United States of America and Canada, and,
- (b) the office or offices of the Insured outside the United States of America or Canada and located as follows:

Item 5. The liability of the Underwriters is subject to the terms of the following riders attached hereto:

H1, H2, H5, H6, H7, H8, H9, H11, H12, H13, H14, H15, H18, H19, H35, H04, H110

Item 6. The Insured by the acceptance of this Bond gives notice to the Underwriters terminating or canceling prior Bond(s) or policy(ies) No.(s) such termination or cancellation to be effective as of the time this Bond becomes effective.

Item 7. Retroactive Date: December 15, 2014

Item 8. Notice pursuant to Sections 5, 6(c), and 12(a):

Stateside Underwriting Agency
265 Exchange Drive, Suite 101
Crystal Lake, IL 60014
P: 815-759-6000

ALLIANT NATIONAL
TITLE INSURANCE COMPANY

February 20, 2015

Ms. Jessica Elliott
Investors Title Company, Inc.
219 S Central Ave
Clayton, MO 63105



Dear Ms. Elliot,

Investors Title Company, Inc. has been certified as an *Authorized Service Provider* for Alliant National Title Insurance Company again in 2014. This is the fifth consecutive year your company has achieved this qualification by successfully meeting the requirements of Alliant National's annual *Quality Assurance Review (QAR)* and additional standards of our comprehensive, quality management system that is independently audited to the SSAE-16 Type II standard.

The QAR is a comprehensive annual on-site examination of business processes, internal controls and compliance, conducted by trained auditors with extensive experience examining the operations of title agencies. The QAR is combined with an analysis of other business metrics and standards to complete the review resulting in designation as an *Authorized Service Provider* under our SSAE 16 Type II attestation. Our *Authorized Service Provider* seal affirms the rigorous quality standards your company continues to employ to remain an Alliant National Agent.

When a lender, realtor or property owner sees the Alliant National *Authorized Service Provider* seal, they know Investors Title Company, Inc. is proven, competent, capable, and trustworthy. Since the Alliant National *Authorized Service Provider* is part of a comprehensive system certified by independent auditors under the SSAE 16 Type II standards, it confirms your Agency as one of the highest quality title and settlement agents in the industry.

We are proud to have Investors Title Company, Inc. as an integral member of our network of independent title/settlement agents partnering with us to achieve our mutual goal of providing the best real estate settlement experience for all parties in the transaction.

With our respect and appreciation, and on behalf of all of us at Alliant National, *congratulations!*

A handwritten signature in black ink, appearing to read "R. J. Grubb".

Robert J. Grubb
Chief Executive Officer

Agent ID# MO1012

Certificate of Compliance

Investors Title Company

As of the date hereof, the above agent is affirmed as a Certified Title Agency of Westcor Land Title Insurance Company (Westcor). The above listed agency is subject to Westcor's Compliance Audit Program which includes testing related to the ALTA Best Practices framework or has provided an acceptable independent third party compliance review to Westcor. Westcor's Compliance Audit Program has been reviewed by McGladrey LLP, an Independent 3rd party accounting | audit firm to ensure the satisfactory execution of the program.

Westcor understands that the Dodd Frank Act and the establishment of the Consumer Financial Protection Bureau (CFPB) has placed an increased emphasis on a lender's responsibilities for ensuring that third party vendors are complying with consumer financial laws. Westcor has enhanced its oversight of its agents, emphasizing consumer protection under the guidance of the CFPB as well as the title insurance industry's Best Practices Framework as published by the American Land Title Association (ALTA). Lenders and consumers can be confident that a Certified Title Agency of Westcor meets the highest standards in the industry.

Date: 6/23/2015



Trusted, Collaborative, Innovative...Partner