HEARD, MCELROY, & VESTAL

CERTIFIED PUBLIC ACCOUNTANTS

333 Texas Street, Suite 1525 Shreveport, Louisiana 71101 318-429-1525 Phone • 318-429-2070 Fax

Certificate

Issued to:

Sunbelt Title Company

Heard, McElroy & Vestal, LLC performed the assessment procedures enumerated on the ALTA Best Practices Framework: Assessment Procedures dated November 13, 2014 ("Procedures"). These Procedures were agreed to by Sunbelt Title Company (Company) to assist it in evaluating compliance with the ALTA Title Insurance and Settlement Company Best Practices, dated November 13, 2014 ("Best Practices"), as of September 23, 2015.

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 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.

HEARD, McELROY & VESTAL, LLC

Heard, MElray : Vestal, LLC