

# CERTIFICATE OF COMPLIANCE

PRESENTED TO:

## Great American Title of Houston, LLC d/b/a Great American Title Company

Assessment Period July 1, 2015 - November 24, 2015



We have examined management's assertion that the above named company's (the "Company") title insurance and settlement practices, as of and for the assessment period noted above, comply in all material respects with the American Land Title Association ("ALTA") Title Insurance and Settlement Best Practices Framework: Assessment Procedures Version 2.1 ("the Framework"). The Company's management is responsible for its practices and for its responses to its assessment procedures. Our responsibility is to express an opinion based on our examination.

ALTA's Title Insurance and Settlement Best Practices Framework includes:

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

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence as to whether the Company's practices support the responses indicated in the Assessment Recap column of the Framework and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination procedures were not designed, however, to evaluate whether the aforementioned practices operated effectively to ensure compliance with the Federal and State Consumer Financial Laws or to evaluate the extent to which the Company or its employees have complied with federal or state laws, and we do not express an opinion or any other form of assurance thereon.

In our opinion, management's assertion referred to above is fairly stated, in all material respects, based on the ALTA Framework criteria.



A handwritten signature in black ink, appearing to read "Halij, Aragati &amp; Assoc. LLP".

Signature

December 10, 2015

Date Issued

02358

Certificate No.

*\*This examination certificate should be reviewed in conjunction with the full accountants' report issued by HA&W on this examination.*