

CERTIFICATE OF COMPLIANCE

PRESENTED TO:

FIRST COMMERCE TITLE, INC.

Assessment Period June 1, 2015 – August 31, 2015



We have reviewed 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. The Company's management is responsible for the assertion.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. A review is substantially less in scope than an examination, the objective of which is the expression of an opinion on management's assertion. Accordingly, we do not express such an opinion. Additionally, our review was not designed 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.

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

Based on our review, nothing came to our attention that caused us to believe that management's assertion referred to above is not fairly stated, in all material respects, based on the ALTA Framework criteria.*



A handwritten signature in black ink, appearing to read "Halij, Agosto & Mpan, LLP".

Signature

October 2, 2015

Date Issued

00002299

Certificate No.

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