



## Certificate

Issued to:

**Eric L. Sappenfield, PLLC** "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 2.5 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.

Based on our Examination, nothing came to our attention that caused us to believe that Eric L. Sappenfield, PLLC's title insurance and settlement practices including subsequent remediation, as of July November 10, 2017 did not comply, in all material respects, with the American Land Title Association (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:

**Optimized**

The scope of our engagement was limited to performance of the examination procedures and the documentation provided by the Company and its management. A copy of the Off-site Examination Certification Report can be obtained from the Company upon request.

**Secure Title Solutions, LLC**

By:   
Authorized Signatory