

Certificate

Issued to: *Netco, Inc.; Netco Title, Inc.; Netco Title Company; Equity Title Company of America, Inc.; National Equity Title Agency, Inc.; MTI Title Insurance Agency, Inc., dba Mason Title & Escrow Company “the Company”*

Pershing Yoakley & Associates, P.C. (PYA) performed the assessment procedures enumerated in the American Land Title Association (ALTA) Best Practices Framework: Assessment Procedures dated November 13, 2014 (Procedures). These Procedures were agreed to by the Company to assist it in evaluating compliance with the ALTA Title Insurance and Settlement Company Best Practices, dated July 19, 2013 (Best Practices), as of June 15, 2015.

Procedures executed related to the following ALTA Best Practices:

- 1. Licensing
- 2. Escrow Accounting Procedures
- 4. Settlement Procedures
- 5. Title Policy Production & Delivery
- 6. Professional Liability Insurance Coverage
- 7. Consumer Complaints

- 3. Privacy and Information Security

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.

Pershing Yoakley: Associates PC

Pershing Yoakley & Associates, P.C.

