ALTA Best Practices Framework:

Certification Package

Version 2.0
Published July 19, 2013

AMERICAN
LAND TITLE
ASSOCIATION

TM

Copyright 2013 American Land Title Association. All rights reserved.
For more information about the ALTA Best Practices Framework, visit www.alta.org/bestpractices

ALTA Best Practices Framework

The ALTA Best Practices Framework has been developed to assist lenders in satisfying their responsibility to manage third party vendors. The ALTA Best Practices Framework is comprised of the following documentation needed by a company electing to implement such a program.

- ALTA Best Practices Framework: Title Insurance and Settlement Company Best Practices
- ALTA Best Practices Framework: Assessment Procedures
- ALTA Best Practices Framework: Certification Package (Package includes 3 Parts)

Version History and Notes

Date	Version	Notes
7/19/2013	2.0	Publication of the ALTA Best Practices Framework: Certification Package, along with other documents in the ALTA Best Practices Framework, as approved by the ALTA Board on July 19, 2013. This is the first publication of the ALTA Best Practices Framework: Certification Package.
4/24/2018	1.0	Liberty Coast Abstract, LLC – In Compliance

Certification Package Overview

The Certification Package is comprised of a Cover Page and 3 Parts. These documents should be prepared and either posted or delivered in the following order:

- Certification Package
  - Certification Package Cover Page
  - Agency Letter (Part 1)
  - Best Practices Certificate (Part 2)
  - Declarations Page (Part 3)

This certification package is issued in accordance with the ALTA Best Practices Framework, which includes the ALTA Title Insurance and Settlement Company Best Practices, Assessment Procedures, and Certification Package. The Framework is published and available at http://www.ALTA.org/bestpractices.

Copyright 2013 American Land Title Association. All rights reserved.
For more information about the ALTA Best Practices Framework, visit www.alta.org/bestpractices

ALTA Best Practices Framework: Certification Package
Cover Page

American Land Title Association

Certification Package
ALTA Best Practices Framework

Agency: Liberty Coast Abstract, LLC

This Certification Package contains this cover page and three parts, as follows:

Part 1: Agency Letter
Part 2: Best Practices Certificate
Part 3: Declarations Page

Copyright 2013 American Land Title Association. All rights reserved.
For more information about the ALTA Best Practices Framework, visit www.alta.org/bestpractices

LIBERTY COAST
ABSTRACT

333 Sylvan Avenue, Suite 206
Englewood Cliffs, NJ 07632
Tel: 949-933-2904
www.libertycoastabstract.com

ALTA Best Practices Framework: Certification Package
Agency Letter (Part 1)

Date: **April 24, 2018**

Subject: ALTA Best Practices Framework Dated July 19, 2013.

We are providing this letter in connection with the ALTA Best Practices Framework ("Framework") dated July 19, 2013. We intend that it be considered by any consumer, mortgage originator or mortgage servicer doing business with our company during the 24-month period following the date of this letter.

Liberty Coast Abstract, LLC has implemented the ALTA Title Insurance and Settlement Company Best Practices ("Best Practices") dated July 19, 2013, listed in the attached ALTA Best Practices Certificate. As of the date of this letter, we comply with the Best Practices in all material respects.

We represent that, during the 24 month period commencing on the date of this letter, we will remain in material compliance with each of the Best Practices.

Attached to this letter, please find (i) an ALTA Best Practices Certificate issued to us pursuant to the Framework, and (ii) a copy of the current Declarations Page for our errors and omissions or professional liability insurance.

Sincerely,

Dania Jassim – President/CEO

Liberty Coast Abstract, LLC

ALTA Best Practices Framework: Certification Package
Certificate (Part 2)

Certificate

Issued to:

Liberty Coast Abstract, LLC "the Company"

Liberty Coast Abstract, LLC performed the assessment procedures enumerated in the ALTA Best Practices Framework: Assessment Procedures dated July 19, 2013 ("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 _April 29, 2019___.

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.

Liberty Coast Abstract, LLC

By: _____
Authorized Signatory

Copyright 2013 American Land Title Association. All rights reserved.
For more information about the ALTA Best Practices Framework, visit www.alta.org/bestpractices

ALTA Best Practices Framework: Certification Package
Declarations Page (Part 3)

[Insert Copy of Errors and Omissions or

Professional Liability Declaration Page]

Copyright 2013 American Land Title Association. All rights reserved.
For more information about the ALTA Best Practices Framework, visit www.alta.org/bestpractices

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 05/08/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER TitlePac, Inc. 15200 Traditions Blvd. Building C Edmond OK 73013	CONTACT NAME: Defrep PHONE (A/C, No, Ext): (800) 331-9759 FAX (A/C, No): (918) 683-6842 E-MAIL ADDRESS:
INSURED Liberty Coast Abstract LLC 333 Sylvan Ave Suite 206 Englewood Cliffs NJ 07632	INSURER(S) AFFORDING COVERAGE — NAIC # INSURER A : Amlin Lloyd's of London 2001 INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :

COVERAGES **CERTIFICATE NUMBER:** AMS-0406401 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	☐ CLAIMS-MADE ☐ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG	$
	☐ OTHER							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	☐ ANY AUTO						BODILY INJURY (Per person)	$
	☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	☐ UMBRELLA LIAB ☐ OCCUR						EACH OCCURRENCE	$
	☐ EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE	$
	☐ DED ☐ RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N						☐ PER STATUTE ☐ OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ (Mandatory in NH)	N/A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	PROFESSIONAL LIABILITY CLAIMS MADE POLICY			AMS-0406401	04/24/2019	04/24/2020	LIMITS: $1MIL/ $2MIL DED: $1,000 RETRO: 4/24/2018	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

EVIDENCE OF INSURANCE

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

© 1988-2015 ACORD CORPORATION. All rights reserved.

The ACORD name and logo are registered marks of ACORD