

## Title Partners of South Florida, Inc.'s ALTA Best Practice Guidelines

1. **We maintain licensing with the Florida Department of Financial Services**, which can be found at: [http://www.myfloridacfo.com/Data/AAR\\_ALIS1/index.htm](http://www.myfloridacfo.com/Data/AAR_ALIS1/index.htm)
2. **We safeguard clients' funds with;** (1) extensive employee background checks (2) limited bank access (3) double wire confirmations (4) positive pay with our bank (5) bank is a federally insured institution (6) ACH and international wire blocks (7) separate escrow and operating accounts (8) three-way reconciliation monthly (9) monthly management and underwriter review (10) daily file reconciliation
3. **We safeguard non-public personal information through;** (1) regular employee background checks (2) we maintain a "clean desk" policy in public areas and "locked office" policy for private offices (3) we use secure emails when sending documentation or emails with personal non-public information (4) we use a secure website for clients to access their file 24/7 (5) employees are not allowed to use thumb drives or external hard drives (6) server is in a secure location and locked up when not needed to be accessed (7) all data is only accessible in the office (8) we back up all data on a daily basis in case of a disaster (8) employees and management are trained in the execution of a disaster recovery plan (9) employees are instructed to advise management when a possible breach is discovered (10) management is instructed to advise the appropriate parties once the breach is confirmed.
4. **We maintain high standards for settlement practices by;** (1) maintaining a quick turn-around for recording documents after closing (2) hand deliver the documents to the county recording office or use electronic recording in the counties where it's available (3) maintaining a strict pricing model for recording (4) employees are trained to charge the exact amount the county recording office charges
5. **We maintain written procedures related to title policy production, deliver, reporting and premium remittance, which are defined as follows;** (1) regularly conduct a review of policy issuance and delivery, reporting and payment (2) all policies are issued at closing (3) remittances are submitted once per month (4) regularly conduct review of remittances
6. **We maintain professional liability insurance and fidelity coverage which;** (1) exceeds the minimal requirements (2) conforms to underwriters' guidelines (3) are stored in a central location where employees have access to them
7. **We address consumer complaints by;** (1) offering all customers a place to submit a complaint through our secure website which is available 24/7 (2) one manager is assigned to dealing with and resolving any customer complaints (3) any complaints are documented and stored in a secure online environment (4) the president handles any escalated complaints directly (5) we strive not to have any complaints at all and to maintain our 5-star Google rating, as well as 5-star reviews throughout the Internet.