



AUTHORIZED SERVICE PROVIDER PROGRAM

We recognize that you need a trusted partner to help you function successfully in this new reality of lender certification. The enclosed Authorized Service Provider packet is designed to provide your lender customers with evidence that you have successfully met the requirements of Alliant National's annual Quality Assurance Review (QAR) and additional standards of our comprehensive, risk management system that is SSAE 16 Compliant.

We believe these letters will become increasingly helpful to you as more lenders begin to meet their "vendor management" responsibilities required by their regulators.

Accordingly, we are pleased to present you with Alliant National's 2015 Authorized Service packet:

Lender Letter - A tool prepared for you which describes our SSAE 16 compliant risk management system, our reinsurance strength and bond coverage. It will provide evidence of your current year 2015 Authorized Service Provider status. This contains Alliant National proprietary information. Please share with your lender customers only. Present it to any lender, as the need arises.

Lobby Letter - A condensed version of the above for displaying in your office and/or website. This is intended for viewing by anyone interested in the high standards of your operation.

Website Seal - We have provided a seal for your website that identifies you as an Alliant National Authorized Service Provider. The link to upload the seal to your website is as follows:

<http://arc.alliantnational.com/Libraries/AGENTS/AuthorizedServiceProvider.sflb.ashx>

We are proud to have you as an Alliant National agent. It is our hope that this packet will be a helpful first step as we move forward together with confidence in this new reality of lender certification.

As always, if we may be of any assistance or if you have any questions, please let us know.

We are at your service.

Dave Ginger, Matt Inasure, Rodney Anderson, Mary Ann Howard, Jim Hensley, Debra Coffie, Jeannette Black, Donna Slomins, Dan Hamilton, Mark Syenus, Jim Jillman




ALLIANT NATIONAL
TITLE INSURANCE COMPANY

October 20, 2014

Ms. Kimberly Biggs
Gulf Coast Title Agency,
2803 Cervantes St. Suite A
Pensacola, FL 32503



Dear Ms. Biggs,

Gulf Coast Title Agency, has been certified as an **Authorized Service Provider** for Alliant National Title Insurance Company. Our annual certification provides the title insurance industry's highest level of quality assurance available to lenders and property owners.

The designation of *Authorized Service Provider* is earned by our agents, based on an annual evaluation utilizing a comprehensive, SSAE 16 compliant risk management system that includes:

1. **New Agent Acceptance Process:** A thorough, standards-based agent approval process, including comprehensive escrow and trust accounting reviews, followed by a full Quality Assurance Review (QAR).
2. **Quality Assurance Review:** A comprehensive examination of business processes, internal controls and compliance, covering search, exam, escrow and closing, conducted by trained auditors with extensive experience examining the operations of title agencies.
3. **Agent Review Process:** An annual agent review process, incorporating the QAR and covering twelve standards, required to maintain certification as an *Authorized Service Provider*.
4. **Corrective Action Process:** Our corrective action process defines corrections and corrective actions required under our systems for an agent to maintain certification as an *Authorized Service Provider*.

These processes are maintained by highly qualified professionals working cross-functionally with appropriate management oversight and control, based on written policies, procedures and process maps. The processes are reviewed by outside independent auditors annually to assure adherence to the documented policies, processes and procedures. A report is available to interested Lenders under a Non-Disclosure Agreement.

In addition to providing the systems for oversight of our agents, Alliant National provides security and strength to the real estate transactions we insure. Our reinsurance partners have surpluses approximately five times larger and financial stability ratings higher than any underwriter in the title industry. Alliant National provides the added strength of a \$5 million Financial Institutions Bond covering our agents' transactions. All things considered, no title insurer can offer better protection to its insureds.

Alliant National's *Authorized Service Provider* seal affirms your company has met, and continues to meet, the rigorous standards essential to being an Alliant National Agent. A lender, realtor or property owner that sees the *Authorized Service Provider* seal can be assured Gulf Coast Title Agency, is competent and trustworthy.

We are proud to have Gulf Coast Title Agency, as an integral member of our network of independent title/settlement agents partnering with us toward our mutual goal of providing the best real estate settlement process for all parties in the transaction.

Please feel free to provide a copy of this letter to interested lenders. Any lender requesting more specific information may contact:

Kyle Rank, Esq., Chief Compliance Officer
Email: krank@alliantnational.com
Phone: 303.682.9800 x575

Alternatively, you can have them contact me directly.

With our respect and appreciation and on behalf of all of us at Alliant National, congratulations on your certification as an *Authorized Service Provider*.



Robert J. Grubb
Chief Executive Officer


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TITLE INSURANCE COMPANY

October 20, 2014

Ms. Kimberly Biggs
Gulf Coast Title Agency,
2803 Cervantes St. Suite A
Pensacola, FL 32503



Dear Ms. Biggs,

Gulf Coast Title Agency, has been certified as an **Authorized Service Provider** for Alliant National Title Insurance Company. Your company has achieved this qualification by successfully meeting the requirements of Alliant National's annual *Quality Assurance Review* (QAR) and additional standards of our comprehensive, risk management system that is SSAE-16 Compliant.

The QAR is a comprehensive annual on-site examination of business processes, internal controls and compliance, conducted by trained auditors with extensive experience examining the operations of title agencies. The QAR is combined with an analysis of other business metrics and standards to complete the review resulting in designation as an *Authorized Service Provider*. Our *Authorized Service Provider* seal affirms the rigorous quality standards your company continues to employ to remain an Alliant National Agent.

When a lender, realtor or property owner sees the Alliant National *Authorized Service Provider* seal, they know Gulf Coast Title Agency, is proven, competent, capable, and trustworthy. An Alliant National *Authorized Service Provider* is one of the highest quality title and settlement agents in the industry.

We are proud to have Gulf Coast Title Agency, as an integral member of our network of independent title/settlement agents partnering with us toward our mutual goal of providing the best real estate settlement process for all parties in the transaction.

With our respect and appreciation, and on behalf of all of us at Alliant National, *congratulations!*

Robert J. Grubb
Chief Executive Officer