



1165 Northchase Pkwy SE
Suite 450
Marietta, Georgia 30067
770-579-0109

March 3, 2017

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.

"Sherman & Phalen, 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 a copy of the current Declarations Page for our errors and omissions or professional liability insurance.

Sincerely,

William L. Phalen, III, Partner

Enclosures.