

ALTA Best Practices Certificate

Issued to:

Professional Title Services of Arkansas, LLC

Memphis Consumer Credit Association, Inc. performed the assessment procedures enumerated in the ALTA Best Practices Framework: Assessment Procedures 2.1 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 2.1, dated November 13, 2014 ("Best Practices"), as of February 15, 2016.

Procedures executed related to the following ALTA Best Practices:

1. Licensing
2. Escrow Accounting Procedures
3. Privacy and Information Security
4. Settlement Procedures
5. Title Policy Production & Delivery
6. Professional Liability Insurance Coverage
7. Consumer Complaints

Our performance of such Procedures rendered a resulting grade of:

PASS

The scope of our engagement was limited to performance of the Assessment Procedures. We do not express an opinion regarding the sufficiency of the ALTA Procedures for any particular purpose or provide any assurance of the Company's past or future compliance with ALTA 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.

Memphis Consumer Credit Association

By: *Dawn H. Barker*
Dawn H. Barker, CMB
Director, Credentialing Services