

Company Assertion

The responses in the accompanying *Assessment Procedures* portion of American Land Title Association (ALTA) Best Practices Framework are based on Company practices as of August 31, 2015. Based on the results of our assessment procedures as set forth in the *Assessment Procedures* and our responses indicated in the "Assessment Recap" column, we believe our title insurance and settlement practices as of August 31, 2015, comply, in all material respects, with the ALTA Best Practices based on the ALTA criteria.

Independent Accountants' Report

To Gail Hill, President and Owner

We have reviewed Van Zandt Title Services, Inc. dba Van Zandt Abstract and Title Company's (Company) title insurance and settlement practices and the Company's responses in the accompanying *Assessment Procedures* portion of the American Land Title Association (ALTA) Best Practices Framework as of August 31, 2015. Van Zandt Title Services, Inc. dba Van Zandt Abstract and Title Company's management is responsible for its practices and for its responses to its assessment procedures.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. A review is substantially less in scope than an examination, the objective of which is the expression of an opinion on the Company's practices. Accordingly, we do not express such an opinion. Additionally, our review was not designed to evaluate whether the aforementioned practices operated effectively to ensure compliance with federal and state consumer financial laws or to evaluate the extent to which the Company or its employees have complied with federal or state laws and we do not express an opinion or any other form of assurance thereon.

Based on our review, nothing came to our attention that caused us to believe that the Company's title insurance and settlement practices, as of August 31, 2015 did not comply, in all material respects, with the American Land Title Association (ALTA) best practices based on the ALTA criteria.



Certified Public Accountants

Tyler, Texas
September 28, 2015