



Safeguard Your Investment




As your trusted settlement services provider, AmeriTitle is committed to maintaining compliance with the American Land Title Association's (ALTA) Title Insurance and Settlement Company Best Practices.

 **Best Practice #1:** "Establish and maintain current License(s) as required to conduct the business of title insurance and settlement services."


AmeriTitle retains all county or state title insurance and escrow licenses in Idaho, Oregon and Washington; maintains all local business licenses as prescribed by law; and is an active member of the American Land Title Association (ALTA), Idaho Land Title Association (ILTA), Oregon Land Title Association (OLTA), and Washington Land Title Association (WLTA).

 **Best Practice #2:** "Adopt and maintain appropriate written procedures and controls for Escrow Trust Accounts allowing for electronic verification of reconciliation."


Our trust accounts are reconciled daily and held in federally-insured financial institutions. To minimize our exposure to loss, AmeriTitle has implemented efficient controls to ensure accuracy. Furthermore, all AmeriTitle employees with trust fund account access undergo a thorough background check.

 **Best Practice #3:** "Adopt and maintain a written privacy and information security program to protect Non-public Personal Information as required by local, state and federal law."


AmeriTitle has adopted a written privacy policy to protect consumer non-public personal information and has completed an upgrade of our information security program.

 **Best Practice #4:** "Adopt standard real estate settlement procedures and policies that help ensure compliance with Federal and State Consumer Financial Laws as applicable to the Settlement process."


All filed title insurance and escrow rates are calculated automatically and verified manually to guarantee compliance. We track all recording documents for timely delivery for recording and e-record in counties with e-recording capabilities.

 **Best Practice #5:** "Adopt and maintain written procedures related to title policy production, delivery, reporting and premium remittance."

In order to meet legal and contractual obligations, AmeriTitle monitors all premium reporting and remittance monthly to ensure premium payments are quickly rendered to underwriters for issued policies. Our title production processes are overseen to verify the timely delivery of policies to customers.

 **Best Practice #6:** "Maintain appropriate professional liability insurance and fidelity coverage."

AmeriTitle procures appropriate levels of professional liability for errors and omissions as well as fidelity bond coverage as required by state law and title insurance underwriting agreements.

 **Best Practice #7:** "Adopt and maintain written procedures for resolving consumer complaints."

We value your feedback. AmeriTitle is dedicated to thoroughly documenting, addressing, and resolving complaints to uphold customer satisfaction.

To learn more about the ALTA's Title Insurance and Settlement Company Best Practices, visit

<http://www.alta.org/bestpractices/index.cfm>.

Oregon • Idaho • Washington

Recognized as a trusted resource for settlement services in the Pacific Northwest, AmeriTitle's convenient locations throughout Oregon and parts of Idaho and Washington offer superior service and local expertise in all aspects of escrow, title insurance, and mapping services.

www.amerititle.com

For more information contact:

Your local AmeriTitle branch
or visit www.amerititle.com