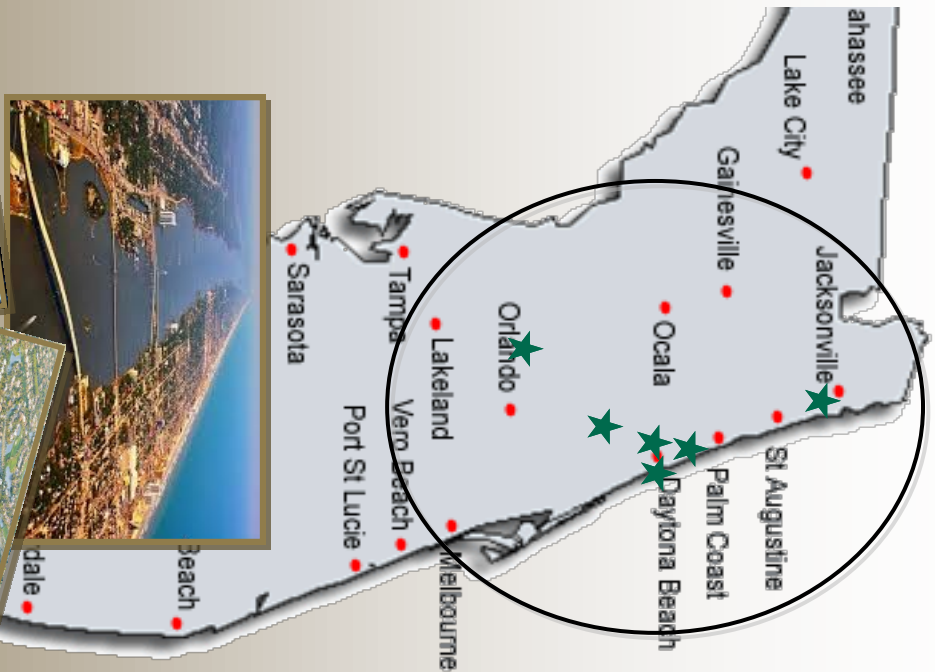


Serving Central and North Florida

Convenient Locations



**East Volusia - Daytona Beach Mainland**  
2335 Beville Road, Daytona Beach, FL 32119  
386-760-9800 • Toll free: 866-297-5535

**East Volusia - Daytona Beach Beachside**  
400 Seabreeze Blvd., Daytona Beach, FL 32118  
386-258-9898 • Toll free: 866-297-5535

**East Volusia - Ormond Beach**  
555 W. Granada Blvd., Suite E-9, Ormond Beach, FL 32174  
386-310-3909 • Toll free: 866-297-5535

**West Volusia**  
440 Deltona Blvd., Deltona, FL 32725  
386-860-2788 • Toll free: 866-297-5535

**Central Florida Area - Southern Stewart Title**  
446 W. Plant Street, Suite 4, Winter Garden, FL 34787  
407-656-9800 • Toll free: 866-297-5535

**North Florida**  
14785 Old Saint Augustine Road, Ste. 3, Office #141, Jacksonville, FL 32258  
904-337-6246 • Toll free: 866-297-5535

**Builder Division**  
2335 Beville Road, Daytona Beach, FL 32119  
Toll free: 866-297-5535

**Commercial Division**  
2335 Beville Road, Daytona Beach, FL 32119  
386-760-4043 • Toll free: 800-494-4167



*Protecting Your Investment!*

Southern Title Holding Company, LLC  
2335 Beville Road, Daytona Beach, FL 32119



# BEST PRACTICES



**SOUTHERN  
TITLE**

**Selecting the Right Title Company  
for Your Mortgage Loan Closing**

## ALTA 7 Pillars of Best Practices

The American Land Title Association (ALTA) created these Title Insurance Industry Best Practices to help highlight the policies and procedures required by the Consumer Financial Protection Bureau (CFPB) to best protect lenders and consumers, while ensuring a positive and compliant real estate settlement experience. Since then, major lenders have endorsed these practices and indicate loan closing approvals will only be given to title agencies who can demonstrate compliance.

## Southern Title's Commitment

Southern Title is proud to have developed and implemented these policies to best serve its customers and protect the integrity of the real estate transaction.

## Southern Title's Assurance

In addition to fulfilling ALTA Best Practices, Southern Title has adopted additional policies to help guide operation, provide equal opportunity, offer training and educational development, promote personal and professional development, and manage performance.

## Contact Us

For more information about Southern Title, Best Practices compliance, state and federal financial regulations, and the changes in the mortgage transaction process, please consult Southern Title's website at [www.stitle.com](http://www.stitle.com) or call 866-297-5535.



*Protecting Your Investment!*



## BEST PRACTICES

## OUR COMMITMENT

### 3) Privacy & Information Security to protect Non-public Personal Information (NPI)

Adopt and maintain a written privacy and information security program to protect Non-public Personal Information as required by local, state, and federal law.

In compliance with federal and state laws (including Gramm-Leach-Bliley) Southern Title has a written information security program that describes how we protect NPI.

## BEST PRACTICES

## OUR COMMITMENT

### 5) Title Policy Production

Adopt and maintain written procedures related to title policy production, delivery, reporting and premium remittances.

Southern Title has implemented a tracking system to ensure the title policy is delivered to its consumers within 30 days of settlement.

Policies are reported and premiums are remitted to the underwriter in a timely manner to meet state regulations and contractual obligations.

### 6) Insurance Coverage

Maintain appropriate professional liability insurance and fidelity coverage.

Southern Title maintains all required insurance coverages to comply with state law, underwriting agreements, and to ensure financial solvency.

### 7) Customer Complaints

Adopt and maintain written procedures for resolving consumer complaints.

Southern Title's process for receiving and quickly addressing consumer complaints helps ensure reported instances of poor service or non-compliance are reviewed, addressed, resolved and documented.

All customers have multiple channels available to report service issues or complaints, including through the website, via a post closing survey, and on a follow up phone call conducted by customer service department personnel.

## BEST PRACTICES

## OUR COMMITMENT

### 1) Licensing

Establish and maintain current License(s) as required to conduct the business of title insurance and settlement services.

All Southern Title closers are licensed by the Department of Financial Services (DFS). In addition we have 9 Certified Land Closers (CLC), 1 Certified Land Searcher (CLS) and 1 National Title Professional (NTP).

### 2) Escrow Procedures

Adopt and maintain appropriate written procedures and controls for Escrow Trust accounts allowing for the electronic verification of reconciliation.

Southern Title maintains an escrow manual, which includes procedures to ensure accuracy and to safeguard client funds.

### 4) Real Estate Settlement & Procedures

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.

Southern Title's recording documents policy stipulates that all documents designated for recording will be submitted or shipped to the Clerk of Circuit Court for the appropriate county within two business days of settlement/funding. To ensure that customers are charged the correct title insurance premiums, including discounted rates when appropriate, Southern Title uses rate manuals and online calculators and provides timely repayment when an overpayment is detected.

