



ALTA BEST PRACTICES

Infinity Abstract & Title's Comprehensive Manual of Policies & Procedures



(813) 931-0840

Orders@InfinityAbstractTitle.com

3812 Gunn Highway Tampa, Florida 33618



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Florida Department of Financial Services License

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

INFINITY ABSTRACT & TITLE LLC

License Number : P039477

Resident Insurance License

•0412 - TITLE INS AGENCY - CORP OR FIRM

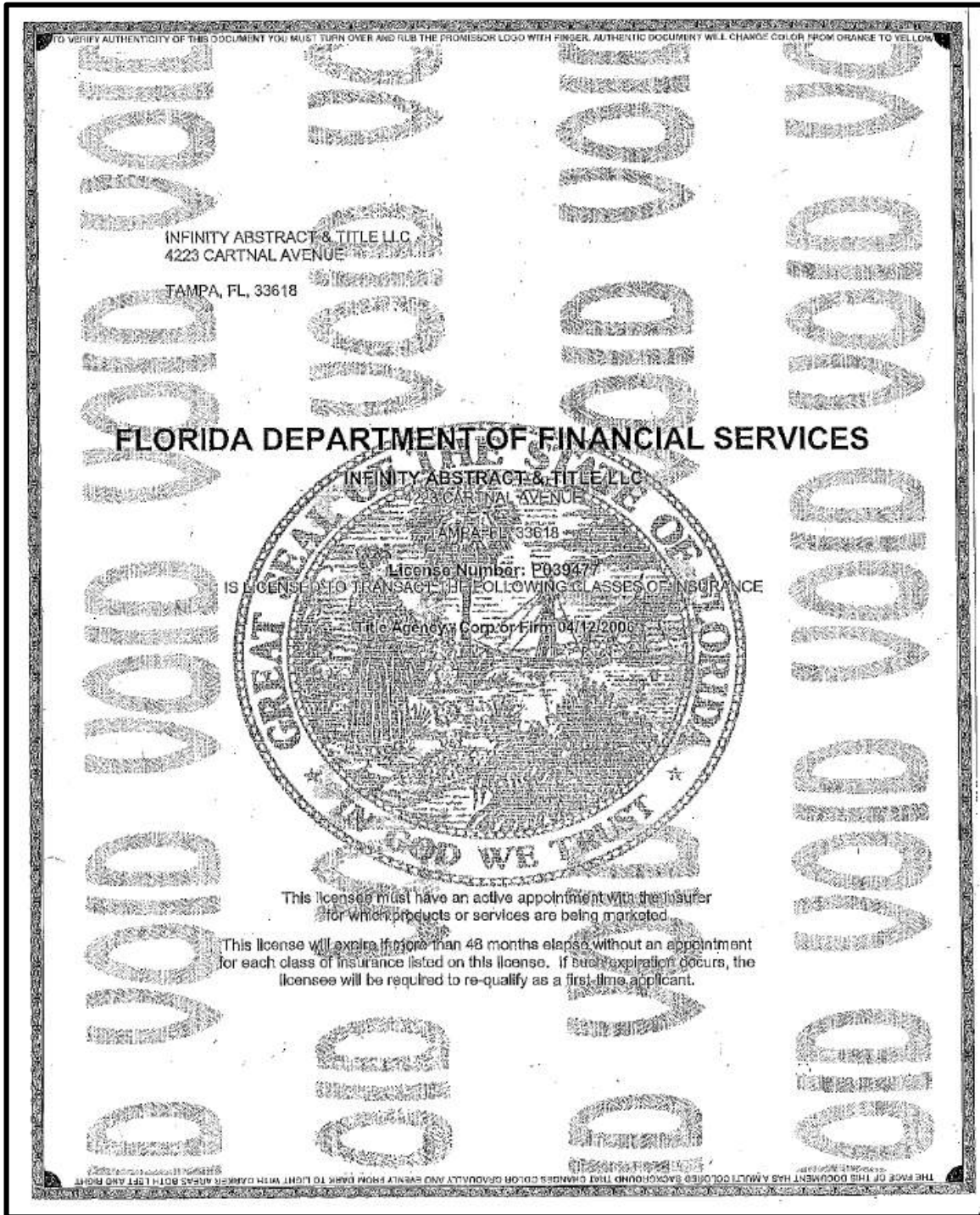
Issue Date

04/12/2006

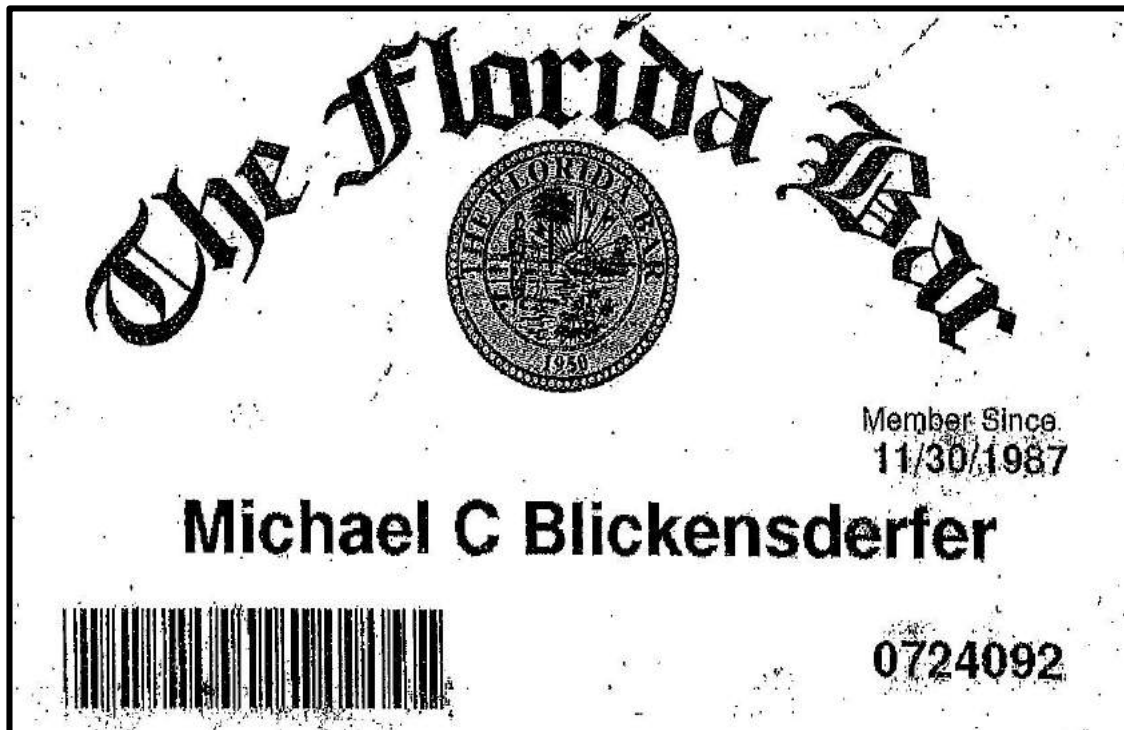
Please Note: A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a first-time applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 620.2810 or 648.326 Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at <http://dfe.flds.com>. To validate the accuracy of this license you may review the individual license record under "License Search" on the Florida Department of Financial Services website at <http://www.MyFloridaCFO.com/DivisionAgent>.



Jeff Atwater
Chief Financial Officer
State of Florida



Attorney's License



This card is evidence that the person named hereon has been admitted to The Florida Bar. Attorneys practicing law in Florida or giving advice on Florida law must be in good standing. A member's continuing good standing may be verified by contacting: Membership Records, The Florida Bar, 651 East Jefferson Street, Tallahassee, FL 32399-2300, or visit www.flabar.org.

This card is valid until revoked, at which time it should be surrendered to The Florida Bar.

Signature

A handwritten signature in black ink, appearing to read "Michael C. Blickensderfer". The signature is written in a cursive style with a large, prominent initial "M".

Introduction Letter



**The American Land Title Association
Title Insurance Best Practices
As Performed at Infinity Abstract & Title
Updated 2016**

I am pleased to provide you with our company's policies and procedures in conjunction with the ALTA Best Practices.

Infinity Abstract & Title was founded in 2006 and operates in the State of Florida. Our business is grounded in honesty and ethical values, as we endeavor to provide competent, professional services to every client.

The ALTA Best Practices is a way for Infinity Abstract & Title to demonstrate its commitment to our clients and to uphold the standards set by the title industry's state and national policies.

If you have any questions about our Policies and Procedures included in this manual, please feel free to contact me personally.

I look forward to our continued working relationship and want to thank you for your business.

Best,

Viviane Blickensderfer
Vice President

Our Mission Statement

Our mission is to provide personalized, superior service to every party involved in a closing transaction.

We protect the consumer...

Infinity Abstract & Title, LLC is an attorney-owned title insurance agency that has served the Florida real-estate market since 2006. Grounded in honesty and ethical values, we endeavor to provide competent, professional services to every client. We understand that it is the responsibility of the company to represent all parties equally and fairly in each transaction.

Our reputation is built on exceptional service with every detail completed with a quality of excellence. We have built long-lasting relationships with our clients based on our trustworthiness, industry knowledge, professionalism and integrity.

We educate consumers throughout each step of the transaction. The company encourages our clients to ask questions regarding anything that may seem unclear. Our in-house affiliate company, Blick Law Firm, offers consultations and contractual reviews for the parties involved in each closing. We understand that the closing process may seem overwhelming and documents can be unfamiliar. Having an in-house law firm, led by an attorney with over 30 years of real estate law and litigation experience, allows the client to receive the proper legal advice that a title agency may be unable to provide.

We protect the realtors...

Infinity Abstract & Title recognizes the importance of a realtor's role throughout a purchase transaction. We update the realtors frequently so that they are aware of the status of each file. We remain in constant communication with our agents and assist in obtaining all necessary documents, ordering third party services (such as surveys, inspections, appraisal, etc.) and keeping parties informed at all times. In addition to facilitating the individual transaction, we continue to educate our realtors on the ever-changing practices and policies within the title insurance policy.



We are in tune with the lender...

We are deeply aware of the many burdens lenders' encounter in today's real estate market. We understand the intense scrutiny that surmounts every lending transaction and we collaborate with the lender to assist and facilitate the closing process.

With over 40 years of experience in the title insurance industry, Infinity Abstract & Title has perfected the art of real estate closing as a whole. The company's refinement of this process has enabled us to work seamlessly and dutifully with mortgage brokers, banks, and lending firms. We are proactive in our approach and initiate all files with a discerning knowledge of lender's needs.

Lenders often compliment us on our...

1. Attention to detail
2. Time consciousness
3. Flexibility
4. Effective communication
5. Accessibility
6. Preparation and ability to be proactive
7. Personalized service

In summation...

We pride ourselves in creating long lasting and accommodating relationships with consumers, realtors, and lenders. Our reputation and rapport throughout the real estate and lending industries secure our positions as a premiere title insurance agency in a business that is constantly changing. Our goal is to provide a pleasant and rewarding closing for all parties involved.



Meet the team

Senior Management Team

Our senior management team is comprised of a variety of highly skilled and professional individuals. They bring over 40 years of experience and a wealth of knowledge that is unmatched. The high standards and customer service driven mentality that they set forth is adopted by all staff members and portrayed in every aspect of our services.

Michael C. Blickensderfer- Owner & Founder; Attorney at Law

Viviane Blickensderfer- Vice President

Brandon Moser- Vice President of Sales

Dana Blickensderfer- Director of Marketing & Online Operations

Our Underwriters



ALTA 7 BEST PRACTICES: Escrow Trust Account Controls



To Whom It May Concern:

As outlined in the *Infinity Abstract & Title's Best Practices Manual* please accept this statement as a summary to ensure that the proper controls are in place to safeguard customers' funds and non-public documents:

1. The company's escrow and operating accounts are maintained separately.
2. The accounts are reconciled following the minimum requirement set forth by the published ALTA "Best Practices" with proper documentation of outstanding file balances within 1 month (30 days).
3. Settlement services are provided only by those employees who have undergone background checks (and if the employee has access to escrow funds, a credit report).
4. Safeguards are in place on the company's bank accounts according to the ALTA Best Practices policies and where available.
5. Ongoing employee training is conducted for those involved with settlement services.

Respectfully,

Michael Blickensderfer, Attorney at Law
Owner & Senior Attorney

ALTA 7 BEST PRACTICES: Escrow Trust Account Controls | CONT.

Purpose: The Escrow Trust Accounts are in place to ensure protection of escrow trust funds for the consumer. This section highlights the procedures, internal controls training and requirements that are in place to safeguard and minimize exposure to or loss of funds by the escrow agent.

Procedures: Infinity Abstract & Title maintains and manages the Escrow Trust Accounts. This is an individual account and is never comingled with operating funds. Daily reconciliations are performed in house as well as monthly reconciliations and balancing by a third party. Monthly reports are submitted to the underwriter for quality control. Infinity Abstract & Title has incorporated a host of key procedures to ensure that all monies are properly accounted for and handled lawfully. Our Escrow account is securely monitored and can only be accessed by approved and licensed individuals.

When escrow is received, a verification of deposit is given to the clients within 24 business hours. Escrow is posted to the account and recorded immediately by the proper department.

Infinity Abstract & Title is integrated with Closer's Choice, an underwriter preferred software system, which posts balances and ledgers for each file. The Title Manager and Funding department perform regular bookkeeping to ensure each file is accurately balanced. All funds are managed closely and each file is monitored to ensure the ledger is "zeroed" out before closing.

Background Checks:

All personnel with access to the Escrow Trust Accounts must complete a full background check prior to employment. Background checks are performed every 3 years on any authorized personnel with admission to the account. It is the duty of the Title Manager to ensure this requirement is met.

Dormant File Balances:

Files with a dormant balance are flagged and resolved within 90 days. A file is not closed out until it has a "zero" balance. A third party accountant is hired to review discrepancies and to assist in resolving any funds in question.

ALTA 7 BEST PRACTICES: Escrow Trust Account Controls | CONT.

Wiring of Funds

The wiring of funds is completed with the utmost scrutiny. The Closer/Funder must complete a standardized wire request that is submitted to the authorized account signor(s) for approval. The authorized signor(s) of the Escrow Trust Accounts account dutifully examine(s) all requests prior to submitting to the bank. The Title Manager stores physical copies and electronic copies of all incoming and outgoing funds in a secure area. Wired funds are sent and verified by password protected bank notifications.

Reconciliation

Infinity Abstract & Title works with a third party licensed accountant to perform monthly reconciliations of the Escrow Trust Accounts. The third party is not authorized, nor has access to alter the escrow account in any way. All reconciliation reports are completed within 15 business days of the statement being released from the bank. The accountant prepares a 3-way reconciliation statement as mandated by title agency regulators. [This includes a Trial Balance Sheet, Outstanding Deposit Report, Voided and Stopped Payment Report, and complete account Ledgers for every transaction].

ALTA 7 Best Practices: Physical & Network Security

Purpose: Infinity Abstract & Title maintains a highly secure environment to ensure that all electronic and physical files are collected, stored, used and disposed of in a manner that protects personal consumer information.

Scope: Infinity Abstract & Title upholds its duty to provide the utmost protection to the consumer. A multitude of procedures have been enacted to ensure that all personal information is secure. These procedures have been outlined below. Infinity Abstract & Title strives to provide complete transparency for the consumer and continuously enhance all security measures to meet industry regulations and standards.

Procedures: The title insurance industry is responsible and held accountable for the protection of non-public personal information (NPI) as outlined in the *Gramm Leach Bailey Act (GLBA)*.

Non-public personal information is defined as:

1. Information “a consumer provides to a financial institution to obtain a financial product or service from the institution”;
2. Information “[resulting] from a transaction between the consumer and the institution involving a financial product or service” or
3. Information “a financial institution otherwise obtains about a consumer in connection with providing a financial product or service”.

Physical Security of NPI

The company restricts access to NPI to authorized employees who have cleared mandated background checks & meet regulations guidelines. Each authorized employee is trained on the significance of safeguarding NPI. Privacy and Information security policy manuals are provided to all employees. Employees must acknowledge in writing that they have read and understand the governing guidelines. It is the responsibility of the HR Department to ensure that all new employees receive and acknowledge the policies set forth in the NPI manual.

Infinity Abstract & Title conducts frequent audits of the employees with active access to NPI. Compliance of privacy guidelines and policies are reviewed regularly to ensure all employees are implementing these standards at all times. Any activity that is not in accordance will be immediately addressed and handled accordingly.

External vendors are hired with equal scrutiny as the employees. Infinity Abstract & Title reviews all vendors’ security procedures to ensure they uphold similar compliance policies. Acknowledgement of responsibility and culpability along with a written agreement from each vendor is required.

ALTA 7 Best Practices: Physical & Network Security | CONT.

The office layout creates a safe haven for consumer protection. The two story split plan assures that no unauthorized personnel will gain physical access to NPI. All physical NPI is held upstairs on the second floor. All clients are checked in by the receptionist who has a clear view of the only entrance and exit to the building. No client is allowed upstairs unless accompanied by authorized personnel. Employees are trained to close their physical files and electronic documents while away from their desk.

Privacy Disclosures Statements

Infinity Abstract & Title ensures its clients are aware of the privacy and security policies. Infinity Abstract & Title discloses all private information collected from the client will be kept safe, NPI will be and will be solely used for the services provided by the company.

Secure Document Disposal

All documents, regardless of containing personal information or not, is shredded weekly to prevent misuse. Documents pending shredding are disposed of in a locked shred box and employees are trained to never dispose of any paper in the trash. A third party vendor is hired to shred all items placed in the box. The vendor shreds the items onsite with the supervision of the Office Manager or Title Agent.

Network Security of NPI

Infinity Abstract & Title's network security and local computer support is managed by Symmetric Engineering Group. Symmetric has been serving the Florida IT market since 2008. Symmetric is dedicated to proactive care of all systems as well as prevention of data loss. They do routine maintenance of all computers and ensure that all network systems are up to date and fully secure. To find out more about Symmetric Engineering Group & their credentials please visit their website at www.symmetricgroup.com.

All of the computers are password protected, limiting access of electronic NPI. Every computer has a unique password. The HR Department maintains a private list of passwords for each computer and is responsible for regularly changing computer passwords. Computers are immediately disabled after termination of an employee to prevent unauthorized access.

ALTA 7 Best Practices: Physical & Network Security | CONT.

Data Server Security and Redundancy

Infinity Abstract & Title's data server is backed up on 2 levels by Symmetric Engineering Group.

1. The data is backed up locally on a regular basis with a NAS device.
2. The data is then transferred off-site to Evault SAAS Cloud which is a 256-bit encryption data protection service.

Symmetric does daily incremental back-up of our systems as well as a full back-up at the end of the week. Employees are trained to restart their computers before leaving in order for Symmetric Engineering Group to perform maintenance routine of each computer.

Email Encryption

All closing documents are requested via encrypted third party proxy. Infinity Abstract & Title's emails contain its confidentiality notice to make all parties aware and give notice of the importance of discretion. Appropriate documents that contain NPI are faxed vs. emailed when necessary.

Disaster Management Plan for NPI

In the instance of **FORCE MAJEURE**, the company has implemented steps for the continuation of business. The company trains employees to scan and save all pertinent documents to the server appropriately titled "Title" and in its respective file within the server. Electronic access of the files ensures the continuation of business despite the destruction of physical documentation.

ALTA 7 Best Practices: Recording & Pricing Procedures



To Whom It May Concern:

Please accept this letter as a statement of commitment to uphold in accordance with the real estate settlement procedures and policies as outlines in the *Infinity Abstract & Title Compliance Manual of Policies & Procedures in accordance* with Federal and State Consumer Financial Laws including:

1. Original documents will be submitted for recording within two business days of disbursement.
2. E-Recording will be used where available and practical.
3. The company has controls in place to ensure the consumer is charged the proper rate for the services performed by the company.

Respectfully,

Michael Blickensderfer, Attorney at Law
Owner & Senior Attorney

ALTA 7 Best Practices: Recording & Pricing Procedures | CONT.

Purpose: Document recordation and rate/pricing procedures and policies of Infinity Abstract & Title are in compliance with Federal and State Consumer Financial Laws. Thereby, the agency is able to provide all parties with a thorough and accurate quote for title insurance, endorsements, government tax and recording costs.

Procedures:

Pricing Procedures

The company utilizes an industry licensed closing software program, Closer's Choice, to calculate the correct fees as they apply to title insurance policy premiums, state specific fees and endorsements. The program is regularly updated to guarantee all rates and calculations are current.

Employees attend seminars held by the underwriters in order to be familiar with contractual and statutory rate and pricing requirements. The underwriters provide updated reference sheets as a guide for calculating rates and fees.

When rate change bulletins are received, Infinity Abstract & Title will communicate them within the department. Management will ensure that all calculations are accurate within the software and are being accounted for correctly on each file.

Recording Procedures

Recordings are submitted to their respective county immediately following closing. Infinity Abstract & Title reviews and approves final recording costs with settlement charges collected and reconciles any overages/shortages appropriately.

The company utilizes e-recording from Simplifile in order to expedite the process of recording documents when possible. Documents recorded via Simplifile are submitted, recorded, and returned within 3-7 business days of submission (depending on the turnaround time of each county).

For recordings that are not uploaded via Simplifile, documents are sent via FedEx directly to County Official Records. A prepaid return envelope is included for prompt return of all recordings. Once the recorded documents are received by Infinity Abstract & Title, they are immediately uploaded for final policy typing by the underwriter.

ALTA 7 Best Practices: Recording & Pricing Procedures | CONT.

The company implements three tracking procedures to monitor the timely recordation of all documents:

1. A post-closing excel sheet is kept on the title server and is monitored daily by the post-closing department. Color codes demark the following dates:
 - Recordings sent to the county
 - Recordation of documents in Official Records
 - Submission of recorded documents and final policy requests to underwriting
 - Receipt of final policies from underwriting
 - Final signed policies and original recorded documents sent to appropriate parties
2. Physical files are securely stored in the post-closing file cabinet and are separated and organized based on the stage of recordation and final policy issuance.
3. The post-closing department monitors and performs weekly audits to track and oversee the progression of the recording and policy process. All recordings are handled in a timely manner and actions are taken to ensure that the time frame of this process meets compliance requirements.

In addition, Infinity Abstract & Title does a monthly audit of file recordings. Any files that do not meet the time frame requirement of its respective of post-closing stage are immediately pulled for review and are escalated to ensure that the policy is submitted in a timely manner.

References The recording spreadsheet is available upon request. A brief excerpt has also been attached to the appendices for reference

ALTA 7 Best Practices: Policies & Premium Remittance



To Whom It May Concern:

Please accept this letter as a statement of commitment that title insurance policies will be issued no more than 30 days after all conditions of the title insurance commitment have been satisfied.

Respectfully,

Michael Blickensderfer, Attorney at Law
Owner & Senior Attorney

ALTA 7 Best Practices: Policies & Premium Remittance | CONT.

Purpose: Infinity Abstract & Title maintains written procedures related to title policy production, delivery, reporting and premium remittance to ensure all legal and contractual obligations are met. Owner and Lender Policies are guaranteed to be sent to their respective parties in a timely manner. Procedures have been implemented to ensure that files are post closed efficiently and within the expected time frame required by industry guidelines.

Procedures: Policy Inventory

The company orders final policy requests from the underwriter within 24 hours of receipt of recorded documents.

Title insurance policies will be issued no more than 30 days after all conditions of the title insurance commitment have been satisfied.

The company receives its policy inventory directly from the underwriter. A file number is assigned to each file by Infinity Abstract & Title which is associated with the insurer's inventory number. An excel spreadsheet is maintained on the title server to track and monitor the status of final policy issuance for each closed file. All physical files are stored in locked cabinets and are organized by its status and pending requirements. The files are monitored weekly to ensure that the necessary timelines are met during the policy and post-closing process.

Final policies received from the underwriter are reviewed, approved and signed by the title agent within 24 hours. All policies are sent to the designated recipients along with any related recorded documents. Loan Policies are sent to the lender along with the original recorded mortgage and riders (per loan closing instructions). Owner Policies are sent to the buyer along with the original recorded Warranty Deed.

Policy inventory duties have been clearly defined and are the responsibility of the post-closing department. Policy inventory is reconciled on a weekly basis with our underwriting partners.

Premium remittance to the underwriter is submitted based on the premium calculation worksheet provided for each file. Monthly remittance invoices are reviewed by management to ensure that the remittance splits are calculated correctly and submitted in a timely manner.

ALTA 7 Best Practices: Professional Liability Insurance & Fidelity Coverage

Purpose: Infinity Abstract & Title holds the proper needed professional liability coverage (Errors and Omission Insurance, and Fidelity and Surety bonds). This ensures that Infinity Abstract & Title has the financial capacity to cover its professional services obligations. Infinity Abstract & Title is in complete compliance with the insurance standards set by the underwriter and systematically renewed needed.

Procedures: Infinity Abstract and Title maintains all insurances needed for the operation of business. All insurance policies are renewed yearly and insurance coverage closely monitored to guarantee compliance with the current regulations. Policy renewals and proof of insurance is provided to the underwriters on a yearly basis.

The bonds are policies that are issued by a one-time payment and are required for the operation of business.

Professional Liability Insurance Coverage - Errors and Omissions

Infinity Abstract & Title is insured by American Safety Indemnity for E&O coverage. The E&O policy has a coverage limit of \$1,000,000.00/\$1,000,000.00 (which covers up to \$1,000,000.00 per incident and \$1,000,000.00 for the aggregate of the policy). Infinity Abstract & Title is responsible for the deductible of \$5,000.00.



Fidelity Bond Coverage

The Fidelity Bond ensures that the company is able to recover losses as a result of an employee's improper action. The bond has a coverage limit of \$50,000.00 with a \$5,000.00 initial deductible.

Surety Bond

The Surety Bond is a state mandated insurance bond required to conduct business in the state of Florida. It ensures that parties will receive proper compensation if Infinity Abstract & Title fails to meet any of its obligations. The Surety Bond has a coverage limit of \$35,000.00 and does not have a deductible.

Certificate of Liability

		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 5/2/2016		
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.						
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).						
PRODUCER Dean Insurance Agency 230 N Westmonte Dr Suite 2100 Altamonte Springs FL 32714		CONTACT NAME: La Shan Connelly PHONE (A/C, No, Ext): (407) 865-7477 FAX (A/C, No): (407) 865-7557 E-MAIL ADDRESS: lconnelly@deaninsuranceai.com				
INSURED Infinity Abstract & Title LLC 3812 Gunn Highway Tampa FL 33618		INSURER(S) AFFORDING COVERAGE		NAIC #		
		INSURER A: Houston Specialty Insurance				
		INSURER B:				
		INSURER C:				
		INSURER D:				
		INSURER E:				
		INSURER F:				
COVERAGES		CERTIFICATE NUMBER: CL165202853		REVISION NUMBER:		
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
INSTR LTR	TYPE OF INSURANCE	ADDITIONAL INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPROP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Error & Omissions Retro Date: 5/01/2006		TE01001055-01	5/1/2016	5/1/2017	\$1,000,000/\$1,000,000 Deductible \$5,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)						
CERTIFICATE HOLDER				CANCELLATION		
Insured's Copy				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.		
				AUTHORIZED REPRESENTATIVE Deborah Turner/LASHAN 		
© 1988-2014 ACORD CORPORATION. All rights reserved.						
ACORD 25 (2014/01) INS025 (2014/01)		The ACORD name and logo are registered marks of ACORD				

Crime Policy Form A

CRIME POLICY DECLARATIONS FORM A

This Policy consists of this Declaration Form, the Common Policy Conditions, the Crime General Provisions Form and the Coverage Forms indicated as applicable.

POLICY NO. F210056

Old Dominion Insurance Company

Dean Insurance Agency, Inc

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

1. & 2 **NAMED** Infinity Abstract & Title LLC

INSURED

AND

MAILING 3812 Gunn Highway

ADDRESS: Tampa, FL, 33618

3. **POLICY PERIOD:** From 11/06/2013 to CONTINUOUS
(12:01 A.M. Standard Time at your mailing address shown above)

4. **COVERAGE, LIMITS OF INSURANCE AND DEDUCTIBLE**

Coverage Forms Forming Part of This Policy	Limit of Insurance	Deductible Amount
EMPLOYEE DISHONESTY COVERAGE FORM A -- BLANKET CR 00 01 10 90	\$50,000	\$5000

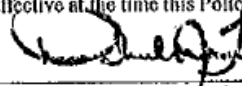
5. **ENDORSEMENTS FORMING PART OF THIS POLICY WHEN ISSUED:**

CRIME GENERAL PROVISIONS CR 10 00 04 97
COMMON POLICY CONDITIONS IL 00 17 11 85
EXCLUDE TRADING LOSS CR 10 04 01 89
EXCLUDE WAREHOUSE RECEIPTS LOSSES CR 10 05 01 86
FLORIDA CHANGES CR 02 06 04 97

6. **CANCELLATION OF PRIOR INSURANCE:** By acceptance of this Policy you give us notice canceling prior policy or bond no(s) F210056, the cancellation to be effective at the time this Policy becomes effective.

COUNTERSIGNED

BY:


(Authorized Representative)
Attorney-in-Fact

FLORIDA TITLE AGENCY BOND

Bond#1090148

KNOW ALL MEN BY THESE PRESENTS, THAT Infinity Abstract & Title LLC FEIN# 203954759 whose place of business is in Florida, as Principal, and Lexon Insurance Company as Surety, are held and firmly bound unto: OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY as Title Insurance Underwriter(s) that have appointed the Principal as a Florida Title Insurance Agency in the penal sum of Thirty-five Thousand (\$35,000) dollars in the aggregate, lawful money of the United States of America, for payment of which well and truly to be made, we bind ourselves, and our and each of our heirs, executors, administrators, successors and assigns jointly and severally, firmly by these presents:

THE CONDITIONS OF THIS OBLIGATION ARE SUCH THAT if the Principal shall faithfully perform all duties and responsibilities under the said Principal's agency contract with each Title Insurance Underwriter(s) in accordance with the provisions of the Title Insurance Agents Law, Part V of Chapter 626, Section 626.841 through 626.8473 Florida Statutes and abide by all rules and regulations of THE DEPARTMENT OF FINANCIAL SERVICES then this obligation shall be null and void; otherwise, it shall remain in full force and effect.

IT IS MUTUALLY AGREED AND UNDERSTOOD BETWEEN ALL PARTIES HERETO, that if the Surety shall so elect, this bond may be canceled and discontinued by giving thirty (30) days notice in writing to the Principal and all Title Insurance Underwriter(s). This bond shall be deemed canceled at the expiration of the said thirty (30) days from the service of said notice, the Surety remaining liable for all or any part of the obligations covered by this bond, which may have accrued by default of the Principal prior to the effective date of the cancellation. However, under no condition shall the Surety remain liable for claims incurred during the term for more than one year following the effective date of cancellation or expiration of this bond. If there is a claim filed against this bond then each Title Insurance Underwriter listed will be notified. Regardless of the number of years this bond is in effect, the number of Title Insurance Underwriters who have appointed the principal, the amount of premium paid, or the number of claims made, the Surety's aggregate liability shall not be more than the penal sum of this Bond.

IN WITNESS WHEREOF the said principal has caused these presents to be executed by affixing hereto his or her signature, or if a corporation, the signature of its President, or if a partnership, the signature of an authorized partner, and the said surety has caused presents to be executed by the signature of its attorney-in-fact and its corporate seal to be affixed hereto attested by its attorney-in-fact this: 30th day of November year of 2012. This bond shall become effective on the 1st day of October, year of 2012 and remain in force until cancelled.

Infinity Abstract & Title LLC
Title Agency Name

Principal Signature

Print Name & Title

IN WITNESS WHEREOF the said principal has caused these presents to be executed by affixing

Lexon Insurance Company
Bond Company

St Mark
Attorney-in-fact

Andrew Steven Majowitz, III
Print Name

St Mark
Licensed General Lines Agent (Must be currently
Appointed by above Surety)

License # E090200

Street: 230 N Westmonte Dr. #2100

City: Altamonte Springs

State: Florida

Zip Code 32714

ALTA 7 Best Practices: Adopt & Maintain Procedures for Resolving Consumer Complaints

Purpose: Infinity Abstract & Title implements procedures for receiving consumer feedback, complaints and concerns. All feedback is addressed promptly, is documented thoroughly and is addressed appropriately by senior management.

Procedures: Infinity Abstract & Title upholds a standard of excellence and superior customer service. As members of the Better Business Bureau, Infinity Abstract & Title is committed to its clients and consider, all feedback to be a fundamental part of its growth. All suggestions are taken into consideration and any complaints are addressed and rectified immediately.

Complaint Procedure Policy:

1. Any complaint received is documented and saved to the corresponding file as well as to the Consumer Complaint Log. The complaint is immediately handled by Infinity Abstract & Title for a resolution.
 - A. Infinity Abstract & Title resolves all issues promptly when immediate action can be taken.
 - B. Infinity Abstract & Title addresses the issue in the weekly title meeting and works with employees to create a solution. Additional policy implementation or revisions will be made as needed to prevent future issues.
 - C. Infinity Abstract & Title addresses individual employee(s) that may be directly related to or responsible for said complaint. Serious offenses may result in temporary probation or possible termination of said employee(s) if the situation warrants such action.
 - D. Infinity Abstract & Title contacts the client to provide an explanation and apology for any issues relating to their complaint. Infinity Abstract & Title will confirm that their concern has been addressed within the department and that all actions have been taken to resolve the issue to the client's full satisfaction.
2. Post-Closing Surveys/Testimonials are provided to all parties involved in each transaction. All parties are invited to provide feedback of their experience including compliments, complaints and possible areas of improvement. Feedback that is received is filed accordingly and reviewed by the Infinity Abstract & Title. Any notable items are shared within the department and discussed during the monthly operation meetings.

ALTA 7 Best Practices:

Adopt & Maintain Procedures for Resolving Consumer Complaints | CONT.

3. Complaints and issues may also be addressed on our website. Any feedback submitted on the website will be notated by the HR department and relayed to the corresponding department.

4. Complaints received about the Office Manager are escalated to the Company's President. The President assesses the issue and promptly addresses said issue(s) with the Office Manager. A resolution is quickly drafted and immediate action is taken to alleviate the client's concern to their satisfaction.

Infinity Abstract & Title understands that every employee is a representative of the company. It is the company's priority to immediately address any complaints amicably with the parties involved and to the client's full satisfaction. Furthermore, the company's President is an attorney in good standing with the Florida BAR. It is ensured that every representative of the company conducts business in a manner that is ethical, clear and transparent and that all complaints are handled with urgency and are provided immediate resolution.

Legal Litigation



To Whom It May Concern:

Please accept this statement to confirm that Infinity Abstract & Title is currently not involved in any legal litigation.

Respectfully,

Michael Blickensderfer, Attorney at Law
Owner & Senior Attorney

Ellie Mae Encompass



To Whom It May Concern:

Infinity Abstract & Title currently offers integration with Ellie Mae Encompass.

Please contact the following personnel with additional questions:

Viviane Blickensderfer

Vice President

Viviane@InfinityAbstractTitle.com

813.931.0840

Respectfully,

Michael Blickensderfer, Attorney at Law

Owner & Senior Attorney

Prelim Disclosures



To Whom It May Concern:

Infinity Abstract & Title will provide a ALTA Settlement Statement or PreHUD (if applicable), Mock CD and Seller CD for all TRID files within the mandated time requirements of CFPB in accordance with the lenders request.

Respectfully,

Michael Blickensderfer, Attorney at Law
Owner & Senior Attorney

New Orders



To Whom It May Concern:

Please deliver all new orders to the following location:

Orders@InfinityAbstractTitle.com

3812 Gunn Hwy.
Tampa, FL. 33618
813.931.0840

Respectfully,

Michael Blickensderfer, Attorney at Law
Owner & Senior Attorney

Closing Documents



To Whom It May Concern:

Please deliver all closing documents to the following location/personnel:

Attn: Viviane Blickensderfer
ClosingDocs@InfinityAbstractTitle.com
3812 Gunn Hwy.
Tampa, FL. 33618
813.931.0840

Respectfully,

Michael Blickensderfer, Attorney at Law
Owner & Senior Attorney

Letter from the Office Manager



To Whom It May Concern:

Infinity Abstract & Title is proud to present our ALTA Best Practices manual. Highly devoted to our consumers, we rigorously adapt to the changing dynamics of the real estate market. We've tailored our services to be compliant and fit the consumer's needs. We've combined strict security and privacy practices of larger agencies with the unique, exceptional, personalized service that is common with smaller boutique closing agencies. The policies and procedures found in our manual are nearly a partial representation of our commitment to our consumers. We invite you and your clients to come join us at our office for a complete guided tour, extensive Q&A and warm coffee.

Infinity Abstract & Title's greatest asset to the company is you and your clients. I would like to thank you for your loyalty and support.

We look forward to working with you!

Thank you and have a blessed day,

Viviane Blickensderfer

Vice President

3812 Gunn Highway

Tampa, FL. 33618

P:813-931-0840

F:813-931-8935