

McCANN & HUBBARD

ATTORNEYS AT LAW

To: Whom It May Concern
Re: Best Practices

Dear Madam or Sir;

As Managing Partner of the law firm of McCann & Hubbard (also known as Russell J McCann, PLLC), I am pleased to assure you our Firm's policies and procedures are in compliance with the Consumer Financial Protection Bureau's stated expectations and the American Land Title Association and Title Insurance and Settlement Company Best Practices procedures. We know that lenders are facing increased scrutiny and liability for title work, closings and insurance. We feel McCann & Hubbard offers greater security to you than any of our competitors.

McCann & Hubbard is a law firm founded on October 1, 2003. Our practice centers on residential and commercial real estate law and closings. As a law firm we have greater understanding of and appreciation for the points of error and nuances of title to and rights over real estate interests. Because of our higher degree of education, experience and knowledge we are exempt from the title certificate/agency licensing requirements of many of our competitors. Our experience and knowledge will lower your risks and ensure your interests in the collateral are properly secured and that the borrower knows the terms of their loan.

We have three attorneys and six full time employees. Every file is assigned to an attorney. We maintain a single bricks and mortar office centrally located in Brentwood, Tennessee. We are authorized to issue title insurance through Chicago Title, First American Title, and Old Republic Title Insurance Companies. Our attorneys stay current on Continuing Legal Education and our staff attend regular training offered in house and out of the office through banks, Landtech, Rhyno, Chicago Title (the Fidelity Title family), Old Republic Title, and First American Title Insurance Companies. We are also members of the American Land Title Association and the National Association of Independent Title Insurance Agents.

We keep written policies and procedures for Information Security and Disaster Recovery, License Monitoring, Trust and Escrow Accounting, Title Policy Production, and Delivery and Premium Remittance. We have adopted and are in compliance with state and federal laws concerning real estate settlement procedures, consumer finance and disclosure, information security, and title insurance practices.

We appreciate your business. If you have any questions about our Policies and Procedures or require additional documentation of our Best Practices please contact me or my office using the methods below.

Sincerely,

Russell J. McCann