

ALTA Best Practices Framework: Certification Package
Cover Page

American Land Title Association

Certification Package
ALTA Best Practices Framework

AGENCY: BENNETT & WEST, ATTORNEYS AT LAW

This Certification Package contains this cover page and three parts, as follows:

- Part 1: Agency Letter
- Part 2: Best Practices Certificate
- Part 3: Declarations Page

Bennett & West, PLLC

MICHAEL R. BENNETT
R. BRANDON WEST
LINCOLN BENNETT

Date: October 1, 2021

Subject: ALTA Best Practices Framework Dated July 19, 2013

We are providing this letter in connection with the ALTA Best Practices Framework ("Framework") dated July 19, 2013. We intend that it be considered by any consumer, mortgage originator or mortgage servicer doing business with our company during the 24-month period following the date of this letter.

Bennett & West has implemented the ALTA Title Insurance and Settlement Company Best Practices ("Best Practices") dated July 19, 2013, listed in the attached ALTA Best Practices Certificate. As of the date of this letter, we comply with the Best Practices in all material respects.

We represent that, during the 24-month period commencing on the date of this letter, we will remain in material compliance with each of the Best Practices.

Attached to this letter, please find (i) an ALTA Best Practices Certificate issued to us pursuant to the Framework and (ii) a copy of the current Declarations Page for our errors and omissions or professional liability insurance.

Sincerely,

BENNETT & WEST, PLLC



Michael R. Bennett



R. Brandon West



cannon&company
Certified Public Accountants L.L.P.

ALTA Best Practices Framework:
Certification Package Certificate (Part 2)

Certificate

Issued to:

Bennett & West Attorneys at Law ("the Company")

Cannon & Company, L.L.P. performed the assessment procedures enumerated in the ALTA Best Practices Framework: Assessment Procedures dated July 19, 2013 ("Procedures"). These Procedures were agreed to by the Company to assist it in evaluating compliance with the ALTA Title Insurance and Settlement Company Best Practices, dated July 19, 2013 ("Best Practices"), as of September 28, 2015.

Procedures executed related to the following ALTA Best Practices:

1. Licensing
2. Escrow Accounting Procedures
3. Privacy and Information Security
4. Settlement Procedures
5. Title Policy Production & Delivery (N/A)
6. Professional Liability Insurance Coverage
7. Consumer Complaints

Our performance of such Procedures rendered a resulting grade of:

PASS

The scope of our engagement was limited to performance of the Procedures. We neither express an opinion regarding (i) the sufficiency of the Procedures for any particular purpose, nor (ii) compliance with the Best Practices.

This certificate is intended solely for the use of the Company. It is not intended to be relied upon by anyone other than the Company itself. Use of or reference to this certificate other than by the Company is at the user's sole responsibility and risk.

Cannon & Company, L.L.P.

By: William B. C.

Authorized Signatory

2160 Country Club Road / Winston-Salem, NC 27104 / 336-725-0635 / Fax 336-725-0630
112-C Harmon Lane / Kernersville, NC 27284 / 336-996-4011 / Fax 336-996-5223
219 Moore Road / P.O. Box 330 / King, NC 27021 / 336-983-5985 / Fax 336-983-5935
3711 Clemmons Road / Clemmons, NC 27012 / 336-766-4741 / Fax 336-766-0034

ALTA Best Practices Framework: Certification Package
Declarations Page (Part 3)

ERRORS AND OMISSIONS DECLARATION



**LAWYERS
MUTUAL**

LIABILITY INSURANCE
COMPANY OF
NORTH CAROLINA

1001 Winstead Drive, Suite 285 | Cary, North Carolina 27513
Post Office Box 1929 | Cary, North Carolina 27512-1929
919.677.8900 | 800.662.8843 | www.lawyersmutualinc.com

Declarations

BENNETT & WEST
PO Box 775
King, NC 27021

Location:
607C South Main Street
King, NC 27021

Policy Number: 0011456-LPL-38

Policy Period: 01-08-2022 to 01-08-2023
12:01A.M. Standard Time at the address of the **Named Insured** stated herein.

**Prior Acts Date of
Named Insured:** January 8, 1978

Limits of Liability:

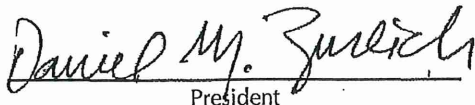
A. \$1,000,000	A. Applicable to any claim or one or more related claims .
B. \$1,000,000	B. Aggregate limit of the Company's liability for all damages and claims expenses without regard to the number of Insureds , Extended Reporting Endorsements, claims, suits , or claimants.

Deductible: C. \$10,000 C. See **INSURING AGREEMENT VI. Deductible and Limit of Liability.**
(including **claims expenses**)

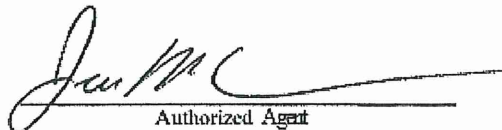
Premium: \$6,435.00

Endorsement Attachments:
012 052 069

In witness whereof, Lawyers Mutual Liability Insurance Company of North Carolina has caused this **Policy** to be signed by its President and countersigned by a duly authorized agent of the Company.



President



Authorized Agent

Lawyers Professional Liability Policy (This is a Claims-Made and Reported Policy. Defense costs are a part of the Policy Limits and reduce the amount available to pay losses. You should read your Policy for a complete understanding of its Terms, Conditions & Coverages).



**LAWYERS
MUTUAL**

LIABILITY INSURANCE
COMPANY OF
NORTH CAROLINA

1001 Winstead Drive, Suite 285 | Cary, North Carolina 27513

Post Office Box 1929 | Cary, North Carolina 27512-1929

919.677.8900 | 800.662.8843 | www.lawyersmutualinc.com

Insured Listing / Prior Acts Date Endorsement

This Endorsement, effective 12:01 A.M. on **January 8, 2022** forms a part of Policy No. **0011456-LPL-38** (the "**Policy**") issued by LAWYERS MUTUAL LIABILITY INSURANCE COMPANY OF NORTH CAROLINA and applies to **BENNETT & WEST** (the "**Named Insured**").

It is hereby understood and agreed that as to each **Insured** listed below, this **Policy** shall not apply to such **Insured's** act(s) or omission(s), or series of related act(s) or omission(s), occurring or beginning prior to the date listed individually for each **Insured** below ("**Prior Acts Date**").

All **Policy** provisions, terms, exclusions, and conditions, except as provided otherwise in this Endorsement, remain in full force and effect.

	<u>Name</u>	<u>Licensing State</u> <u>(or Other)</u>	<u>License</u> <u>Number</u>	<u>Prior Acts Date</u>
1	LINCOLN G BENNETT	NC	46630	11-01-2013
2	MICHAEL R BENNETT	NC	16551	01-06-1991
3	ROBERT BRANDON WEST	NC	28858	08-26-2002


Authorized Agent