



Date September 17, 2015

RE: **Certificate of Compliance**

O.A.A Inc. t/a East Coast Title Agency
Attention: Odette Siggelakis-Andrew
202 Route 18 North
East Brunswick, NJ 08816

Congratulations on joining an elite group of independent title agencies that are assisting lenders in meeting their requirements and guidelines of the Consumer Financial Protection Bureau (CFPB). Westcor Land Title Insurance Company (Westcor) is pleased to provide your agency with a Certificate of Compliance. As a Certified Title Agency of Westcor, your agency is subject to Westcor's Compliance Audit Program which includes testing related to the ALTA Best Practices framework or has provided an acceptable independent third party compliance review to Westcor.

This certificate represents your efforts to comply with the American Land Title Associations (ALTA) Best Practices Framework. This certificate is good for one year from the date of issuance and will be renewed yearly after determination that your agency has:

1. Remained in compliance with the ALTA Best Practices, or
2. Made reasonable improvements from the prior year to comply with the Best Practices.

If you have any questions or need additional information on the program please contact our Compliance Division at compliance@wltic.com or call 866-629-5842.

Sincerely,

Mary O'Donnell
CEO/President