

<b>Policies and Procedures</b>
<b>Document Recordation / Title &amp; Settlement Pricing</b>

<b>Purpose</b>	Document recordation and rate/pricing procedures and policies to assist <b>Thomas C. Santoro Title Services, LLC</b> in compliance with applicable contractual obligations and Federal and State Consumer Financial Laws.
<b>Scope</b>	These policies and procedures are for all of <b>Thomas C. Santoro Title Services, LLC</b> (hereafter referred to as “The Company”) locations including all satellite offices. These procedures are to be followed by all employees and independent contractors where applicable.
<b>Procedures</b>	<p><b>Pricing Procedures</b></p> <p><b>The Company utilizes rate manuals and online calculators, as appropriate to help ensure correct fees are being charged for title insurance policy premiums, state-specific fees and endorsements.</b></p> <p>Employees are aware of contractual and statutory rate and pricing requirements. Title insurance policy premiums, state specific fees and endorsements are calculated in accordance with the title insurance underwriter or regulatory or promulgated rate manual through The Company’s software and/or through the use of title insurance underwriter rate calculators. All applicable rate discounts, such as Simultaneous Issue, Reissue, Refinance, and Substitution rates are calculated in accordance with the requirements in the rate manual.</p> <p>When rate change bulletins are received, the closer will communicate these rate changes to the appropriate parties and will test the accuracy of such changes and report the results to Company Management.</p>

	<p>Throughout the year a representative sample of closed files is subject to a post-closing review by Old Republic National Title Insurance Company to conclude if fees were correctly charged.</p> <p><b>Recording Procedures</b></p> <p><b>Submit or ship documents for recording to the county recorder (or equivalent) or the person or entity responsible for recording within 2 business days of settlement.</b></p> <p>After review of county specific recording requirements documents are submitted for recordation by the post closer. When available and economically feasible, document recordation will be processed electronically via E-recording. When E-recordings cannot be utilized or are not available and when The Company does not utilize an employee, documents will be shipped for recording. The Company ships documents using the United Postal Service, tracks all packages and maintains tracking information for 6 months.</p> <p><b>Timely responses to recording rejections and verify recording is filed of record.</b></p> <p>The Company maintains a Recording Log to monitor all recordings. After documents are sent for recordation, The Company maintains contact with the appropriate personnel and parties to resolve any problems. The Company updates the Recording Log with information about outstanding recordings and rejected recordings, status and resolution. After documents are recorded, detailed information such as book, page, instrument number, time and date are included in the transaction file. Each week the recording clerk reviews and signs off on the Recording Log.</p>
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<b>Contact Officer</b>	<i>Trina M. Larsen</i>
<b>Date Approved</b>	<i>June 2022</i>
<b>Date of Commencement</b>	<i>June 2022</i>
<b>Amendment Dates</b>	
<b>Date for Next Review</b>	<i>June 2023</i>
<b>Related References and Links</b>	<ul style="list-style-type: none"> <li>• <i>Recording Log is kept on our computer system.</i></li> <li>• <i>Rate Manuals are kept on our computer system.</i></li> <li>• <i>Post-Closing Reviews are kept on our computer system.</i></li> </ul>