

Pillar #1 – Licensing

Effective Date	Approved By (<i>Manager</i>):	Approval Date
June 15, 2015	Lisa Hannah Walker	July 8, 2015

Applicable Parties:

Employees, Temporary Employees, Service Providers (Vendors, Contractors, Couriers, and 3rd parties) required to hold a license to conduct the business of title insurance and settlement services.

Supporting Documentation

- Company Tracking Log
- Employee Tracking Log
- Proof of License and Corporate Registration (*as applicable*)

Revision History:

Version Number	Revision Date	Approved By	Summary of Changes

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PO 1.01 – Required Licenses and Registrations Policy

On an annual basis the Company reviews the state mandated insurance licenses and corporate registration (as applicable) to ensure it remains in good standing with the state.

PR 1.01(a) - Company Required Licenses and Registrations Procedure

Establish Company Licensing

(Note: Requirements based on state/county)

- 1) Identify all states in which Company does business; add information to Company Tracking Log.
- 2) Determine licensing and registration requirements for each state.
 - a. Secretary of State Website - <http://www.e-secretaryofstate.com>
 - b. Department of Insurance Website - http://www.naic.org/state_web_map.htm
- 3) Apply for license and registration based on state requirements with applicable state regulatory department or agency.
 - a. Track application process to completion for each license and registration on Company Tracking Log.
- 4) Upon approval and information received add license information (i.e. number, expiration dates) to Company Tracking Log.
- 5) Place a copy of the license and registration in a single location.

Maintain Company Licensing:

(Note: Requirements based on state/county)

- 1) Perform a monthly review of the Company Tracking Log for licenses or registrations expiring within the next 30 days.
- 2) Identify any licenses that are expiring.
- 3) Renew license and update Company Tracking Log.
- 4) Place a copy of the license in a single location.

PR 1.01(b) - Individual Required Licenses and Registrations Procedure

Establish Individual Licensing:

(Note: Requirements based on state/county)

- 1) Identify all states in which Company does business, add information to Company/Employee Tracking Log.
- 2) Determine licensing requirements for each state.
 - a. Department of Insurance Website http://www.naic.org/state_web_map.htm

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- 3) Apply for license based on state requirements with applicable state regulatory department or agency.
 - a. Track application process to completion for each license on Employee Tracking Log.
- 4) Upon approval and receipt of information received add license information (i.e. number, expiration dates) to Employee Tracking Log.

Maintain Individual Licensing:

(Note: Requirements based on state/county)

- 1) Perform a monthly review of the Employee Tracking Log for licenses or registrations expiring within the next 30 days.
- 2) Identify any licenses that are expiring.
- 3) Renew license and update Employee Tracking Log.
- 4) Place a copy of license in a single location.

PR 1.01(c) Title Insurance Forms License/Waiver

Clear Title, LLC is licensed to do business in Alabama only and is a current member of ALTA.

If you **do not hold a license for the current calendar** year, you may obtain a license by becoming an [ALTA member](#), purchasing a [Policy Forms License](#) or applying for an Occasional Use Waiver. The Occasional Use Waiver is only applicable if your agency wrote title insurance on 50 or fewer transactions during the previous calendar year. This means that a transaction for which you issued both a Loan and an Owner's Policy would only count as one transaction towards your total of 50.

Occasional can be used by any Company which issued less than 50 transactions for the prior physical year. If your Company issued less than 50, you may apply by clicking on the following link: <http://www.alta.org/waiver> Use Waivers.

Certificate of License 2015

This certificate license grants authority to

Clear Title, LLC

To use ALTA's Policy Forms for the purpose of
writing title insurance policies during 2015.



Michelle L. Korsmo, C.E.O.

ALTA ID# 1094676

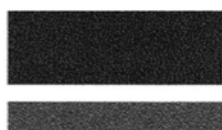
AMERICAN
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ASSOCIATION



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AMERICAN
LAND TITLE
ASSOCIATION



CERTIFICATE of *Membership*

THIS CERTIFIES THAT

Clear Title, LLC

ALTA ID: 1094676

Is a member in good standing of the
American Land Title Association for

2015

Diane Evans NTP, President



Michelle L. Korsmo, C.E.O.

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CLEAR TITLE LLC
PO BOX 2326
GULF SHORES AL 36547

STATE OF ALABAMA

License No: 0236341

DEPARTMENT OF INSURANCE

FEIN: 72-1594794

CLEAR TITLE LLC

has fulfilled all of the conditions of eligibility imposed by the State of Alabama, Title 27, Code of Alabama and is hereby licensed/registered by this state, in the capacity stated below, and granted the privilege to act with the authority of this license. It shall be valid until expired, cancelled, surrendered or revoked.

LICENSE TYPE	LINES OF AUTHORITY	LOA		
		EFFECTIVE DATE	EFFECTIVE DATE	EXPIRATION DATE
Title Insurance Agent			01/01/2015	12/31/2016

This license shall remain in effect until the expiration date unless cancelled, surrendered or revoked. Individual licensees must complete continuing education and pay all applicable renewal fees as required by Alabama administrative code prior to the expiration date.

For questions regarding a license, contact the Alabama
Department of Insurance 334-269-3550 or
E-mail: producerlicensing@insurance.alabama.gov

Jim L. Redding
Commissioner's Signature

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STATE OF ALABAMA
DEPARTMENT OF INSURANCE
License No: 0658406 NPN: 16893428
LISA K. HANNAH-WALKER

LICENSE TYPE	LINES OF AUTHORITY	LOA		
		EFFECTIVE DATE	EFFECTIVE DATE	EXPIRATION DATE
Title Insurance Agent		12/09/2014	10/31/2016	

has fulfilled all of the conditions of eligibility imposed by the State of Alabama, Title 27, Code of Alabama and is hereby licensed/registered by this state, in the capacity stated above, and granted the privilege to act with the authority of this license.

Jim L. Redding
Commissioner's Signature

LISA K. HANNAH-WALKER
PO BOX 1067
GULF SHORES AL 36547

STATE OF ALABAMA
DEPARTMENT OF INSURANCE
License No: 0658406 NPN: 16893428
LISA K. HANNAH-WALKER

LICENSE TYPE	LINES OF AUTHORITY	LOA		
		EFFECTIVE DATE	EFFECTIVE DATE	EXPIRATION DATE
Title Insurance Agent		12/09/2014	10/31/2016	

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STATE OF ALABAMA
DEPARTMENT OF INSURANCE
License No: 0658660 NPN: 16895563
MELISSA T. LINDSEY

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	EFFECTIVE DATE	EXPIRATION DATE
Title Insurance Agent			06/01/2015	05/31/2017

has fulfilled all of the conditions of eligibility imposed by the State of Alabama, Title 27, Code of Alabama and is hereby licensed/registered by this state, in the capacity stated above, and granted the privilege to act with the authority of this license.

James L. Redding
Commissioner's Signature

MELISSA T. LINDSEY
STE 4
229 EAST 20TH
GULF SHORES AL 36542

STATE OF ALABAMA
DEPARTMENT OF INSURANCE
License No: 0658660 NPN: 16895563
MELISSA T. LINDSEY

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	EFFECTIVE DATE	EXPIRATION DATE
Title Insurance Agent			06/01/2015	05/31/2017

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PAMELA K. GILLIAM
PO BOX 3005
GULF SHORES AL 36542

STATE OF ALABAMA				
DEPARTMENT OF INSURANCE				
License No: 0658407	PAMELA K. GILLIAM			NPN: 16893444
		LOA	EFFECTIVE	EXPIRATION
LICENSE TYPE	LINES OF AUTHORITY	DATE	DATE	DATE
Title Insurance			08/01/2014	07/31/2016
Agent				

has fulfilled all of the conditions of eligibility imposed by the State of Alabama, Title 27, Code of Alabama and is hereby licensed/registered by this state, in the capacity stated above, and granted the privilege to act with the authority of this license.

Jim L. Redding
Commissioner's Signature

STATE OF ALABAMA				
DEPARTMENT OF INSURANCE				
License No: 0658407	PAMELA K. GILLIAM			NPN: 16893444
		LOA	EFFECTIVE	EXPIRATION
LICENSE TYPE	LINES OF AUTHORITY	DATE	DATE	DATE
Title Insurance Agent			08/01/2014	07/31/2016

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