

BANKFIRST

A Better Way to Bank

3159 Jefferson Street
Macon, MS 39341
662-726-5192

August 14, 2015

To Our Approved Closing Attorneys, Closing Agents, and Title Companies

BankFirst now requires all of our approved Closing Attorneys, Closing Agents, and Title Companies to adhere to ALTA Best Practices 2.0. Under CFPB guidance, lenders are now responsible for ensuring that their third party vendors are performing their duties and services in compliance with all applicable regulations, including but not limited to, RESPA, The Financial Privacy Requirements of the Gramm-Leach-Bliley Act, Truth in Lending, and the USA Patriot Act.

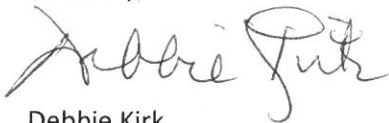
BankFirst believes that strict adherence to ALTA Best Practices will assist in compliance with the CFPB requirements regarding the Integrated Disclosure Rule (TRID.) In addition, BankFirst has adopted the position that by accepting and implementing ALTA Best Practices, our Closing Attorneys, Closing Agents, and Title Companies will be in a superior position to serve our borrowers.

Your adherence to ALTA Best Practices must be verified by an independent third party. *BankFirst will not accept self-certifications.* More information regarding the certification process can be found at [www.ALTA.org/best practices](http://www.ALTA.org/best_practices).

ALTA Best Practices Certifications must be completed by October 1, 2015. After that time, any Closing Attorney, Closing Agent, or Title Company that has chosen to decline certification will not be permitted to close consumer transactions secured by real property and/or issue title commitments and policies on behalf of BankFirst. We appreciate your cooperation in BankFirst's continued efforts to serve our borrowers. If you have any questions or need additional information, please contact us at www.bankfirstfs.com.

If you have already obtained certification, please forward your certification documentation to us at dkirk@bankfirstfs.com.

Sincerely,



Debbie Kirk
SVP/Compliance Officer