



# GULF COAST BANK & Trust Company

Mortgage Lending Division

August 7, 2015

To Our Approved Closing Attorneys and Title Companies,

At the guidance of the CFPB, we are now required to validate your adherence to the ALTA Best Practices 2.0.

As you are aware, the bank follows strict guidelines as it relates to the utilization of third party vendors, specifically when it comes protecting our customers/borrowers personal information, including RESPA, the Privacy Act, and the Patriot Act. With the CFPB weighing in on the adherence of the ALTA Best Practices, we agree that this certification will incorporate all of the requirements, as it relates to borrower privacy and RESPA.

In order to comply with the CFPB's guidance regarding the ALTA Best Practices Certification, we are asking that you provide an ALTA Best Practices 2.0 Certification, by an independent third party.

In order to continue closing loans for Gulf Coast Bank and Trust Company, we request your response by August 31, 2015. Please email me at [tonyturner@gulfbank.com](mailto:tonyturner@gulfbank.com) as to your acceptance of this proposal. We appreciate your cooperation in this new endeavor.

For those companies intending to proceed with the certification, we ask that all certifications be completed by September 15, 2015. If you have any questions, please do not hesitate to contact me at 225.757.4403 or at [tonyturner@gulfbank.com](mailto:tonyturner@gulfbank.com).

Regards,  
*Tony Turner*  
Tony Turner  
Senior Vice President  
Gulf Coast Bank and Trust Company  
Mortgage Lending Division