



Mortgage Banking Consultants

RML Advisors – Fulton Mortgage
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IMPORTANT AND TIME SENSITIVE COMMUNICATION

We've attempted to contact you by e-mail several times during the past 30 days on behalf of Fulton Mortgage Company to obtain specific information from you together with your certification that you follow ALTA's Best Practices Framework in conjunction with loan closing services and title insurance that you provide to Fulton and common customers. As of today, we have not received a response from you. If you have already responded to our email notices, please disregard this notice. If you are not the person authorized to provide this certification and documentation, please forward this notice to the appropriate manager or compliance officer at your firm.

In addition to this information and certification, Fulton also requires that you execute a Confidentiality Agreement concerning your handling of non-public information since you receive such confidential information with the closing documents. You can access the certification documents and the step-by-step instructions for completion and uploading by going to this secure web address:

<http://rml.clientlinkusa.com>

In order to be able to perform closing services for Fulton and borrowers you need to have provided the following:

- **Closing Agent Best Practices Certification**
- **Closing Agent Confidentiality Agreement**
- **Satisfactory Evidence of Insurance**

Please reply and provide the requested information by Monday, September 21, 2015. ***If your information is not received by this date, you will not be able to continue to perform loan closing services on behalf of Fulton Mortgage Company and borrowers after October 3, 2015.***

Since our initial emails to you, Fulton has reviewed its requirement for Errors and Omissions/Professional Liability Insurance. Effective October 3, 2015 for closing agents with whom Fulton has not had any performance issues in properly following Fulton's closing instructions, Fulton Mortgage Company will accept the following:

Commercial General Liability /Errors and Omissions insurance covering all operations and data security, providing insurance for bodily injury, property damage, personal injury, blanket contractual, independent contractors, severability of interest and advertising injury, as those terms are defined by Commercial General Liability insurance policies, with limits of not less than \$1,000,000 each occurrence and \$1,000,000 in the aggregate.

In the event your response covers more than single location or includes wholly-owned or majority-owned subsidiaries, please include a schedule of such entities with the certification form and the Agreement.

If you have any questions or need additional support, please do not hesitate to contact us at fultonmortgagecompany@rmladvisors.com.
