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The Title Resource Network

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The responses in the accompanying *ALTA Assessment Procedures* portion of the American Land Title Association (ALTA) *Best Practices Framework: Title Insurance and Settlement Company Best Practices* version 2.1 dated November 13, 2014 (ALTA Best Practices) are based on First Dakota Title LP, Community Title LLC, FDT of North Dakota LLC, Glacial Lakes Title LLC, Grue Abstract Company, Meridian Title Company LLC, and Republic Abstract & Settlement LLC (collectively "The Title Resource Network") practices as of and for the three month period ending December 31, 2015. Based on the results of our assessment procedures as set forth in the *ALTA Assessment Procedures* and our responses indicated in the "Assessment Recap" column, we believe our title insurance and settlement practices as of and for the three month period ending December 31, 2015, comply, in all material respects, with ALTA Best Practices based on the ALTA criteria.

Dennis Anderson
CEO

Dean Hoag
COO

Shirley Thoeke
CTO

Ken Hoyne
VP of Finance

Clay Rees
Corporate Compliance Officer

March 7, 2016

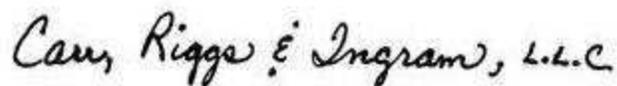
INDEPENDENT ACCOUNTANTS' REPORT

To the Management of
The Title Resource Network
Sioux Falls, South Dakota

We have examined management's assertion that First Dakota Title LP, Community Title LLC, FDT of North Dakota LLC, Glacial Lakes Title LLC, Grue Abstract Company, Meridian Title Company LLC, and Republic Abstract & Settlement LLC (collectively "The Title Resource Network") title insurance and settlement practices (the "practices"), as of and for the three month period ending December 31, 2015, comply, in all material respects, with the American Land Title Association (*ALTA Best Practices Framework: Title and Settlement Company Best Practices*) (*ALTA Best Practices*). The Title Resource Network's management is responsible for its practices and for its responses to its *ALTA Best Practices Assessment Procedures* version 2.1 dated November 13, 2014. Our responsibility is to express an opinion based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public accountants and, accordingly, included examining, on a test basis, evidence as to whether The Title Resource Networks' practices support the responses indicated in the "Assessment Recap" column of the *ALTA Best Practices Assessment Procedures* and performing such other procedures as we consider necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination procedures were not designed, however, to evaluate whether the aforementioned practices operated effectively to ensure compliance with federal and state consumer financial laws or to evaluate the extent to which The Title Resource Network or its employees have complied with federal or state laws, and we do not express an opinion or any other form of assurance thereon.

In our opinion, management's assertion referred to above is fairly stated, in all material respects, with *ALTA Best Practices* based on the *ALTA* criteria.

A handwritten signature in black ink that reads "Carr, Riggs & Ingram, L.L.C." in a cursive script.

CARR, RIGGS & INGRAM, LLC

Clearwater, Florida
March 7, 2016