

315 South Phillips Avenue \* Sioux Falls, SD 57104  
Telephone: 605-336-0388 / Toll Free Line: 800-425-0388 Facsimile: 605-336-5649

*Dakota Homestead Title Insurance Company strongly believes in ethics has adopted the American Land Title Association Principles of Fair Conduct.*

### ALTA PRINCIPLES OF FAIR CONDUCT

#### Preamble

The ALTA Principles of Fair Conduct represent the association's commitment to promote behavior within the title industry that serves the needs and interests of consumers.

The Principles describe ALTA's expectation of its Members to adhere to the highest standards of ethical behavior and the laws and regulations governing the business of title insurance.

The "Appropriate Steps to Implement the ALTA Principles" sets out specific actions that Members can take, and suggests what government can do to assist the title industry in this regard.

ALTA encourages all of its Members to pledge to support The Principles, and to incorporate them into their daily business practices.

ALTA pledges to assist its members in implementing The Principles through ongoing training on ethical standards and legal compliance.

ALTA has formed a special Committee for ongoing review of The Principles annually to ensure that they continue to address the needs and interests of the consumer public.

### ALTA PRINCIPLES OF FAIR CONDUCT

- 1. To engage only in business practices that are lawful and consistent with a high standard of ethical behavior.**
- 2. To encourage a culture of compliance within their organizations for federal and state laws that govern the title insurance business and for these Principles.**
- 3. To treat consumers in a fair and ethical manner.**
- 4. To provide consumers with timely and comprehensive information regarding their policies, services, products, and prices so as to enable consumers to shop effectively among providers of title-related services.**
- 5. To encourage and assist consumers to be educated purchasers of title insurance and title-related services.**