



**TITLE INDUSTRY  
ASSURANCE COMPANY**  
A Risk Retention Group

7501 Wisconsin Avenue, Suite 1500E • Bethesda, MD 20814 • 800-628-5136 / FAX: 800-TIAC-FAX

## CERTIFICATE OF INSURANCE

This is to certify that the policy of insurance listed below has been issued to the insured named below for the policy period indicated.

**TYPE OF INSURANCE:** Abstracters, Title Insurance Agents and Escrow Agents  
Professional Liability Insurance

**INSURANCE COMPANY:** Title Industry Assurance Company (TIAC)

**POLICY NUMBER:** TIAC-904727-12

**INSURED:** Brad Franks DBA:  
Home & Farm Title Services  
P.O. Box 11304  
Memphis, TN 38111-0304

**LIMIT OF LIABILITY:** Per Claim: \$1,000,000  
Annual Aggregate: \$1,000,000

**EFFECTIVE:** 11/21/2012 TO: 11/21/2013

This certificate is issued as a matter of information only and confers no rights upon any person or entity. This certificate does not amend, extend or alter the coverage provided by the policy. Notwithstanding any requirement, term or condition of any contract with respect to which this certificate may be issued or may pertain, the insurance provided by this policy is subject to all the terms, exclusions and conditions of the policy.

By issuance of this certificate, the insurance company assumes no obligation to provide notice of change in or cancellation of the policy, and assumes no responsibility arising out of any alteration or modification of this certificate by any person or entity.

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Authorized Representative