

From: [Steve Metcalfe](#)
To: [OIC Rules Coordinator](#)
Subject: OIC Matter R 2016-05
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Attachments: [image001.jpg](#)
[image002.jpg](#)

Jim, I would like to be able to comment but the proposal statement sent to us by the underwriter basically just says the proposed rules should be similar to independent escrow agents with no explanation. With CFPB and all of the TRID rules and regulations, I am at a loss to understand why we need to change or modify anything. Most if not all agents have been verified and vetted by their underwriter. Some such as us have even hired independent companies to make sure we are ALTA best practices certified. Those consist of 7 pillars to follow. Our underwriters audit us at minimum once a year. You folks through an independent source now get all of our data once a year for review. Please enlighten me as to what and why we need more regulation. Thanks Jim

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