



**Our Best Practices are in Place!**

## STILES LAW OUR BEST PRACTICES ARE IN PLACE

Here at Stiles Law we realize that privacy is the most important thing to our clients and to our customers. We adhere to the following "Best Practices" in order to ensure that there is no breach in privacy or security:

1. **LICENSING**: All attorneys employed at Stiles Law are licensed to practice law within the Commonwealth of Massachusetts as required to conduct the business of settlement services. Each attorney is a current, registered member with the Board of Bar Overseers in the Commonwealth of Massachusetts.
2. **ESCROW ACCOUNT CONTROLS**: Stiles Law has adopted appropriate and effective written procedures and controls for the safeguarding of client funds. These procedures help ensure accuracy and minimize the exposure to loss of client funds. Escrow and operating bank accounts are separately maintained and each account is clearly labelled as either a client fund account or a firm operating account. All documentation pertaining to each account, including bank statements, disbursement checks and deposit tickets, are clearly labelled and secured in a locked cabinet. Only authorized personnel has access to the accounts and the documentation pertaining to each account. No client funds are ever commingled with firm operating funds. The receipts and disbursements of escrow accounts are performed daily and three-way reconciliation of each account is performed on a monthly basis by a third party vendor that specializes in three-way reconciliation in order to ensure any discrepancy is immediately detected and addressed.

3. **INFORMATION AND DATA PRIVACY:** Stiles Law has adopted an effective written privacy and information security program (“WISP”) to protect non-public personal information as required by local, state and federal law. Each employee is trained and advised of the procedures and receives a copy of the WISP. We take the utmost care in protecting non-public personal information and adhere to a “clean desk” policy to establish a culture of security and trust within the firm. When files are not in use during normal business hours, they are stored in locked cabinets and then shredded upon completion. The general public has no access to any area within our firm where there is non-public personal information. All computers in the firm are protected by security controls such as firewall and intrusion protection services with malware and virus protection software. Electronic access to files is limited only to authorized employees of Stiles Law with appropriate password controls. Any electronic communication, such as email correspondence, is encrypted to protect non-public personal information.
4. **SETTLEMENT POLICIES AND PROCEDURES:** Stiles Law has adopted standard real estate settlement procedures and policies that help ensure compliance with federal and state consumer financial laws as applicable to the settlement process. No settlement transaction (closing) is ever conducted by a non-attorney employee of Stiles Law.
5. **TITLE PRODUCTION:** Stiles Law has adopted and maintains effective written procedures related to title policy production, delivery, reporting and premium remittance. Title orders are processed either the same day or next business day after receipt. All terms and conditions are satisfied at settlement and all policies are prepared, delivered, reported and remitted within thirty days of settlement. Policies and premiums are remitted to the underwriter within thirty days of settlement.

6. **ERRORS & OMISSIONS**: Stiles Law maintains a policy of professional liability insurance and fidelity coverage which insures all attorneys employed at Stiles Law. The coverage maintained has the financial capacity to stand behind all professional services conducted by Stiles Law.
  
7. **CONSUMER COMPLAINTS**: Stiles Law maintains written procedures for resolving consumer complaints. Any complaint received is handled promptly by the managing attorney and is immediately resolved to the satisfaction of the consumer.

**We welcome you to schedule a site visit to our office as well as to review our complete procedural manual of our Best Practices!**



**STILES  
LAW**