



**1450 E. Zion Road, Suite 7
Fayetteville, AR 72703
479-935-4177**

**www.citytitlellc.com
customerconcerns@citytitlellc.com**

Customer Concerns, Complaints and Comments Procedures and Policies

At **City Title & Closing LLC** we value our customers and are committed to provide a positive experience from the moment we receive the first call or e-mail with the contract or order through the entire order process to the closing and issuance of the final title policy or product. How our customers are treated is importance to us. However, we know that there may be a time where you are concerned about an issue or product provided. In this case, please refer to the information within this handout in regards on how you can report such concern to us and what you can expect from our procedure and policy in place.

If you are less than satisfied:

We want to know if you are less than satisfied with our services, products or staff so that we can make efforts to make things right. How we handle customer complaints or concerns are defined below. Our goal is that if you have a concern or complaint, you receive a quick and fair response.

- if there is a complaint or concern, we want to learn about it from you as soon as possible
- if you inform us about the issue, we will try to make things right
- If we cannot deal with your complaint or concern ourselves, we will refer you to someone who can such as the underwriter or entity that might handle a product or service outside of what City Title & Closing LLC provides
- We do not charge customers of City Title & Closing LLC for reviewing the complaint or concern.

Using a third party or attorney:

If you hire an attorney or third party to handle your complaint, we will review your complaint in the same way as when we deal directly with you while keeping true to our Privacy Policy. City Title & Closing LLC will not be liable for any fees that you are required to pay for your hired third party's services.

Title Insurance Claims:

If you need to file a claim against your Owners Policy of Title Insurance, we can assist you in navigating you through the claim process with the underwriter unless your issue can be handled by our company and not with the title underwriter. There may also be the need to report your concern or complaint to the Arkansas Insurance Commissioner. Our procedure to handle your concern, complaint or claim is intended to comply with legal, regulatory requirements while at the same time, we want to assure you that your issue is dealt with promptly, fairly and professionally.

Definition of a Formal Complaint:

A formal complaint can be defined as verbal or written notice submitted by or for the consumer/customer that expresses dissatisfaction of service, noncompliance with the law, a demand, discrimination or litigation. The formal complaint must relate to services that has been or is being provided and a response or resolution is expected.

Sending a concern, comment or formal complaint:

1. We want to learn of your issue if something is not right or if you are not satisfied. However there is a procedure in place to report your concerns. Please report your concern, comment or complaint to City Title & Closing LLC. You may do so by any of the following:
 - a. Call our company 479-935-4177
 - b. E-mail our company at customerconcerns@citytitlellc.com
 - c. Visit our website www.citytitlellc.com
 - d. Writing to City Title & Closing LLC, 1450 E Zion Road, Ste. 7, Fayetteville, AR 72703
 - e. Concerns delivered via social media or in person do not fall under our resolution procedure, please make sure your concerns are reported in the proper way so that we can keep a log of all complaints and you can be assured that address each concern.
2. When you **contact us, please provide the following:**
 - a. Please give your name
 - b. City Title & Closing LLC file number
 - c. Address of the property you are concerned about
 - d. Your return contact information
 - e. In detail, please report any concern, comment or complaint so that we can have all details to investigate and respond to you swiftly.
3. Once we receive the required information above in regards to your concern, you should hear back from a dedicated customer concern staff member within 24 business hours that we have received your information and what the proposed resolution will be or your anticipated resolution response time needed if an investigation needs to take place internally to properly address your concern.
4. Your concern will be kept in a permanent log and will not be closed out until the investigation is complete. This log will be available to the owners of City Title & Closing LLC at all times as well as our underwriters and the State of Arkansas Insurance Commissioner.
5. If by 4 weeks from the time you receive our response that your concern is being investigated your issue has not been resolved, the owner of the company will be in contact with you to inform you of what has taken place in the investigation and how much more time is anticipated to resolve the issue. Most issues should be handled or resolved well before this time such as within 24-48 hours, however depending on the complexity of the issue, there may be the occurrence when more time is needed.
6. Once your issue has been resolved, investigated or reviewed, you will have a written final response from our company. City Title & Closing LLC reserves the right to review a concern one time and not accept multiple reports from the same party. If a concern has been rejected, you will receive a written response as to why it was rejected.

Not satisfied with our final response:

If you receive our final response letter and you are not satisfied with the response, you may write to:

- State of Arkansas Insurance Commission
- Better Business Bureau

City Title & Closing LLC is an independent title company locally owned and operated in Northwest Arkansas. More information about City Title & Closing LLC may be found on our website at www.citytitlellc.com