

**AMENDED & RESTATED  
BYLAWS OF  
KENTUCKY LAND TITLE ASSOCIATION, INC.**

ARTICLE ONE  
NAME

The name of the Association shall be "KENTUCKY LAND TITLE ASSOCIATION, INC."

ARTICLE TWO  
OBJECTS AND PURPOSES

The objects and purposes of the Association are these:

To promote the general welfare of the abstract and title industry.

To promote professional standards and ethics.

To promote the safe and efficient transfer of ownership of and interest in real property within the free enterprise system.

To provide information and education to consumers, to those who regulate, supervise, or enact legislation affecting the land title industry, and to its members.

To maintain liaison with users of the products and services provided by its members, and also with government.

The Association shall not engage in any acts or enter into any agreements which restrain any person or entity from lawfully engaging in the business of title insurance.

ARTICLE THREE  
EMBLEM AND USAGE

SECTION 1. Emblem. The Association may establish an emblem. The Association may also adopt a corporate seal at the discretion of the Board of Directors.

SECTION 2. Usage. Only members in good standing shall be entitled to use or display the emblem of the Association.

ARTICLE FOUR  
FISCAL PERIOD

The fiscal year of the Association shall be the calendar year.

ARTICLE FIVE  
MEMBERSHIP

SECTION 1. Classes of Membership. There shall be three (3) classes of membership, designed as Active, Associate and Honorary Life Members.

- (a) Active: Any individual, sole proprietorship, partnership, corporation, or other business entity that primarily engages in and is legally qualified to engage in the business of land title evidencing or insuring as an abstracter, title insurance agent, or title insurance underwriter, subscribes and adheres to the Code of Ethics of the Association as adopted, amended, or interpreted as herein provided, and agrees to be governed by the Bylaws of the Association shall be eligible for Active membership in the Association. The subcategories in this membership class shall be: underwriter, agent and real estate attorney. Notwithstanding the foregoing, only one vote shall be cast by each business entity and all active members who are employees of that entity. Each business entity must designate which of its active member employees will have the power to cast the vote.
- (b) Associate: Associate membership shall be limited to those not qualified for Active membership. Associate membership shall be available to any individual, sole proprietorship, partnership, corporation, or other business entity engaged in providing services related to the land title industry as defined by the Board. This membership category shall be non-voting.
- (c) Honorary Life Members: Any Active or Associate member nominated by the Board may be elected as an Honorary Life Member in recognition of extraordinary service to the Association and to the real property title industry. Honorary Life Members shall enjoy and be entitled to all the rights and privileges of their prior class of membership, but shall not be required to pay annual dues.
- (d) Other Categories of Membership: Additional categories, subcategories or classifications of membership may be created by an affirmative vote of seven (7) members of the Board in which event the Board shall determine such rights and benefits as may be appropriate to the class but such other categories shall be non-voting unless they are a subcategory within an existing voting class of membership.

SECTION 2. Application. Any corporation, partnership, association or individual desiring to become an active or associate member of the Association shall make application on a form prescribed by the Board for each membership. Such applicant shall be required to furnish such additional information as may be requested by the Board in order to enable it to determine the eligibility of the applicant. The Board shall refrain from approving any applicant for membership until it has made diligent inquiry and found that such applicant for membership is of such character and reputation and possessed of the necessary qualifications to fit the applicant for the appropriate class of membership, and that said applicant has also pledged itself to adhere to the Code of Ethics of the Association, and agrees to be bound by the Bylaws of the Association.

SECTION 3. Admissions. An applicant for Active or Associate membership meeting the requirements for membership in the Association shall, when approved by the Board, be admitted to its appropriate membership class.

SECTION 4. Termination. The Board, by an affirmative vote of seven (7) of its members, may terminate the membership of any member in the Association for any reason whatsoever, including but not limited to:

- (a) Default by said member in payment of assessed dues.
- (b) Placement of member company under supervision, conservatorship or receivership by Kentucky Department of Insurance.
- (c) Misconduct in the handling of escrow funds.
- (d) Misconduct in relations with the general public, the Association or its members.
- (e) Violation of the Code of Ethics established by the Association for governing the conduct of its members.

SECTION 5. Resignation. Any member may resign by filing a written resignation with the Association, but such resignation shall not relieve the member so resigning of the obligation of paying any dues, assessments or other charges theretofore accrued and not paid.

SECTION 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

SECTION 7. Divestment of Property Interest. No member shall have or acquire any right, title or interest, either legal or equitable, in or to the property of the Association. In the event of dissolution, any assets of the Association remaining after payment of its obligations shall be distributed to one (1) or more regularly organized charitable, educational, scientific or philanthropic organization to be selected by the Board.

## ARTICLE SIX RIGHTS INCIDENT TO MEMBERSHIP

SECTION 1. Voting. Each Active member shall be entitled to cast one (1) vote at membership meetings. When more than one (1) person representing an Active member attends a meeting, one (1) shall be designated as the person to cast any vote, upon the request of the Association.

SECTION 2. Publications. Each member shall be entitled to a listing in the Membership Directory and a subscription to the Association's publication and such other benefits as may be from time to time conferred by the Board.

ARTICLE SEVEN  
DUES

SECTION 1. Annual Dues. The Board may determine from time to time the amount of an initial fee, annual dues, and special assessments payable to the Association by members of each class.

SECTION 2. Payment of Association Dues. Dues and assessments shall be payable as determined by the Board.

SECTION 3. Notice of Default. A member's failure to pay dues within sixty (60) days of the due date shall immediately require a Notice of Default to be mailed to said member.

SECTION 4. Non-payment of Dues After Notice of Default. Membership of any member who has not paid dues within thirty (30) days after Notice of Default has been mailed will be terminated forthwith without further action.

ARTICLE EIGHT  
MEETINGS

SECTION 1. Place and Time. All meetings of the members of this Association shall be held at such time and place as determined by the Board.

SECTION 2. Annual Meeting. An annual meeting of the members of the Association shall be held at such time and place as determined by the Board.

SECTION 3. Special Meeting. Special Meetings of the members of the Association may be called by the President, a majority of the Board or by written petition of not less than ten percent (10%) of the active members in good standing of this Association. The person or persons calling the special meeting shall designate in writing a place within the State of Kentucky for holding of such special meeting.

SECTION 4. Notice of Meeting. Written or printed notices stating the place, day and hour of any meeting of members shall be delivered, personally, by mail, or by email, to each member of the Association, not less than ten (10) nor more than sixty (60) days before the date of such meeting, by or at the direction of the President, or the Secretary, or the officer or persons calling the meeting. In case of a special meeting the purpose or purposes for which the meeting is called shall be stated in the notice. If mailed, the notice of the meeting shall be deemed to be delivered to the member at the address as it appears in the records of the Association, when deposited in the United States mail so addressed with postage thereon prepaid, or if by email, when emailed to the email address as it appears in the records of the Association. The publication of such notice in the official publication of the Association and the mailing of such publication to each of the members at the last known address shall be the equivalent of depositing of such notice in the United States mail, or sending by email, if applicable.

SECTION 5. Quorum. At all meetings of the Association, fifteen (15) Active Members in good standing, shall constitute a quorum. Proxy voting at any meeting of the Association shall be allowed only by written proxies.

ARTICLE NINE  
OFFICERS AND DUTIES

SECTION 1. Officers. The officers of this Association shall be a President, a President-Elect, a Vice President, a Secretary, a Treasurer and such other officers as the Board may determine.

SECTION 2. Appointment and Term of Office. The officers of the Association shall be appointed by the Board immediately following the regular annual meeting of the members of the Association and shall assume their office upon installation but in no event later than one week after the adjournment of the regular annual meeting. Each officer shall hold office for one (1) year or until such time as such officer's successor has been appointed and shall have qualified. The Treasurer shall be eligible to serve not more than three (3) consecutive terms. No person shall hold more than one office at any time given (except the offices of Secretary and Treasurer may be combined by action of the Board).

SECTION 3. Duties of the President. The President shall be the Chief Executive Officer of the Association and shall in general supervise and control all the business and affairs of the Association. The President shall preside at all meetings and shall act as Chairman of the Board of Directors. The President, with the advice and consent of the Board, shall name all members of committees who, unless otherwise provided for in these Bylaws, shall serve until their successors are named and designated. The President shall be an ex-officio member of all committees. The President may designate from time to time such committees as may be required for the efficient performance of the President's duties hereunder.

SECTION 4. Duties of the President-Elect. The President-Elect shall act as first assistant to the President of the Association and shall aid the President in the performance of duties hereunder. The President-Elect shall be devoted to the task of understanding operations of the Association and the business of the Association to the extent that upon becoming President of the Association the President-Elect will better understand its functions purposes and activities. Upon the death, resignation, or removal of the President, the President-Elect shall succeed with full power to the office of President for the remainder of the term. In the absence of the President, or in the event of the President's inability or refusal to act upon the direction of the Board, the President-Elect shall perform the duties of the President, and when so acting shall have all power of and be subject to all restrictions upon the President. The President-Elect shall succeed to the office of the President of the Association during the year next following the appointment to such office; provided however, in the event the President-Elect succeeds to the office of the President during the term as President-Elect, a President shall be appointed by the Board following at the next annual meeting.

SECTION 5. Duties of the Vice President. The Vice President shall perform such duties and functions as the President and the Board may from time to time delegate. The Vice President

shall succeed to the office of President-Elect during the year next following the annual meeting when appointed to office.

SECTION 6. Duties of the Secretary. The Secretary shall keep the minutes of the meetings of the members, of the Board, and of the Executive Committee in one or more books, see that all notices are duly given in accordance with the provisions of these Bylaws or as required by law; be custodian of the Association's records, keep and maintain a register of the post office and email addresses of each member which shall be furnished to the Secretary by such member, and in general perform all duties incident to the office of the Secretary and such other duties as from time to time may be assigned to the Secretary by the President or by the Board.

SECTION 7. Duties of the Treasurer. The Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association, receive and give receipt for monies due and payable to the Association from all sources and make deposit of all such monies in the name of the Association in such banks, trust companies, or other depositories as shall be determined by the Board and in general perform all the duties incident to the office of Treasurer and such other duties as may from time to time be assigned to the Treasurer by the President or by the Board. The Treasurer will be responsible for the audit of the Association and has the option to call for an audit in the Treasurer's sole discretion.

SECTION 8. Duties of Immediate Past President. The President shall succeed to the office of Immediate Past President of the Association during the year next following the annual meeting when appointed to office. In the absence of the President and the President-Elect or when delegated by either of them as presiding officer, the Immediate Past President shall preside at a meeting of the Board. The Immediate Past President shall be responsible to call the roll of Directors at each meeting of the Board and for declaring that a quorum is present at each meeting of the members and at each meeting of the Board. The Immediate Past President shall represent the Association at the request of the President.

SECTION 9. Duties of the Executive Director. In addition to the above appointed officers, there is hereby created the Office of the Executive Director. This office shall be filled by appointment by the President of the Association, with the advice and consent of the Board. The term of employment of the Executive Director so appointed shall be fixed by an affirmative vote of seven (7) members of the Board. The Executive Director of the Association may also be designated as keeper of the archives. The Executive Director shall perform such duties and functions as the President and the majority of the Board from time to time delegate to said Executive Director including but not being limited to the management and operation of the principal office of the Association, and the making of all arrangements for annual and special meetings of the members and the Board and the regional conventions of the Association held each year in the various regions of the State of Kentucky. The President may remove the Executive Director from office any time with the approval of seven (7) of the members of the Board sitting in regular or special meeting called for that purpose.

ARTICLE TEN  
BOARD OF DIRECTORS

SECTION 1. General Powers. The affairs of the Association shall be managed by its Board of Directors (the "**Board**") elected from the Active Members of the Association during the annual meeting or any special meeting.

SECTION 2. The Board. The Board shall be composed of the President, President-Elect, Vice President, Secretary, Treasurer, Immediate Past President of the Association and six (6) at-large directors. A representative of any Active member shall be eligible to serve as a director, provided, however, not more than one (1) person from a single agency or corporate employee of a member underwriter may serve as an at-large director on the Board at any one time. Two (2) at-large directors shall be elected to the Board for a term of three (3) years at the regular annual meeting of the Association, to serve for a term of three (3) consecutive years. No director may be elected to consecutive terms. Officers of the Association who sit on the Board shall not be classified as having been elected to the Board. The newly elected Board shall assume office upon adjournment of the regular annual meeting and shall serve during the electoral year.

Initially, two (2) at-large directors shall serve for a term of one (1) year, two (2) at-large directors shall serve for a term of two (2) years and two (2) at-large directors shall serve for a term of three (3) years.

SECTION 3. Regular Meetings. The Board shall meet within sixty (60) days after election, and thereafter at the call of the President, or upon written request of six (6) members of the Board, but in no circumstances shall the Board meet less than quarterly.

SECTION 4. Notice of Meetings. Written notice of each meeting of the Board, stating the time and place, shall be given each member of the Board, by depositing same in the United States mail or by email, in either case addressed to the last known address of each member, at least ten (10) days before any such meeting.

SECTION 5. Quorum. Six (6) members of the Board shall constitute a quorum for the transaction of business at any meeting of the Board. If a quorum is not present, the members present, by majority vote, may adjourn the meeting from time to time without further notice.

SECTION 6. Powers and Duties. Without limiting its general powers, the Board shall have the following additional powers:

- (a) Power to Fill Vacancies. Any vacancy occurring in the Board of this Association may be filled by an affirmative vote of seven (7) members of the Board. A director or officer appointed to fill such a vacancy shall serve only for the unexpired term of the predecessor in office. Such vacancies shall be filled by the Board not more than (60) days after the vacancy occurs.
- (b) Removal from Office. Any director or officer of the Association may be removed by an affirmative vote of seven (7) of the members of the Board whenever in its judgment the best interests of the Association would be served, provided, however, the Board shall

remove any officer or director who moves out of state or ceases to do business in the state or ceases to represent an Association member.

- (c) Compensation. Neither the directors, nor any of the officers, shall be compensated for their service although the Board may determine to reimburse reasonable expenses incurred on behalf of the Association.
- (d) Other Powers. The Board shall have any and all additional powers deemed necessary by the Board for carrying out the management of the Association provided such powers are deemed consistent with the provisions herein.
- (e) Manner of Acting. The act of the majority of the Board members present at a Board meeting at which a quorum is present shall constitute the act of the Board unless the act of a greater number is required by law or by these Bylaws. Action taken by a mail (or email) ballot or facsimile transmission of the members of the Board in which at least six (6) of such Board members indicate in writing their agreement, shall constitute a valid action of the Board, if so reported at the next regular or special Board meeting.

SECTION 7. Goal. In its appointment of officers, the Board will endeavor to have the office of the President alternate from year to year between a person representing the underwriters and a person representing the agents.

#### ARTICLE ELEVEN EXECUTIVE COMMITTEE

SECTION 1. Executive Committee. There shall hereby be established as Executive Committee consisting of two (2) of the eight (8) appointed officers, the Executive Director, if available, and at least one (1) at-large director. In the event the Executive Director is unavailable, any other member of the Board may serve on behalf of the Executive Director.

SECTION 2. Powers. The Executive Committee shall be empowered to take any and all emergency action otherwise provided by these Bylaws and otherwise vested in the entire Board. The Executive Committee, as so constituted, shall be the sole determiner of what constitutes emergency action. Any decision or action by the Executive Committee shall be reported to the entire Board at the next meeting, and by such reporting, said decision or action shall automatically be deemed ratified and accepted by the entire Board.

SECTION 3. Quorum. Three (3) members of the Executive Committee shall constitute a quorum for the transaction of business at any meeting of the Executive Committee.

#### ARTICLE TWELVE PROCEDURES INVOLVING GRIEVANCES

SECTION 1. Complaints. Complaints against members of the Association alleging misconduct in their relations with the general public, the Association, or its members, shall be in writing and signed by the complaining party and shall state plainly the complaint. They shall be filed at the principal office of the Association and referred to the Board. The complained-of member(s)



shall be given a copy of the complaint and have thirty (30) days to answer it in writing. The member shall cooperate with the Board and, on request, shall disclose pertinent, but not privileged, facts and records germane to the investigation.

SECTION 2. Hearing. At a time and place designated by it, the Board shall hold a hearing on the complaint. At the hearing, the complainant and the complained-of member may appear personally and with or by counsel. Nevertheless, if, after the preliminary investigation, the Board deems the complaint groundless, it may dismiss it.

SECTION 3. Referral. The Board shall have the right to refer a complaint to the complained-of member's affiliated association and request an investigation and report or to work concurrently with a similar committee of the affiliated association, provided however, that any referral to an affiliated association may be withdrawn if its investigation and report are not completed within three (3) months.

SECTION 4. Judgment. The Board, after reviewing its findings and recommendations, may find that the complained-of member engaged in misconduct and, on the basis of such a finding, may adjudge that the member be censured, suspended, or expelled from the Association. No censure, suspension, or expulsion shall occur, however, except by an affirmative vote of seven (7) members of the Board. The decision of the Board shall be put in writing, and a copy shall be given to the complainant and the complained-of member.

SECTION 5. Appeal. Any decision of the Board suspending or expelling a member shall be final and shall become effective according to its terms unless, within thirty (30) days thereafter, the member shall file in the principal office of the Association a written appeal to the membership of the Association, in which event the discussion of the Board shall be held in abeyance pending determination of the appeal at the next annual meeting. Upon appeal, the decision of the Board shall be affirmed or reversed by a majority vote of the Active Members present and voting at the annual meeting.

SECTION 6. Communications. All communications, notices, or pleadings by or from a party to a grievance proceeding shall be sent by certified or registered mail to the Association at its principal place of business. All notices or communications by or from the Association to a party to the proceeding shall be sent by certified or registered mail to the principal office of the party as last entered upon the records of the Association.

#### ARTICLE THIRTEEN ORDER OF BUSINESS

Robert's Rules of Order shall be recognized as the authority governing all meetings of the Members of the Association, as well as the Board, the Articles of Incorporation and these Bylaws.

ARTICLE FOURTEEN  
INDEMNITY

SECTION 1. Indemnity. Any person who was or is threatened to be made a party to any threatened, pending or completed cause of action suit, or proceeding, whether civil, criminal, administrative, or investigative (other than a suit by or in the right of the Association) by reason of being a director, officer, employee, or agent of the Association, shall be indemnified by the Association for expenses (including reasonable attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred in connection with such cause of action, suit, or proceeding if such person acted in good faith and in a manner reasonably believed to be in or not opposed to the best interests of the Association, and, with respect to any criminal action or proceeding, had no reasonable cause to believe such conduct was unlawful. The termination of any action, suit, or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner reasonably believed to be in or not opposed to the best interest of the Association, and, with respect to any criminal action or proceeding, had reasonable cause to believe that such conduct was unlawful.

SECTION 2. Further Indemnity. Any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed cause of action or suit by or in the right of the Association to procure a judgment in its favor by reason of being a director, officer, employee, or agent of the Association shall be indemnified by the Association against expenses (including reasonable attorney's fees) actually and reasonably incurred in connection with the defense or settlement of such action or suit if such person acted in good faith and in a manner reasonably believed to be in or not opposed to the best interests of the Association. However, no indemnification shall be made in respect of any claim, issue, or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of this duty to the Association unless, and only to the extent that, the court in which such action or suit was brought shall determine, upon application, that despite the adjudication of liability but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses as such court shall deem proper.

SECTION 3. Board Determination. Any indemnification under sections 1 and 2 (unless otherwise ordered by a court of competent jurisdiction) shall be made by the Association only as authorized in the specific case upon a determination that indemnification of the director, officer, employee, trustee or agent is proper in the circumstances because the applicable standard of conduct has been met. Such determination shall be made (1) by the Board by a majority vote of a quorum consisting of directors who were not parties to such action, suit, or proceeding or (2) if such a quorum is not obtainable, or, even if obtainable, a quorum of disinterested directors so directs, by independent legal counsel in a written opinion. Notwithstanding the foregoing, to the extent that a director, officer, employee, or agent of the Association has been successful on the merits, or otherwise, in defense of any action, suit or proceeding referred to in such sections, or in the defense of any claim, issue, or matter therein, such person shall, in any event, be indemnified against expenses (including reasonable attorneys' fees) actually and reasonably incurred in connection therewith.

SECTION 4. Expenses. Expenses incurred in defending a civil or criminal action, suit, or proceeding may be paid by the Association before the final disposition of such action, suit, or proceeding. Such expenses may be authorized by the Board in a specific case only upon receipt by the Association of an undertaking by or on behalf of the director, officer, employee, or agent to repay any such amount unless it shall ultimately be determine that such person is entitled to be indemnified in such amount by the Association.

SECTION 5. Other Indemnification. The indemnification provided by this Article shall not be determined exclusive of any other rights to which those seeking indemnification may be entitled by any law of the State of Kentucky, by law, agreement, vote or stockholders or disinterested directors, or otherwise, both as to action taken in an official capacity and as to action in another capacity while holding such office and shall continue as to a person who has ceased to be a director, officer, employee, or agent and such rights shall inure to the benefit of such person's heirs, executors and administrators.

#### ARTICLE FIFTEEN AMENDMENT AND REPEAL

SECTION 1. Amendment. Except as otherwise provided, these Bylaws may be amended or repealed by affirmative vote of two thirds (2/3) vote of the Active Members present and entitled to vote at any annual meeting of the Membership or at a special meeting called for that purpose.

SECTION 2. Notice. Any proposed amendment by the membership shall be submitted in writing to the President at least seventy (70) days before the date of said meeting, and shall be a part of the notice of meeting prescribed herein.

SECTION 3. Board Amendment. Articles 3, 4, 7, 8, 11, 12, 13 and 17 may be amended or repealed by affirmative vote of seven (7) of the members of the Board. Any proposed amendment to one of those articles shall be submitted in writing to the President at least thirty (30) days before any regularly scheduled Board meeting and shall be a part of the notice prescribed for such meeting.

#### ARTICLE SIXTEEN GENDER AND USAGE

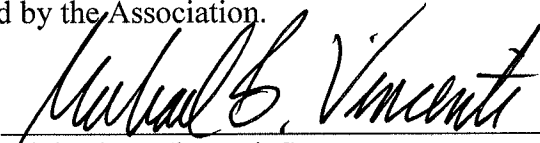
Whenever any words are used in these Bylaws in the masculine gender, they shall be construed as though they were also used in the feminine gender in all cases and where any words are used in the singular form they shall also be construed as though they were also used in the plural form in all cases where they would so apply.

#### ARTICLE SEVENTEEN CODE OF ETHICS

There is hereby established a Code of Ethics, which shall be attached to and become a part of all applications for membership. Any member who signs the application for membership or pays membership dues agrees to be bound by the Code of Ethics, and any sanctions for violations

thereof as provided by these Bylaws or as otherwise established by the Board or by the Association.

The foregoing Amended & Restated Bylaws were duly adopted this 10th day of September, 2013 and supercede any bylaws previously adopted by the Association.

  
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Michael B. Vincenti, Secretary

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# Kentucky Land Title Association

## Code of Ethics & Standards of Conduct

Under all is the land. The American way of life depends in large part upon the foundation of real estate and the land title record systems developed over the years to both facilitate real estate transactions and provide reliable protection of all the data required to support those transactions.

The methods, acts or practices set forth herein shall be the ethics and standards of conduct governing the activities of all KYLTA members. The failure to comply with said ethics and standards shall constitute grounds for denial, suspension or revocation of membership.

Members shall:

- A. Offer professional services with integrity and refrain from engaging in any discriminatory practices prohibited by law in the conduct of their business.
- B. Comply with every law, rule, regulation or ordinance of the United States Government or any state or any of its political subdivisions or any agency thereof relating to the land title industry.
- C. Perform their duties in an honest, ethical and fair manner without engaging in any unfair or deceptive acts or practices.
- D. Maintain the highest standards of business conduct and refrain from engaging in any practices detrimental to the public interest and the continued integrity and stability of the land title industry.
- E. Exercise the highest standards of fidelity in the handling money or property held on behalf of others in a prudent, identifiable manner and transfer it only for the purposes intended.
- F. Refrain from splitting fees, accepting or paying referral fees prohibited by law.
- G. Use discretion and act in a manner that protects the confidentiality of all information received throughout a real estate transaction.
- H. Promptly disclose any financial or other conflicts of interest.
- I. Refrain from making any material misstatement in the Application for membership or any information furnished to KYLTA.
- J. Refrain from making any material misstatement in the Application for a License or in any information furnished to the Department of Insurance or any other governmental agency.
- K. Provide proper training and instruction for all employees to maintain professional competence.

- L. Support legislation both in Kentucky and throughout the country which is in the public interest and will unburden real estate from unnecessary restrictions and restraints on alienation.
- M. Work to ensure better public understanding of the land title industry.
- N. Refrain from causing to be published any advertising which is misleading or inaccurate in any material manner.
- O. Refrain from using the name and/or logo of KYLTA without first submitting a sample copy to the Board of Directors.

Any matter regarding an alleged violation of the principles set forth in this Code of Ethics may be submitted to the Board of Directors of KYLTA.

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