No matter how the mortgage landscape shifts, from rising interest rates to diminished regulatory burdens, title and escrow professionals remain steadfast in ensuring that both origination and refinancing processes are as smooth, streamlined, and complication-free as possible.

In our 2019 Best in Title & Escrow Guide, MReport spotlights the title and escrow professionals combining exceptional customer service, attention to detail, and cutting-edge technology to ensure that every step of an origination or refinancing is characterized by accuracy, security, and ease of use. Turn the page to meet some of the companies who are defining this arena in 2019.
ALTA Registry

COMPANY DESCRIPTION
ALTA launched the ALTA Registry in 2017 as the first national database of title insurance agents and settlement companies. In addition to contact information and branch locations for agents and title companies, each ALTA Registry listing also includes a title agent or real estate attorney’s unique seven-digit ALTA ID.

COMPANY HISTORY
The American Land Title Association, founded in 1907, is a national trade association representing more than 6,200 title insurance companies, title and settlement agents, independent abstracters, title searchers, and real estate attorneys. Additionally, ALTA represents more than 11,000 policy forms licensees that issue title insurance policies across the United States. With offices throughout the United States, ALTA members conduct title searches, examinations, and closings, and also issue title insurance that protects real property owners and mortgage lenders against losses from defects in titles.

BUSINESS LINES, SERVICES, AND PRODUCTS:
The national ALTA Registry is an extra layer of security so that mortgage lenders know they are working with the correct title and settlement company and properly protecting their consumers’ money and nonpublic personal information (NPI). The ALTA Registry grants its customers with direct access to centrally managed information that:

• saves time and allows mortgage lenders to have direct access to centralized information about their service providers
• increases data quality with title insurance underwriter confirmed data points
• reduces errors and risk with a unique ALTA ID for individual title agents and their various branches, which helps reduce confusion over similar or duplicate data across mortgage lender databases
• enhances third-party supplier oversight procedures

The Challenge: ALTA estimates there are nearly 20,000 title and settlement companies and real estate attorneys in the United States. No online, searchable database currently exists to identify title and settlement agents and real estate attorneys early in the real estate transaction. Mortgage lenders want more information about the businesses they do business with, and they need to ensure their risk-management procedures are being met.

The Solution: With the national ALTA Registry, title and settlement agents and real estate attorneys will be identified earlier in the real estate transaction in order to reduce errors when placing or closing title orders. Confirming your business and maintaining your listing in the ALTA Registry helps ensure more efficient communication among all parties within the real estate transaction and eliminates duplicate businesses in various databases. The ALTA Registry helps mortgage lenders add an extra layer of confirmation that they are working with the correct title and settlement company or real estate attorney and properly protecting their consumers’ NPI.

KEY FEATURES/BENEFITS

• Combat Wire Fraud
  Lenders can confidently confirm details when wire fraud or a scam is suspected.

• Clean up Old Databases
  Use the national ALTA Registry to clean up your data and create a new confirmation process for title agents.

• Eliminate Old-School Verification
  Stop relying on “old-school” verification practices for compliance management procedures.

TESTIMONIALS

“The ALTA Registry identifies a title vendor with unprecedented accuracy and is a great fit for real-time mortgage compliance. This makes our results more accurate and further automates the range of verification checks Compliance EAGLE provides lenders. The ALTA Registry includes a unique ID that allows us and our lender customers to identify a title vendor without relying upon antiquated processes and solves decades-old verification headaches.”

— Leonard Ryan, President, QuestSoft

“Participating in the national ALTA Registry allows our lenders to reduce risk for their borrowers while documenting compliance with vendor oversight and investor requirements, including Fannie Mae’s acceptable title insurer requirements.”

— Chris Christensen, Attorney, Digital Delivery
COMPANY DESCRIPTION

Premium Title is a national provider of title and settlement services to the mortgage and real estate industry. Premium Title's customized solutions integrate directly with leading loan origination software, creating efficiency in the closing process. Premium Title is ALTA Best Practices certified and the first title service provider to hold a No. 1 rating from Morningstar.

COMPETITIVE ADVANTAGE

High-quality service is more than Premium Title's standard—it's a core value. By putting client needs first, the team at Premium Title is better able to help accelerate a transaction at every step—and help close more loans. Their goal is to service client needs with a personal touch not found at other title agencies.

COMPANY HISTORY

Premium Title is a business unit of Altisource, a leader in providing services and technology for the mortgage and real estate industries. Premium Title was initially established as a Florida-based title and settlement service provider but then expanded quickly throughout 2011 and 2012 and now, through a number of Premium Title entities, offers title and settlement services nationally.

REGULATORY COMPLIANCE

The team at Premium Title has extensive experience with various client, regulatory, agency, investor, and local requirements, including Fannie Mae, Freddie Mac, FHA/HUD, VA, USDA, and TRID. Premium Title has a specialized compliance division in the business unit dedicated to compliance with all state and federal regulatory and licensing matters for title insurance and settlement.

REGULATORY COMPLIANCE

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KEY FEATURES/BENEFITS

Knowledgeable
- The answers you need from a real person backed by a team of experts
- Independently ALTA Best Practices certified for following rigorous industry standards
- Automated services to help simplify order acceptance and reduce transaction times
- Full-time underwriting and title attorneys on staff

Responsive and Convenient
- Fast turnaround times that can help expedite the closing process, reduce exposure to risk, and avoid surprises
- 24/7 online real-time access to the status of files
- Integrations with loan origination systems (LOS) for a customized environment

ADDED VALUE TO CLIENTS

- Average time to deliver clear-to-close title commitment: five business days
- Disbursement complete in less than one business day from funding for 99.34% of transactions*
- Average time to deliver title policy is within seven business days for 99.32% of transactions**

* Excludes states which require recording confirmation prior to policy issuance.
** SLA for Active Refinance and Reverse clients who have closed more than 25 files in one or more of the months during October 2018 to December 2018.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Forty-five states plus Washington, D.C., with title network relationships in five states

STAFFING

Number of personnel dedicated to providing title services: 434

CONTACT INFORMATION

Phone: 855.339.6325
Email: Siri.Gunn@MyPremiumTitle.com
Web: MyPremiumTitle.com

TITLE AND SETTLEMENT SERVICES

- Bulk single-family purchases and refinances
- Construction title products
- Insured and uninsured pre-foreclosure title reports
- HELOC transactions
Radian Settlement Services Inc.

COMPANY DESCRIPTION
Radian Title Services offers title services and title insurance through Radian Settlement Services Inc. and EnTitle Insurance Company. Through these wholly owned Radian subsidiaries, we provide a 50-state solution for our clients.

BUSINESS LINES, SERVICES, AND PRODUCTS
- Centralized refinance title and settlement
- REO title and close
- Deed reports—legal and vesting only
- Property reports—current owner search, two-owner search, full search
- Standalone closings
- Standalone recording
- Replacement policies

COMPETITIVE ADVANTAGE
Because of the company’s deep knowledge and understanding of the industry, it recognizes that all clients’ needs are different, and it works closely with new and existing clients to determine how to maximize each relationship. The company’s consultative approach and strong business partnerships help to offer better price value, bundled services, faster turn times, and customized solutions to accommodate desired workflows.

ADDED VALUE TO CLIENTS
- Trusted to Deliver
  Radian has a deep-rooted reputation in mortgage insurance and a proven history of always doing the right thing.
- Structured to Support Your Probability
  Radian has centralized its title and settlement services and complements all of its technology with a human touch.
- Simple, Straightforward Pricing
  The company has streamlined its pricing with all-inclusive escrow fees. Radian makes it easy for you to understand and doesn’t pile on unnecessary costs.

KEYS TO SUCCESS
- Compliance with ALTA’s Title Insurance & Settlement Company Best Practices
- A broad experience and understanding of the title business
- Third-party ordering platform integrations that enhance productivity
- Providing staff with training and support to foster a culture of knowledge and professionalism

END-USER CATEGORIES
Lender/Servicer
Service Provider

TESTIMONIAL
“[Radian Settlement Services] is a pleasure to deal with. Your more than timely manner in which you return annual due diligence items is not the norm and is greatly appreciated!”
—A Radian Settlement Services Client

“We have worked with [Radian Settlement Services] for four years and are looking forward to many more years in this partnership. The products they offer have allowed us to grow in our volume and the service they provide is a true example of customer-first.”
—A Radian Settlement Services Client

KEY PERSONNEL
Sam Zaki
SVP, National Sales and Strategy Manager

Jill Cadwell
SVP, Radian Settlement Services Operations

Lee Baskey
SVP, Underwriting Operations

CONTACT INFORMATION
Radian Settlement Services Inc.
1000 GSK Drive, Suite 210
Coraopolis, PA 15108
Phone: 800.646.8258
Email: ClientRelationsRSS@Radian.com
Web: RadianTitle.com
ServiceLink

COMPANY DESCRIPTION
Established in 1967, ServiceLink is the nation’s premier provider of services to the mortgage and finance industries. It helps clients achieve their strategic goals, realize greater efficiencies, and better serve their customers by delivering title and closing, integrated default title, valuation, flood, end-to-end subservicing, and auction services. Known for providing best-in-class technology and insight, ServiceLink is committed to upholding the highest standards of quality, compliance and service.

KEY FEATURES/BENEFITS
ServiceLink provides a multitude of title and close solutions for first mortgage origination, home equity, default and capital markets, including uninsured title reports, ALTA-insured title products, foreclosure title, REO title, field services, signing, and escrow products. ServiceLink utilizes its industry-leading, cloud-based digital platform, EXOS Technologies, to streamline all facets of the mortgage process and reduce inefficiencies. Using artificial intelligence and other leading data, EXOS automates the traditional title production and curative processes delivering expedited turn times and point-of-sale transparency.

• Delivery platform: PaaS and IaaS
• Key benefits: EXOS has revolutionized the title and closing process, resulting in expedited delivery, reduced cycle times, and an enhanced user experience.
• User Stats: EXOS has helped appraisers, lenders, signing agents, and homeowners process appraisals and close and manage mortgages across the country.

COMPETITIVE ADVANTAGE
ServiceLink has been providing title and escrow services for nearly half a century, and with highly experienced business leaders, it is able to maintain key relationships with top originators and servicers. ServiceLink also has a steadfast commitment to developing innovative technology, data, and analytics and offers scalable solutions to cater to any size client.

ADDED VALUE TO CLIENTS
ServiceLink is the industry’s largest provider of integrated title services throughout the default cycle including loan modification, deed-in-lieu, pre-foreclosure, REO, CWCOT, post-sale HUD, and VA title. ServiceLink’s start-to-finish process provides an unmatched level of service and consistent quality control. In addition, ServiceLink’s customized closing and escrow services are uniquely positioned to meet the needs of clients. Using a centralized service model, ServiceLink can address the rapidly changing requirements faced by lenders, mortgage brokers, and real estate agents. Each client is assigned a dedicated service delivery team to ensure customized and consistent service.

Ultimately, ServiceLink is proud to offer the right mix of people, services, and technology that lenders rely on to drive performance.

KEYS TO SUCCESS
ServiceLink leads with a Serve First Culture, putting clients and partners first in all of its lines of business. Unmatched quality, compliance, and customer service are differentiators for ServiceLink.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES
ServiceLink’s EXOS Technologies and LoanCare divisions named to HousingWire Tech 100 list in 2018 and 2019.

TESTIMONIALS
“ServiceLink is at the forefront of service and technology. With EXOS, we have the ability to provide a digital experience that goes beyond the application. It gives our clients increased clarity and transparency through the title, appraisal, and signing process, allowing loan officers and processors to set proper expectations with their consumers.”
— Dave Steinmetz, Division President, Origination Services

“As the leading provider of integrated title services in the default space, ServiceLink continually stands out for its efficiency, expertise, and reliability that our clients have come to expect.”
— Miriam Moore, Division President, Default Services