



Premium Title™

an Altisource® Business Unit



KEY PERSONNEL

Phil Huff

SVP, Originations and Professional Services

Ben Hall

VP, Origination Services

Deborah Everett

VP, Title Insurance Compliance

Shibu Thomas

VP, Title Operations

Lora Helt

VP, Enterprise Sales and Business Development

STAFFING

Number of personnel dedicated to providing title services: 434

CONTACT INFORMATION

Phone: 855.339.6325

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Web: MyPremiumTitle.com

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.

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.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

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

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

TITLE AND SETTLEMENT SERVICES

- Bulk single-family purchases and refinances
- Construction title products
- Insured and uninsured pre-foreclosure title reports
- HELOC transactions
- REO and non-default purchase and sale transactions
- Refinance and reverse transactions

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.

- Aggressive pricing
- Customized workflows
- Designated point of contact
- eClose solution
- Excellent customer service

- Global workforce to expedite file processing
- Technology integrations and automations

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**

*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.

**Excludes states which require recording confirmation prior to policy issuance.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- ALTA Best Practices Certified
- BBB A+ Accreditation
- MOR RV1 Residential-Vendor Ranking from Morningstar Credit Ratings, LLC in the Real Estate Services Market

* Premium Title Services, Inc. (d/b/a Premium Title Agency Services in New York, PTS - Pennsylvania, Inc. in Pennsylvania, Premium Conveyance Services, Inc. in New Jersey), Premium Title of California, Inc., Premium Title Agency, Inc., PTS-Texas Title, Inc., Premium Title Insurance Agency - UT, Inc., Premium Title Services - IL, Inc., Premium Title Services - Indiana, Inc., Premium Title Services - MD, Inc., Premium Title Services - MN, Inc., Premium Title Services - MO, Inc., Premium Title Services - NY, Inc. (d/b/a Premium Conveyance Services - Northeast) and Premium Title Services - VA, Inc. Premium Title Agency, Inc. is a licensed escrow provider in the states of Idaho, New Mexico and Oregon, and PTS-Escrow, Inc. is a licensed escrow provider in the state of Washington..

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