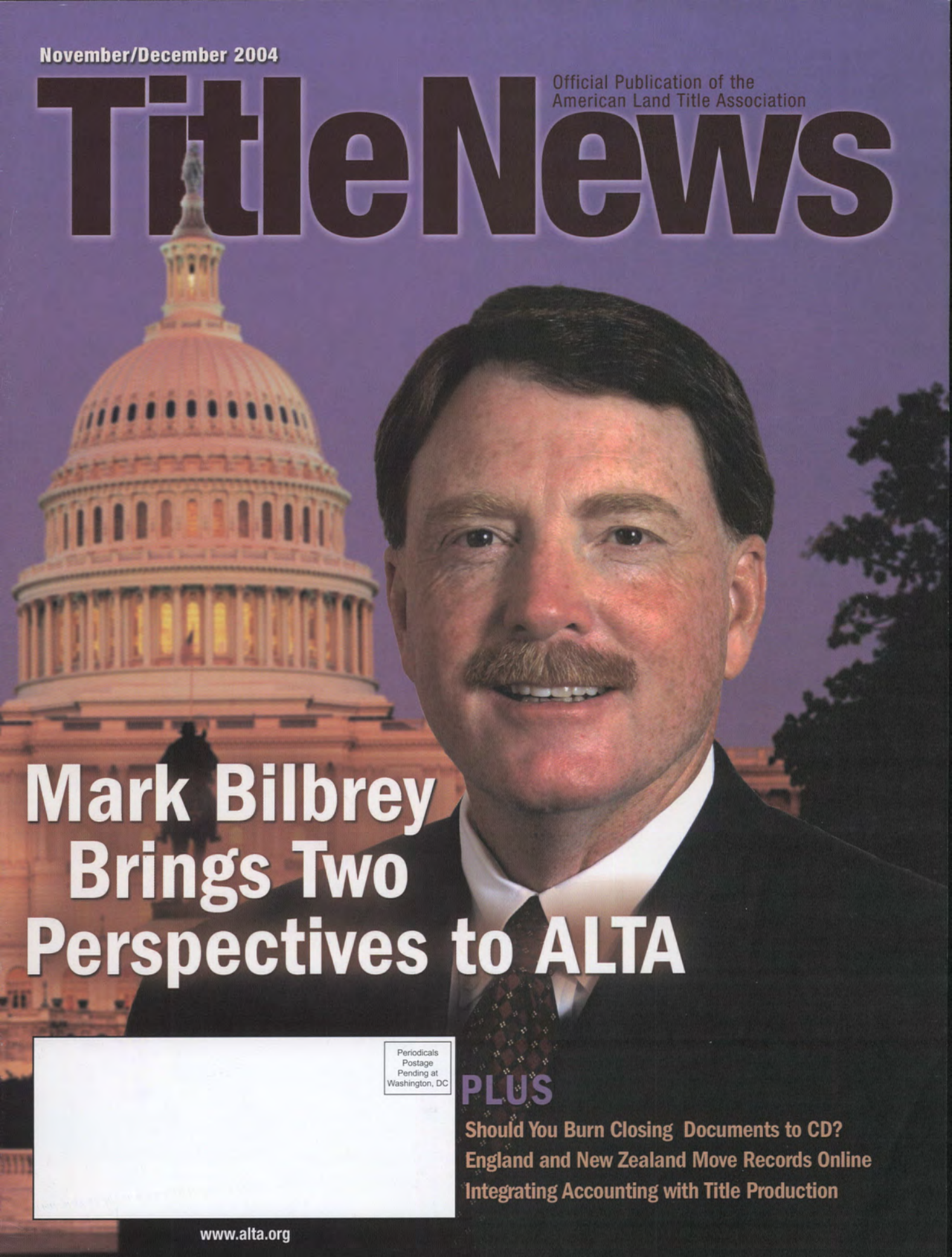


November/December 2004

Official Publication of the
American Land Title Association

TitleNews



Mark Bilbrey Brings Two Perspectives to ALTA

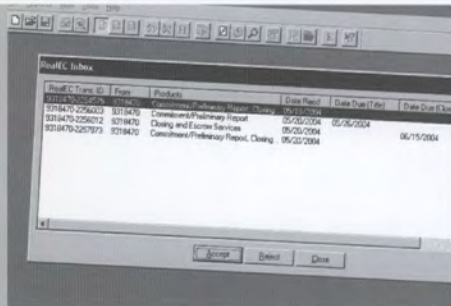
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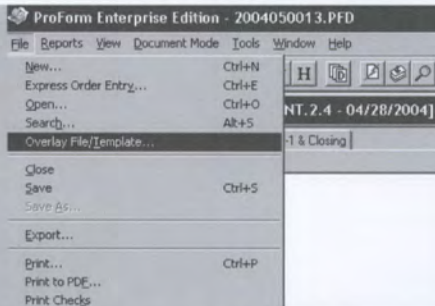
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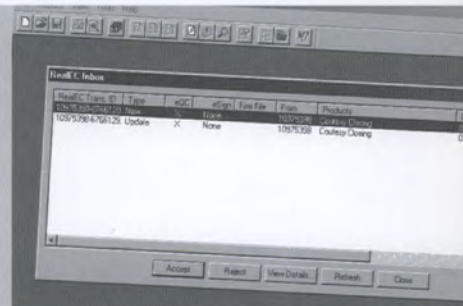
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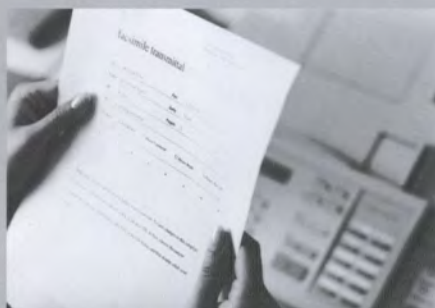
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Mark Bilbrey Brings Two Perspectives to ALTA

by Ellen Schweppe

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leading edge

A Message from the President

Keep the Course – But Expand Too

With the ALTA convention over, my year as president has begun—What do I do now? The good news is that the ALTA staff is a constant in this equation. They will keep the ALTA ship afloat. However, they work for our industry, not in our industry. They can guide and assist us, but we—the members—must be the ones who determine our direction, our final destination, and how we get there.

Are you doing your part for the industry? For many of us the title industry is not a life or death situation; it is more important than that. All joking aside, those are the people, the passionate people, we need to be more involved with ALTA.



My first goal this year is to “Keep the course.” Former President Kovaleski did an incredible job to increase membership, but we must continue his charge and bring in more of our industry’s players as well as those in related industries. My other goal is to help unify the title industry and bring back to ALTA those who have felt the need to form their own groups. There is a place for them at the ALTA table, and we need to let them know that. We then need to meet their needs and create an environment where they can flourish. We must show them that ALTA is their

one source for all title-related information, as well as their voice on legislative issues. We must break down old competitive lines and continue to serve as the melting pot for all of the title industry.

There must also be changes in the thought processes of the existing membership. We need to take a new look at old rules and ideas. We must become open-minded when expanding our membership, but as we consider new concepts and relationships, we must balance them with the past factors that have helped to forge our current goals and policies. The Visioning Session that Mike Wille, chairman of the Abstracters and Title Insurance Agents Section, has started is a giant step in the right direction. We will not find all the answers through this exercise, but it will force us to look at new ideas and take a fresh look at old ones.

The rewards of being involved in ALTA far outweigh the negatives. If you are already involved, then “Keep the course” and “Thank-you.” If you are not involved, please consider adding your thoughts and your talents to helping guide our industry. We want your opinion, pro or con. The result will be a stronger ALTA, and ultimately a stronger title industry. Please feel free to contact me with any questions, suggestions, or comments.

I look forward to serving this year as your president.

Mark A. Bilbrey

Title News

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ALTAnews

More State Thank-yous

And the competition begins. A special thank-you goes to the Kansas Land Title Association for its contribution of \$5,001 to the ALTA Public Awareness Campaign. Yes you read that right. They were challenged by the Oklahoma Land Title Association and contributed one dollar more than Oklahoma! At ALTA's recent Annual Convention, the Missouri Land Title Association also took up the challenge and contributed \$5,100 to the campaign. This funding is invaluable to help ALTA achieve its goals of reaching lenders, real estate agents, and industry decision makers with our messages. For more information on the campaign, visit the Public Awareness Campaign section of the ALTA home page or call Lorri Ragan at 1-800-787-2582.

60-second TV Spot to Appear

Also as part of the Public Awareness Campaign, 30- and 60-second TV spots will run on television stations in the Washington, DC, area starting in February 2005. The spots are designed to educate members of Congress and industry leaders at Fannie Mae, Freddie Mac, and HUD that the title industry provides peace of mind to its clients. Spots will run on CNN, MSNBC, HGTV, Fox, and News Channel 8. There are plans to run the spots in additional markets depending on funding for the campaign in 2005. Look for the line on the 2005 ALTA dues invoices for your contribution to the campaign.

Dues Notices On Your Doorstep

ALTA dues notices for 2005 will be sent in early November. The deadline to submit your dues payment is January 31, 2005. Please be sure to include your contribution to the ALTA Public Awareness Campaign with your dues. We appreciate your support of the campaign!

calendar

ALTA Events

November

5-9

Title Counsel Fall Meeting
San Antonio, TX

8-9

Agent Visioning Session
Chicago, IL

13-15

TRC Board Meeting
San Francisco, CA

2005

January

10-11

Research-Abstracter/Agent
Meeting
Key West, FL

21-25

Large Agents Meeting
Palm Desert, CA

February

18-20

Board Meeting
Pebble Beach, CA

March

6-9

ALTA Federal Conference
Washington, D.C.

April

17-19

ALTA Tech Forum
Orlando, FL

State Conventions

November

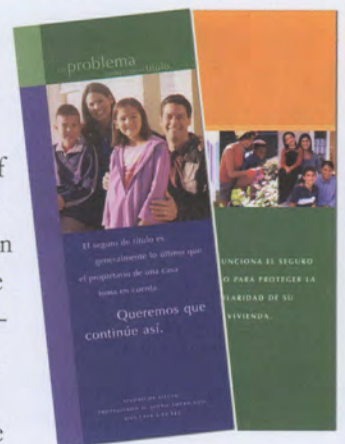
17-19 Florida

December

2-3 Louisiana

Spanish Materials Available

As part of the Public Awareness Campaign designed to educate lenders, real estate agents, and consumers about the value of title insurance, several of the campaign materials have been translated into Spanish. The 12-minute video has been redone with Spanish headlines and subtitles. And the two brochures describing the title process and why it's important to have an owner's policy of title insurance have also been translated into Spanish. All of these materials can be ordered on ALTA's Web site. Look for the Public Awareness Campaign button on the home page to place your order.



Check 21 Effective on October 28, 2004

A Federal law and implementing rules that will become effective October 28, 2004 "The Check Clearing for the 21st Century Act ("Check 21")" may well necessitate a review of company and agency check stock and the float on arrangements with depository institutions for escrow funds. Check 21 was signed by the President on October 28, 2003 and became effective on October 28, 2004. The Act is intended to encourage banks to handle check processing more efficiently. It allows banks to create "substitute checks" which are images of the check, including the payment information, and transmit it electronically. While it does not directly affect the time periods established under Federal statutes and rules for cashing local and non-local checks, implementation of the act will eventually shorten the time period for check clearance. The Federal Reserve Board expects that "substitute checks" will be used by larger institutions first, while smaller institutions may adopt this practice gradually over the next few years. As adoption will be uneven and institution specific, title companies should contact the entity which holds their real estate transaction escrow accounts, including money market accounts if disbursements are made through bank checks, to discuss clearance procedures and times.

Check 21 was the result of efforts by the Federal Reserve to promote electronic check presentment. The purposes of the Act and regulatory provisions are to facilitate check truncation, foster innovation in the check payment system without mandating in an electronic format, and to improve the overall efficiency of the payment system.

The Act creates a new negotiable instrument, called a "substitute check" which is the "legal equivalent" of and can be processed in the same manner as the original paper check. A substitute check is a reproduction of the original check that contains an image of the front and back of the original check, bears a MICR line containing all the information appearing on the MICR line of the original check, conforms in paper stock, dimension and other aspects with generally applicable industry standards for substitute checks, and is suitable for automated processing in the same manner as the original

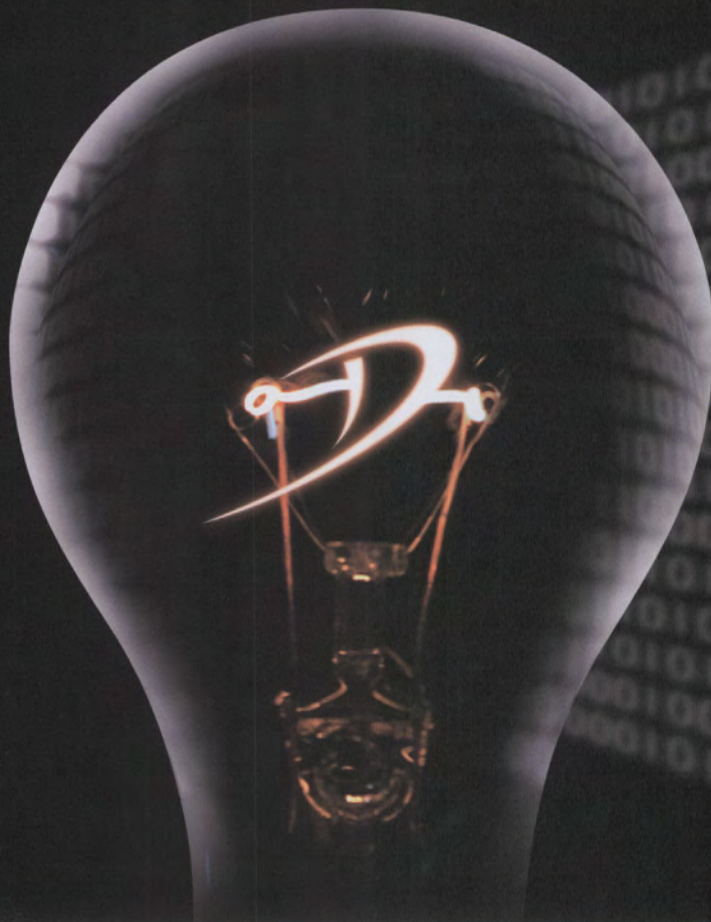
check. The Act allows a substitute check meeting these standards to be considered the legal equivalent of the original check "for all purposes, including any provision of any Federal or State law, and for all persons." Such a check is subject to Federal and state laws protecting customers, including the Uniform Commercial Code.

According to the Federal Reserve, the use of substitute checks should facilitate the collection and return of checks in electronic form by permitting, for example, a depository bank in California that receives a check drawn on a bank in New York to transfer check information electronically to a collecting bank in New York which, in turn, would create a substitute check to present to the New York paying bank. Under the Act, the New York paying bank would be required to take presentment of the substitute check that met all the legal equivalence requirements. Thus, instead of processing and transporting the original check across the country, the California bank could collect the substitute check using only local New York transportation. While banks would not be required to create electronic checks or substitute checks, they would be required to accept substitute checks from other banks instead of the original checks.

The Act does not directly affect the time periods set under the Expedited Funds Availability Act and the Federal Reserve's Regulation CC for cashing local and non-local checks (e.g., providing funds to a customer in one day for a cashiers check, two days for a local check and five days for a non-local check). However, the Federal Reserve expects that Check 21 "ultimately will decrease the time needed to collect checks." Bank trade groups estimate it will take up to two years for broad implementation of Check 21 standards because adoption is not required, but is optional for the processing bank.

Because adoption may be slow, banking organizations have also indicated that the possibility that float will significantly and suddenly be reduced is not likely to occur. For banks that engage in image processing, banks believe that float may shrink for processing out-of-town checks but local checks will clear in virtually the same time as today. For further information contact Ann vom Eigen, legislative/regulatory counsel, at ann_vomeigen@alta.org or 1-800-787-2582.

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Mark Bilbrey Brings Two Perspectives to ALTA

Mark Bilbrey was installed as ALTA president during the Annual Convention last month. Learn a bit about him and his vision for ALTA this next year.

by Ellen Scheweppe

Mark Bilbrey brings an unusual point of view to his role as the new president of the American Land Title Association. He has spent much of his career running Warranty Title & Abstract, Inc., a small agency in El Reno, OK, population 16,212. Today he's a vice president at First American Title Insurance Company, one of the nation's largest underwriters.

"If I have anything to bring to the table, it's that I see both sides," he said. "My underwriter side is the new one, but I understand the pressures they are under to meet shareholders expectations. And I know the agent is essential to making that happen."

Bilbrey believes this dual perspective will help him as he tackles one of his goals for the coming year: bringing the various players in the title insurance industry closer together.

"We're fragmenting as an industry,"

he said. "To unify our industry under the marquee of the American Land Title Association is a priority for me."

Financial, technological, and regulatory pressures are triggering all aspects of the industry to evolve, he said, and it is important for agents and underwriters to work together to achieve common goals.

"I want to make sure the underwriters and agents are standing shoulder to shoulder as we go forward because we face a lot of challenges," Bilbrey said. "Other industries are

cover story

looking at us as an income source and wanting part of our financial pie.”

Bilbrey believes better communication between the agent and underwriter camps is a good place to start in the effort to unify the industry. After sitting at the table with

Agents and underwriters don't always have the information they need to understand each other's point of view.

both agents and underwriters, he realizes that they don't always have the information they need to understand each other's point of view.

“A lot of it is strictly communication, and being conscious of each other's needs and what the fallout might be from a move on either side,” he said. “We both have common goals, so it really shouldn't be that hard.”

Another priority for Bilbrey is assuring that ALTA continues to be the vital, go-to organization that meets the needs of diverse industry players. He cites the formation of a new association for independent abstracters as an example of a group that should not need to form.

“There's a home for them at ALTA,” he said. “We need to make sure they understand they have a place with us. Not lure them in, but give them what they need and meet their goals.”

GROWING A BUSINESS

What launched Bilbrey on his 34-year title industry career was a weekend job he took at an abstract company in Altus, OK, to help pay for junior college. “I started out not having a clue what an abstract was,” he said.

Two years later, he transferred to the University of Oklahoma at Norman and applied for a job he'd heard about at Southwest Title and Trust Company. They hired him on

the spot because he had two years' experience.

After college, he spent another year at Southwest Title—later acquired by First American—before moving on to a management role at Oklahoma City Abstract & Title Company. In 1980,

looking for a slower pace, Bilbrey moved to Warranty Title & Abstract as vice president.

“I was thinking I could have my life back—be the Little League coach and do all the things with the kids I wanted to—if I moved out here to the western Oklahoma City area,” he said.

His plan worked for a while, until Oklahoma City's growth started enveloping the western suburbs. Business surged, and he and his wife, Cathy Bilbrey—who ran the company's escrow department—worked long hours to meet the growing demand for the agency's services.

About three years after joining Warranty Title, Bilbrey acquired an ownership interest in the company, owned by two sisters who had inherited it from their father. In 1990 he was named president, and in 1997 he teamed up with investors to buy the company. In October 2003 they sold it to First American.

“It was a ten year courtship,” Bilbrey said. “We've had a few other underwriters knock at our door over the years, but First American was the most consistent and a perfect fit for our company and employees.”

Several factors contributed to the Warranty Title sale: A booming mortgage refinance market had boosted the agency's bottom line, Bilbrey's fellow investors—none of whom were in the title business—

were motivated to sell at the market's peak, and First American was in an acquisition mode.

“I was the last independent agent in the market, and we were a natural fit for First American,” he said. “It was also kind of exciting—a new challenge that would keep me motivated and rejuvenated.”

Bilbrey remains president of Warranty Title, which is a separate entity within First American, and the 28-person company still represents other underwriters. But he has added the title of First American vice president to his business card.

“It's gotten busier here; that's what's changed!” Bilbrey said. “First American has been great and the transition almost painless.”

He looks at the financial side of the business differently now, because First American's review of financials and budget processes are more detailed than Warranty Title's were as a stand-alone company. “I've learned a lot from First American's processes and procedures,” he said.

DEFINING SUCCESS

What hasn't changed is Bilbrey's commitment to customer service. “Success to me is satisfied customers,” he said. “I know that sounds like a cliché, but the customer is always number one. Our job is to make the customer feel special.”

One advantage of doing business in a small town—even one near a big city—is that he can get to know his customers through school, church, and community involvement. That small-town environment—coupled with being part of a hungry company located in a fast-growing market—contributed to Bilbrey's success with Warranty Title.

He also credits his wife, whom he calls his unsung hero, who worked alongside him in building the company and serves as his sounding

cover story

board. She is now planning to retire to pursue other interests, including spending time with their first grandson.

"Cathy has been such a huge part of my career," he said. "We've lived this together, day in and day out, nights and weekends. It has been a family operation. Our kids have grown up in it. We started bringing them here before they could even walk."

In fact, family life is an important element of Bilbrey's definition of success. The Bilbreys have worked at balancing career and family over the years, sometimes splitting up to cover the numerous school and sports events of four active children. Many family vacations have centered on title conventions and seminars.

"ALTA has given us good friends

all over the country. Lots of our trips are to visit friends who are in this business," Bilbrey said. "There have been times when business has pulled me away from the family, but normally the group went with us. We'd have all the kids in tow, regardless of where we went."

Although all the Bilbrey children have worked in the Warranty Title office at one time or another, none has chosen title insurance as a career path.

The youngest, 18-year-old Kaci, is now a freshman at Oklahoma Christian University, where she plans to study business and run on the track team. Justin, 28, is in sales for a medical distribution company; Brad, 25, works for a national security solutions company; and Jeff, 23, is pursuing a doctorate in physics at the University of Oklahoma. However his

two daughter-in-laws, Mindy and Sarah, work in the title industry.

Bilbrey also counts participation in industry organizations such as ALTA and the Oklahoma Land Title Association as part of his definition of success.

"Industry involvement has never been just an option for me," he said. "It's part of life. If something is important, you give it all you've got."

He worked with industry colleagues on the passage of Oklahoma's abstracting law in 1983 and its insurance law in 1993. As Oklahoma Land Title Association president, he formed a Title Insurance Advisory Committee to counsel the Oklahoma Insurance Department on industry issues.

"Oklahoma had always been an abstract state. It has been a little

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slower to adapt to changes in the title insurance industry than other parts of the country," he said. "Being part of the state association as we've evolved to catch up with the rest of the industry is something that's high on my list of things I'm proud of."

GETTING INVOLVED IN ALTA

Bilbrey's early exposure to ALTA was limited to a few seminars until, as president-elect of the Oklahoma association, he attended an ALTA annual convention. When he learned he could apply for ALTA committee service, he did.

He was a little surprised when ALTA Research Director Richard McCarthy called him to talk him into joining the Abstractor/Agent Research Committee.

"I said, 'Rich, you don't have to sell me on this committee. I would love to be involved,'" he said. "It's our livelihood, so it's important to do it."

He spent about five years as a committee member and another five years as chairman. During his tenure, the committee revitalized the annual abstractor/agent survey, an assessment of members' general operating information that serves as an industry benchmark.

Since then, Bilbrey has served on several ALTA committees, including Government Affairs, Finance, Planning, Association Nominating, and Abstractor/Agent Nominating. He has been on the ALTA Board of Governors since 1999, and he chaired the Abstractor/Agent Section in 2001 and 2002. He has also been a board member of TIAC (a member-owned, ALTA-endorsed E&O insurance provider) for the last six years.

When Bilbrey was approached about the possibility of becoming ALTA president, he welcomed the opportunity, despite the time and travel commitments involved.

"I felt in a way that it was an

obligation—not something I had earned but that I was obligated to pursue," he said. "Going through the ALTA committees and board has been one of the best periods of my life. And I would argue with anybody that the best people in the world are in our industry."

As Bilbrey pursues his goals to strengthen the unity and increase the diversity of ALTA, he will be working with a board made up of what he calls "diverse, independent thinkers."

"The board is an extremely talented group of people," he said.

"Underwriters and agents may be competitive, but when they get to the board level, they are all looking at what's good for the industry, not what's good for separate companies."

What he hopes ALTA members will do to help during the coming year is keep an open mind. "Try to think a little bit outside the box," he said. "At least be open to new ideas. Some concessions need to be made on both sides for the good of the whole, for the industry to move forward."

And if the association is not meeting members' needs, Bilbrey hopes they will say something about it. "Don't be bashful," he said. "Speak up and say, 'This is what we need to address.'"

PURSUING A PASSION

Bilbrey has taken a job that he stumbled on in college and turned it into a successful career that has involved his family and enabled him to work with colleagues across Oklahoma and around the country on issues important to the industry.

"This has been a passion more than a job," he said. "We love this industry. I mean that collectively. I know I mention Cathy a lot, but she has been a huge part of this."

Despite his demanding schedule and busy family life, he makes time to participate in community efforts, most

recently helping the Canadian County Youth and Family Services Center obtain a grant to build a new \$4 million shelter for homeless youths in Oklahoma.

"I feel everyone should give back to the community, and youth and family services are what I'm most passionate about right now," he said. "With a background in the title industry and the contacts I've made, there's a lot I can bring to economic development."

He also saves some time for other passions, such as playing golf, following University of Oklahoma sports teams, driving his 1971 Triumph TR6, and taking his wife out for a spin on his Harley-Davidson motorcycle.

But he lives and breathes the title industry, which is why he considers serving as ALTA president both an obligation and a blessing.

"I'm Joe Average Title Person," he said. "I never felt like there was anything that set me apart to be ALTA president. I just felt I was fortunate enough and passionate about the job and about the industry. Anyone with passion can do this job. If you love what you do, then the rest of it's easy."



Ellen Schweppe is president of Ellen Schweppe Company, LLC, an editorial services firm serving the financial services and other industries. She can be reached

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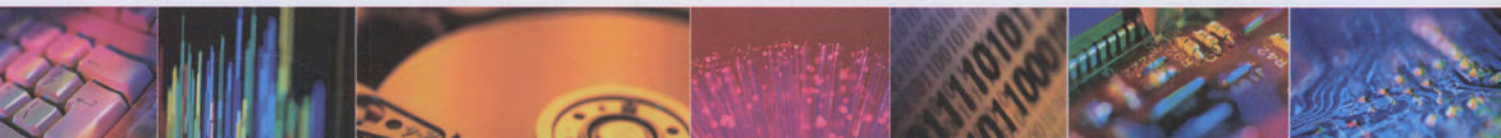


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Should You Burn Your Closing Documents to CD?

Converting your hard copy closing documents to CD will save you time and money and keep you competitive.

by Rick Bruemmer

American Poet, Marilyn Ferguson once said, "It's not so much that we're afraid of change or so in love with the old ways, but it's the place in between that we fear ... like being between trapezes ... there's nothing to hold on to." For many, changing from closing documents on paper to documents on CD is much the same way. It is not so much the end product we fear, but that strange in-between stage.

Of course once we overcome insecurities associated with change, we often find the new route is easier than originally feared, and more productive than the old route. But how do we get to that point? I interviewed a variety of title professionals here in Idaho who have converted their closing documents to CD. Here is what I learned:

TEACHING AN OLD DOG NEW TRICKS

For many, the chief obstacle to burning closing documents to CD is



Rick Bruemmer is president of Title CD, in Boise, ID. He can be reached at rick@titlecd.com or 800-897-0750.

change itself. "The key challenge of offering this service is the change factor ... convincing ourselves that it [is] as good as the hard copy," says Cameron Foster, system administrator and escrow assistant for First American Title, Pocatello, ID. So how do you convince others change is good?

First of all, listen to the concerns of your co-workers. Change is frightening for some. Hear what they have to say, and address as many issues as possible up front. It may seem like a mundane exercise; however, co-workers may highlight valid issues otherwise unaddressed—issues that could assist in the preparation of a strong implementation plan.

Second, seek buy in. There will always be those who spurn any change, but most will give something new a chance if they know there is strong evidence in favor of the change. Take Foster's co-workers for instance. At first, many did not want to convert to CDs. However, they embraced the idea after they were made aware of the growing demand for receiving closing documents on CD and realized that they may be losing clients by not offering this service. Therefore, build your case. Explain the need—the need to satisfy consumer demands, the need to keep up with or even surpass your competitors, the need to leave the consumer with a closing package that

is branded and memorable. And, finally, explain how burning documents to CD will help meet those needs.

BUILDING A CASE

Perhaps the most compelling argument for burning closing documents to CD is client satisfaction. Consumers, especially younger generations, are seeking electronic copies of their closing documents—either via e-mail or on CD. And the trend is growing. "Consumers love the idea of leaving the closing room with their closing documents virtually in their pocket!" says Vicki White, director of marketing for Title One in Boise, ID.

As the demand for electronic documents increases, more and more title companies must offer the service or risk losing clients to competitors. Lawyers Title of Treasure Valley in Boise, ID, began offering closing documents on CD due to demand from their consumer clients. Mark Porter, information technology manager, notes that providing closing documents on CD is just expected. "It would be too negative a message if we did not, or could not, satisfy these requests." Therefore, burning closing documents to CD is also a way of keeping up with, or even surpassing, competitors.

With a driving trend toward technology and the elusive paperless office, CDs offer a solution for both

running your business

you and the client—less storage needs for you and less bulk for your clients. Although a completely paperless office seems unlikely for everyone, it certainly is on the mind of many businesses—from medical offices to financial institutions. Companies are looking to cut back on paper waste for more efficient working environments.

Those you do business with are no different. Matt Jeffries, commercial and lender services manager for Alliance Title and Escrow in Boise, ID, says, “Storage space was definitely a driving factor [in choosing to burn documents to CD]. We see this request the most from attorneys when closing a commercial deal. They want to save storage space as much as we do.” It is a trend that will continue to rise. Foster agrees. “It is easier to store a digital file and have access to it than to store hard copies.”

Many companies strive to reach younger generations. Burning documents to CD will help your company appeal to this audience and get your name in the market. Professionally printed CDs can be personalized with your logo, conveying the same high quality you expect from hard copies (see photo). As White acknowledges, “We have a very nice hard copy package ... and the CD aligns with our image and quality as well.”

And let’s not forget cost savings. As White notes, “creating a CD is about thirty percent cheaper per file than hard copy. What does that mean in fiscal terms? For Foster and First American Title, “a hard copy costs approximately three dollars to produce. The CD costs about one dollar.” CDs also afford you extra time. Having documents right on your desktop will help enhance the process of answering questions. As a result, offering closing documents on CD has the potential to save you both time and money.

GETTING STARTED

Once you have decided that offering closing documents on CD is right for you and have built a strong case in favor of the change and have encouraged buy-ins from others, what is your next step? The best way to ensure successful CD conversion is to lay a strong foundation.

Take inventory. Where do you plan to burn your CDs? Do you want all computers to have the ability? Or do you want to dedicate one computer in a central location? What equipment do you have versus need to purchase? To answer these questions and more, Jeffries recommends meeting with your office equipment supplier and IT person from the onset. They can help you plan which digital sender (scanner) to install on the network, where to setup a centralized computer, how to best keep CDs stocked and ready, and other technical issues. They can also help install your CD burner and software.

Do your homework. Make certain your equipment and programs will meet the demand you anticipate. Compare various CD burning programs to see which will work best for you. Researching the programs on the market is the first step in making sound business decisions.

Make a plan. Which employees need to be trained? How will you fit training into already hectic schedules? In what order do you want the documents scanned? Who will receive requests and fill the order for CDs? How do you plan to market that CDs are available? As Porter explains, “Finding everything needed to make a new CD to replace the old is difficult without a system.” Sit down from the beginning and plot your course, making sure the plan provides the most simple and productive way to get the work done.



Professionally printed CDs using your logo help brand your company.

CHOOSING WISELY

The key to successful CD burning is choosing the right CD option to fit your needs. Basically there are three options available.

The first, and in my opinion the least viable option, would be to buy blank CDs at Office Depot or a similar store, burn your documents, and apply a label sticker to the front. For those who care about nothing more than getting the job done, this may be the option to choose.

For companies whose image is critical, the second option may suffice. Option two is to purchase professionally printed CDs from a replicator. These CDs are a step above the homemade feel of blank CDs, because they come with a professionally printed label. You would burn your documents the same as you would for CDs purchased at Office Depot. For a high-quality look on the outside alone, this may be the route to take.

However, if you require products that are premium quality and user-friendly, there is a better option—buying professionally printed CDs with File View Technology.

FILE VIEW TECHNOLOGY?

What in the world is File View Technology? It is a technology that makes viewing the CD much easier for the user. Documents are burned to the CDs with File View Technology

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the same way as if you purchased them through a replicator or from Office Depot. There is no need for special equipment or software. So it's easy for you as well. However, here are the extras that File View Technology provides:

- Auto run. Your disc will automatically play upon insertion. There is no need for the user to search for information on the disk. CDs with File View Technology allow easy retrieval of documents.
- Custom page. A custom-designed introduction page will introduce users to your company. The introduction page may also include e-mail addresses and phone numbers for your office and a link to your company Web site.
- Automatic Menu Display. Documents burned to the CD will

automatically show up in a menu on the custom-designed page.

- Acrobat Reader Installation. If users do not have Adobe Reader installed on their computers, the CD will ask if they would like it installed. If users indicate yes, they will be walked through installation/setup.
- High Quality Package. Much like hard copies, CDs with File View Technology can be printed with a high-quality, professionally printed, full-color sleeve, providing yet another branding opportunity for your company.

To obtain File View Technology start by hiring a professional vendor. Give them your company graphics, including logo and any background illustrations—basically, provide them the layout you want displayed on your CD and cardboard jacket. In return,

you will receive an electronic proof of the printed sleeve, the custom-designed introduction page, and the face of the CD. All you have to do is burn your PDF documents to the CD and you have a premium-quality product that will be easy for customers to view.

SETTING YOURSELVES APART

As with all technology-driven solutions, burning closing documents to CD is not without its problems. However, if you take the time to prepare—creating a plan and hiring a professional—the dividends far exceed the cost. As with White, you may find “the process was so simple ... I really didn't experience much frustration or complications.” And along the way your company will be seen as a leader and will set the standard for others to follow.

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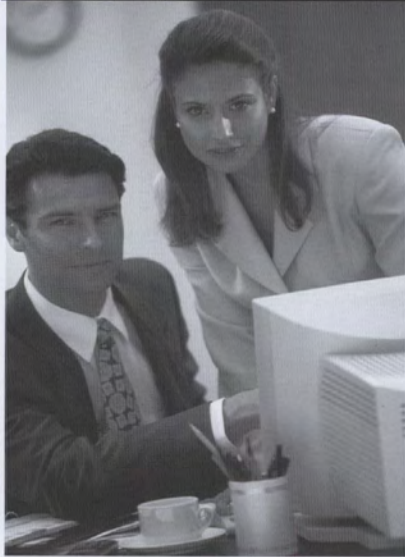
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Integrating Accounting with Title Production

In order for title companies to be efficient, the accounting and production systems must be in alignment. It's easier to accomplish than you think.

by James Norwood

John F. Kennedy once said, "There are risks and costs to a program of action. But they are far less than the long-range risks and costs of comfortable inaction."

In a charged and buoyant market that is demanding, growing, and always subject to the risk of potential market swings, the title industry is facing perhaps some of its greatest challenges yet. Despite constant murmurs about an impending market correction or cool off, ALTA recently released particularly positive first-half figures for 2004, with gross revenue for the industry up 7.96% over 2003. Therefore, the challenge is not the market risk in itself but the risk of being unprepared for market growth, since many land title businesses are ill-prepared when it comes to supporting growth with a strong and flexible internal systems infrastructure.



James Norwood is senior director of product marketing for Epicor Software Corporation. This article is an excerpt from his presentation at ALTA's

2004 Tech Forum. He can be reached at jnorwood@epicor.com or 949-585-4579.

At the risk of overgeneralizing, it could be said that the title industry, not unlike similar groups such as state and federal credit unions, is quickly moving beyond its current information technology (IT) business systems capabilities. Specifically many companies focus on the bread-and-butter front-office production systems, which cover commercial settlement, HUD escrow closing, and related document-management applications.

Many growing title firms have invested considerably in strong settlement solutions, which offer only limited accounting support, and back it up with a small office or home office accounting package.

There is no arguing that this is a highly important element of their software. However, the issue is not so much about the fundamentals as it is the typically underserved back-office accounting applications and their ability to keep up with transactional growth, more stringent reporting requirements, and the current business climate, demanding corporate governance.

According to Mary Knox, principal analyst at industry research firm Gartner Inc., the need for an alignment of business strategy and IT investment in the financial services industry is acute. "Enterprise [office] architecture is critical for financial

services providers to better align their technology investments with business strategies and processes. As the use of information and IT has changed in the financial services industry, so must its design and governance," suggests Knox.

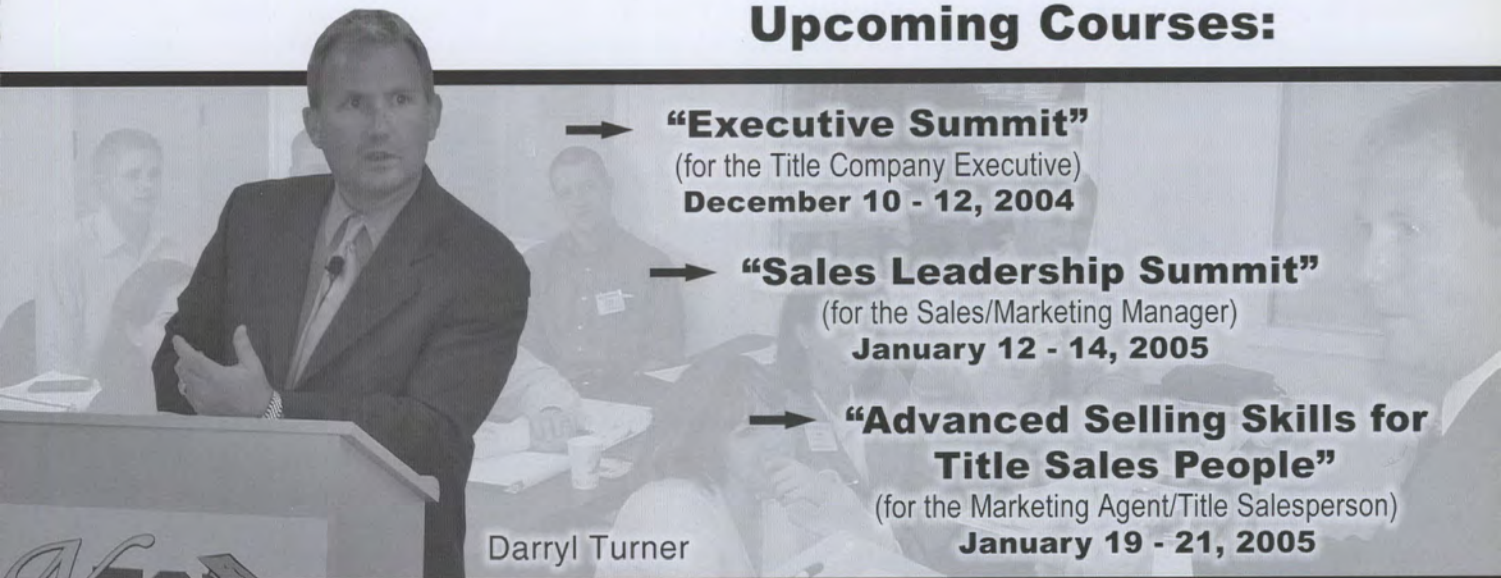
For the title industry, business systems, and therefore process integration, are at the heart of the critical need for office architecture. Many growing title firms have

invested considerably in strong settlement solutions, which offer only limited accounting support, and back it up with a small office or home office accounting package. Unfortunately, these self-contained accounting solutions were not designed for the rapid growth now evident in the industry, and certainly were not designed for real-time update from multiple contract, escrow, exchange, MPIS, and closing accounts. Stronger integration is often hampered by older or differing technologies in these systems as well. The inability to quickly access accurate, consolidated reporting is usually the result of poor or



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Couple these integration issues with the price and time challenges that are typical in the industry, and you will begin to see the magnitude of the problem. A title company may realize it needs to take action but will generally balk at the perceived effort and cost to make changes. Unfortunately, the result of this approach is growth without supporting checks and balances: Business efficiency is compromised, organization-wide visibility is difficult or impossible to obtain, accuracy of information is jeopardized, and operational productivity is lost.

According to CFO magazine's Research Services and Cap Gemini Consulting, 63% of CFOs are saddled with inadequate budgeting, forecasting, and decision-support systems, and are, therefore, hard pushed to support rigorous new reporting standards. You don't have to look too far to see how tough new accounting rules and internal controls are causing changes within the industry. For example, in early October, industry giant Fannie Mae was forced to take on new accounting practices.

Integrated business applications save your staff time and effort and reduce error during manual rekeying.

THE CONNECTED TITLE OFFICE BREEDS EFFICIENCY

If settlement services solutions and finance applications typically come from different vendors, how do you achieve integration? The good news is that many midsized and larger title organizations have already begun by leveraging new technology-compatible, closed-loop solutions offered through industry-specific

supplier partnerships. In other words, packaged integrations from front office to back office have been optimized for financial services.

The connected title office is a fairly straightforward concept based around a mandatory requirement of business systems integration. Research conducted by Gartner Inc. suggests that offices that define new business processes to span both front office and accounting integration and then implement systems that enable those new processes will increase return on investment (ROI) from those systems by at least 30 to 50%. So this is far from a new concept.

The five key components of the connected office are connecting, managing, accounting, budgeting, and measuring. Title companies already do a good job of "connecting" with the customer but need help in the other four focus areas.

MANAGING

The second component involves managing data collection. Let's start by agreeing that data integration is a necessity. Integrated business applications save your staff time and effort and reduce error during manual

rekeying. This is essential since consolidating transactions into one system has to be accurate, timely, and painless. A seamless integration approach can generate settlement and cash transactions in the back office with speed, flexibility, and accuracy, backed by sophisticated data mapping and conversion rules that in turn can be set up easily and intuitively and then left alone. This means no more deciphering, recompiling and re-

keying of data in order to evaluate the performance of your locations and easier access to accurate and timely data.

The benefits of integrated business applications speak for themselves, including increased efficiency through automation of manual operations, better visibility across branches and to corporate offices, lower costs through increased personnel productivity and reduced administrative effort, and streamlined business processes that enable you to enhance customer and partner service.

ACCOUNTING

The third component of the connected title office is streamlining financial operations through more robust and advanced accounting applications. Integrating your accounting function into the wider business in a safe and secure manner turns finance into a value-added department. Who, for example, would not jump at the opportunity to convert staff from focusing on data entry to focusing on business analysis?

In the connected title office there is more to business finance than just bookkeeping, there is a comprehensive resource that underpins business growth and supports the alignment of processes with strategic goals. That means you need to upgrade your accounting platform to be in line with your production environment. If your settlement solution is built on Microsoft's SQL Server database for example, shouldn't your accounting package be as well? Seamless, low-cost integration suggests as much.

Today's midsized accounting applications offer robust user security that maintain audited control and access to ensure data you can trust. Many have been designed specifically for the title industry offering average daily balances as a standard part of the program. This seamless industry

technology corner

approach breeds greater efficiency. These systems will typically come with a more flexible chart of accounts that can be matched to your organizational structure in support of multiple escrow accounts and branches, and also support organizational restructure through growth. And, of course, they are fully integrated in order to eliminate duplications and to save time and money, with features such as accounts payable payment processing and electronic funds transfer, and integrated electronic statements for automatic bank and cash account reconciliation.

BUDGET

The next component is budgeting or the ability to track and budget in real-time. Low-cost software applications created specifically to do budgeting

are now commonplace and available to save you from what is commonly referred to as "spreadsheet hell." Many

resurrected. The humble yet flexible spreadsheet was never intended for collaborative, multirevision budgeting

The connected title office includes a specifically created, fully-integrated budgeting tool so that branch to title office consolidation can be achieved in a way that keeps that information online and up-to-date.

organizations maintain their entire budget in a 90-gigabyte Excel file, with more circular references than should be condoned for good mental health. The budget was likely created a while ago by a spreadsheet wizard who is no longer with the organization, and nobody dares change a formula in fear of the entire thing grinding to a halt, never to be

across branch offices.

The connected title office includes a specifically created, fully-integrated budgeting tool so that branch to title office consolidation can be achieved in a way that keeps that information online and up-to-date. It all comes back to the key theme of integration. If you can pull together information from across the business

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automatically, you can begin to enjoy real-time income projection to actual analyses and start aligning operations with strategic goals based on decision-supported insight, not gut feel.

MEASURING

This brings us to our final component—analyzing business performance through information measurement. It's only when a title company—or any organization for that matter—has a fully-integrated and seamless database of information that it can begin to truly drive the business. Until then, your company is just working in a decision vacuum.

Today's midsized accounting packages offer trusted and transparent management reporting using reporting tools that were designed by and for accountants to make comprehensive management reporting a snap. The majority offer highly professional presentations with hooks that allow drill-down (the ability to trace back to the original source) to detail—from ledger to closing transaction. They will also provide a variety of output options like XML (Extensible Markup Language), XBRL (eXtensible Business Reporting Language), Excel, and OLAP (Online Analytical Processing) to ensure information is delivered and accessed wherever needed.

It's often difficult in the financial services industry to get executives to think about business intelligence as a mandatory facility rather than just something nice to have. The truth is, the wealth of information stored across the connected office makes it far easier to understand your business. Business intelligence means having key performance indicators available to evaluate individual operations or support manager-incentive programs, perform sales forecasting, monitor branch profitability or offer pro-

formal analyses for new or proposed services or locations.

In summarizing the overall benefits of creating the connected title office, it is clear to see how a priority approach to integration can deliver real-world results. To begin with, predictability is enabled through immediate information delivery. It's hard to make predictions when your business information resides in duplicate in several different systems. Second, the connected title office offers greater accuracy since integration allows for traceability. For example, you can follow a discrepancy from the general ledger back to the source transaction through drill-down capabilities of the software, which means finding and fixing problems faster. Lastly, there is better future vision from historical trends, which allows you to predict what will happen in the future and take your business to the next level.

A ROAD MAP FOR SUCCESS

By now you may be blanching at what sounds like a very long list of investment criteria knowing full well that your IT budget is already strained and for the most part accounted for. Good news: The road to business systems success is not that long or, for that matter, costly.

It was acknowledged earlier that the land title industry is particularly price and time sensitive when it comes to IT investment, which is not surprising. Current market growth in the title industry demands adaptable business processes that, in many ways, are no different from the challenges faced by far larger offices. However, the internal restraints of the title office versus a large bank for instance are far from similar. Title companies usually have small IT departments (in smaller titles companies, the systems accountant often is also the IT department), smaller budgets, and a need for payback and return in the

short term. In other words, new system implementation must be measured in days not months.

The connected title office takes time but thankfully can be approached and implemented in stages, allowing for each phase to pay for itself in results before moving to the next phase. The key is to start small, but start now.

Begin by understanding the significant benefits of integration, specifically efficiency, visibility, productivity, and accuracy. Talk with other title companies about their integration experiences or leverage the resources offered by ALTA. You can also work with your current settlement solution providers to see how they are approaching integration with more substantial back-office accounting solutions. While it is not their key focus, it may have influenced your selection of their system.

The first-seen and most substantial results will be achieved by upgrading your accounting platform to be in line with your business growth. When doing this, consider the benefits enabled by utilizing a single technology platform and why it makes sense, with reductions in costs, complexities, and management overhead. Finally, consider integration beyond production and accounting as an opportunity to really create additional operational improvements with integrated budgeting, payroll, reporting, and analytics.

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England and New Zealand Move Records Online

Learn how these two countries converted their land records online and the lessons that the U.S. can take from their experience.

by Lesley Hill

Human beings, no matter what country we live in, like paper. Nowhere

is this truer than with the legal documents that give us title to our own homes. But paper documents need to be physically transported, and transportation is slow—too slow for the modern world.

The U.S. is on its way to paperless closings. However, England and New Zealand may be one step ahead.

Why? The reasons for this are varied, but most relate to size both in terms of population and geographic area (see sidebar), and systems of government. Both England and New Zealand have strong centralized governments, which enable national directives to be enacted. Even though this gives an edge to England and New Zealand, there is much that the U.S. can learn from the process it took to move records online.

As many of you are no doubt aware, the move from paper to electronic format is not an overnight transformation. It takes time, but time that is well spent in the long run.

Lesley Hill is a partner of Harvey Spencer Associates. She can be reached at lesley.hill@hsassoc.com or 631-368-8393.

Here's a look at the systems being used in England and New Zealand.

LAND REGISTER DIRECT— THE UK EXPERIENCE

The UK's Land Registry (a government agency) deals with land registrations and title deeds for property in England and Wales. Similar to the U.S., the UK is undergoing a move to e-government at all levels. Although the UK's e-government initiative requires all government agencies to operate e-government services by 2005, a number of other factors contributed to the UK Land Registry being able to offer online services today.

The first key move came during the 1986-1992 time frame when all Land Registry district offices in England and Wales were computerized. In 1990 the Lord Chancellor (a British officer of state who presides over the House of Lords) made it mandatory for any land transaction throughout England and Wales to be recorded electronically. In the same year he also made the electronic records open to public inspection—they had previously been private. At about the same time, the Law Society (much like the ABA in the U.S.) asked for e-access. Opening the Land Registry to everyone facilitated the move to e-access.

The Land Registry started a prototype to view land records online. Named "Direct Access Service," it was

tested with three clients—a bank, a building society (savings & loan), and a solicitor (attorney). Proving popular, it was expanded, so that by 1995 there were between 300 to 400 organizations using the system.

The initial growth in use of the Direct Access Service occurred very quickly. To deal effectively with potential demand, the Land Registry decided to outsource the management of the service and its network. They bid out the project and awarded a contract in 1997 to Racal Telecomm (subsequently bought out by Global Crossing in November 1999). The Direct Access Service was provided on an account basis and used dial-up access, via a secure extranet.

In July 2000 Land Registry Direct, a service using the Internet, was launched after a year of working on a browser version of the Direct Access Service. (Go to: www.landregistrydirect.gov.uk for a demonstration download.) Land Registry Direct gave more opportunities to view registers, documents, and plans online, but for full online service, a number of different things needed to be accomplished.

First, the documents needed to be converted to electronic format. For the Land Registry this has been a mammoth, ongoing undertaking—some 19 million registers and title plans and 10 million filed deeds and documents (with more than 100 million pages). A project was

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Some Facts and Figures

USA

Land Area: 3,537,440 sq miles
Population: 281,421,906
Counties: 3,141

Wales

Land Area: 8015 sq miles
Population: 3,005,000
Counties: 9
30,000 speak Welsh only

England

Land Area: 50,356 sq miles
Population: 49,300,000
Counties: 39, 7 metropolitan areas

Compare combined England and Wales with total New York, New Jersey, Pennsylvania, Connecticut and Massachusetts population of 50,110,760 in an area of 125,554 square miles and a total of 172 counties.

Or viewed another way, they are about the same size as the state of Illinois (57,918 sq miles—population 12,419,293) with four times the people.

New Zealand

Land Area: 103,733 sq miles
Population: 3,702,000
10 Regional Councils
76 City (urban) and district (rural) councils

Compare to Colorado: a population of 4,550,688 in 104,100 square miles. Colorado has 63 counties.

undertaken toward the end of 1999 to bulk-scan the filed documents. It should be completed in November 2004. It is planned to scan a further 10% of total images, or about one million scans, annually. The title plans were also bulk-scanned, which was completed in 2001. Most B&W

images are stored as 1-bit TIFFS. Color and some poorer quality B&W images as 24-bit JPEGs. Image sizes vary considerably from 32KBytes to over 10MBytes when stored, and from less than 1MBytes to over 300MBytes when displayed. For comparison purposes, an average text page is 50KBytes. The images are stored in a DB2 database in a hierarchical structure of Document/Page/Image data—the image data is split into 32K chunks and reassembled when required for viewing. UK Land Registry has been registering land since 1862 when towns literally started with plan #1, plan #2, etc. As it became apparent that plan #1's were proliferating, the counties started prefixing with a code for the town. For example CB#1 refers to Cambridge #1. Nowadays up to a nine character index is used, with two to three alpha characters, and the remainder numerical.

The second thing that needed to be done was to enable the end user to view the documents. Text documents did not pose a problem, but the maps did. The UK Land Registry's title plans are based on the latest available editions of the Ordinance Survey Map, which are extremely detailed, accurately scaled maps for all areas of England and Wales. A comparison is made with the title deed, and red lines show the extent of the registered land. The difficulty with maps is finding a mechanism that provides both necessary functionality and speed of download. This is important because of the size of some of the images, and the viewing tool originally used by Land Registry could not handle the large file sizes. The Land Registry found a product that could handle these files via an Internet search—Onstream Systems' Trapeze software (www.onstreamsystems.com). Trapeze allows for speedy (up to ten times faster than other technologies)

downloading of maps by creating a multilayered file from the colored image maps, which is a fraction of the size of images in the usual format. The files are small, clean to view, and very quick to transmit online. The viewer has a free download of the latest version of Trapeze to view the title plan, which expands the basic viewing functionality to enable rotation and zooming in/out, gives a scaling tool, and permits online measuring, in many cases to scale, as well as potentially allowing printouts to scale. Most Land Registry maps are 1:1250 or 1:2500 scale, so that the ability to cope with scale while viewing online is an important consideration.

The final strand in ensuring the success of Land Registry Direct was to get people to use it. Land Registry's services are used by many different organizations: solicitors, banks, building societies, insurance companies, government departments, railway companies, corporations, etc. Few of these are known for their warm embrace of anything new; in fact most have a reputation for sticking with the tried and true—some 19% of UK Land Registry inquiries are still made via the postal service. The postal service route takes time, approximately 7 to 10 days for the request to arrive, be processed, and the required documents to be delivered to the requestor. Land Registry Direct also competes with Land Registry's own popular phone service, which allows phone requests for the same information. Forty-six percent of the overall preliminary searches are conducted after a phone request. However, the search results from telephone transactions still have to be mailed out in hard copy format.

Land Registry's contract with Global Crossing runs at least until September 2005. The Global Crossing extranet service requires an

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initial charge per user ID (UK£100, US\$180) plus the fee for any required documents. The initial fee charged by Global Crossing has historically proved something of a barrier to use of the service, so since March 2004, Land Registry has been providing a new version of Land Registry Direct that runs securely over the Internet (still using Global Crossing) but makes no initial charge to the end user (although fees still apply). This latest version of the service is proving immensely popular.

BENEFITS

In addition to reduced fees, Land Registry Direct offers far faster access and retrieval of documents and title plans than Global Crossing's extranet service or requests made by phone. Using a fairly common 56K modem, it takes about 37 seconds to download

a 250K file; using faster Internet access the same task can be done in just a few seconds.

Land Registry Direct has brought several cost savings to the UK Land Registry, most notably in the area of clerical costs and postal and printing charges. The UK has recently undergone a housing boom with a large increase in borrowers; much like the U.S. has with the refinance boom in 2004. Land Registry Direct has experienced a 45% to 50% year-on-year growth in demand for its services since 2000, but without a corresponding increase in costs.

AN END USER'S PERSPECTIVE

Hugh James is one of the UK's leading law firms, with headquarters in Cardiff, Wales. Land Registry Direct has made a major difference to the law firm in the processing of

mortgage and re-mortgage applications for some of the UK's largest building societies, including Halifax and Abbey National.

According to Joanne Morris, senior associate at Hugh James, their office used to call the Land Registry or issue postal requests to order the required title deeds and registration papers and then had to wait two to three days for their postal delivery. Now they log in more than 2,000 times a month to download the required documents instantly. This has made the staff much happier since there is no longer a need to flag the various files—the documents can be immediately retrieved and processed. It has reduced costs and processing times as well, which has made the lenders and their clients happier. More important, it has also enabled Hugh James to handle the huge property boom of the

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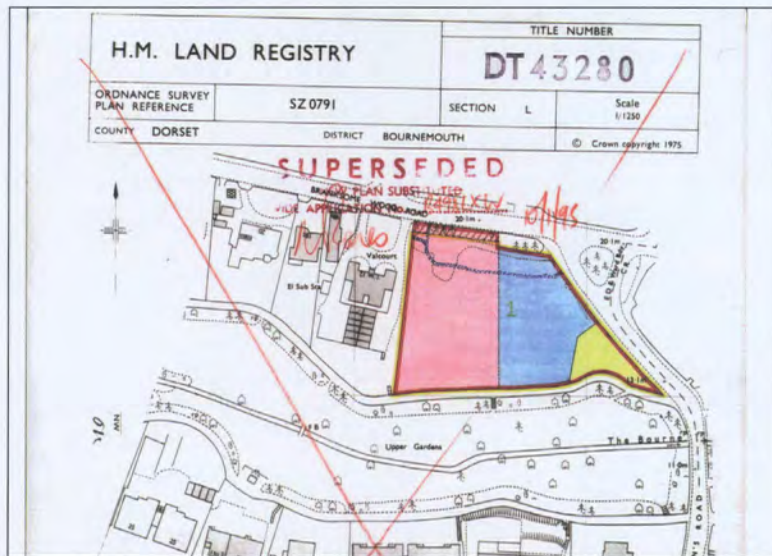
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Sample map scanned and sized to be used in the field.

past year in a timely manner with no increase in staff. As Morris commented, "Land Registry Direct has allowed Hugh James to reduce cost and increase the speed and efficiency of collecting property information—as soon as we receive instructions, we can process the work."

LINZ—THE NEW ZEALAND EXPERIENCE

LINZ (Land Information New Zealand - www.linz.govt.nz) is New Zealand's central Land Registry (also a government agency). LINZ holds the information about land surveys and ownership, topographic maps, and nautical charts. The agency also ensures that the rating (property tax) valuation is fair and consistent and oversees the buying and disposal of Crown land. Land titles and survey processing services are provided by the customer service staff in the LINZ regional offices throughout New Zealand. The national headquarters office provides system, service, and support delivery management.

Landonline is LINZ's secure access service to provide New Zealand's only authoritative titles register and digital

cadastre (the official register of the quantity, value, and ownership of real estate used for taxation and other purposes). Only registered users may access the system, which provides secure electronic title and survey transactions in real time, automating and speeding up traditional (and sometimes prolonged and complex) manual processes. Landonline provides three different tiers/types services:

e-search—This is the most frequently used service, particularly by search agents, lawyers, and conveyancers. It provides access to the titles register and survey data in image format and supporting documents, but it does not include any access to spatial data.

Access to spatial data can be obtained with an enhanced service e-search plus.

e-dealing—This service, which includes all of the features of e-search, allows for electronic conveyancing. Title instruments and changes to titles can be registered electronically, including transfers of ownership and registration and discharge of mortgages. Again, if the spatial data is required, the service has to be upgraded to e-dealing plus.

e-survey—This service is for

surveyors and includes all of the features of e-search plus, allowing the electronic submission of cadastral survey datasets.

The services of Landonline also allow local authorities to certify the cadastral survey datasets online via TA e-certification. This certification online can be done regardless of whether surveyors submitted their work in paper format or online via e-survey, as LINZ captures the images of the paper plans and makes them available online.

As with the UK's experience, the full process of being able to offer the above services took considerable time—some five years to convert over Seven million physical records of titles, title instruments, plans, parcels, and geodetic survey marks dating back over 150 years, into the digital records that are held in Landonline. New Zealand also chose Onstream Systems' Trapeze suite of products as this was the only company they could find to provide an imaging system to lay over their document management system and that would customize the system to suit their requirements. It involved close collaboration with all parties involved, including surveyors, lawyers, conveyancers, and local authorities.

BENEFITS

Today all items are processed straight into Landonline. The only documents that are unavailable via Landonline are those that are either too fragile to convert to digital records, too large, or too infrequently accessed. This means that whenever users log on, they receive the most up-to-date information available. The distinction between historical and current documents is clearly identified, and converted records are easy to read, reducing the time and hassle of deciphering old handwriting or faded documents.

inside the industry

COMMENTS ON LANDONLINE

Here's what one Landonline user, Guy Mortlock, of Hensley Mortlock Lawyers, Christchurch, NZ, had to say: "I think e-dealing is the way of the future—it's definitely the way conveyancing should be done. We were one of the Landonline pilot firms so we've been involved from the beginning. Now we use it for a number of transactions every week, without any problems at all. It's become part of our everyday practice.

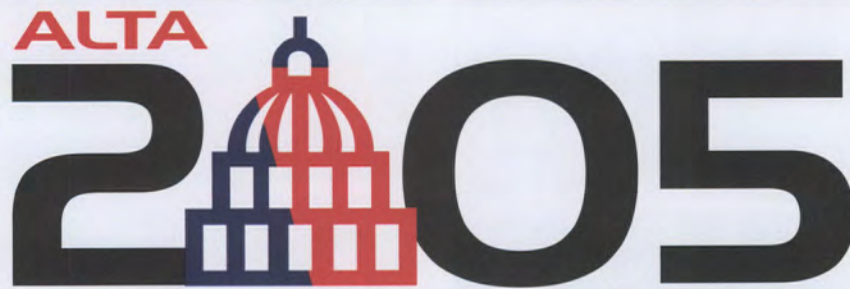
"It's faster, cheaper, and more efficient. I'd like to see others using e-dealing far more, sooner rather than later, so we can process more two-party transactions. That way we—and others—would really get the full benefit."

LESSONS TO TAKE AWAY

The United States, with its over 3,000 counties, faces problems of a different magnitude, especially since there is no government entity taking on this

project. However, there are some lessons that title companies in the U.S. can benefit from in their quest to move records online:

1. Allow time—it takes time to convert paper documents to images, to build the database, to introduce the service, to educate the users.
2. Involve all parties from the beginning and keep them involved throughout the process. Take extra time in the initial planning and selection process to make the correct software and integration choices to work with what you already have, and to cope with what you will have upon completion.
3. Educate, even entice, users. Both the UK and New Zealand have had to overcome resistance to the online service. Many users, particularly lawyers, are more comfortable with paper. They have to be convinced of the value of the time savings, efficiency, and accuracy of the online availability of the documents. Reducing the fees can help make them willing to try. Both the UK and New Zealand have a reduced fee structure for their online services.
4. Different services may have to be offered to account holders and the general public. UK Land Registry offers Land Register Online to the general public. It enables a search for documents for properties in England and Wales that can be identified by an address. Copies of the documents can be downloaded, for a fee of £2 each, payable by credit/debit card. Landonline allows public access to their e-search functions at public counters in the LINZ offices.
5. Online access can dramatically change the parameters of doing title business as it basically eliminates the geographic factor.



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Movers & Shakers

CALIFORNIA

First American Title Insurance Co., Santa Ana, announced that **Kenneth Manqueros** has been promoted to vice president and national agency sales director. Manqueros initially joined First American in 1992 and most recently served as national sales manager for the company's Lender's Advantage Division.

FLORIDA

Victoria L. DiPasquale has been appointed agency account manager - North and Central Florida for LandAmerica Financial Group. DiPasquale has 25 years of experience in the title industry.

MINNESOTA

Old Republic Title, Minneapolis, has promoted two staff members. **Mark Budzinski** has been promoted to senior vice president, law & corporate affairs for Old Republic Title Insurance Group. Most recently he was manager of west central operations and counsel for Old Republic Title Insurance Company (ORNTIC) in Golden, CO. **Daniel Wold** has been promoted to vice president and general counsel for Old Republic National Title Insurance Co. Most recently Wold was vice president, corporate secretary, and senior corporate counsel for ORNTIC.



PENNSYLVANIA

John Adam DiPietro, Esq. has joined the Talon Group, a division of First American Title Insurance Co., Philadelphia, as underwriting counsel for PA, NJ and DE. DiPietro has more than 28 years experience in real estate law.



TEXAS

Stewart Title's mid-America region has promoted **Pat Vaden** to group president. He was also appointed chief information officer for National Land Title Insurance Co., an underwriter affiliated with the Stewart family of companies. Vaden had served as president and chief executive officer of First Data Systems and Cumberland Title.



Molly Dillingham, former executive vice president of First Data Systems, has been promoted to president and chief executive officer. And **Sandy Jackson**, longtime vice president of operations for Cumberland Title has been promoted to president and chief executive officer.



Susan Wilkins has been named strategic alliance manager for the National Title Services group of Stewart Title, Houston. Previously she was national business development officer.

WEST VIRGINIA

Laura A. Wareheim has been promoted to vice president and West Virginia state manager for First American Title. She joined First American in 1992 and was most recently acting state manager for West Virginia.



WASHINGTON

First American Title Insurance Company announced that **Mitch Steeves** has been promoted to state manager for Oregon and Washington. A 27-year veteran of the title insurance industry, Steeves joined First American in 1991 and most recently was Clark County manager in First American's Vancouver office.



Kudos

Alison Kaspar Gareffa, chief financial officer of Kasparnet, Inc., was recently named recipient of the first annual Ohio Land Title Association President's Award. Gareffa, in the second year as OLTA PR Committee Chairperson, was chosen for her dedication and outstanding contributions to the 1,300-member organization. Details: Jeff Woodard, 1-800-886-7534.



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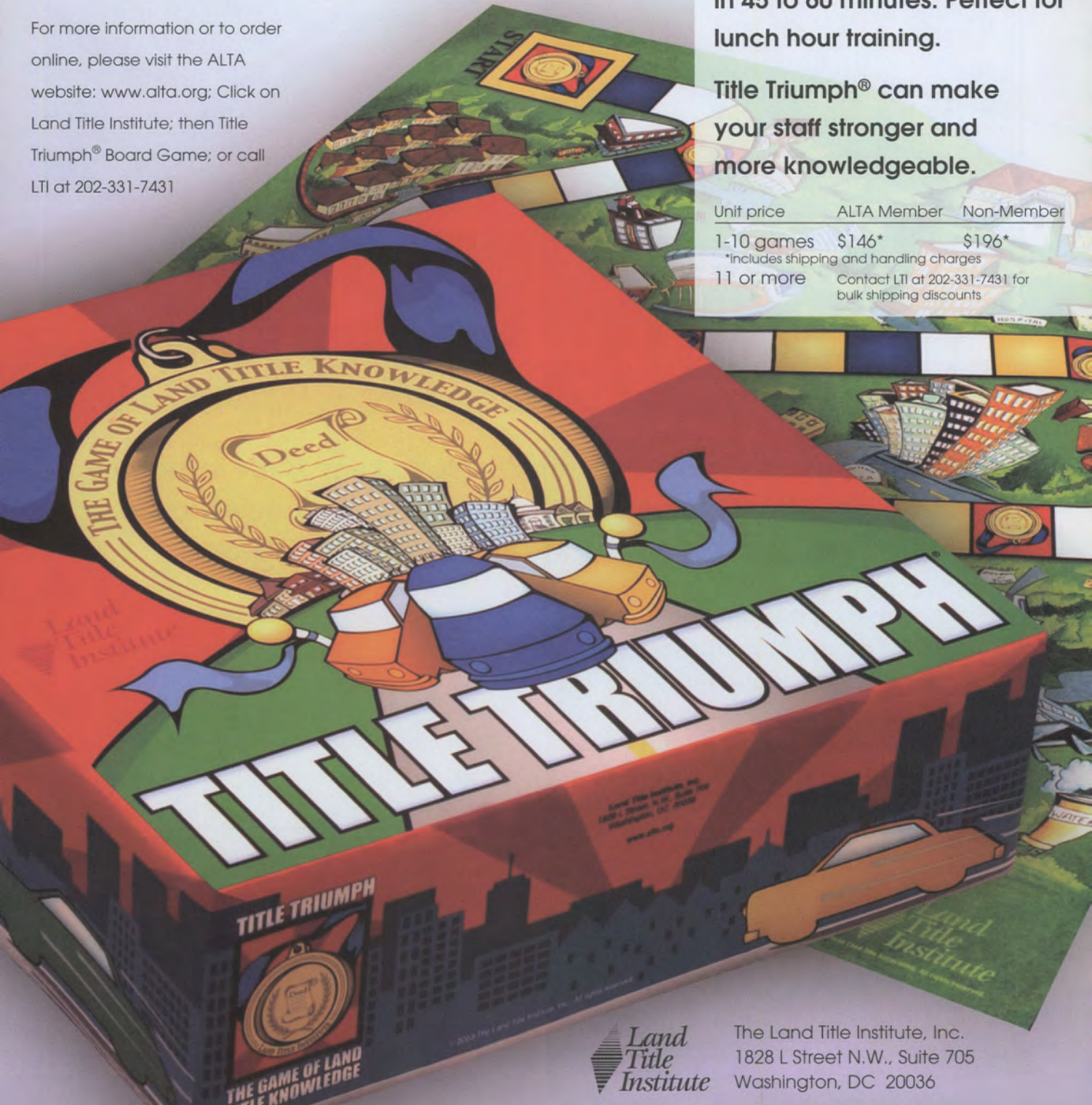
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NEW ALTA MEMBERS

New Offices

Correction: **Market Street Settlement Group, Inc.** announced the opening of new offices in Lancaster, NH, not PA as previously reported.

SoftPro has opened a new office in Dallas, TX.

Mergers & Acquisitions

First American Title Insurance Co., Santa Ana, has acquired Northwest Title Company of McMinnville, OR.

In Memorium

James Oliver Hackman, OLTA president from 1972 to 1973 passed away in Boulder, CO, on August 15, 2004. He was 84. Hackman started his title industry career while managing the Boulder County Abstract Co. with his father. He enjoyed participating in community affairs and was elected to the Boulder City Council. The City Council elected him mayor of Boulder. This was the beginning of Boulder's phenomenal growth.

Jim and his wife Patricia moved to Denver in 1963 when the Boulder County Abstract Company merged with the Title Guaranty Company. At this time, he became the president of the Denver Chamber of Commerce. He worked in both Los Angeles and Chicago as vice president of Pioneer Title Company.

Jim is survived by his son and daughter-in-law, Paul and Yogi Hackman of San Rafael, CA, granddaughters Kim Brown and Allison Lofgren, grandson, Evan Langford, two great-grandsons, Andrew Brown and Alex Brown, two sisters, Key McKenna of Boulder and Lou Hutchinson of Longmont. His wife Pat died in 1985.

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Situations wanted or help wanted ads are \$80 for the first 50 words, \$1 for each additional word, 130 words maximum. Insertion rate drops to \$70 for first 50 words for three or more consecutive placements. For sale or wanted to buy ads are \$250 for 50 words, \$1 for each additional word, 130 words maximum. Insertion rate drops to \$225 for 50 words for three or more consecutive placements. Placing a box around an ad costs an extra \$20 for help wanted or situations wanted, \$50 for sale or wanted to buy. Blind-box service available upon request.

To place a classified ad in Marketplace, send ad copy and check made payable to American Land Title Association to: Title News Marketplace, ALTA, 1828 L Street, N.W., Suite 705, Washington, DC 20036.

SAMPLE: HELP WANTED

Lead Abstractor wanted for three-county Kansas operation. Must be licensed or comparably qualified. Send resume, particulars, to PO Box XX, Kansas City, KS

SAMPLE: SALE

Title Plant for sale. Florida location. Microfilm, documents, and tract books cover county for more than 50 years. Computerized posting.

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