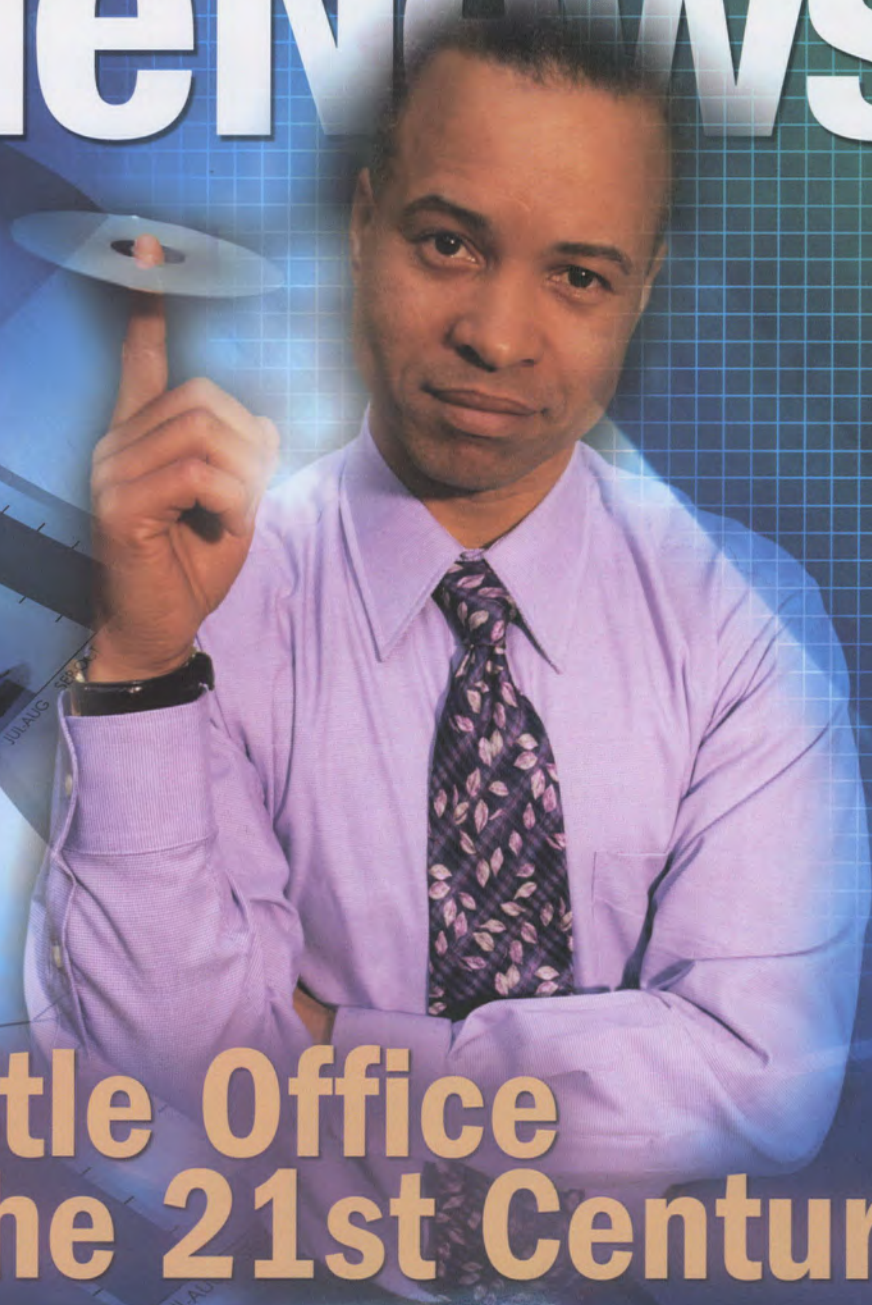


January/February 2005

Official Publication of the
American Land Title Association

TitleNews



The Title Office of the 21st Century

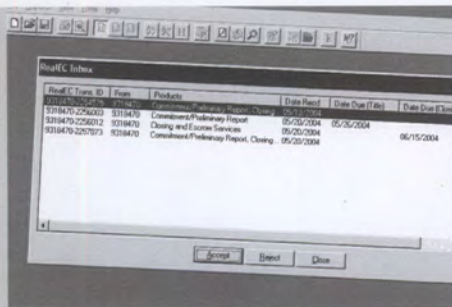
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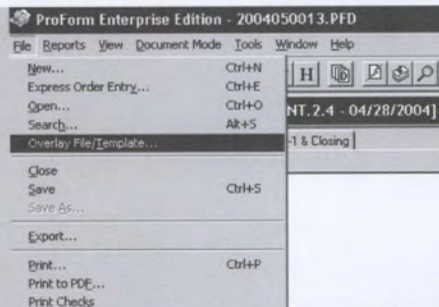
Marketing to Foreign-Born Clients
A New Era for Title Plants
Highlights from the 2004 ALTA Annual Convention
2004 Public Awareness Campaign Report

www.alta.org

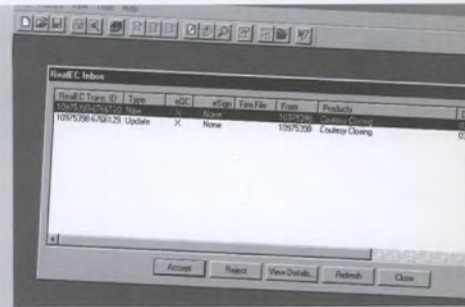
How are you currently receiving escrow orders?



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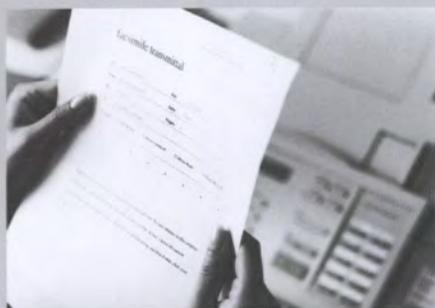
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And the result? You have the power to become more productive and move ahead of the competition.

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Title News

Title News • Volume 84, Number 1



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COVER STORY

The Title Office of the 21st Century

by Philip R. Davis & Gavin Duffy

The Internet will allow title companies to propel themselves into the 21st century and allow them to become more valuable to clients. Is your office taking advantage of this marketing tool?

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RUNNING YOUR BUSINESS

Marketing to Foreign-Born Clients

by Nina Ivanichvili

Immigrants are literally hungry for information on homebuying -- but in their language. Don't overlook this new market to differentiate your company from your competitors.

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INSIDE THE INDUSTRY

A New Era for Title Plants

by Neal Morris

Two new developments for title plants present opportunities for revenue growth and workflow optimization. Learn how easily they can be implemented.

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INSIDE ALTA

2004 Public Awareness Campaign Update

2004 was the first full year of the Public Awareness Campaign, and we reached lenders, Realtors®, members of Congress, and consumers with our message. See how much was accomplished.

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Marketplace

leading edge

A Message from the Abstracter & Title Agent Section Chair

Listen to the Breezes Blowing

Does anyone know what lies ahead for our industry? Things are happening around the country that may soon affect your office. Do you know what changes in your state will affect your business? Will you be prepared, or will you say "I wonder what I'm going to do now?" Now is a good time to listen to the breezes blowing through our industry. You need to keep abreast of what's happening instead of being blindsided. Change is happening, and you can stay up-to-date by attending your state land title association meetings and ALTA meetings this year.

You may think you can't afford the time away from work or that attending meetings is too expensive. However, might I suggest that you can't afford NOT to attend. If you don't understand what is happening in the marketplace and how it will affect your business, your business might suffer, and all of a sudden you will have plenty of free time.



Meeting other professional title people and learning where your industry is going is what a trade association like ALTA is all about. We want to meet you and show you how we are working for you in Washington. We want to show you how to use the free "Title Industry Marking Kit" to promote your company and educate your customers about the value of title insurance and the importance of what we do.

Don't know anyone at ALTA meetings? The ALTA Membership Committee holds a New Member Mixer at the Annual Convention and a Dine-Around at the Federal Conference. At the Dine-Arounds, small groups of attendees go to dinner to get to know one another. After these events you will have new friends in the industry.

I encourage you to become involved with ALTA this year. Learn what's happening in the industry and how it will affect you long term. I look forward to seeing you in March in Washington for the Federal Conference and in October in New York for the Annual Convention.

Mike Wille

Title News

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ALTAnews

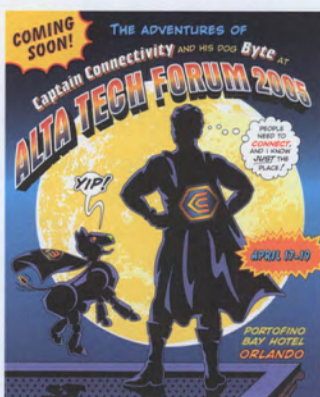
Two Conferences Coming Up



Mark your calendars now for ALTA's next two meetings: the ALTA Federal Conference, March 7-9 at the Willard

Intercontinental in Washington, DC, and the ALTA Tech Forum 2005, April 17-19 at the Portofino Bay Hotel in Orlando.

You can make your hotel reservations for these two meetings now. Hotel cutoff date for the Federal Conference is February 11. The hotel cutoff date for the Tech Forum is March 15. Full information on the meetings will be posted to the ALTA Web site shortly.



New Loan Policy Open for Comment

The ALTA Title Insurance Forms Committee has worked hard over the last year and

**Draft ALTA Loan Policy:
Give us your comments**

a half on the first new ALTA Loan Policy since the 1987 (revised in 1992) policy was adopted. Now the first official exposure draft has been released and is posted on the ALTA Web site for ALTA Active Members and customer groups to comment. After comments are received and considered by the committee, work will begin on the Owner's Policy with both revised policies available for adoption in late 2005. Go to the ALTA News section of the ALTA Web site and click on the link for the "Draft Loan Policy" and tell us what you think.

calendar

ALTA Events

January 10-11

Research-Abstractor/
Agent Meeting
Key West, FL

17-18

Title Insurance Forms
Committee Meeting
Tucson, AZ

21-25

Large Agents Meeting
Palm Desert, CA

25-26

TIPAC Board of Trustees Meeting
Las Vegas, NV

February 18-20

Board Meeting
Pebble Beach, CA

27-28

Membership & Organization
Committee Meeting
Phoenix, AZ

March 7-9

ALTA Federal Conference
Washington, D.C.

April 17-19

ALTA Tech Forum
Orlando, FL

May 1-3

Title Counsel Meeting
Charleston, SC

15-16

Internal Auditors Meeting
Key West, FL

July 23-25

Large Agents Meeting
Chicago, IL

September 11-13

2005 Reinsurance
Committee Meeting
Chicago, IL

State Conventions

February 3-5

Alaska

April 13-15

Tennessee

16-17

Louisiana

21-23

Oklahoma

May 1-3

Iowa

5-7

New Mexico

12-16

Palmetto

22-24

California

June 2-5

Virginia

5-7

Wyoming

5-8

New Jersey

9-11

Texas

9-11

Arkansas

9-12

Pennsylvania

13-14

South Dakota

23-26

New England

July 7-9

Illinois

14-16

Utah

17-19

Michigan

August 4-6

Montana

7-10

New York

10-13

Kansas

12-14

Minnesota

September 15-18

Idaho (w/OR & WA)

Title Work Groups to Tackle Title Policy Smart Docs

After a conference call cementing the need for electronic title products, MISMO's eMortgage and title work groups met for an interim meeting, hosted by First American, December 8-9 in Las Vegas. The work groups concentrated on mapping data points necessary to produce a Smart DOC for the ALTA Loan Policy and the ALTA Short Form Residential Policy. Other forms and abstract data will be the subject of future work sessions. For more information, contact kelly_romeo@alta.org.

Don't Forget Your Dues

ALTA dues for 2005 are due January 31. Please remember to include your contribution to the ALTA public awareness campaign. If you did not receive an invoice, please contact Alice Baldwin at 1-800-787-2582.

Photos, We've Got Photos

Now you can see for yourself what went on during the ALTA Annual Convention this past October in Boston. In addition to the photo highlights on page 6 of this issue, you can see all the photos from the convention on the ALTA Web site. On the left hand side of the home page, click on "Meetings" then "Annual Convention." See anyone you know?

TIAC Reaches 7 Million Dollars in Premiums

TIAC, the Title Industry Assurance Company, a member-owned, ALTA-endorsed provider of errors and omissions insurance, has recently exceeded \$7 million in premiums with over 1,650 insureds. Started in 1988, TIAC E&O insurance is an exclusive ALTA member benefit. To find out more about TIAC, visit the ALTA home page and look for the TIAC logo under the "Resources" section.

calendar

State Conventions

September

15-18 Washington (w/ID & OR)
15-17 North Carolina
16-18 Dixie
15 Maryland
18-20 Indiana
18-20 Ohio

September, cont.

21-23 Nebraska
22-24 Missouri
22-24 North Dakota

October

21-22 Wisconsin

November

16-19 Florida

Title News Readership Survey On The Way

During the second week of January, a sample of ALTA members will receive an e-mail containing a *Title News* Readership Survey. We would very much like your feedback on ALTA's award-winning, bi-monthly magazine. Are the articles useful? Are they timely? Do you pass



Title News on to others in your office? Are there topics you'd like to see more information on? These are the types of questions we will be asking you in the online survey, which should take less than 15 minutes to complete. If you do not receive the e-mail survey but would like to make comments and suggestions about *Title News*, you can e-mail editor Lorri Ragan at lorri_ragan@alta.org. We value your feedback.

2004 Congressional Wrap-up

The 2004 Presidential election has concluded, and Congress has tried to complete action on spending legislation to fund the government for 2005. However, partisan bickering over legislative provisions on congressional authority to review tax returns has led to a situation where Congress may return for future action, rather than adjourning as usual. Nevertheless, several bills affecting Federal housing programs and the real estate markets were enacted during the fall session.

Congress made two changes to federal loan guarantee programs this year. At the end of October, President Bush signed the Homeownership Opportunities for Native Americans Act of 2004 to give Native Americans nationwide access to financing for new homes. The law increases federal home loan guarantee rates to 95 percent for banks covering Native American home loans. As *Title News* goes to press, a bill to also increase the maximum home loan amount that the Veterans Administration will guarantee is on its way to the President to be signed into law. Currently, the VA guarantees 25 percent of a qualified home loan up to \$240,000. Under the new law, the maximum loan amount will increase to \$333,700. That \$333,700 amount is the current limit for the Freddie Mac and Fannie Mae mortgage loan programs. In addition, the VA maximum loan levels will be indexed in future years to the Freddie Mac and Fannie Mae loan amounts, which are linked to increases in national housing prices.

Several provisions favoring real estate were included in the fall tax bill, the America Jobs Creations Act of 2004. While these tax preferences may help stimulate commercial construction, new limits on like-kind exchanges may reduce overall transfers of residential properties.

For taxable years beginning after December 31, 2004, the Jobs Creation Act provides a special deduction for construction, engineering, or architectural services performed in the United States." The deduction starts at 3% and ultimately phases into 9% in 2010.

Also favoring commercial construction is a new provision for a 15-year recovery period for qualified leasehold improvement property placed in service before January 1,

2006. Favorable provisions for REITS include changes to the definition of securities limiting REIT assets that count toward that test, new rules on related-party rents, and modification of REIT distributions. The Act also provides incentives for "Brownfield"(environmentally damaged) properties. It extends provisions allowing expensing of environmental remediation costs to December 31, 2005.

New like-kind exchange limitations will chill the volume of transfers of residential properties under this tax treatment. Under current law, a taxpayer may exclude up to \$250,000 (\$500,000 if married filing a joint return) of gain realized on the sale or exchange of a principal residence. However, there have been no special rules on the sale or exchange of a principal residence that was acquired in a like-kind exchange. The new tax law requires that the exclusion from gain would not apply if a principal residence was acquired by a like-kind exchange within the prior five years. Consequently, principal residences acquired through a like-kind exchange would have to be held for five years before the exclusion from the capital gains tax would apply.

For further information, contact Ann vom Eigen, Legislative and Regulatory Counsel.



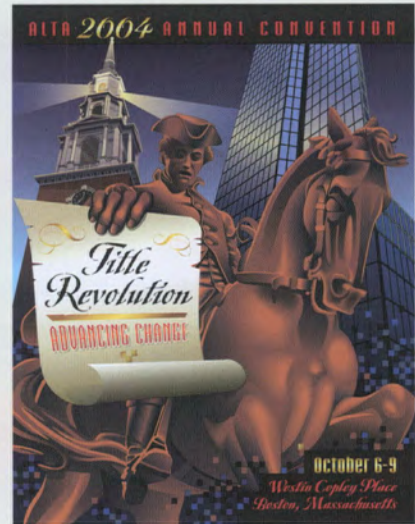
Mike Wille (l), ALTA's TIPAC Chair, meets with former Secretary of Health and Human Services, Tommy Thompson, during his recent stop in Wisconsin for the Bush-Cheney presidential campaign. Let us know if you have helped with the presidential, senatorial, or congressional campaigns by contacting Ann vom Eigen, legislative & regulatory counsel, or Charlene Nieman, grassroots & PAC manager, at 1-800-787-2582.

convention highlights

Industry Professionals Come Together to Advance Change



Nelson Lipshutz, Regulatory Research Corp., Ted Jones, Stewart Title, and John Pfister, Chicago Title, spoof the old Johnny Carson "Amazing Carnack" routine to provide a picture of the future of real estate.



Representatives from each state land title association shared ideas and solutions to common problems in a roundtable discussion.



Larry Sabato, election analyst, author, and professor at the University of Virginia's Center for Politics, gave attendees some insight into the 2004 election. Sabato was sponsored by TIPAC.



The newly installed 2004-2005 ALTA Board of Governors.



Charlene Bender (l) was the winner of the 42 inch plasma TV in the Exhibit Showcase.



Attendees lined up for signed copies of Keynote Speaker Robert Ballard's new book. Ballard mesmerized the audience with his information on discovering the wreck of the R.M.S. *Titanic*, and his creation of a foundation to share the excitement of live exploration with children.

convention highlights



Title Triumph® Tournament winners proudly show their medals after the vigorous board game, which tested their knowledge of the industry. From left to right: Janice Lynch (MD), Maureen Crowley Unsinn (NJ), and Mark Lynch (MD)



Chuck Kovaleski (r), outgoing ALTA president, is congratulated for his hard work by incoming president Mark Bilbrey.



Title professionals always know how to enjoy themselves after a hard day at work.



Prize-drawing time in the Exhibit Showcase always drew a crowd.



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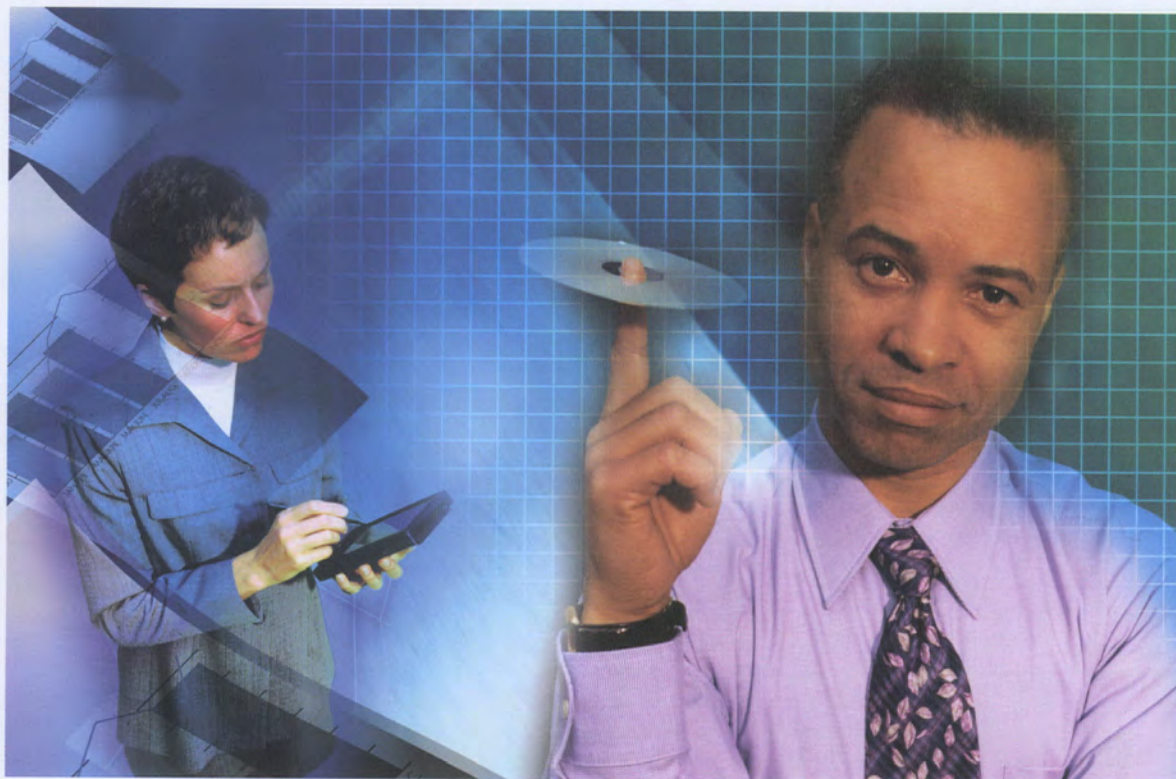
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The Title Office of the 21st Century

The Internet will help propel title companies into the 21st century and allow them to become more valuable to clients. How does your office stack up?

by Philip R. Davis & Gavin Duffy

The Chinese have a saying: “May you live in interesting times.” Actually it is more of a

curse, but these are certainly interesting times for our industry, and whether we are blessed or cursed, may — in the end — depend entirely on whether we embrace or reject the technology that now surrounds us.

In the last decade of the 20th century, title agents had been getting some benefits from what the media called “the Internet revolution,” but from the ground view, it hardly represented anything revolutionary to the average title company. The primary beneficiaries of the new paradigm were the large national organizations who embraced the technology in a race to cut expenses and create a competitive advantage for themselves, ostensibly “for the good of the industry.”

How we went from 1985’s DOS operating system to today’s Windows XP operating system mirrors the change in the conceptual framework that operations have undertaken in the past 20 years. The old interface that governed the insurance industry for the past 200 years only survives because it continues to provide a common vocabulary for discussion. What we really need if we are going to move forward is a new framework that incorporates the Internet, the technologies that are now available to

cover story

us, and the evolving business practices in our tumultuous industry.

HOW FAR HAVE WE COME?

How much progress has our industry made since 1985? Agents and underwriters had very different computer systems back then, and there was virtually no communication between the two. Agents would key data into their systems (often little more than word-processing applications) and then print forms that would be sent to the underwriter. Underwriters would then rekey them into their systems, sending back more forms for the agents to key back into their local computers. In many cases, the same data was keyed in four or more times before a policy was issued and the data was finally stored, unfortunately for the most part, in file cabinets.

This inefficiency put the entire system at risk as more organized banks and regional realty operations began demanding better communications with smooth interfaces to their own systems. In other industries, we saw the result of this pressure; small, nimble companies ran with the torch of new technology and captured the market from the old standard bearers and injected new life and exciting competition into banking, real estate, Wall Street, and insurance companies (but, sadly, not so much into title). By letting the underwriters take the lead on technology for the past 20 years, title agencies did adopt better systems to allow computers to communicate with other computers, reaping the cost savings that come with increased digital storage and automated underwriting. However many agents lost an opportunity to make the most important connection of all: connecting with their clients.

Too many title agencies spent tremendous amounts of time and energy on technology only to satisfy

themselves with internal cost savings in slow or no growth environments. The goal of a successful integration project should be to increase customer service and satisfaction, to make clients happier to do business with you, and to increase the amount of business you are able to do.

MOVING FORWARD

To move forward with technology, it is important to think about our business goals. Technology is not an end unto itself. But many of us have lost our focus and have become enamored with automation put into place to foster vendor relationships or underwriting relationships while returning only cost and time savings, without strengthening the underlying organization.

Alas many title agencies felt tossed about like ships in the ocean while juggernauts cruised past, occasionally dragging them along in their technological wake. In the last four years, however, as we emerged surprisingly unscathed from our Y2K panic, there has been a shift in the power base as smaller, innovative title agencies have gained a measure of command of the new technologies and have been able to use them to great advantage to go toe-to-toe on a national scale with the industry behemoths.

The maturing Internet has changed everything, creating a real-time interface that gives us all the computing capacity that, just 10 years ago, could only be purchased through mainframe computer systems. Underwriters and vendors today are putting up Web portals, and customers are demanding more self-service opportunities from them and from title agencies.

INCREASING EFFICIENCY

There are many ways to increase efficiency and productivity by integrating various existing

technologies, focusing on how they will have a positive impact on our relationship with our clients. Good system design needs to address several key areas:

- Client Interface
- Receiving and Processing Digital Orders
- Creating a "Paperless" Office
- Delivering Documents Online
- Maintaining a Title Plant

This article will attempt to provide an up-to-date review of the available technologies with specific recommendations for the busy executive, but we urge readers to look at the big picture and think about how this will affect everything you do and plan accordingly.

HOW THE CLIENT INTERACTS WITH YOU

From the first moment that clients view your Web page, you are engaged in the sales process. Your interface with them needs to be a showcase for your company, providing a smooth, comfortable experience that will make them happy to return. Think of the Web sites that you use often and what you like about them. Do you get news and information? Do they remember your name when you come back? Do they remember your critical information so that you do not have to rekey it every time you do business with them?

Find out the kind of information that your clients would like to see on your site. Make it a reference site for them to go to on a regular basis, not just a site to place orders. For instance, include mortgage rate information, title news, local news and weather. Content on your site needs to be kept fresh and updated. You may need to outsource this work. In a ten-person company, one of those people should not have to be a Web designer.

If you are going to update the site yourself, use tools that are simple and cheap. Desktop content management

cover story

tools like Fog Creek's CityDesk, which assembles static HTML pages on demand from templates and content, then sends them over a server, can make routine updates a breeze, and Macromedia's Contribute is designed to let nontechnical users update carefully marked pieces of sites.

An exciting new way to keep in touch with clients is called chat. Anyone with a teenager is very familiar with chat on the computer, and many of us use some form of instant messenger to communicate with our friends and colleagues. Now you can incorporate a real-time exchange of typed messages - like the instant messaging offered by AOL/Netscape, Yahoo, and Microsoft into your own site. You use your Web browser instead of a piece of dedicated software. Your client clicks a

button, opens a window, and types questions to a live person who responds immediately. This will make your customers happy and give you a customer-service edge over your competitors.

Vendors who offer chat software regularly promise that one chat staffer can do the work of "up to four" telephone operators. And sites struggling to turn lookers into buyers are sold chat as a technology that can cut the abandonment of shopping carts and close more sales. "Chat is fast becoming a key ingredient in customer-centric marketing, employing high-end software and hardware to make the customer/Web site interface immediate and profitable," according to *Business 2.0* magazine.

DIGITAL PROCESSING

Once you have chatted with your clients and taken their orders, the next step is to process the files. There are many fine title-processing packages available around the country, and you would be smart to look for a package with tight vendor integration that will enhance your business relationships, not replace them.

Successful digital processing can have many advantages for your staff and clients including:

- Reduced errors due to redesigned process flows, increased error handling, and embedded help
- Increased number of transactions per worker
- Increased user acceptance of the system
- Reduced strain on users (less mental fatigue and frustration)

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- ▶ Document Imaging with AUTO-INDEXING of Closed System Files
- ▶ UNIVERSAL Document Template Management by End-user
- ▶ CUSTOMIZABLE System Facilitates Dynamic Workflow & Data Management by End-user
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- ▶ POWERFUL Real Time Reporting Capabilities for the Enterprise

TITLESOFT - PROCESS IS EVERYTHING™



cover story

- Increased flexibility for changes and improvements to the system (modular design)
- Increased number of platforms supported with a consistent interface across platforms
- World-wide access

Solid design and usability features should play a part in selling products to your customers; a good system will pay for itself in terms of customer satisfaction and increased sales.

The prevalence of document standards on the Web has enabled

least, managed effectively.

An ever increasing number of title agents are taking the first steps to change their reliance on paper. They are converting their banker boxes and file cabinets currently stored in the garage, attic, basement, or office, into digital images. A four-drawer file cabinet can be converted into a single CD. Thus in a space of less than one inch of CDs, you are able to store what used to take up 12, four-drawer filing cabinets. A huge space savings.

An even more dramatic result is the

There are many ways to increase efficiency and productivity by integrating various existing technologies.

most vendors to integrate data into their documents and eliminate a great deal of processing on the title side of the equation. Look for systems that give you this capability—modernizing your title software may be the most significant step you can take to increase your competitive position in the marketplace. Old and comfortable cannot be an excuse for an inefficient system that is draining your precious resources.

THE “PAPERLESS” OFFICE

The biggest mistake people make when thinking about the paperless office is that they view it as an all-or-nothing proposition. At Accu-Title, we have coined the phrase “the office with less paper.”

Eliminating bothersome paper from our lives is a process. Rather than pursuing an idealistic paperless office, we should focus on creating an environment in which paper and electronic-document tools work optimally together and what sort of systems can best support a mixed environment. To be competitive in today’s fast-paced environment, paper must be trimmed down or, at the very

reduction of retrieval time. Electronic files allow you to retrieve documents from your desk in seconds, compared to the old process of trying to locate where the paper folder is, taking it back to your desk, and responding to the requestor. The amount of time saved can range from 20 or 30 minutes to days if your files are in an off-site storage location.

Another benefit to the title company is that if the agency is ever sold, the value of a title company’s records increases substantially when they are stored electronically and properly indexed, versus records that are in paper boxes and located in the garage, attics or an off-site storage facility.

Making good use of tools such as bar codes, location indexing, handwriting recognition, electronic documents, and a continuation of Internet-based document storage and retrieval will result in a very competitive service environment. Larger computer monitors and the increased use of dual monitor workstations will quickly reward electronic document users as well.

ONLINE DOCUMENT DELIVERY

When I started in this industry in 1985, I remember begging my title agent clients to purchase fax machines so we wouldn’t have to hand-deliver documents every day. “That’s not a legal document!” was the number one retort. Online document delivery is moving along the same curve that was followed by faxes with government regulators moving towards ratifying the Digital Signature Act to allow closing documents to flow smoothly across the Web.

Now when you run across a client or vendor that doesn’t use a fax machine, we consider that person “quirky,” although as recently as 1990 the fax machine was a luxury item that cost about a thousand dollars. In much the same way that you can’t imagine your business without a fax machine today, you will feel quite the same about digital documents—probably much sooner—as we have all become more sophisticated users, and the entry costs are nowhere near what they were for fax systems.

Although there is a well-known saying, “it is better to give than to receive,” it is certainly a lot easier to receive electronic documents than it is to send them on a large-scale basis.

Most of us are very familiar with the simple concept of attaching a file or document to an e-mail, but how many of us think in terms of a full delivery system that serves up the hundreds of pages a day that you currently fax on demand to clients? Allowing your clients to download documents directly from your system is not for the faint of heart since you deal with the issues of security, storage, bandwidth and, dare I say it, viruses.

Once again, this is where a good software vendor will be able to help you. A 21st-century software package should include the following features:

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- An Internet gateway for your clients
- Document tracking and status reports
- Online document storage
- High (T1 or better) bandwidth support
- Integrated scanning systems
- Web service account management
- Virus protection

Once you have all of these in place, you can proudly announce to your clients that you are fully online, ready to send and receive your documents in purely digital format. You will see a tremendous improvement in both document quality and availability if the system is managed correctly.

Adobe is the industry leader in creating electronic documents on the PC. However, a stand-alone product is available from Hewlett-Packard called the Digital Sender 9100C, which lets anyone scan directly from paper, convert to an e-mail file, and send to anyone. It works just like a fax machine, but it sends documents right to your client's e-mail file instead. This is a great intermediate step for companies who have clients demanding digital documents but are not yet ready to convert their entire operation.

TITLE PLANT

For companies looking to maintain their own title plants, three areas should dominate your planning process: storage, indexing, and access.

Storage has become simple thanks to rapidly declining prices for hard drives and DVD burners that hold up to a year's worth of files on a single disc. However, with an average digital file size of over one megabyte, digital files add up very quickly and can cause tremendous amounts of clutter on hard drives if not managed correctly. In addition to storage problems, large files can choke even the best of servers and fill your client's inboxes with unreadable items all

neatly tagged with your e-mail address so they know precisely who to blame.

All the storage in the world will not help you if you can't retrieve the file you've digitized. Indexing issues are the classic example of the adage "Those who fail to plan, plan to fail." An indexing strategy could be the subject of another article and can be very technical. But again, a good software package should help you out here, as can industry consultants like We Scan Paper, TitleScan, or West Central Indexing. (For a complete list of companies that provide imaging or scanning, visit the Technology Products Directory on the ALTA Web site.) Even if you are not looking to outsource your scanning work, getting professional help in setting up a system along with an indexing strategy is invaluable as you move forward.

Access goes back to our previous discussion on bandwidth; you can have all the files in the world neatly organized and securely stored online, but if it takes you 20 minutes to download the files, are you really helping anyone? Buy the bandwidth. If you think having more speed is important at home, how can it not be in the office?

A very good way to determine if you need more bandwidth in your office is to test your current bandwidth at this site:

www.bandwidthplace.com/speedtest/. Please note that results may actually vary from machine to machine, but this will certainly indicate the presence of a problem.

The most important thing we can say to people who are thinking about converting paper files to digital is "Stop." Stop thinking about it and do it. If you had done it last year, you would have one less year's worth of paper in your office today, and all the work you did for the past year would be instantly retrievable and a valuable

asset of your organization. Had you done it five years ago, you would now be in the top 10% of all title companies in the U.S. Had you just done it last week, there would be one less file cabinet in your office and perhaps a few dozen files that you would never have to ask for again.

You don't even need to go backwards to start making improvements, just stop adding to the problem you already have, and every day it will get a little bit better. How hard is it to scan each file as you send it out? Surely it is worth the minute or so you will put into it now so that for the next 20 years, you will have it at your fingertips.

These are indeed interesting times for our industry, and title agents need to assert their vital role in the marketing, selling, and servicing of title, by using the Internet to provide better customer service to clients. By involving clients and drawing them into your site, you are drawing them closer to you, creating a true online partnership. Giving your customers control may mean giving up a little of your own, but the rewards are well worth it.



Philip R. Davis was the founder and president of Accu-Search, Inc., and is now the president of Accu-Title, LLC, a software provider and IT consultant to the title industry. He can be reached at: phil@accutitle.com.



Gavin Duffy was the IT director for Accu-Search, Inc. and is now the vice-president of Accu-Title, LLC. He can be reached at: gavin@accutitle.com

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Marketing to Foreign-Born Clients

Don't overlook marketing your title services in more than one language. Immigrants are literally hungry for information on home buying—but in their language.

by Nina Ivanichvili

What do insurance companies, mortgage lenders, and drug

and food manufacturers have in common? They are increasingly practicing multicultural marketing, also known as cross-cultural marketing, or multilingual marketing. In other words, they are setting up Web sites, filming commercials, placing print ads, and distributing marketing information in the languages spoken by their foreign-born clients in multilingual America. Do these service providers and product manufacturers know something that many title companies may be overlooking? Possibly. At the very least, they are taking advantage of several important demographic and cultural trends.

If your company wants to expand its client base, why not follow the clues provided by the commercial sector and promote your services to foreign-born clients in their native languages? Stymied by where to begin? Here are some basics to consider.



Nina Ivanichvili is CEO of All Language Alliance Inc., a foreign language translation firm specializing in legal and corporate translation services. She can be reached at translate@languagealliance.com or 303-470-9555.

Tip 1. Analyze demographic and cultural trends to discover new niche markets for your company's services.

Real estate agents across the country report strong demand for their services from foreign-born clients. According to 2003 findings by the U.S. Census Bureau, many foreign-born Americans who became naturalized citizens had higher homeownership rates than their U.S.-

When your company understands this cultural trend, you will realize that you will have a fair chance of winning a niche market composed of foreign-born clients if you start speaking to them directly in their language.

Tip 2. Uncover untapped markets in your zip code.

To be successful, multicultural marketing needs to be based on sound facts and a high level of understanding

Were you aware, almost one in five Americans speaks a language other than English at home?

born race and ethnic counterparts.

Today about 12% of the U.S. population is foreign-born. This population segment is growing exponentially, and so is its purchasing power. In the frequently cited statistics by the Selig Center for Economic Growth, the national buying power of Hispanics was estimated at 653 billion dollars in 2003, and is projected to exceed a trillion dollars in 2008. The buying power of Asian consumers was \$344 billion in 2003, and is projected to reach \$526 billion in 2008.

Unlike their predecessors, immigrants to the country continue to retain their native languages and customs even after they acquire English-language skills. Were you aware, almost one in five Americans speaks a language other than English at home?

of the target audience. To find niche markets within the ranks of the foreign-born, consider the following questions.

- Have some foreign-born clients retained your title services in the past?
- Are there similar groups of potential clients whose needs are not met by competing title companies?
- Who are the important competitors in your given market?
- What advantages do the competitors have?
- Are there enough foreign-born prospects in your area?

For the last answer, visit www.mla.org/census_data. This Web site, developed by the Modern Language Association, provides information about the top 30

running your business

languages spoken in various parts of the United States. For fact retrieval, enter your city or town, state, county, or zip code.

Tip 3. Multilingual marketing can open doors, which otherwise would remain closed.

In business, it pays to do things different from your competitors. Don't be discouraged by the fact that none of your local competitors are promoting title services in the languages spoken by the foreign-born Americans. That can lead to two different conclusions: Not enough foreign-born prospects in your local market are in need of land title services, or some of your larger, nation-wide competitors already have a monopoly on serving the foreign-born clients in your local area. If the above facts are true, go after a different niche market.

However, if other land title companies in your area have not yet warmed up to the idea of speaking to foreign-born clients in their language—then use this fact to your advantage and start promoting your title services to a new niche market or to several new niche markets—all composed of foreign-born Americans.

Tip 4. To enhance your land title company's image, have your documents translated professionally.

There are two types of foreign-language experts. Although the terms "translator" and "interpreter" often are used interchangeably, there is a clear distinction between them. Translators deal with the translation of written material from one language into another language. Interpreters translate orally from one language to another.

To position your title company as the area's most language-friendly, you must use both professional translators and interpreters.

Invest in having closing documents translated into the languages of your niche market or markets.

Professionally translated documents will become your title company's strategic marketing assets. They will differentiate you from your competitors.

Many companies suffer from the common misconception that any person that speaks a foreign language is automatically a translator. Just

Many companies suffer from the common misconception that any person that speaks a foreign language is automatically a translator.

because your secretary grew up speaking French doesn't mean she'd be a good translator. Always remember Mark Twain's remark, "The difference between the right word and the almost right word is the difference between lightning and a lightning bug."

Don't let embarrassing translation errors insult your prospects or jeopardize your relationship. Microsoft, for example, recently alienated women of several countries when its Spanish-language version of Windows XP, made for Latin American markets, asked users to select their gender from "not specified," "male," or a term used to refer to a female dog.

To ensure that your foreign-born clients will understand your message the way it was intended and to enhance your company's image and its brand, have your advertising and marketing materials translated professionally. The fact that your land title company took time to prepare documents in a language these customers use sends a powerful marketing message to them. They will view this as a manifestation of respect for their language and culture and will conclude that your land title company is accustomed to serving the needs of clients like them.

Tip 5. Invest in focus groups to understand foreign-born consumers.

For a marketing message to be successful, it needs to speak directly to the needs of prospects and clients. When marketing to the foreign-born, it is especially important to look at things from their perspective. It is expedient to hold a focus group prior

to finalizing important business decisions such as opening a new office in a prospective market's locale, hiring bilingual staff, or launching a new multilingual marketing campaign. Always think, "Is this something our clients want?"

A focus group should comprise eight to fifteen individuals with demographic characteristics identical to those of the niche market. During a controlled discussion, the focus group participants can shed priceless insights into the target audience's "hot buttons" as well as their thought and emotional processes.

The panel can also review and help refine your marketing materials, attempting to make sure the audience would understand the title company's marketing message the way it was intended and would not be inadvertently offended by its form or content.

Tip 6. Promote goodwill by supporting ethnic communities.

It is important to be informed of what is happening in the ethnic communities that your company is targeting. There are various ways to become involved in such communities: Join a local ethnic chamber of commerce (e.g. Asian-American Chamber of Commerce Hispanic Chamber of Commerce);

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Recommended Reading on Business and Culture

Axtell, *Gestures: The Do's and Taboos of Body Language Around the World*, Rev. ed. (John Wiley & Sons, 1997).

Dresser, *Multicultural Manners: New Rules of Etiquette for a Changing Society* (John Wiley & Sons, 1996).

Hur et al., *Korea (Culture Shock!)* (Graphic Arts Center Pub. Co., 2002).

Lafayette De Mente, *Business Guide to Japan: Opening Doors . . . and Closing Deals! A Quick Guide* (Tuttle Pub., 1989).

Morrison et al., *Dun and Bradstreet Guide to Doing Business Around World*, Rev. (Prentice Hall Press, 2000).

Roces et al., *Philippines (Culture Shock!) Expanded ed.* (Graphic Arts Center Pub. Co., 2002).

Sabath, *International Business Etiquette: Asia & The Pacific Rim* (Authors Choice Press, 2002).

International Business Etiquette, Latin America: What You Need to Know to Conduct Business Abroad With Charm and Savvy (Career Press, 2000).

International Business Etiquette Europe: What You Need to Know to Conduct Business Abroad With Charm and Savvy (Career Press, 1999).

sponsor a foreign film festival or other event celebrate ethnic holidays (e.g. the Chinese New Year); offer free seminars geared toward new homebuyers and conduct them jointly with mortgage lenders and real estate agents that serve your niche market.

Your company's education-based marketing messages will find a very receptive audience in the ranks of foreign-born clients. Immigrants are literally hungry for accurate information on various topics related to homeownership. And although such information is available for free in the public domain, it is reasonable to assume that your foreign-born clients and prospects may not know where to find it and will not

understand it since it is only available in English. Therefore, consider writing articles or columns in other languages on various aspects of homeownership and placing them in ethnic papers. Obtain the publisher's permission to post this information on your company's Web site and to include reprints in information packets to prospects and to those who attend your company's seminars.

Tip 7. Gain visibility and credibility by advertising in ethnic media.

To gain visibility and credibility among foreign-born clients, it pays to advertise in ethnic daily or weekly papers in various languages, and even in English-language ethnic papers. It

may take some time to identify media outlets, which may seem obscure to you but are viewed by the prospective client base as "credible." Local ethnic papers are often available for free in the community grocery stores, while nationwide ethnic papers are typically available by subscription only. The good news is that advertising in these papers is fairly inexpensive, and there probably will not be lots of ads from your competitors. Also note that ethnic papers in general have a longer shelf life. Non-English-speakers often use them like yellow pages and keep them until a need for the advertiser's services arises.

Tip 8. Prepare for possible future changes in state consumer laws. A law in California called the Consumer Protection for New Californians Act, which took effect in July 2004, requires certain businesses that negotiate property lease agreements, auto loans, and retail installment payment plans in Chinese, Korean, Tagalog, and Vietnamese to also complete the contract in that same language. And a similar law is already in place for contracts negotiated in Spanish. The law currently excludes mortgage loans. But that may change.

If other states adopt similar language laws, mortgage lenders and possibly title companies could be faced with the burden and the expense of having all their documents translated into languages other than English.

Land title companies that take time to understand the needs of foreign-born consumers today and start speaking directly to their needs in their languages will be ready for any language-related changes in state consumers laws, and, in the meantime, will be rewarded with referrals, loyalty, and trust.

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A New Era for Title Plants

Two new developments for title plants present opportunities for revenue growth, higher productivity, enhanced employee satisfaction, and improved customer service.

by Neal Morris

Title plants are a significant asset for many title companies, a statutory requirement in many

states, and a fundamental underwriting resource in many regions. A history of title plants would show that maintaining, retrieving, and analyzing their content has been time-consuming and labor-intensive. Through the years, typewriters, copiers, main frames, personal computers (PCs), and document imaging have each contributed to improvements in title plant productivity. Advancements in telecommunications, software applications, and other technologies have brought us to the cusp of a new era in title plant systems. These technologies have expanded our focus beyond just productivity to availability, content, revenue, market share, and customer service. New software products and service providers are



Neal Morris is the director of Internet services for Ultima Corporation, a subsidiary of Stewart Information Services Corporation. Ultima specializes in title plant software and related document imaging applications. Neal can be contacted at 888-4ULTIMA.

emerging from this environment. The structure, scope, and methodology of the title plant model is being redefined.

Of the many exciting developments for title plants, this article will explore just two: Internet Publishing and Integrated Title Systems.

INTERNET PUBLISHING: A NEW DISTRIBUTION MODEL

Historically there has been some resistance to the concept of publishing title plants via the Internet. The prevailing logic assumed a competitive advantage might be surrendered, or the value of the asset might be diminished. There was also concern that competitors might acquire a copy of the title plant for a fraction of the owner's investment. Profitability and competitive pressures have motivated title plant owners to reconsider these assumptions. Internet publishing represents a substantial opportunity not only to increase revenue but also to expand markets and improve customer service. Software applications incorporating e-commerce, state-of-the-art security, and retrieval limitations have mitigated these initial concerns. Internet publishing is a new distribution model that can add value, either through internal utilization, subscriber services, or both. The following will illustrate a variety of connectivity options, software platforms, and implementation approaches that

support Internet publishing. Data quality and depth, marketing your title plant information, and the benefits of Internet publishing will also be discussed.

Connectivity - It is important to note that without current bandwidth availability, Internet publishing would be difficult, if not impossible. DSL is generally the least expensive telecommunications option, based on the provider and bandwidth requirements. DSL is more applicable to "plug & play" users, though it can be an acceptable solution for title plant connectivity. For professional or business applications, T1 or T3 lines or fiber optic are the preferred alternatives. However, these solutions normally cost more and require higher maintenance than DSL. They may also require specially trained personnel to maintain the system. If these telecommunications options are not available, cable or satellite vendors, such as DirecTV, may provide Internet access. The bandwidth on a dial-up connection is simply ineffective for Internet publishing.

Software Platforms - Internet publishing is supported by title plant software that compiles the data and images in an acceptable form. This software may be implemented and accessed in two basic ways:

1. LAN/WAN. This is the traditional model for software implementation. Typically, software is installed on a file server

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and on individual workstations. Data and images are stored on the local infrastructure. Connections to the network may be maintained through a local area network (LAN) or a wide area network (WAN). Based on size and/or complexity, these networks may necessitate the employment of Information Technology (IT) staff. The job description for in-house IT staff might include resolving support issues, installing new or replacement software and equipment, and performing system backups and routine maintenance.

2. ASP. An outside Application Service Provider (ASP) provides application hosting, eliminating or reducing the need for local infrastructure and IT personnel. Users can launch the desired software application directly from their desktop by accessing the ASP Web site. Data and/or images are typically stored at the ASP site. The ASP model also simplifies the implementation of new software builds and upgrades.

Implementation Approaches –

Internet publishing can be successfully implemented under various models. A title company may choose to develop its own Web site, or the title company can work with a software vendor and other third-party provider offering Internet publishing services. In addition, some will license their technology to you. The selection of the best implementation option for you may be determined by project costs, deployment schedules, and other factors. Consideration must also be given to the site where the data and images will be hosted or located.

OTHER ISSUES TO CONSIDER

Quality and Depth of Data – This is a key element in the marketability of any title plant. Data must be consistent and accurate. While this

statement is simplistic in nature, its importance cannot be overemphasized. Title plant “depth” can relate both to content and time-frame. Title plant information may incorporate the following data elements: recording information, names, legal descriptions, property ID numbers, arbitrary numbers, surveys, abstracts, and property addresses. Data depth is augmented by the availability of the corresponding document images. From a time frame perspective, more is better. All other factors being equal, a 40-year plant is more marketable than a five-year plant.

Marketing Your Title Plant –

Marketing your title plant is of equal importance with the technology available at the Web site and the quality of the data being published. If no one knows your information is available, the revenue, market share, and customer service opportunities never materialize. Marketing can be on local, state, regional, or national levels. Local marketing may include an open house, advertisements and articles in local newspapers, presentations before the local association of Realtors,[®] direct sales calls, and free or reduced-cost promotional offers. Direct mail, trade shows, and advertisements in trade publications are excellent resources for state, regional, and national marketing. In addition, many third-party providers include marketing assistance as a component of their service.

BENEFITS OF INTERNET PUBLISHING

- Data and images hosted or stored at an alternative site can provide additional disaster-recovery protection.
- Internal utilization for remote access can be more cost-effective than establishing a wide area network.

- Revenue growth and market expansion can increase profitability.
- Customer service and productivity can improve through increased availability of title plant information and reduced staff involvement in customer requests.

INTEGRATED TITLE SYSTEMS

Integrated title systems can significantly improve the creation and delivery of title products and services. For purposes of this article, we will focus on the integration between title plant and document preparation software. However, the scope of integrated title systems extends to order tracking, transaction management, policy reporting, and other applications.

WHY DO I NEED AN INTEGRATED TITLE SYSTEM?

An integrated title system is a tool for meeting the challenge of a highly competitive market by increasing productivity, enhancing employee satisfaction, and improving customer service.

An integrated title system combines software products that share information to reduce or eliminate redundant tasks between the various departments in a title company. An integrated title system should also facilitate better communication, both internal and external.

HOW DOES IT WORK?

An integrated system can transfer information captured through the order entry process. Data from the document preparation software populates the appropriate search fields within the title plant software. Data and images related to names, legal descriptions, property addresses, and other search criteria are retrieved from the title plant. After the appropriate

inside the industry

information has been compiled, tools within the title plant software can process the search results and perform advanced functionality. When the title plant completes its tasks, information can be transferred back to the document-preparation software, completing the integration cycle.

SEARCH AND EXAMINATION TOOLS

Order-Centric Search Portals serve as the entry point in the title search and examination process. They allow multiple searches to be compiled in a single desktop workspace. After retrieving the initial search results based on the transferred criteria, search parameters can be expanded to additional names, adjoining legal descriptions, and other criteria. These search results can be resorted by date, first party, second party, document

type, legal description, or other items presented in the search report. Reports and document images can be printed and/or e-mailed based on selected options.

Rule-Based Intelligence is a title search and examination tool (among other similar analytical tools), which assists examiners in identifying potential issues related to their examination. Documents can be categorized by type to facilitate the evaluation of the chain of title, encumbrances and releases, and other such matters. Color-codes can be assigned to examination issues as a recognition aid. Scoring systems are also available that calculate a composite score based on the value assigned to each examination issue. This composite score can be used for qualitative analysis and internal control purposes. If a composite score

of "0" represents a perfect score, then a score of 100 indicates more examination issues and complexity than a score of 50. These scores can also be used for internal control purposes to assign tasks based on examiner experience. As an example, an inexperienced examiner might be instructed to refer any result set with a score over 50 to a more senior examiner. Rule-based intelligence and analytical tools can also produce requirements and exceptions that can be transferred to the document preparation software.

IMPLEMENTATION PRIMER

When implementing an integrated title system, the following suggestions can greatly improve the likelihood of the success of your project and your ultimate satisfaction with the end result.

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Internet Publishing

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eTitleSearch is safe and secure. It uses ecommerce to accurately capture and report income from search reports, document retrieval, and printing. With eTitleSearch, you define the fee structure. With eTitleSearch, you retain the bulk of the revenue.

Value-Added Service

Ultima's Internet Services Group will work with you to effectively market your title plant information. Your marketing plan can include press releases, an open house, and direct mailings. Ultima has the experience and knowledge to successfully implement your internet publishing project.

"Our title plant was a major investment that generated very little direct revenue. We saw internet publishing as a vehicle to higher revenue and expanded markets. SEMO Title currently publishes four title plants and we are extremely pleased with the results. We definitely recommend eTitleSearch."

Tracey Sutton

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Designate an advocate/champion. This person's responsibility will be to encourage, motivate, facilitate, and mandate your transition to a new integrated system.

Develop a transition plan. The transition plan does not have to be a 500-page document. However, a written transition plan will allow you to measure performance, celebrate milestones in your transition, and resolve challenges and obstacles that may delay completion of the project.

Data quality is critical. The search and examination tools described above are highly dependent on the quality of your data. Data anomalies may be identified through the conversion process. These anomalies may be resolved programmatically through data engineering or other "scrubbing" procedures. It is important to realize that you are the most critical element in evaluating your data. No one

knows your data better than you.

Consistency between systems. The consistency of information shared by your title plant and document preparation software is important. In the past, items such as document types and subdivision lists did not necessarily need to be consistent. With an integrated system, they do.

Evaluate your work flow. Change is seldom easy, but implementing a new system provides the opportunity to evaluate your work flow and make improvements.

BENEFITS OF AN INTEGRATED TITLE SYSTEM

- Productivity increases as redundant tasks and processes are eliminated.
- Customer service improves as products and services are delivered more efficiently.
- Job satisfaction and employee

retention increase as staff members produce their work faster, better, and with less stress.

- Work flow and quality control improve as processes are reengineered.

A new era has dawned for title plants. Technology is the vehicle that can transport you to higher productivity, enhanced employee satisfaction, and improved customer service. Internet publishing and integrated title systems present exciting opportunities for revenue growth and work flow optimization. These types of projects require a significant investment of time, capital, and other resources. However, with proper management and realistic expectations, Internet publishing and integrated title systems can add significant value to your title plant operation.

I want better software...

I want a title and closing system that:

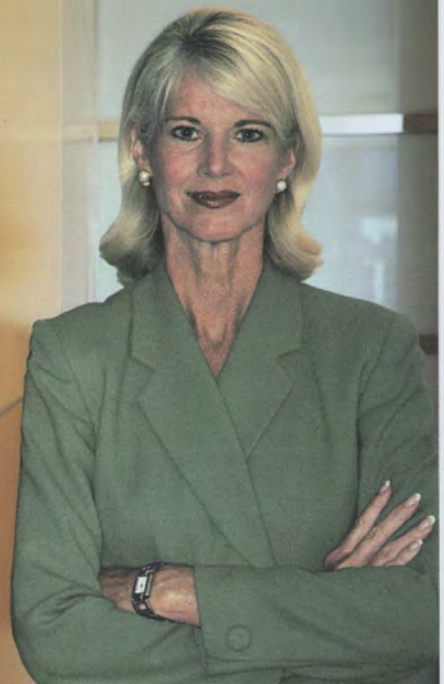
- is designed *by* title professionals, *for* title professionals
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- provides powerful and customizable document preparation
- features live, immediate technical support

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888-268-0422

Title Support Services, Inc.



Guidelines to Consider when Selecting Title Plant Software

Margaret Steed, Project Manager at Ultima Corporation, offers the following guidelines when considering purchasing, upgrading, or changing title plant technology.

1. Have a Business Plan.

Determine why you are purchasing, switching, or upgrading, and keep those points in mind. It is extremely important for you to know your company requirements before you start evaluating software. Involve your staff in the process. Their knowledge is invaluable, and their ownership in the process will facilitate the transition.

2. Request Interactive Demonstrations.

Vendors should offer live and interactive demonstrations or “demos” of their software. Do not purchase any application without a complete and thorough demonstration.

3. Do Your Homework.

Analyze each software package on its own merits and comparatively with other applications. Do not be afraid to ask questions – you may have to ask the same question several different ways. Make notes and keep copious records of each vendor and product.

4. Examine the Technology.

Each title company will have different points to consider, depending on specific goals and requirements. Some general questions to ask: How will the technology interface with my courthouse? Does the vendor have a future growth path for the technology? How is the technology supported in terms of training and customer support?

5. Be Industry Specific.

Numerous document imaging systems are available today that can be implemented by title plants. However, not all of these systems are specifically designed for the application. It simply makes sense to invest in a product that was developed for title plants. Companies with a background in and devoted entirely to the title industry have a deeper understanding of your needs, particularly the complexities of title searching and abstracting. In terms of Internet publishing, there are title companies that have invested thousands of dollars with local Internet companies to develop a Web presence. These projects have experienced varying levels of success. An industry specific vendor is more likely to understand the complexities of the project.

6. Talk to Customers.

Get references from each vendor. Obtain references from companies that are similar in size, scope, and geography to your own title company. If possible, visit these sites and observe the software in a “live” environment. Keep in mind that advertising and marketing will always portray a software package in its most favorable light. The real test of any software is the satisfaction of the existing customers with the product and its support.

7. Consider Company Stability/History.

How long has the company been in business? How long has it been providing the specific application you are considering? Is the technology something that will be supported into the foreseeable future? What is the customer retention rate?

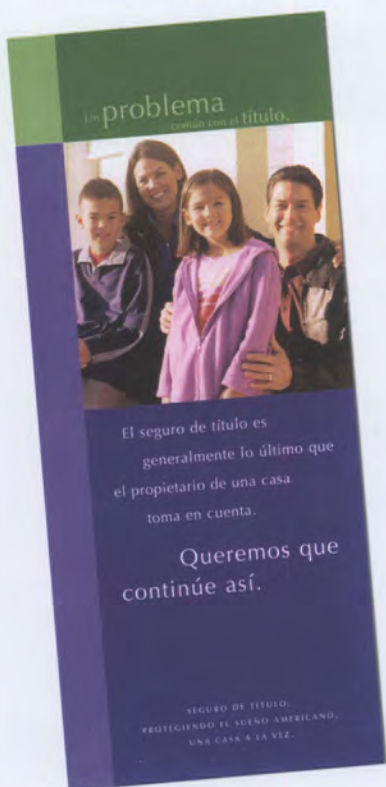
8. Know Your Contract.

Do you retain 100% ownership rights to your data and images? For Internet publishing contracts, who has access rights to your data? Are licensing fees onetime or annual? If you subscribe to a joint plant, do you receive a copy of the data and images if you cancel the contract? Understand your contract before you sign it.

2004 Public Awareness Campaign Report

The first year of the ALTA Public Awareness Campaign was a success. Here's what we accomplished.

Last year (2004) was the first full year of the ALTA public awareness campaign designed to educate lenders, Realtors®, builders, members of Congress, and the general public about the value of title insurance. Here is a recap of what ALTA accomplished last year with our PR firm, Ervin|Bell.



Brochures are available in English and Spanish.

KITS ORDERED

The cornerstone of the public awareness campaign is the Title Industry Marketing Kit, designed to help members spread the word about the value of title insurance and promote their companies at the same time. Ervin|Bell worked with various members to customize the materials in the kit for their local markets. Samples of some of the customized ads can be seen on ALTA's Web site under the "Public Awareness Campaign" button on the home page.

Some of the materials in the kit were translated into Spanish toward the end of 2004. Ervin|Bell fulfilled requests for close to 1,300 Title Industry Marketing Kits in 2004.

ADVERTISING

- Ads directed at real estate agents ran in the March, April, May, September and October issues of REALTOR® magazine. In addition, ads appeared in the REALTOR Show Daily during the Annual REALTORS Conference and Expo. These ads were not designed for a response, however close to 30 real estate agents asked for more information based on these ads.
- Ads directed at lenders were placed in the April, May, June, August, and October issues of *Mortgage Banking*, and the November *MBA Convention Daily*. The same ads have appeared in the March, April,

September, October, and November issues of *National Mortgage News*, and the June and October issues of *Origination News*, which coincided with the National Association of Mortgage Broker and Mortgage Bankers Association conventions.

- We placed several ads on *homestore.com* from March through July, including a skyscraper ad (these appear in a vertical column along the right side of the site); an eye blaster ad (ad bounces on the page as opposed to a stationary banner ad); and a search transitional ad (displayed every time a consumer conducts a home search on *homestore.com* or *realtor.com*).
- In a contract with *Google.com* we submitted a variety of search keywords. When consumers searched on those words, the ALTA Web site had a random chance of coming to the top with other advertisers. For instance, in June when someone entered the words "title insurance," the ALTA Web site received 2,910 click-throughs with a rate of 3.5%. This was done for June, July, and August.
- Ads were created to promote the value of ALTA membership, including mention of the Marketing Kit as a member benefit. These ads ran in these underwriter publications: *Agent Insight* (First American), *Newsline* (Ticor/

cover story

Fidelity Agents), *InfoLink* (Fidelity), *Network* (Chicago Title) and *Stewart Times*. This ad also ran in the July 26 issue of the *Title Report*.

- Similar ads were developed for placement in the state affiliate publications.
- Ervin|Bell customized the Realtor® and lender directed ads for: Chicago Title Insurance Co., Dakota Title, Market Street Settlement Group, Pulaski Title Co., Realty Title, and the California Land Title Assn. In addition, Lender's Title Co. has taken our 30-second spot, filmed an introduction with President Mike Pryor, and Mike attaches the short spot to his outgoing e-mails to promote his company and title insurance. Samples of all of these ads are available under the ALTA Public Awareness Campaign section of the Web site—allowing members easy access to see what their peers are doing with the campaign.
- 30-second and 60-second TV commercials have been developed for placement in early 2005 on CNN, MSNBC, Fox News, HGTV, and NewsChannel 8 in Washington, DC, and other selected markets. The spots are designed to reinforce awareness of our industry and promote a positive image as we reach Fannie Mae, Freddie Mac, Members of Congress, and HUD.

MEDIA RELATIONS

Since HUD's proposed changes to RESPA and the Radian mortgage impairment issue were so hot in 2004, Ervin|Bell wrote and placed a variety of articles stating the title industry's position on the issues and reiterating the value of title insurance.

- Placed bylined article by Jim Maher in the March issue of *Real Estate Magazine*.

Title insurance is usually the last thing a homeowner thinks about.

We want to keep it that way.



REALTY TITLE

Corporate Office
1187 Old Hickory Blvd.
Suite 100
Brentwood, TN 37027
Phone: 615-371-0220
Fax: 615-371-0147

Shanna Hulse, General Manager
Middle Tennessee Operations
Chip Ames, Sr. Closing Attorney

Branches

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Green Hills	Coal Springs
Smyrna	Goodlettsville
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Every day in America, someone somewhere is buying or selling a home. And behind the scenes are people like ours—detail-minded professionals who conduct in-depth searches to find and remedy any problems for the seller, buyer, or lender.

Boundary disputes, liens, assessments, undisclosed heirs—the list of possible problems is considerable. We look for these problems. We make every effort to resolve them so the deal can close and the home buyer can move in with peace of mind.

And should a title problem arise in the future, an Owner's Policy of Title Insurance can provide complete protection—even to the point of paying for legal representation.

Title insurance isn't something homeowners should think about. It's simply something they should have.

TITLE INSURANCE. PROTECTING THE AMERICAN DREAM, ONE HOME AT A TIME.

©2005 American Land Title Association

Ads can be easily customized with your logo and address.

- Placed consumer-directed piece with tips on title insurance on *realtor.org*, the official Web site of the National Association of Realtors
 - Wrote commentary for *USA Today* over Jim's byline countering their editorial of HUD's reform proposal
 - Wrote Letter to the Editor for *LA Times* and *Wall St. Journal* on RESPA
 - Wrote OpEd for Jim on RESPA for Inman News Features.
 - Distributed testimony by Stanley Friedlander on RESPA to nationally syndicated real estate columnist Ken Harney, *REALTOR® Magazine*, and *National Mortgage News*.
 - Wrote editorials on our position on RESPA for Jim Maher's byline. Distributed to 95 newspapers in 20 states.
 - Distributed press release on OMB decision on RESPA.
 - Distributed latest Radian court ruling to interested national media.
 - Sent bylined article by Jim Maher on title insurance to 130 consumer real estate magazines, and 450 community newspapers.
 - Sent ALTA press kit and title insurance article to more than a dozen news syndicates targeted at the real estate, senior, and ethnic minority markets.
 - Wrote article directed at senior citizens for placement in AgeVenture News Syndicate.
 - Wrote article for placement in Coldwell Banker's internal publication to help their sales associates better understand the title process and to use in their client newsletters.
 - Secured commitment from Century 21/Cendant and Remax to post articles about title insurance on their Web sites as well as make articles available to sales associates for their client newsletters.
 - Secured commitment from Washington Mutual and Lending Tree to provide description of title insurance for their Web sites, with link to ALTA's Web site.
- If you have questions about the Public Awareness Campaign or how you can help in your local market, please contact Lorri Ragan at 1-800-787-2582 or lorri_ragan@alta.org.

member news

Movers & Shakers

CALIFORNIA

Richard Neefe has been appointed senior vice president—California state direct services manager for Commonwealth Land Title Company, San Diego, a subsidiary of LandAmerica Financial Group. Neefe has been with Commonwealth since 1996, most recently as vice president and county manager for San Diego.

FLORIDA

Dana Ward has been appointed senior vice president—direct services for the Southeast region for LandAmerica Financial Group, Orlando. He has been with LandAmerica since 1986 and most recently served as senior vice president—Florida closing operations.

KENTUCKY

First American Title in Louisville has appointed several new people to the Kentucky Direct Operations Division.

Lisa Johnson has been appointed relationship manager, sales division.

Amanda Ford has been appointed escrow officer, REO division, and **Liz Rodrigues** has been appointed escrow officer, REO and Latin division. **Gina Gerace** has been appointed director of first impressions.

NEW YORK

Stephanie Butler has joined Title Associates, a division of Stewart Information Services Corp., New York, as senior vice president. Most recently Butler served as senior vice president of First American Title Insurance Company of New York.

OHIO

William (Bill)

Higginbotham has been named Ohio state agency manager for Ticor Title Insurance Company, Chicago. Most recently he served as North Florida agency manager.

Michael Kajfasz has been named vice president and Toledo area manager for Northwest Title Agency of Ohio and Michigan, Inc., Toledo. Kasjasz has been with Northwest for ten years, the last four serving as vice president of sales and marketing.

PENNSYLVANIA

David Gorenberg has been appointed vice president—LandAmerica Exchange Company, Philadelphia. Prior to joining LandAmerica, Gorenberg worked at a national IRC 1031 Qualified Intermediary.

VIRGINIA

Theodore L. (Ted) Chandler, Jr., has been appointed president and CEO of LandAmerica Financial Group, Richmond, effective January 1, 2005.

Previously he was president and chief operating officer. **Charles H. Foster**, previously chairman and CEO will continue to serve as chairman of the Board of Directors.



Mergers

First American Title Insurance Co., Santa Ana, CA, has acquired Midland Title Agency of Northwest Ohio, Inc.

In Memoriam

Phyllis R. Schnebelen, former ALTA board member and mother of ALTA past president Cara Detring, died October 30, 2004, after a short illness. She was 87.

Phyllis and her husband, Milton, were owners of Preferred Land Title Company, formerly St. Francois County Abstract Company, in Farmington, MO, from 1952 until 1987 when they retired. Cara is currently president of Preferred Land Title.

Phyllis became the “specialist” on the records for Ste. Genevieve County in the late 1950s. Since Ste. Genevieve is the oldest settlement west of the Mississippi, there was a lot of history to learn to be able to run the old records. No other company could provide the service for the state as to the land titles. Phyllis and Milton started their second title plant while doing this work for the state of Missouri.

Phyllis and Milton were avid supporters of the Missouri Land Title Association and ALTA. Phyllis was the first woman to serve as president of MLTA in 1973, and she served on the ALTA Board of Governors for one term. She was a retired Magistrate Judge for St. Francois County, an honorary member of MLTA, instructor for the Missouri Land Title Institute for 13 years, retired attorney, Director Emeritus for Southeast Missouri Community Treatment Center, 50-year member of Eastern Star, and lifelong member of the Presbyterian Church of



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Farmington. She was educated at Webster College in St. Louis and received her law degree at St. Louis University. She was the only woman at the school during the three years she was in attendance. She was predeceased by her husband, Milton (1994), her daughter Renee Watkins (2003), and her daughter Kay Schnebelen (1977), and is survived by her daughter Cara Detring and son, Craig Schnebelen, 7 grandchildren, and 2 great-grandchildren.

NEW ALTA MEMBERS

ACTIVE MEMBERS

Alabama

William Beck

Fort Payne Title & Escrow, Inc.
Fort Payne

Doug Davis

Alabama Titlesearch.com
Trussville

Arizona

Kathy Phillips

Empire Title Agency of Arizona, LLC
Litchfield Park

Jean Van Epps

Sun Title Agency Co.
Surprise

Arkansas

Renee Rutherford

Little Rock Title Company
Little Rock

California

Mary Munyon

Settlement One Title Co.
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Michael Bushell

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Oliver, Stephanie
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Paramount Title Agency
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Karen Bush

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Portland

Maryland

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Quality Title Research
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Kenosha

Michael Patrick

RES, LLC
Madison

Heather Jaye

Capital Title & Closing Services, LLC
Milwaukee

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Mayfair Title Corp.
Wauwatosa

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Marketplace

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.

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