TitleNews

24-Hour Closing

PLUS

Leading Your Company to Sales Success
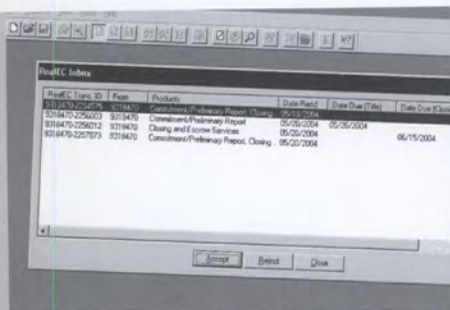Data Standards: Are We Speaking the Same Language?
Technology Will Not Make Abstracters Obsolete
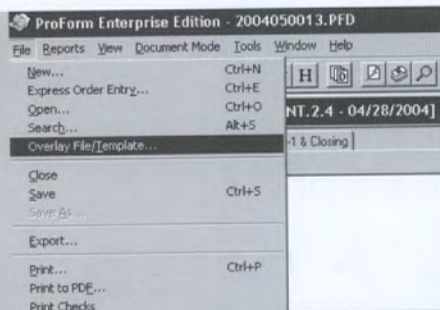Technology Products & Services Directory
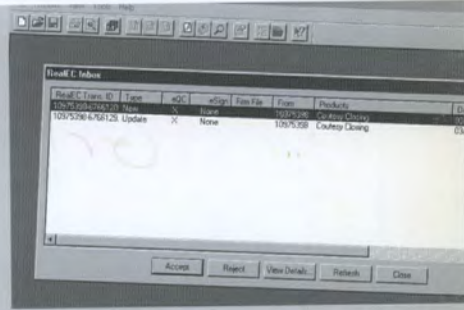Promo for ALTA Tech Forum 2005

www.alta.org

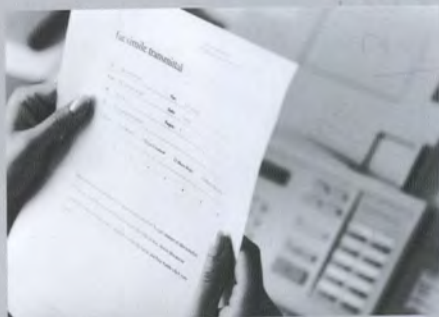# How are you currently receiving escrow orders?

[RealEC Inbox]

[.txt Overlay]

[Fannie Mae eQC File]

[Your Website]

[Fax]

[Air Mail]

If your only options are Fax or Air Mail, SoftPro can help you work Faster and Smarter.

It's no wonder SoftPro is #1 in the industry - with the most powerful, efficient tools to process and close more real estate transactions than ever before. We understand the technology that's required to handle the complexity of your business. SoftPro continuously works to develop the most innovative and efficient closing tools to make your job easier. Whether it's providing you with RealEC® functionality, web order entry with .txt overlay, the latest Fannie Mae eQC validation technology and HUD-1 data, or incorporating order status capability within your own website, we offer you the necessary tools to work faster and smarter.

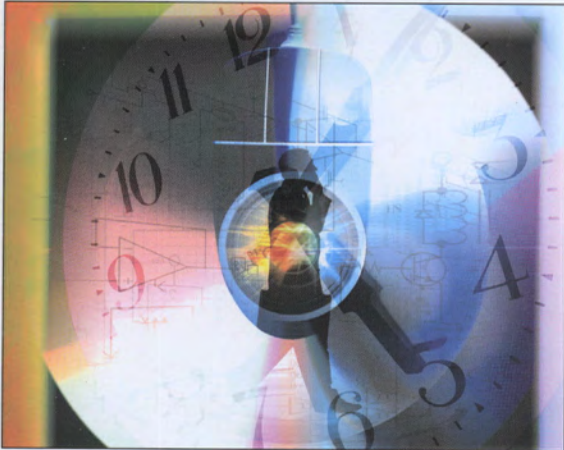**And the result?** You have the power to become more productive and move ahead of the competition.

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TitleNews

Features

Departments

leading edge

A Message from the President

"Teamwork"

Hi friends. To start I would like to say, "thank you" for allowing me the privilege of serving as your president. It is a very humbling honor and a task I promise to perform to the best of my ability.

In a previous message I tried to motivate more of our members to "get in the game," and take an active role in the direction and activities of the American Land Title Association. I implied that this involvement would lead us individually and collectively toward success. I may have left out one of the main ingredients to make sure our efforts are successful. That would be TEAMWORK.

In the last few months as I have traveled to various states and attended meetings, it has become very apparent to me that as an industry we do not always pull in the same direction. It seems that some part of our industry fears some other part in every faction of our membership. There may be merit in some of those fears. We cannot write it all off as paranoia, but what these fears accomplish is to create divisiveness within our association. As a house divided we cannot accomplish our goals or reach our full potential as an industry. What message does this give to our customers if they know we are fighting among ourselves?

Do not misinterpret what I am trying to say. There are many real issues that can take each of our member groups in different directions, but we must keep those in perspective and not let these competitive or economic differences prevent our mutual success. As the ALTA we have faced many tough challenges in the past and we have been successful in most of those instances because we pulled together as a unified group. This common effort usually came at the expense of all sides giving some ground for the good of the whole. With more and more industries and even our customers wanting a piece of our pie, we must make sure we are unified in our efforts to defend and promote our industry.

The leadership of ALTA has recently made that pledge and with your commitment to "get in the game," and all of us working together, there is nothing that cannot be accomplished by our team, THE AMERICAN LAND TITLE ASSOCIATION, as we face the challenge of speaking with one voice for all of our industry.

Mark Bilbrey

ALTAnews

USA Patriot Search is Exclusive Member Benefit

Many title companies are calling ALTA concerned about not being able to access the USA Patriot Search function on the ALTA Web site. Starting last October, the ALTA Board made the decision that access to the search database would be an exclusive ALTA member benefit. ALTA members will still be able to access the database for free. Nonmembers have three options: 1) join ALTA 2) purchase a subscription to the USA Patriot Search or 3) work with an outside vendor, such as Charles Jones, Inc. to obtain the searches.

If you are unsure if your company is a member of ALTA, or if you need your log in and password, please contact anna_romero@alta.org for assistance.

Next Month in Orlando

The ALTA 2005 Tech Forum is April 17-19 at the Portofino Bay Hotel at Universal Studios in Orlando. Have you registered yet? The conference consists of 20 sessions on technology and management topics and an Exhibit Showcase featuring the latest products and services your title company needs to remain competitive. March 15 is the deadline for the early-bird registration and the cut-off date to get the ALTA discounted room rate. Go to the "Meetings" section of the ALTA Web site to find full conference information and to register. And see page 40 in this issue of *Title News* for more information.

calendar

ALTA Events

March
7-9
ALTA Federal Conference
Washington, D.C.

April
10
Small Agents Forum
St. Louis, MO

17-19
ALTA Tech Forum
Orlando, FL

May
1-3
Title Counsel Meeting
Charleston, SC

15-16
Internal Auditors Meeting
Key West, FL

25-26
TRC Board Meeting
Chicago, IL

June
6-9
Forms Committee Meeting
Denver, CO

July
23-25
Large Agents Meeting
Chicago, IL

September
11-13
2005 Reinsurance
Committee Meeting
Chicago, IL

18-20
Annual Accountants Meeting
Charleston, SC

State Conventions

April
13-15	Tennessee
16-17	Louisiana
21-23	Oklahoma

May
1-3	Iowa
5-7	New Mexico
12-16	Palmetto
22-24	Californa

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	Maryland
15-18	Idaho (w/OR & WA)
15-17	North Carolina
16-18	Dixie
18-20	Indiana
18-20	Ohio
21-23	Nebraska
22-24	Missouri
22-24	North Dakota

October
| 21-22 | Wisconsin |

November
| 16-19 | Florida |

ALTAnews

Kudos to Top Recruiters

ALTA's Membership & Organization Committee enjoyed an excellent year of new member recruitment in 2004. As a group, the committee recruited 103 new members. Special congratulations go to committee members Sharon Sabol (New York State Land Title Association) and Tim Conley (SoftPro Corp.), who personally recruited 32 and 24 new members, respectively. Way to go, Team!

More State Thank-Yous

The contributions from state land title associations for the Public Awareness Campaign continue to come in. Thank you to the Ohio Land Title Association for its $2,500 contribution. And thank you to the Louisiana Land Title Association for its contribution of $3,000. The campaign could not be successful without the participation of all ALTA members. We appreciate your support of the campaign. For more information on the campaign, visit the "Public Awareness Campaign" button on ALTA's home page at www.alta.org, or call Lorri Ragan at 1-800-787-2582 x 218.

Small Agents Forum Schedules First Meeting

ALTA is pleased to announce the inaugural meeting of the Small Agents Forum, which will take place April 9 and 10, 2005 at the Marriott St. Louis Airport Hotel.

Following the format of the popular Large Agents Group, this meeting is an information exchange/networking opportunity for ALTA members with small to moderate-sized businesses. All expenses for this meeting and dinner the night before will be billed back to the participants. To make reservations, call 877-264-8771 or 314-423-9700. Room rate is $79 per night, plus tax. The cut-off date for room reservations is Friday, March 18, 2005.

For registration information, contact Alice Baldwin, CAE, at alice_baldwin@alta.org.

Public Awareness Campaign Update

Here are some of the activities of the Public Awareness Campaign in the last two months.

ADVERTISING

An ad directed at real estate agents appeared in the November 5-8 REALTOR Show Daily during the Annual REALTORS Conference and Expo. An ad directed at lenders was placed in the November MBA Convention Daily. The same ads appeared in the November issue of *National Mortgage News*.

Sixty- and 30-second television spots began appearing in the D.C. market on CNN, FOX, MSNBC, News Channel 8, and HGTV. The ads ran Monday through Friday during the weeks of January 31, February 7, February 14, and March 7 at various time slots during the day. The spots were designed to reinforce awareness of our industry and promote a positive image as we reach Fannie Mae, Freddie Mac, members of Congress, and HUD.

- A 60-second video on the value of title insurance was also created by NAPS, the vendor that distributes our print stories to weekly and daily newspapers. NAPS distributed the video release to 1,000 TV stations in December 2004. They guarantee at least 100 placements of the story.
- All of the underwriter agent publications have agreed to run the ad promoting the Marketing Kit and membership in ALTA in their 2005 issues.

MEDIA RELATIONS

Ervin Bell drafted an article on the availability and value of the Marketing Kit for placement in underwriter and state affiliate publications.

Ervin Bell mailed media kits to the top 100 national consumer and trade publications.

- Ervin Bell followed up with media after sending press release "48.8 Million Homeowners at Risk."

Congressional Update

As *Title News* goes to press, the 109th U.S. Congress is just beginning to organize. Members of Congress are optimistic that a Republican controlled House and Senate, working with a Republican Administration, may finally be able to enact some laws. Much of the debate in the early part of the session will focus on Social Security Reform and other aspects of the President's agenda, however, legislation affecting the title insurance industry is moving. Action is expected on the following issues:

Bankruptcy Reform: ALTA succeeded in having several amendments added to legislation introduced in the Senate, S. 256, this year's "Bankruptcy Abuse Prevention and Consumer Protection Act." The amendments provide clarifications assuring that pending real estate transactions, which are perfected on a timely basis as bankruptcy petitions are filed, are afforded adequate protection. The Senate Judiciary Committee held hearings on the bill on February 10, and Senate floor action is expected shortly.

RESPA Reform: Congressional opposition to HUD's proposed rule to allow a new exception to RESPA Section 8 for packaged settlement services was the key element in ensuring last year's defeat of the proposal. In March 2004, 225 members of the House signed a letter objecting to the Administration proposal, and Senator Wayne Allard put a hold on Secretary-Designee Jackson's nomination because of real estate industry opposition. Secretary Jackson has now announced that he will consult with Congress, and within the next 60 days, issue a new proposal for RESPA reform.

Federalization of Insurance: Life and property and casualty insurance companies, many of which are now affiliated with banks, have been lobbying for an "optional" federal charter for insurance companies similar to the national bank charter. Congress will continue its examination of the insurance industry and broker sales practices. ALTA is evaluating federal proposals to promote standardized state based insurance regulation.

Government Sponsored Enterprise Reform: ALTA will educate Congress and federal regulators about the risks involved in securitizing mortgages that do not have title insurance. Legislation revising Fannie Mae and Freddie Mac's charter to ensure their soundness and restrict their activities to "core mission" activities has been introduced in the Senate.

Terrorism Risk Insurance: Reauthorization of the federally supported Insurance program will be a focus of 2005 Congressional activities.

For further information contact Ann vom Eigen, legislative and regulatory counsel at ann_vomeigen@alta.org or 1-800-787-2582 x 214.

Are You in the "Know?"

The 109th Congress convened in early January with 40 new Representatives and 9 new Senators. Do you know any of these freshmen or any "upper class" Members of Congress? If so, ALTA would like to hear from you. A call from a constituent is invaluable. Being a key contact does not require a lot of time. Visit the Action Center on ALTA's Web site at www.alta.org and let us know or call Charlene Nieman, grassroots & PAC manager at 1-800-787-2582 x 233 today and become a key contact.

ALTA president Mark Bilbrey came to Washington to attend the Inauguration of George W. Bush. While in town, Bilbrey had the opportunity to meet with his congressman to discuss issues of importance to the title industry.

A Cut Above.

Building relationships through performance. As one of the pioneers in the title information industry, we know the value of long-lasting relationships with customers. Through good times and bad, we have strived to shape our business based upon our customers' needs, measuring our success by their success.

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Data **Trace**

The 24-hour Closing

The 24-hour closing is based on five major principles. Success in any one of them will gain you profit and market share. Succeed in all of them and you will achieve the 24-hour closing for most of your business.

by Mike Hathaway

I n an increasingly regulated title insurance market, the differences between competitors often reduced to the quality of work, turn around time, and effective customer communications.

Imagine if you could advertise that your company has a zero error track record, provides instant access to information and documents, and offers next-day service for 90% of your closings (same day in some cases). Then imagine that reengineering your title company to do this will actually increase your revenue to 60% net profit. Welcome to the world of the 24-hour closing. This type of improvement has been documented thousands of times in other industries around the world. It is time to bring it to the title industry.

I am going to use some figures and practices I have actually observed in today's title companies. For our example, we will use a title company with eight staff: an office manager, two abstracters, one examiner, one escrow officer, two assistant escrow officers, and a receptionist. This is similar to about half the title companies in the country. Here are the numbers based on my observations over the last several years (this is for closings that require title insurance and do not include courtesy closings, refinance, or non-title insurance service offerings):

Average new orders per month	80
Average closings/week	15
Average gross income per closing	$1,100
Average expenses/month	$58,000
Average net profit/month	$8,000 or 12%

Here is what the numbers could look like:

Average new orders per month	315
Average closings/week	40
Average gross income per closing	$1,100
Average expenses/month	$58,000
Average net profit/month	$118,000 or 67%

The 24-hour closing is based on five major principles. Success in any one of them will gain you profit and market share. Succeed in all of them and you will achieve the 24-hour closing for most of your business.

PRINCIPLE ONE: FIX YOUR TITLE PLANT

A commitment, from start to finish, should take no more than 1.5 hours on average. If your commitments take longer, then you have an information automation problem. If you outsource your commitments, the equivalent is to pay no more that 1.5 hours worth of labor. If your commitments take longer than this, here are the things to fix:

Make sure your plant software is the best and most flexible product available. Many purchasing decisions are based on the wrong set of parameters and priorities. Too much information is as bad or worse than not enough. Plant software must focus on giving you information in the most effective and intuitive way. It is only a tool to get you to the document you need to examine. The runsheet must be a truly dynamic tool to help

you examine. Be careful to invest in software that gives you information, instead of software that just stores it. Then learn to use all the tools and functionality the software has to speed your commitment process.

Review your state requirements and start with a complete indexed image plant as far back as the state requires. You can back-scan and index the earlier documents as funds become available. You may be able to buy images and indexes from the county and import that information into your software. You may also be able to buy indexes or images from a competitor. It never hurts to ask. If you have to scan, consider hiring a vendor to do the scanning for you. It's faster and will ultimately be cheaper than hiring someone in-house to do it.

If your county provides weekly takeoff CDs with images, have them include the indexes with them, and hire a consultant to write a program to automatically import the images and indexes into your plant. You may have to fix a couple of fields, but it will significantly reduce your indexing time.

Scan five years minimum of prior files into your plant software. My clients relate that 90% of their orders are for properties they have worked on in the last five years.

Change your archiving process so your orders are scanned and indexed at the time of closing. Requirements change from state to state, but you may find the only paper you need to keep is a copy of the policy—a digital copy of everything else will be sufficient in most cases.

If you have a card file, consider scanning and OCRing the cards into your plant. This is a pretty slick way to get an automated indexed plant in just a few weeks. Again, using a vendor for this is probably your best option. Then when you scan the associated documents later—you can just merge them (if you have the right plant software).

Having both abstracters and examiners work on a file wastes time and resources. Teach examiners to abstract and abstracters to examine. Each examiner needs a printer on their desk. This is an inexpensive investment that will improve utilization of the examiner's time.

If you have automated your plant correctly, your examiner will be able to abstract and examine any file directly from the computer, and type, post, and e-mail/fax the commitment from the computer in 1.5 hours or less without getting up.

PRINCIPLE TWO: MINIMIZE PHONE CALLS AND MANUAL FAXES

I use surveys at my client sites to identify how much time they spend on phone calls and manual faxing tasks. My clients spend 30% to 70% of their working day on phone calls and faxes. I have yet to see anyone

A commitment, from start to finish, should take no more than 1.5 hours on average. If your commitments take longer, then you have an information automation problem.

that spends less than 30%. To minimize as much of this time as possible, you need two things: a network faxing solution and a good transaction management system. I know many title companies use Internet faxing solutions, but these are overpriced when you consider the

cover story

volume of faxing in title companies. Follow these points and you will eliminate virtually all of your incoming and all but about 10% of your outgoing phone calls, and all of your manual faxing.

- Install a network faxing solution. I have installed, trained, and maintained all of the major solutions, and the solution I recommend is LightningFax. It integrates with any mail system and provides the ability for each individual to send and receive faxes from and to the desktop. Any paper documents that come in should be scanned into your transaction management software. You should never have to send or receive a manual fax—ever!

- Your escrow software must have an associated transaction

management solution (a Web interface allowing automated orders.) Not all transaction management solutions are created equal, so here is another place you need to rigidly evaluate before you buy. The transaction management software can eliminate most of your phone calls by communicating information and documents to your customers. It will automatically notify your customers when a change in the order occurs, thus eliminating many phone calls. Train all of your customers, clients, agents, and lenders to use your transaction management interface and e-mails for all your communications. This is imperative if you want to move toward a 24-hour closing. The

transaction management application today is just as important as the telephone or fax machine was ten years ago—if not more so. Again, be careful what you purchase.

PRINCIPLE THREE: ELIMINATE DELAYS WITH FILES

There are dozens of things that hold up a file. It waits for a phone call, contract, fax, approval, signature, instructions, changes, recordings, etc. The list is long and painful. Resolving these holdups will require the services of a consultant to help you redesign your processes. Re-engineer your workflow so that each task flows directly to the next one. If there are places where the file must wait for information or documents, find ways to minimize or

GOOD

THINGS COME IN STRONG PACKAGES

Strength is the difference. In virtually every measure of financial stability, Old Republic Title stands above the rest. No other title insurance underwriter has matched our AA- rating from Standard & Poor's and our A1 rating from Moody's Investors Services. Your customers must be certain their investment will be protected. You can choose our company with confidence— secure that we have consistently demonstrated our ability to stand behind our obligations. At Old Republic Title, strength makes the difference.

OLD REPUBLIC
National Title Insurance Company

eliminate the wait. Here are some examples:

- If you need a signature on a document as part of the curative, consider adding electronic signature software to your Web site. This allows you to get legal signatures without having to wait for the mail—you can do it with a phone call and your Web site.
- Prepare a good communication document for every agent, REALTOR®, or lender you do business with. Show them how to print and post documents on your transaction Web site.
- Practice what you preach. Communicate with others consistently using your transaction Web site and e-mail.
- Consider utilizing instant messenger for some of your REALTORS®. It can be a valuable tool for communication, and they may already have access to it on their cell phones.

PRINCIPLE FOUR: ELIMINATE ERRORS

Errors of any kind produce wasted time and unhappy customers. Any incorrect document or information entry is an error. Any time something is early or late is an error. Your process reengineering should focus on improving flow as stated in principle three,and eliminating errors. To help with this, keep these things in mind:

- Find ways to verify information when the order is entered.
- It is best to have the owner of the information type it where possible. That is why automated order entry in transaction management is so important. If you have to retype information after someone types it in your Web site, then your automated order entry isn't really automated. You will have just as many errors, if not more, than you did when

clients brought in paper orders. There is escrow software on the market that interfaces with

If you have to re-type information after someone types it in your Web site, then your automated order entry isn't really automated.

lenders nationwide using Calyx Point and allows the lender to enter orders into your system directly. Again—make sure you have the right software.

- If it is correct in the beginning, don't recheck it all the way through the process. If an order gets to a point in the process with an error, don't add another checking process! Find out how the error got there, and fix it at the beginning so it doesn't happen anymore. I worked with one client that had six separate order-checking processes. This is a huge waste of time when it is correct in the beginning.
- Make sure you have a way to check for and review errors on a regular basis with your employees. You will find they have many good suggestions for ways to eliminate them.
- Get your technology to work for you. The more you have to type, the more opportunities for errors. Your applications should complete most documents automatically using information from order entry. You should be able to e-mail and fax using a point and click. All of your applications should work together seamlessly. If they don't, you need to evaluate how much impact it is having on your process and productivity. I know of one client who changed escrow software less than six months after she bought it because it didn't give her the

productivity she needed. She made up the cost of changing in just a few months from the

added productivity in her new system. Don't settle for less than what you need, and be careful what you buy.

PRINCIPLE FIVE: MANAGE, MONITOR, MANAGE

Use reports to monitor your orders. Good escrow reports can identify bottlenecks and errors quickly. Your escrow application should provide you with all the reports you need to monitor a closing from start to finish, and with reports covering costs, revenue, and problems. I cannot over-emphasize the need for good reports.

I have found some fundamentals that apply to all title companies that want to get to the 24-hour closing level of performance with zero errors.

- Some changes will require investments in software, information, hardware, or personnel. The cost of change will depend on how much you are willing to spend to get what you need.
- The length of time it takes to achieve 24-hour closings for most of your business will depend on your willingness to embrace change and your ability to inspire your staff. Change is painful and chaotic. The success or failure of change is directly on the shoulders of the leader—you! It will move as fast or slow as you let it. Motivate your people and be amazed at what they can do.
- Hire a consultant. I have yet to meet any title company professional or owner that is

trained in business process improvement. Get a professional to work with you and keep them close until your project is done. Expect to pay $150/hour for their time. But they do not need to be there every day. They will train you to do most of the legwork, and they will be there to help you manage the project through a successful end. They will more than pay for themselves in just a few months. Some consultants take part of their fee from the improvements in your profits. In essence—they don't get their money unless you are successful. Talk to your consultant about this approach. It could save you some upfront cash you can use for infrastructure and information automation.

- Have a clear set of objectives and don't try to do everything all at once.
- Don't let one employee destroy your efforts. Almost every title company has at least one employee that is allergic to change. This may sound harsh, but get him/her on board or replace them at the beginning of the process. Keep in mind that everyone's success is at risk.

IT IS POSSIBLE

If you can do these things, you will indeed be able to provide 24-hour closing services for all but the stickiest orders. The changes in profits can be astounding. Don't be afraid to get help, and don't be afraid of change. The world of business process improvement has finally reached the title industry. Those who embrace it first will take what they want in the market. Those who don't will have to settle for the scraps.

Mike Hathaway is chief operations officer for tdms, Inc., a leader in business process improvement in Denison, TX. He can be reached at 903-436-3091 or mike.hathaway@tdmsinc.net.

Leading Your Company to Sales Success

Implement these five simple sales techniques without making major internal changes and see your revenues increase dramatically.

by Dan Miller

What if I told you that you could double the amount of business your company is currently doing without adding salespeople or spending a fortune? Not only that, what if I said that you could do this without a great deal of extra effort or pain? You'd probably think I'm crazy or dismiss me as another one of those title people who's finally gone over the edge. Fortunately, I'm neither. Instead, if you're willing to spend a few minutes reading this article, I'm reasonably sure that you'll be convinced you can make a significant impact on your order counts and profitability without a great deal of aggravation. Not only that, I think you'll find the process enjoyable and rewarding for you and your employees; it'll be almost like getting paid for watching an unbelievably good movie in your living room while being fed chocolate-covered truffles and drinking $300 champagne. Well, maybe not quite like that.

Dan Miller is the CEO of RightNow Business Development Systems in Walnut Creek, CA, a company that helps its clients measurably create new revenue through improving sales skills and sales accountability. He can be reached at dmiller@nowstuff.com.

THE SECRETS REVEALED

After serving the title and escrow industry for sixteen years and helping countless numbers of companies create measurable sales impact, I am about to reveal five of the best kept secrets about getting organizational sales results. Please try to contain your excitement and read on.

First, a definition of sales impact would be helpful. There are probably

Sell the concept of the sales organization internally by focusing on what's in it for your employees.

a number of valid definitions of the word "sales" in the world. For the purpose of leading a sales organization, the definition is simple. Sales growth occurs when you increase the amount of revenue you get from an existing client, or you earn revenue from a client who hasn't given you business in the past. I like this definition because it's simple, easy to communicate, and measurable. Activities that contribute to one of these events are sales activities. Activities that don't are not sales activities. This seems straightforward to me.

When leading your organization to greater sales success, you'll want to focus on both areas: increasing business from existing clients and gaining new clients. There have been many studies demonstrating how

much less expensive (and less difficult) it is to generate more business from existing clients than to create new client relationships. Thankfully, doing this proactively (and well) doesn't require a lot of extra work. In fact, it can be done pretty effectively without ever leaving the office or learning a lot of new skills. This is especially important for our title and closing employees who are too busy closing transactions to get out of the office to develop new client relationships or for those who hate to make sales calls, or for some combination of the two. All of which brings us to our first sales secret.

TRAIN EVERYONE TO ASK FOR ORDERS

The easiest and most effective way to develop business from existing clients (and new clients for that matter) is to get everyone in your company asking for business every single day. Our company did a study once that showed the power of asking for business. We had a group of escrow officers ask for an order from a minimum of five real estate agents per day during the normal course of business (mostly when they talked on the telephone) during a period of one

running your business

month. They didn't have to make a special call; they just asked for an order during the course of any telephone call with an agent. This one activity alone resulted in a month over month increase of business greater than 20%! We then had the escrow team refer any conversation that resulted in an agent committing an order, but not opening one immediately, to the sales team. Their subsequent follow-up increased orders by another 18% the following month. Imagine what could happen if each of your employees asked for business just five times every day!

Before we get too much further along, it should be mentioned that some of our employees don't like our clients ("They expect us to do their jobs for them.") and have no desire to grow the business ("It just means more work with the same amount of staff.") This unfortunate but real mentality leads us to the second secret to building a sales organization.

WHAT'S IN IT FOR ME?

Sell the concept of the sales organization internally by focusing on what's in it for your employees. The truth is, helping employees focus on the sales effort makes their lives easier, their clients happier, and contributes to job satisfaction. I know it sounds crazy, but stick with me on this. Our staff likes their jobs better when they feel as if their clients respect them, they feel in greater control of their day, and they are treated well. When escrow officers (or attorneys or anyone else for that matter) have the opportunity to proactively choose who they work with, they will choose to work with people who make them feel important and valued, improving their attitude about their jobs and themselves. A focused sales effort gives the power to employees to choose who they want to work with and allows them to feel a greater sense

of control over their day and their life at work. When the organization is focused on selling, everyone feels more in control, more valued, and a greater sense of accomplishment. So the way to "sell" your employees on the importance of their own involvement in the sales effort is to explain its benefits: a greater degree of control, more trust from the clients, and a higher sense of accomplishment. Not to mention that incentive plans tend to favor those who are sales-oriented. Money, power, adulation, what more could a person want?

SALES IS A TEAM MENTALITY

Often companies who employ sales-people take the attitude that "salespeople bring in the customers and the escrow/closers should keep them." While this is a great theory about how the sales process should work in our business, it rarely translates into reality. Selling title and closing services is a partnership. Clients who use your company once won't come back unless they feel that you offer something better than where they currently do business. Many times, the handoff between sales and escrow isn't very smooth, and the customers feel they have not received anything more special or interesting than what they get from their current choice of service providers. Your job is to gain as much knowledge as possible about what the customer wants so that you can deliver outstanding service. Otherwise, you won't get customers to change their behavior, and they'll just keep opening orders with the company they're comfortable with. Fortunately there's a relatively simple fix: proactive communication. Before your team starts to work with any new client, create a process that requires the sales person to facilitate a discussion between the new client and the closing team to outline expectations,

preferences, and special needs. Make sure that the relationship starts out on the right foot by clarifying needs in the beginning, which will give your company a chance to look like a superstar. Create a system throughout the course of transactions that drives the communication out to the clients (not a reactive "if it isn't broke, don't fix it" approach.) Sales and escrow have to work together to better understand client needs/expectations, so communicate aggressively and ultimately deliver great service. Create a system that supports these activities and watch the revenues pour in.

FOCUS ON CLEAR, SPECIFIC GOALS

Whether you work in a small settlement company, a large law office, or for a national underwriter, one of the most important aspects of any sales program is creating clear, tangible goals that everyone is familiar with. Even if you don't have any designated sales people in your company, everyone who deals with customers should have sales goals they are partly responsible for creating and fully responsible for achieving. Goals should be measurable and focus on both results and activity. To make this simple, start with the three basic goals that form the core elements of any successful sales growth program and are easy to measure. They are:

1. Number of orders from new clients per month
2. Revenue growth with existing clients per month
3. Referrals to other agents from existing clients

Have each employee responsible for revenue generation come up with his or her own goals in each of these three areas. Coach them to stretch themselves realistically so that they can get the hang of sales success, rather than feel defeated when they don't achieve an unrealistic goal.

running your business

Have them work with their sales team and support team to develop activity goals that will contribute to the results-based objectives they've come up with. For example, who is going to ask for referrals? From which clients? By when? Have each team come up with a reasonable and simple activity-based plan with action items and due dates. Create documentation to measure progress and keep everyone's focus on the goals at hand. Make sure that everyone participates and allow lots of dialogue. Creating, tracking, and communicating clear results and activity goals creates the best possibility for success and builds the core of a sales organization. In sales, like in many other areas, if it can't be measured, it can't be celebrated.

REWARD PROGRESS AND MAKE IT FUN

Life's too darn short not to have a good time. One of the critical elements of evolving sales-oriented culture is a focus on fun. Create enthusiasm around goals by having a contest or a special program that everyone can get excited about. Limit the duration of contests to 90 days to keep them interesting and allow for little wins (gift certificates, grab bags, or small cash prizes for example) along the way. Be sure that everyone can win—focus on creating a way for each participant to have the opportunity to be successful. Rewarding anyone who achieves all three of his or her goals for the 90-day period might be an example of an inclusive contest. Make the final prizes worthwhile (a group trip to a

fun place, a fun group activity, or a reasonable cash prize for each winner are all good ideas). Communicate successes along the way and build buzz internally by offering surprise gifts for exceptional performance. Be creative and enjoy yourself.

COMMIT TO MAKING IT HAPPEN

There you have it, five simple ways to create a selling machine out of your organization. All that's left is your commitment to making it happen. Start implementing the five secrets of leading a sales organization and you'll be well on your way to greater success and new heights. Now, wasn't there some mention about something involving a movie, chocolate, and champagne?

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Data Standards: Are We Speaking the Same Language?

Understanding the terms associated with data standards does not need to be complicated. If you can picture a plate of spaghetti, you're half way there.

by Curt Szymanski

The list of title standards acronyms continues to grow. TADS, XML, DTD ....SMART documents. What do all these acronyms mean? More importantly, what do title standards mean for your bottom line? What benefits are to be gained by implementing data standards in your organization? What do they mean for our industry?

Standards groups are cooperating and realizing synergies amongst themselves. Our title data language—our dictionary—of title data terms is taking shape.

Now it's time for you to understand what title standards mean to your business and to the title industry. Now is the time to understand how you can use standards for title requests and responses, title insurance, title searches, title abstracts, electronic recording, and secure documents to benefit your organization.

Finally, you will be introduced to the cooperative approach to standards that is occurring in our industry and understand how technologies like XML and SMART documents really work—in plain speak. You will begin to realize all the benefits to be gained by implementing industry-accepted title data standards in your organization.

SPAGHETTI AND MEATBALLS

I have always liked John Lennon's song "*Imagine.*" So, let's use a ridiculous analogy and our imagination to make things clear and memorable. I can guarantee you that this one will stick in your mind and help you understand why our industry needs to start using title standards. No pun intended.

Imagine a plate of spaghetti. That's right, an entire plate of cooked, tangled noodles.

Now imagine that each noodle carries data from one of the many senders or receivers of data in the title industry. All of the senders and receivers of data are lined up around the edge of your plate of spaghetti.

Each sender and receiver must be connected by a point-to-point noodle because everyone has not yet decided on a single title data language. If you are a sender or receiver, you are holding on to a lot of noodle ends. Every sender and receiver has invested lots of time and money to make sure they can communicate to each other through their point-to-point communication noodle. Senders and receivers alike have to tell each other that they just don't have time to spend to "integrate" with one another. All that money and time spent between Sender A and Receiver B only matters for communication across that single noodle between A and B. Every sender and receiver speaks a different "data" language.

Senders and receivers (along the edge of your plate of our spaghetti) include the following: abstracters, searchers, title plant and data providers, title insurance agents, title insurance underwriters, lenders, notaries, buyers, sellers, county recorders, industry software vendors, and even the real estate agent.

The data that flows through these noodles is title data currently trapped inside documents, faxes, Web sites, and e-mails—little bits and pieces of information that we use, reuse, type, retype, examine and reexamine over and over. Remember, the data flowing is all of a different "data" language. There may be a few common words here and there, but mostly heterogeneous ones. There are no electronic "tags" on the pieces of data that we all send.

It is chaos. It's analogous to all of us speaking a different dialect and then

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trying to converse. You get the picture. This is where we are today in most cases.

There is a solution. Enter title standards and XML.

Imagine now an empty plate. You've just poured the spaghetti on the floor. Now let's put a big meatball at the center of your empty plate. One by one, pick up the noodles and connect each sender and receiver to the meatball with a "standards" noodle. It looks like the spokes of a bicycle tire all pointing inward. The meatball is the center and the noodles are the spokes. Let's imagine now that we have all decided to speak the same "data" language, and title data standards are accepted. Every time we send an electronic document, e-mail, or data stream through our noodle to the meatball at the center of our plate, we electronically "tag" the important pieces of data—so we can find them later on without having to read the document or sift through the data and our computers can do that for us. Think of it as a UPC code for each piece of title data. We decide to all use the same UPC codes so that we can emerge from the chaos. We send our "tagged" XML title data through our noodle to the center meatball on the plate, and it can branch to any of the other receivers plugged into it. The best part is that when the receiver gets our data message, we can decode with the XML "tags" on the data. We can reuse it without retyping or reexamining. We don't have to have "hardwired" connections and costly custom integration and translation with each sender and receiver.

Now if every "spoke" of our noodles leading to the meatball does this and we all speak the same "data" language, then, finally, we are all speaking the same language of title data standards.

INFORMATION ISSUES IN THE TITLE INDUSTRY

Let's continue by solidifying our understanding of the information issues in our industry. I promise…no more spaghetti and meatball analogies.

First, it should be clear to you now that the title industry has not (previously) agreed upon a common core electronic title data language. We have enormous amounts of information contained in electronically inaccessible formats and forms, including even standard ALTA forms that we deliver to each other via fax, e-mail, and the Web. To find data, we still have to manually read through word-processed documents, faxes, e-mails, and data streams. Up until now, we have had no common names for data elements; we have no heterogeneous systems and no electronic "tags," so vendors, senders, and receivers alike all speak different languages.

To complicate matters further, we have no standardization of electronic formats (.PDF, .doc, .TIFF, or .JPG, for example). The visual presentation or document structure of our documents varies widely. Specifically, there is no separation of content or data from the visual representation of documents that we send to each other every day.

Lastly, paper-based products, which we currently rely upon heavily for transmitting our commitments, policies, and title search reports, for instance, are not easily securable, manageable, archivable, retrievable, and transferable.

WHAT ARE THE TECHNOLOGY NEEDS OF THE INDUSTRY?

Now that you have an understanding of the information issues of our industry, let's dive in and answer this important question.

Simply stated, first, our industry needs regular and standardized

electronic title data and documents. Based on the spaghetti and meatball analogy, would you not agree?

Second, we need to have the ability to ask pointed questions of title information, which is currently "trapped" inside e-mails and word processing documents. What is the policy amount? What is the vesting deed? What is the effective date? What is the legal description? Who is title vested in? We need to be able to harness and use all the important data elements that come out of a title search for later parts of the process in performing an examination, generating a commitment, and generating a policy, for instance. You get the picture.

Next, we need the ability to find information quickly, preferably with computer power and not human power. This information needs to flow seamlessly between disparate systems.

Lastly, we need the ability to quickly and cost-effectively (without typing, retyping, and proofreading) format the information for different title outputs. From the title data, we want to be able to generate paper documents in Microsoft® Word®, .RTF, WordML®, and .PDF format; to generate Web pages, Web portals, and .HTML pages; to populate databases; and to send e-mails, faxes, and other messages with such electronic data embedded in them.

Title standards, XML, and SMART documents are the solution.

NAVIGATING THE STANDARDS ORGANIZATIONS LANDSCAPE

Now that you have an understanding of the importance of title data standards, information issues of our industry, and the technology needs of our industry, a primer on the industry-wide associations and standards organizations makes sense. It is within these organizations and initiatives that the dictionary of title

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data terms and elements is taking shape to help us all speak the same title data language.

Whether it is the Property Records Industry Association (PRIA), Title Abstract Standards Initiative (TASI), or Mortgage Industry Standards Maintenance Organization (MISMO), there has been increased momentum in the last year, especially towards the solidification of title data standards. See the sidebar for more detailed information and an update on the individual standards within each organization.

YOU DON'T HAVE TO BE A TECHIE TO LOVE XML

Title data standards are based on XML, but don't worry; XML is just an acronym for eXtensible Markup Language. It is a markup (programming) language that adds additional information to electronic documents. It is a solution to the electronic data "tagging" problem we discussed earlier. The fact that XML separates the visual presentation of information from the content of the document is what makes XML unique. With other technologies for electronic documents this is not true; format and content are intermixed (as within a .PDF file, for instance).

Translation for non-techies…. XML is our friend. XML makes our lives and businesses run a lot smoother and more efficiently if we use it. XML is a technology for describing information as electronic documents that meets the technology needs of the title industry.

WHY XML?

First, XML communicates in a way title industry professionals can understand easily. Further, it communicates information to a computer so that a variety of applications including those of the future can use the information. XML

is just as much about today as it is about the future. Importantly, with XML one has the ability to utilize the same information data source to produce different types of forms, including word-processing documents, Web pages, Web portals, databases, e-mails, and other autogenerated messages.

XML documents can carry and preserve (title) knowledge, can give order to (title) information, include visual clues about (title) information, are easily read and understood by title professionals, and are easily processed by computer programs. So don't worry. XML documents have the same characteristics of paper title documents and more!

Here's an example of XML being used to "tag" the components of part of Schedule A of a title policy. XML can represent classifications, structures, and hierarchies of data in the title documents we use every day. The markup, showing the syntax before and after each relevant piece of data, helps the computer locate, identify, and use this data.

<PolicySection> **Schedule A** </PolicySection>

<Time&Date> **2004-10-14 6:00EST** </Time&Date>

<FileNumber> **FA-12345FG** </FileNumber>

<PolicyNumber> **123782498** </PolicyNumber>

<PremiumAmount> **$425.00** </PremiumAmount>

<InsuredName> **Michael Smith** </InsuredName>

As you can see, techies and non-techies can read and understand XML.

WHAT ARE SMART DOCUMENTS?

SMART documents provide a technical framework for representing paper documents in an electronic

format. This framework binds together data, visual presentation, signatures, and other necessary information into a single, immutable file. SMART is an acronym and describes a type of document that is:

Securable
Manageable
Archivable
Retrievable
Transferable

And Smart documents are the paper document counterpart in the electronic world of title data.

WHAT IS IN A SMART DOCUMENT?

A SMART document contains the essential information of the title document. First, it contains the XML data (TADS data, for instance). Second, it contains the view of the information, as might be seen on the computer screen (e.g. ALTA Short Form Loan Policy). Third, it contains crucial linking information to tell other computer systems how the data portion and the view portion are related so that technical business rules can be implemented to allow downstream computer systems to access and manage the data without human intervention. Lastly, a single, signed, and secure file with both the data and view allows us to trust the electronic document as the original.

A document type definition (DTD) defines the five sections of a SMART document, including header, footer, view, audit trail, and signatures. Think of it as five "chapters" in one SMART document.

SMART DOCUMENTS WILL REVOLUTIONIZE THE TITLE INDUSTRY

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» Commitment/Policy User Fields

» Document Prompt Gathering

» Document Security

» Duplicate Order Checking

» Escrow Check Wizard

Look what we d

» Escrow Memo

» File Status Overdue Items

» File Tracking Track Mover

» Find Agent By Number

» Full control over security

» Generate Policy Numbers

» HUD Lender Breakdown Report

» HUD Status Mark

» Invoice Screen Changes

» Invoice Screen Security

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SMART documents or you can create customer versions.

We can have a SMART document for the Title Abstract, Title Commitment, ALTA Loan Policy, ALTA Owner's Policy, ALTA Short Form Residential Loan Policy....The

Where we have a paper product now, we will soon have a SMART document. SMART documents are to paper documents as high-definition (HD) plasma TVs are to regular televisions.

list could go on and on. That's the exciting part.

Where we have a paper product now, we will soon have a SMART Document. SMART documents are to paper documents as high-definition (HD) plasma TVs are to regular televisions.

BENEFITS OF THESE TECHNOLOGIES

Cost Reduction: These technologies are the key to future cost savings in file handling, shipping, and storage. Keying, rekeying, and quality control costs will plummet with their use.

Accuracy/Precision: You can expect significantly less typographical errors as data can be reused if it appears in multiple places. Your documents will be more consistently correct as data can be carried (electronically) forward for future use in other parts of your process.

Efficiency: You will be able to process documents faster and more efficiently. Data can be easily transformed into multiple formats including word-processed documents, e-mails, automated faxes, and Web pages without having to retype it over and over.

Automation: These technologies are at the heart of automating paper-

based transactions in the title industry. Standard data tags mean we can take advantage of automated business rules and artificial intelligence. Human operators are spared monotonous tasks and more time can be spent making critical decisions that the computer cannot handle.

No More Paper: SMART documents are easily accessible, retrievable, and archivable. They cannot burn in an office fire.

Security: The secure audit trail in SMART documents reduces fraud.

Speaking the Same Electronic Title Data Language: And most importantly, we can finally all speak the same title data language.

HOW CAN YOU HELP?

For this to work, we all have to cooperate and work toward together speaking the same title data language. Nothing worth doing is ever easy. Cooperation and perseverance are key to the success of this endeavor.

Here's what you can do to bring this into reality in a short time frame:

Educate yourself and your employees: Reread this article. Pass it on to a friend or colleague. Visit the PRIA, TASI, and/or MISMO Web sites and get better acquainted with title standards. Understand the gains of implementing title standards in your organization.

Overcome your fears: Congratulations! Your understanding of the basics of XML, SMART documents, and title standards is important, non-techies and techies

alike. Learn to speak XML or find someone who can. Help others overcome their fear of XML since it is the wave of the future.

Share your knowledge: Participate in the standards process by getting involved in PRIA, TASI, and MISMO by reviewing the standards and providing feedback. Each standards organization in our industry needs your expertise and involvement!

Reengineer your business workflow to integrate technology: Work with experts in this area who understand how to implement/integrate standards to your workflow/business process and achieve a significant return on investment (ROI). Implementing standards within your organization is key for reducing your expenses and running an efficient business and technology operation.

Demand that your title search providers (including title plants) begin supplying abstract data in the standards format: Remember, the title search is where it all starts. This data is used over and over again. Start with XML and make your life easier.

Demand vendor software compliance with standards: Ask your vendors/software providers if they are MISMO/TASI compliant. Vendor integration of standards is essential as different vendor systems need to be able to "talk" to one another, just as our proprietary, custom-built systems need to.

<XMLSignOffText> **Life is an adventure. Good Luck! Over and Out.** </XMLSignOffText>

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Title Industry Standards Organization Landscape

Property Records Industry Association (PRIA)
www.pria.us

PRIA is a public-private partnership that exists to identify opportunities for the property records industry to work together in solving problems, recognizing opportunities, and developing solutions that will make property records systems more efficient, effective, and responsive to the public. From a standards perspective, PRIA exists to identify areas of consensus within the industry leading to recommendations for national standards pertaining to recorded documents, fee schedules, etc. PRIA has been instrumental in the development and proliferation of both electronic eRecording and eNotary standards. Currently, eRecording is happening in 19 states and over 50 counties. eRecording XML Standard Draft v2.0 (April 2004) is currently available on the PRIA Web site for download. **Relevant Standards:** eRecording, eNotary(XML Standards)

Title Abstract Standards Initiative (TASI)
www.alta.org/technology/task

TASI was born within a subcommittee of the ALTA Technology Committee in the fall of 2003, as a title industry-driven and led initiative for supporting the development of new title standards, products, and services; seamless exchange of title data (electronically); and the reduction of costs of using title data. For more than a year, TASI's members have been working with abstracters, agents, and other title industry professionals to create a fully integrateable, electronic, XML-based, open-architecture, and industry-accepted Title Abstract Data Standard (TADS). TADS will allow you to seamlessly share base XML title data with any party in a real estate transaction without forcing any group to adopt a standardized form. TADS promotes common data structure, user flexibility, software integration and a common electronic title data language across the title industry. TADS reduces labor-intensive and costly re-keying of information while increasing efficiency and accuracy. TADS facilitates the communication of and the electronic preservation of title information through a variety of real estate applications.

In the first half of 2004, TASI was successful in its first step of developing a list of data elements, data "tags," and definitions of the data elements to be included in TADS - representing the base level "Building Blocks for Title Data" that the title industry uses and communicates with every day and from which most title industry products and services derive. The creation of these building blocks proved extremely important since we all know that the information that comes out of the title search drives numerous decisions up to and including the issuance of a title policy. TASI, with the immense feedback and assistance from the ALTA constituency all over the country, was successful in publishing v0.7 of TADS to the ALTA Web site in October 2004 for public download. TASI is currently working with MISMO to integrate TADS into MISMO for approval and maintenance. **Relevant Standards:** Title Abstract Data Standard (TADS)

Mortgage Industry Standards Maintenance Organization (MISMO) www.mismo.com

Its mission is to develop, promote, and maintain voluntary electronic commerce standards for the mortgage industry. Established in 1999 by the Mortgage Bankers Association, MISMO encourages participation from all sectors of the industry. Title industry-related standards are developed within the following MISMO Workgroups: Title Workgroup, Real Estate Property Information Workgroup (REPI), Real Estate Tax Workgroup, and the eMortgage Workgroup. There are more than 90 MISMO subscriber organizations and more than 500 individual participants. Subscriber organizations include Freddie Mac and Fannie Mae and a diverse group of real estate finance-related businesses such as originators, multiservice, mortgage insurance, servicing, credit reporting, land title, secondary mortgage brokers, hazard and flood insurance, and tax service companies. The latest MISMO XML specifications are available on the MISMO Web site for download.

Currently the Title Workgroup and eMortgage Workgroup are cooperating to finalize specifications for a SMART document for the short form loan policy and long form loan policy, as well as the schema and DTD for TADS. The Title Workgroup recently submitted the DTD and Logical Data Dictionary for Title Request and Title Response to the core data group for approval. **Relevant Standards:** Numerous XML-based specifications and standards, including Title Request and Title Response, Property Information TADS (see above), will be maintained by MISMO going forward.

Technology Will Not Make Abstracters Obsolete

The role of the abstracting professional will never be eliminated, according to this case study, but how he or she does the job may indeed change. Are you prepared?

by William Welge

They are the foot soldiers of the title insurance industry. For years title abstracters and examiners have spent hours each week driving to courthouses and county recorders' offices, combing through dusty archives to do the research needed to issue title insurance. For years they have worked by fax and telephone, typewriter and good old-fashioned shoe leather, accessing the relevant data where it was physically stored and bringing it back to the office where a data-entry person would then retype the information into a report format. Until now.

One of the last sectors of the real estate settlement services industry to embrace recent technological advances, the title examination business is now embroiled in a debate that, for some, pits quality of product versus speed and turnaround time. While the consumer, title insurer, and mortgage lender clamor for a faster title search, some abstracters counter that increased speed amounts to a reduction in quality. These abstracters openly admit that they fear replacement by unqualified operators performing a title search simply by running a program from a desktop or by cheaper, offshore labor able to tap into the "thin title plant" databases that some believe will eventually replace the county records traditional abstracters use now.

"In my position, I get feedback from abstracters nationwide on this issue, and the majority of it is negative," notes Robert Franco, owner of the abstracter-frequented Web site Source of Title. "I often hear from local abstracters in areas where thin title plants are more prevalent that the volume of work is shrinking and the orders they still get are becoming

more involved as the clients request searches that go further back than the thin title plant's records," said Franco.

Other abstracters, however, are embracing the use of electronic abstracting technology. They see it as a tool to improve performance and profit, rather than as a weapon to be used against them by the competition or as a competitor in and of itself. These professionals could provide a look at the future of an evolving profession. Rather than fighting

technological advances, these abstracters suggest that abstracting technology makes their lives easier.

MAKING WORK EASIER

Naz Bernardo, president and chief executive officer of Resource Confidential, Inc. in Syracuse, N.Y., has been using abstracting technology for years. Mr. Bernardo is in the vanguard of traditional title abstracters who are now embracing the latest technology. He believes that electronic abstracting software will help his business rather than derail it. "With the new technologies, there is really no difference in the search process. Experienced abstracters are still necessary to complete searches, whether they're done online or at the

"We will always need human abstracters, even if they are only utilized from a quality control aspect."

county courthouse. Now, however, abstracters need to be computer knowledgeable."

Mr. Bernardo, who implemented his electronic abstracting platform in the early days of the technology, had clear expectations about the system he purchased for his business and has not been disappointed. "I expected the technology to do four things, Bernardo said. "First, it would enable our Quality Control Department to confirm the results of a manual search

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immediately. Second, it would enhance our training program, bringing a shorter comprehension time for our new staff abstracters. Third, we would be able to instantly obtain documents needed by clients to verify legal descriptions, loan amounts, and the like. And finally, it would improve our productivity and time of service by providing our abstracters with immediate access to the exact same data they would review while doing an on-site search."

Like many abstracters using electronic abstracting platforms, Bernardo is pleased with the faster turnaround time. Rather than being bogged down with the travel time and administrative expenses associated with a courthouse search and report generation, his abstracters are able to access the records from the office. "Our business has increased over 15 percent," he said. "What was once a 24- to 48-hour process now takes four to six hours."

Mr. Bernardo adds that the kinds of products he is fulfilling are changing. "The searches being ordered tend to be deed only, mortgage, specific mortgage, deed and mortgage, or current owner searches." He also has found an additional benefit with regard to administrative costs. Not only has the amount of travel time required of his staff been drastically reduced, but his reports no longer need to be retyped by an in-house data-entry person. The result has been an increased ability to take on volume.

Other abstracters embracing the latest title technology have been pleased to discover that several common delays involved in the traditional courthouse abstracting process are reduced or eliminated by using abstracting platforms. Some of the delays eliminated include lost or missing hard copy records or microfilm reels, inoperable or

otherwise occupied microfilm readers or occupied copying machines and an inability to access data after normal government office hours (Monday through Friday, 9 a.m. to 5 p.m.). Similarly, the potential for human error (data inaccuracies because of errors in the data tabulation or inadvertent rekeying of information and inadvertent data omissions by record examiners as collected data is mishandled or misplaced) can be reduced using electronic abstracting technology.

On the other hand, the increased use of technology does not necessarily create a whole new list of administrative tasks to be performed by the business using it. "There have not been any major changes in routine with the exception of making sure we have a dependable Internet service provider and that we perform quality control functions online," Bernardo reports.

CHEAPER LABOR?

But if the examination process is made faster and easier with this technology, should abstracters fear replacement by a cheaper workforce, stationed at desks and able to churn out title reports at half the cost of a traditional abstracter?

Like many using electronic abstracting platforms, Mr. Bernardo believes that the role of the abstracting professional will never be eliminated, although how he or she does the job may indeed change. "I believe there will not be any impact on the way they perform their jobs," he says. "The basic steps still must be followed, and attention to detail must be foremost at all times. However, the type of work being performed will evolve. Instead of the full title search or some other variation of title search being requested, the customers will look for more ownership (deed only), mortgage, or current owner search products."

Having immediate access to accurate and current data has always been a challenge to the abstracting community. An examiner's product is dependent upon the most accurate and up-to-date information possible. Critics of electronic abstracting platforms and thin title plants have argued that while the new technology makes data more accessible, the data itself can be suspect. They argue that the process of automating the data can be flawed, and that nothing can replace the quality of a traditional, on-site search.

Mr. Franco agrees that electronic abstracting technology can speed turn-around time and, in many ways, make the abstracter's job easier. However, he emphasizes that there will always be a need for the professional examiner. "There is nothing inherently wrong with electronic abstracting. Much of the work done at the local courthouse is performed on computer terminals. There is also nothing wrong with the use of title plants. In many counties, title plant records have been relied upon for many years and often are better indexed than the counties' own records. However, the use of thin title plants presents a serious problem for abstracters. By definition, thin title plants are not complete and, thus, cannot be relied upon to ensure marketable title. There are many records that a thorough abstracter must search that are not indexed with the real estate records."

COMPILING QUALITY DATA

Mr. Franco's point is one that has the leading developers working until the wee hours of the morning on a regular basis. Above all, data is the lifeblood to the abstracting profession, and most abstracting-technology developers agree that for the system to be effective, it must have access to a robust reservoir of records. As a

result, there is much more to electronic abstracting today than the thin title plant. Some developers are going beyond the thin title plant to multiple sources, creating a much more comprehensive database. For example, Realty Data Corp (RDC) is building its databases using sources above and beyond the traditional thin title plant. Such sources include county clerk files, state bankruptcy files, county tax assessor's records, courthouse records, and document databases, which can come directly from the county as well as from third-party providers. The result is a "thicker" title plant.

RDC specializes first and foremost in getting quality data from multiple sources into its Oracle databases ready to be searched. It then uses technology to create researcher and examiner workflows that walk the user through the process of gathering the data, creating the report, abstracting off the images, and delivering the reports into any format from HTML and XML. RDC is also partnering with multiple business-to-government companies that work directly with the counties to make data available online. Instead of simply relying on the extrapolations of title plants, the leading electronic abstracting providers are going directly to the source— the county government. The result is that an examiner using the electronic product is able to review the same data online as if he or she was physically at the county recorder's office or courthouse and also has access to other records he or she may not have had in the past with traditional "thin plants."

Mr. Bernardo agrees that the quality of data is essential to the automation process, which is why, more than ever, the title examiner remains critical to the title search whether technology is utilized or not. "We will always need human abstracters, even if they are only utilized from a quality control aspect," said Mr. Bernardo. "Verification of the county records is critical to the accuracy of the data." Although some have voiced concern that professional abstracters will be replaced by cheaper, outsourced labor using the latest electronic abstracting software, the reality is that title insurers are not likely to incur such risks on a wide scale. Professional examiners and abstracters will still provide the "sanity check" necessary to any title search, whether performed electronically or manually.

Another reason technology will not make the professional abstracter

obsolete is that there will always be local customs and quirks that require the supervision of a qualified examiner. Mr. Franco agreed. "If you look at the state of Florida, which has one of the most liberal stances in making their public records available online, you will see that many of the companies providing searches there are located outside of the state. This technology makes it possible for anyone to search the records, but you have to wonder if a company searching records in multiple states is familiar enough with the local title standards to provide a reliable abstract."

RETHINKING TECHNOLOGY

So how will technology impact the role of the title examiner? Franco believes some will incorporate the technology, while others will continue using traditional methods. "Those who decide to incorporate the thin title plant technology into their searching will have to cover a larger territory to increase their volume and provide lower prices," said Franco. "This will be easier to do with online searching, but they will need to become more knowledgeable about the real estate laws in more jurisdictions.

"They will also have to become mini-vendor managers in order to provide services to their clients on those orders that require searching beyond the records contained online," Mr. Franco added. "They will, in essence, become clients for the traditional abstracters. I believe that this will be the approach adopted by more of the abstracters that provide services in the second mortgage and equity markets."

It is difficult for even the staunchest opponent of abstracting technology to argue that the latest electronic platforms will simply go away. Electronic title searching, in one fashion or another, simply delivers too many time and cost efficiencies to title insurers and vendor management companies in a market where time and cost grow more important by the minute. This doesn't mean, however, that technology will replace human abstracters. As it has in other industries, new technology will only change the way professionals complete their jobs. As a result, it may be time for abstracters industry-wide to rethink the way they approach such technology and find out how it can best serve their businesses.

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Good News...

John L. Jones
Arion Zoe Corp

Four years ago the National Conference of Commissioners on Uniform State Laws (NCCUSL) completed the Uniform Electronic Transaction Act (UETA). Forty-six states and the District of Columbia have adopted some version of the Act. The other four states have legislation enabling electronic transactions. In 2000 President Clinton used an electronic signature to sign the Electronic Signatures in Global and National Commerce Act (E-SIGN).

The judiciary completes the triad of government branches facilitating electronic. Congress exempted official court documents in recognition of the separation of powers. The U.S. Supreme Court had already amended Federal Rules of Civil Procedure in 1996 enabling district courts to experiment with electronic filing. State courts have amended their rules of procedure to authorize electronic court filings as well. The Florida Supreme Court modified its Rules, also in 1996, and adopted a set of standards and guidelines for eCourt Filing. Today, some 100 state courts have eFiling projects under way.

The courts have also upheld elements of electronic transactions. For example, in *Sea-land Service, Inc. v. Lozen International, LLC*, 285 F3d 808 (9th Cir. 2002), the court found that an electronic signature on an e-mail acted to self-authenticate the message, providing for its admissibility into evidence. The trend speaks to concerns of uncertainty in courts upholding provisions of UETA and E-SIGN. Court rulings do not cover broad areas of the acts, but can be taken to show that courts are ignorant of neither technology nor legislative intent.

A number of organizations are operating to develop and foster implementation of technical standards for electronic transactions. The acronyms MISMO, PRIA, LegalXML/OASIS, and W3C are some of the entities developing specifications for expressing semantic context and data structure within electronic documents. These standards allow for the electronic delivery of documents such as you may receive from lenders today, but with the added value that the documents contain transaction data that may be extracted or added.

ALTA participates with both the MBA's Mortgage Industry Standards Maintenance Organization (MISMO) and the Property Records Industry Association (PRIA) to assure the industry is represented as standards are developed with industry trading partners. To date XML specifications have been adopted, or are under development, for loan origination loan, underwriting closing documents, appraisals, credit reports, loan servicing, recording, notarization, and a document format, the SMART Document. Additionally architectural specifications, referred to as envelopes, have been adopted for requesting services and responding to the requests.

So why aren't we doing it? Almost everyone is familiar with computers and is used to making other Internet purchases.

The reasons are complex. Interpretations of the UETA and E-SIGN are one barrier. Negative reactions include, "UETA doesn't say that" and "the legislature didn't intend that." In fairness, the two acts can be difficult to digest. As self-implementing overlay laws, their intent is to remove existing statutory barriers without specifically repealing all references in the statutes that could be interpreted to either require current practices or prohibit electronic transactions. The language is broad and overarching to accomplish that. Scenarios need to be analyzed against the templates of the different sections to see if the enabling intent is a fit.

Among the examples are acknowledgements. UETA and E-SIGN use identical language authorizing acknowledgements: "If a law requires that a signature be notarized, the requirement is satisfied ... if an electronic record includes ... the electronic signature of a notary public together with all other information required to be included in a notarization by other applicable law." The drafters were clear, and included in the Reporter's Notes, that a seal is unnecessary. The information on the seal is required.

The Act also defines electronic signatures. Digital signatures are a type of electronic signature, but not the only type. The acts were written to be technology neutral, leaving implementations to agreements among parties.

Some state notary administrators do not believe notaries are authorized to perform acts electronically until regulations are promulgated. Arizona has both legislation and administrative rules requiring notaries to use digital signatures and certificates to notarize electronic signatures. They adopted UETA and an electronic notarization act in 2000. In 2003 they promulgated rules covering electronic notarial acts. To date no notary has been granted a digital certificate with

Property Records Industry Association
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Michael R. Borden
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which to perform electronic notarizations despite the Maricopa County Recorder's efforts in order to expand her eRecording functionality.

Pennsylvania was the second state to enact UETA (2000). In late 2003 they updated their notary act culminating a three-year effort. Among other things, the act authorized rulemaking covering electronic notarizations. None have been implemented. Counties cannot accept electronically notarized documents for recording. They may, however, accept electronically transmitted scanned images of notarized documents produced from paper-based closings.

Other states are studying or introducing notary legislation, including Kansas, Kentucky,

Maryland, Mississippi, Montana, and North Carolina. Another nine state's Notary Public Administrators' offices responded to a survey by the U.S. Notary Association stating enotarizations cannot be done notwithstanding UETA adoption. Missouri's notary administrator's office holds that opinion in spite of enabling legislation adopted in 1999, prior to passage of UETA.

Only five states acknowledge accepting UETA as the enabling legislation for electronic notarizations (Arkansas, Florida, Texas, Utah and Virginia). The rest don't appear to know what to do at the moment or did not respond to the survey.

Electronic transactions may be blocked before they get started. Even where states get through a multiyear

cycle, the results are a burden to adopters. Settlement agents incur expenses. Your notaries may need to register as a special class of electronic notary. Each will be required to purchase specific technology to comply, running as high as $800 per notary. The new technology will need to be integrated into your existing technology. Some models for delivering and signing electronic documents will require each notary to integrate his/her signing technology with third-party document repositories.

Industries need to be aware of these issues and unite to educate notary administrators. We need to create a focus on enotarization. We also need to reach out to other industry groups affected by enotary legislation and rules.
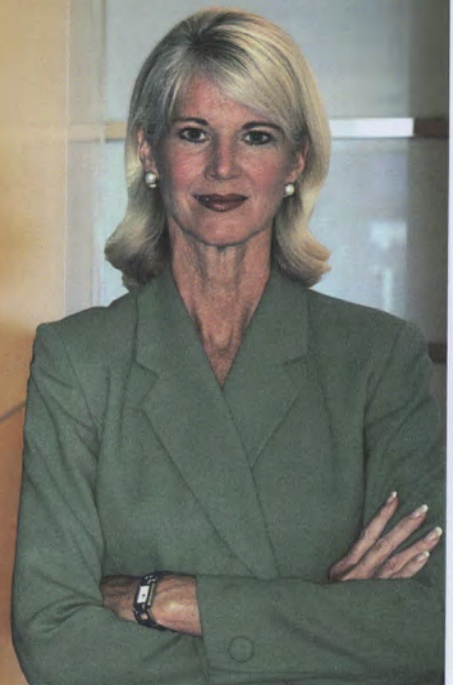
AS OUR ADVENTURE BEGINS, WE JOIN CAPTAIN CONNECTIVITY AND HIS DOG BYTE IN WARM, SUNNY ORLANDO, WHERE THEY ARE ENJOYING A WELL-DESERVED BREAK FROM FIGHTING TECHNOLOGY EVIL-DOERS.

Title professionals can really use our help, Byte! In an increasingly complicated world, many of them are still using pencil and paper to get work done! Let's make sure everyone knows about ALTA's TECH FORUM 2005 here in Orlando—where the Educational Sessions will give them answers to their questions and the Exhibit Showcase will introduce them to products and services that will make their jobs easier!

YIP!

AND SO, TRUE TO THEIR WORD, CAPTAIN CONNECTIVITY AND BYTE TAKE TO THE SKIES TO TELL ALL TITLE PROFESSIONALS ABOUT ALTA'S TECH FORUM 2005.

HERE THEN IS YOUR INVITATION TO JOIN THE CAPTAIN AND BYTE IN ORLANDO, APRIL 17-19 AT ALTA'S TECH FORUM 2005. READ ON...

SCHEDULE-AT-A-GLANCE

Sunday, April 17

|	
2:00 - 7:00pm	Registration
4:00 - 5:30pm	Opening General Session
5:30 - 7:00pm	Exhibit Showcase Premiere & Opening Reception

Monday, April 18

7:30am - 6:00pm	Registration
7:30am - 6:00pm	Exhibit Showcase Open
7:30 - 9:00am	Continental Breakfast & Prize Drawings in the Exhibit Showcase
8:30 - 10:00am	General Session
10:15 - 11:00am	Exhibit Showcase Central Expo Sessions Prize Drawings
11:15am - 12:30pm	Educational Sessions
12:30 - 2:00pm	Lunch & Prize Drawings in the Exhibit Showcase
2:15 - 3:30pm	Educational Sessions
3:45 - 5:00pm	Educational Sessions
5:00 - 6:00pm	Happy Hour & Prize Drawings in the Exhibit Showcase

Tuesday, April 19

7:30am - 12noon	Registration
7:30am - 12noon	Exhibit Showcase Open
7:30 - 9:00am	Continental Breakfast & Prize Drawings in the Exhibit Showcase
8:00 - 8:45am	Expo Sessions
9:00 - 10:15am	Educational Sessions
10:30 - 11:45am	Educational Sessions
12noon - 2:00pm	Closing General Session & Luncheon

GENERAL SESSIONS

POW!
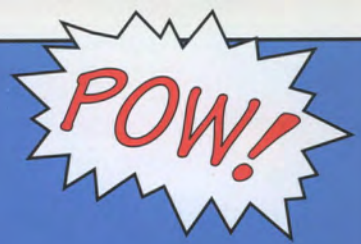
SUNDAY, APRIL 17, 2005

4:00 - 5:30pm
Cutting Edge Technology Trends for the Title Industry
Arthur Esch, a prominent educator, author, patent-holder, and advisor to organizations pursuing electronic business, will teach you how to find new opportunities in the title insurance business using today's emerging technologies. Mr. Esch was instrumental in the creation of the first digital television network which has since morphed into MSNBC. Come discover easy-to-implement and very practical approaches to eBusiness for non-technical executives.

MONDAY, APRIL 18, 2005

8:30 - 10:00am
**Succeeding in the eMarketplace:
Lessons Learned and Future Plans**
Randall Hood, former chair of the ALTA Technology Committee and expert in technology for the title insurance industry, will moderate a panel of industry CEOs. These industry veterans will share lessons learned in the eMarketplace and future plans for implementation and strategy as the real estate and mortgage finance industry becomes more and more electronic. How fast will e-documents and e-signatures become commonplace? Will e-business ever reach beyond major urban centers? How can you be sure that the technology you choose today will serve you tomorrow? These questions and more will be explored during the panel discussion.

TUESDAY, APRIL 19, 2005

12noon - 2:00pm
Safe Tech: Managing Today's Title Operation on the Right Side of the Law
Attorney John Rees brings you up to date on implementing new technologies without getting in over your head. Electronic documents, electronic signatures, web site improvements, and privacy concerns are all areas where legal problems can be an unpleasant surprise. Learn how the laws and regulations impact you and understand the policies you should have in place to keep your business safe.

	TRACK 1 The Competitive Edge	TRACK 2 Technology for the Owner/Manager	TRACK 3 What's Hot for 2005	TRACK 4 Technology & the Title Industry
MONDAY, APRIL 18				
11:15am - 12:30pm	Leadership: The Key to the Next Level	Making Good Technology Decisions: How Can You Pick the Best?	Reduce Costs & Gain Efficiency with Title Data Standards	Understanding the True Cost of Title Search and Examination
2:15 - 3:30pm	Outsourcing More than Just Title Production	Title Technology 101– A Practical Guide to "What Is What"	Are You Ready for eTitle?	CIO Panel: Keeping Your Systems Safe and Productive
3:45 - 5:00 pm	Leveraging Data & Data Mining	Transaction Processing/ Management and Order Entry: Help or Hype?	The Value of eNotes	Vendor Panel: Transformational Technologies
TUESDAY, APRIL 19				
9:00 - 10:15am	Re-engineering Your Business Process: Why & When?	Bundling: Your Strategy for Success	Identity Theft: It Can Happen to Anyone!	New Technologies for Title Plants
10:30 - 11:45am	Integrating Software Applications to Increase Productivity and the Bottom Line	How to Avoid a Drive-by Download	This Is NOT Your Grandfather's OCR...The Future Is Here!	Electronic Payments Come of Age: CK21

ALTA TECH FORUM 2005

APRIL 17-19

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Additional Attendee 1   Additional Attendee 2   Additional Attendee 3

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Check registration type and enter the amount in Payment Options Section.

	Before 3/15/05	After 3/15/05
ALTA Active/Associate Member	❑ $495	❑ $545
Non-Member	❑ $595	❑ $645
Additional Attendee Member	❑ $445	❑ $490
Additional Attendee Non-Member	❑ $535	❑ $580

3. Optional Tickets

Check option and enter the amount in Payment Options Section.

❑ Extra Opening Reception Ticket $50

❑ Extra Happy Hour Reception Ticket $35

AMERICAN LAND TITLE ASSOCIATION

4. Payment Options

Total Registration Fees (Section 2): _____

Total Optional Tickets (Section 3): _____

Total Enclosed: _____

Payment Method:
❑ Check ❑ American Express
❑ VISA ❑ MasterCard

Printed Name of Cardholder

Card Number   Exp. Date

Signature

member news

ARIZONA

Robert C. Law has been promoted to vice president and Maricopa County manager for First American Title Insurance Company, Phoenix. Law began his career with First American in 1992, most recently serving as Southwest Region sales manager and escrow operations manager.

CALIFORNIA

First American Title Insurance Company, Santa Ana, has two announcements. **Steven F. Ball** has been promoted to senior vice president and title operations manager for the company's National Homebuilder Services Division. He has been with First American for 25 years, most recently as underwriter and counsel for the same division. **Curt A. Caspersen** has been appointed chief operating officer. He has been with First American since 1986, most recently serving as senior executive vice president.

GEORGIA

Elizabeth D. Sharp has been named vice president—product and services development for LandAmerica Financial Group, Alpharetta. Most recently she was director—product and services management.

GEORGIA, CONT.

Sally French Tyler has been named national sales director for the National Commercial Services Division of First American Title Insurance Company. Prior to joining First American, she was vice president and director of sales and marketing for another large title insurer.

ILLINOIS

Kymberlee Kaye Raya has been named vice president of sales and marketing for Title Company of America, Oak Brook Terrace. Previously she was a marketing consultant for the company.

KANSAS

Tony L. Hale has been promoted to Midwest regional vice president for First American Title Insurance Company, Overland Park. He joined First American in 1995 and most recently was King County, WA manager.

MINNESOTA

Ray Forliti has joined the National Services Group of Old Republic Title, Minneapolis, as senior vice president, manager of national residential sales and marketing. He brings nearly 30 years of sales and management experience to the company.

MISSOURI

Richard D. Grab has been named assistant vice president—senior underwriting officer for Commonwealth Land Title Insurance Company, Lawyers Title Insurance Corporation, and Transnation Title Insurance Company—all subsidiaries of LandAmerica Financial Group. Most recently Grab was title operations manager for LandAmerica's St. Louis office.

MISSOURI, CONT.

William Levinson has been named assistant vice president—underwriting counsel for Commonwealth Land Title Insurance Company, St. Louis. Prior to joining LandAmerica, Levinson was vice president and general counsel for a major St. Louis-based title company.

NEVADA

Charles Clawson has been appointed vice president—county manager for a new office of Commmonwealth Land Title Insurance Company, Las Vegas, a subsidiary of LandAmerica Financial Group. Prior to joining Commonwealth, Clawson was a practicing attorney with the Nevada law firm of Alverson Taylor.

Randy Martorano has been named senior vice president—county manager of Lawyers Title of Nevada, Inc., Las Vegas, a wholly-owned subsidiary of LandAmerica Lawyers Title. He joined Lawyers Title in 1999.

Brien S. Pidgeon has been named Nevada state manager for LandAmerica's Commonwealth Land Title Insurance Company, Las Vegas, and Lawyers Title Insurance Company subsidiaries. Pidgeon joined LandAmerica in 1992 and most recently served as president of Lawyers Title of Nevada.

NEW YORK

Joseph N. Friedman has been appointed vice president and senior underwriting counsel for the National Services Division of Ticor Title Insurance Company, Manhattan, a member of Fidelity National Financial. Most recently Friedman served as senior vice president and chief counsel for Fidelity National Title Insurance Company of New York.

NEW YORK, CONT.

William Welge has been named president of Realty Data Corporation, Garden City. Welge joined the company in 2001 and most recently was executive vice president.

NORTH CAROLINA

L. Hunter Meacham, Jr. has been appointed vice president and state manager for North Carolina for LandAmerica Financial Group, Charlotte.

Previously he was responsible for branch operations and served as regional counsel for a major competitor.
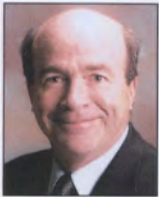
OHIO

Betty Brink has been named manager of the Blue Ash and Western Hills offices of First American Title/Midland Title, a subsidiary of First American Title Insurance Company. Brink previously worked for TechneTitle, a First American agent in the Cincinnati area.

PENNSYLVANIA

H. Chadwick Idell has been appointed vice president—commercial services for central and northeastern PA for LandAmerica Financial Group, Harrisburg. Idell has been with LandAmerica for 33 years, most recently as vice president—south central PA manager of direct and agency operations for its Commonwealth Land Title Insurance Company subsidiary.

TEXAS

Tony Bennett has been named vice president of national sales for the e-Title division of Stewart Mortgage Information, a subsidiary of Stewart Information Services, Houston. Prior to joining Stewart, Bennett served as national sales executive for GAC, a mortgage settlement company.

Robert Douglass has transitioned his duties as president of First American Flood Data Services, Austin, to **Vicki Chenault** and will concentrate his efforts as chief financial officer of First American's Mortgage Information Services Group, also in Austin. Douglass has been with First American since 1995. Chenault joined First American in 1997 and most recently was senior vice president of operations.

Kris Drain has been named national agency manager for LandAmerica Financial Group, Dallas. She has 11 years of experience in the real estate transaction services industry.

VIRGINIA

LandAmerica Financial Group, Inc., Richmond, has several promotions/ announcements. **Carol M. Anderson** has been named senior vice president—director of talent and learning resources. She has been serving LandAmerica as vice president—talent and learning resources.

(continued)

NEW ALTA MEMBERS

ACTIVE MEMBERS

Alabama
Iris Morgan
Morgan Title Services
Birmingham

Robert Coley
The Guarantee Title Co., LLC
Mobile

Alaska
Chris Hough
Stewart Title of the Kenai Peninsula
Soldotna

Arizona
Timothy Wright
Wright-A-Way Inspections
Tolleson

California
Lisa Rush
CalSurance
Orange

Connecticut
Lori Cassidy
Business Services Group of CT, LLC
Middlebury

Delaware
Patricia Green
Delaware Settlement Services, LLC
Newark

Florida
Stephen Pulley
Stok & Associates, P.A.
Aventura

Alison Moya
Alliton Title & Escrow, Inc.
Boca Raton

John Johnson
Johnson Title Research, LLC
Brandon

member news

VIRGINIA

E. Scott Blackwell has been named senior vice president—director of employment resources. Most recently he was vice president and employment director—human resources. **Matthew McCabe** has been appointed Virginia residential services manager. He brings over a decade of experience to LandAmerica. **Cheri A. Lewis, Esq.**, has been named president and area manager of The Closing Company of Charlottesville, a division of Commonwealth Land Title. Lewis founded The Closing Company in 1994 and sold it to Commonwealth last year. **Bonnie Remson** has been named senior vice president—director of employee relations. Previously, she was employee relations manager, corporate recruiter and EEO specialist. **Peka A. Wilson** has been named branch manager of LandAmerica's Residential Settlement Office. For the past 15 years, she has operated her own settlement business.

Kudos

Two LandAmerica Employees Earn Certification

E. Scott Blackwell, senior vice president—director of employment resources for LandAmerica Financial Group, Richmond, and **Angie Jenkins**, assistant vice president—recruiting manager, have each recently earned certification as a Senior Professional in Human Resources. The certification, awarded by the Human Resource Certification Institute, signifies that they possess the theoretical knowledge and practical experience in human resource management necessary to pass a rigorous examination demonstrating mastery of the body of knowledge in the field. Details: Lloyd Osgood, 804-267-8133.

New Office/Name Change

United General Title Insurance Company, Denver, CO, announced it is doing business in CA as United Independent Title Insurance Company.

Northwest Title Agency of Ohio and Michigan, Inc., has officially changed its name to Chicago Title for all six of its offices.

Mergers

Stewart Title Guaranty Company of Houston, TX, announces that Arkansas Title Insurance Company has been placed under National Land Title Insurance Company.

Celebrity Escrow Corp., Northridge, CA, has been acquired by Stewart Title of California, Inc.

In Memorium

James Oliver Hickman, ALTA president from 1972-1973, formerly of Boulder, CO, passed away in Sun City, CA, on August 15, 2004. He was 84. Hickman 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 that 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 Yoli Hickman of San Rafael, CA, granddaughters Kim Brown and Allison Lofgren, grandson Evan Langford, two great grandsons, Andrew Brown and Alex Brown, two sisters, Kay McKenna of Boulder and Lou Hutchinson of Longmont. His wife Pat died in 1985.

NEW ALTA MEMBERS

Florida, cont.
James Lipscomb
Lake Placid

Carolyn Mahoney
Courtesy Title, Inc.
Lutz

Rosemary Witzenburg
TitlePerfect, Inc.
Miramar

Richard Markinssen
Bay to Bay Title Services, Inc.
Pinellas Park

Pinki Jackel
SeaSide Title Services, Inc.
Saint George Island

Michelle Snow
Bay Vista Title, Inc.
Saint Petersburg

Georgia
William Frye
In-Frye-Mation
Canton

Stanley Atkins
Tri County Title, Inc.
Cartersville

Vikki Moffitt
Southern Abstract Services, LLC
Lagrange

Georgia, cont.

Katie Anderson
KB Abstractors
Smyrna

Larry Martin
Winder

Illinois

Jodi MacKenzie
All-American Escrow &
Title Services, Inc.
Freeport

Garrick Nielsen
Standard Title Corp.
Northbrook

Randy Blakeslee
RNB Title
Oakbrook Terrace

Jeffrie Robinson
Advanced Title Group, Inc.
Taylorville

Indiana

Jerry Leugers
Title Services, LLC
Indianapolis

Ronald Culler
Foundation Title Company, LLC
Jeffersonville

Randall Thomas
Search Factor
Scottsburg

Kansas

Joanne Parker
United Title Co., LLC
Basehor

David Peimann
Peimann Title and Escrow
Lyndon

Kentucky

Matt Pardue
Bowling Green

Karen Simmons
Simmons Paralegal Service, LLC
Lawrenceburg

Marc Yussman
Commercial Closing Services, LLC
Louisville

Louisiana

David Touchstone
First Commerce Title Co., Inc.
Bossier City

Maine

Elizabeth Hunter
Elizabeth Hunter Title Abstracting
South Portland

Maryland

Harry Blondell
Advance Title, LLC
Baltimore

Stephen Perry
Premier Title, LLC
Baltimore

Denise Taylor
Better Abstracting & Notary Service, Inc.
Eldersburg

Michigan

Timothy Peterson
Eastern Title dba Lenawee Title
Adrian

Eric Stabb
Fast Abstracts, Inc.
Ann Arbor

Kimberly Loren
Title One Agency
East Lansing

Todd Foley
Frankenmuth

Vicki Brunt
1st Title, Inc.
Saint Helen

Minnesota

John Ahlgren
Absolute Title Company
Mora

New Hampshire

Laura Hammond-Koranda
Premier Settlement Services, LLC
Nashua

New Jersey

Shandel Strasberg
Assured Title Agency Corp.
Mahwah

Nicholas Mariano
Signature Title, LLC
Somerset

New York

Dawn Foley
East End Abstract Corp.
Calverton

James Leopold
Colonial Abstract and Escrow, Ltd.
New City

North Carolina

Jerry Flake
Cape Fear Title Agency, Inc.
Wilmington

Ohio

Michael Piccirillo
Reliable Title Agency, Inc.
Boardman

Christine Reilly
Builder Title Company, LLC
Columbus

Pennsylvania

John Aronjohn
Still Water Settlement
Harmony

Renne Dowler
Vision Settlement Services, Inc.
Washington

Rhode Island

Ralph Stokes
Stokes Title & Escrow Services, LLC
Narragansett

Tennessee

Earnest Johnson
Knoxville Builder's Escrow Services, LLC
Knoxville

Texas

Millard Rubenstein
Resource Title of Texas, LLC
Dallas

Virginia Bryant
Jenny Martin Enterprises
Richardson

Randy Daniel
Sachse

Utah

Del Brady
Advanced Title Co., Inc.
Vernal

▶

NEW ALTA MEMBERS

Virginia

Joan Gaskins
Jag Title DBA: Potomac West Title
Alexandria

Lisa Ayers-Eveland
Fredericksburg Title & Escrow, LLC
Fredericksburg

Jeff Elmore
ABSTRACTS ETC. Ltd
Hampton

Jeannette McCallum
Commonwealth Title & Escrow, LLC
Hampton

Kimberly Dubeau
American Title Abstracting, LLC
Hartfield

James Ware
Albemarle Abstract
Keswick

Helaine Edenhart
Security Title Insurance Agency, Inc.
Manassas

Elbert Short
Manassas Park

Karen Bermingham
Title & Process Service Direct
Stafford

Mary O'Shea
Metro Title, LLC
Vienna

Stuart Cox
Stuart Cox Consulting
Williamsburg

West Virginia

Robert Samol
Phillips, Gardill, Kaiser & Altmeyer, PLLC
Wheeling

Wisconsin

Diana Orlikausli
Point Title, LLC
Stevens Point

ASSOCIATE MEMBERS

California

Kathryn Palmer
Evangelical Christian Credit Union
Brea

Mitchell Johnson
Sito RI, LLC
Crockett

Michael Veprin
Pasadena

Connecticut

Scott Penner
Total Mortgage Services, LLC
Milford

Kansas

Mary Gird
Advanced Title Solutions
Topeka

Louisiana

Joyce Schenewerk
Baldwin & Haspel, LLC
New Orleans

Minnesota

Celeste Miller
Wells Fargo Home Mortgage
Bloomington

Pennsylvania

Thomas Rogers
White & Williams, LLP
Philadelphia

Alex Zuraik
Internet Documents, LLC
Stroudsburg

Tennessee

Phyllis Hill
The Closing Place of Smokies
Cosby

West Virginia

Patrick Deem
Steptoe & Johnson, PLLC
Clarksburg

Wisconsin

Domingo Cruz
Northwestern Mutual Life
Milwaukee

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1828 L Street N.W., Suite 705 • Washington, D.C. 20036-5104 • Phone (202) 296-3671 • Fax (202) 223-5843

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