

September/October 2005

Official Publication of the
American Land Title Association

TitleNews

Identity Theft: Are You Prepared?

HELLO
my name is

Beth Seave

HELLO
my name is

André Larson

HELLO
my name is

Tom Bur

HELLO
my name is

Judy Watson

HELLO
my name is

HE
my

GEORGE KYLE

Mari

HELLO
my name is

Nick Peterson

Prsrt Std
U S Postage
PAID
Merrifield, VA
Permit # 6418

PLUS

Rules of Engagement for Difficult Conversations

What's SMART About eTitle Documents?

Handling the Irate Caller

ALTA Web Features Make Your Job Easier

www.alta.org

Want to build your agency?

We'll make sure you do. As a title agent, you know that satisfied customers make your business more successful — and rewarding. That's why Old Republic Title is committed to ensuring that you and your customers stay satisfied. We're a flexible, stable partner providing unparalleled service and underwriting expertise you can trust. For 12 years straight, we've been the highest-rated title insurer in the nation. And our \$100 million single-risk limit* allows us to underwrite all your projects, large and small. So you can count on us to be a partner in your success.



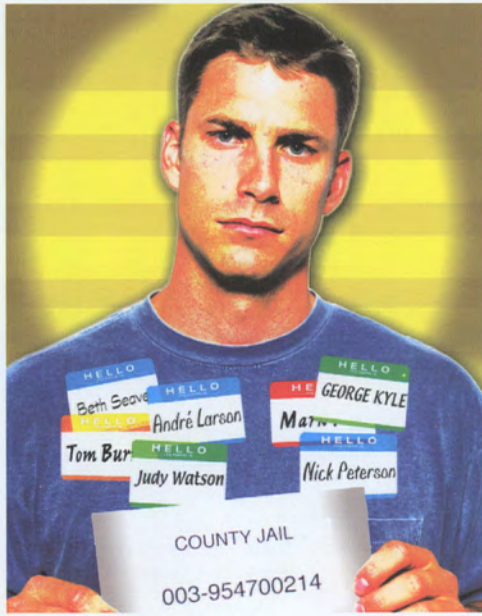
Standard & Poor's AA | Moody's A1 | Fitch Ratings AA- | Demotech A* | As of 7/05

www.oldrepublictitle.com

*Where permitted by state law

Title News

Title News • Volume 84, Number 5



9

COVER STORY

Identity Theft Can Happen to Anyone: Are You Prepared?

by Detective Robert E. Harris

It's all over the news. Identity theft is on the rise. Learn how to take specific precautions and reduce exposure to identity theft and what to do if you become a victim.

Features

18

RUNNING YOUR BUSINESS

Handling theirate Caller

by Nancy Friedman

Anyone in customer service has run into the irate customer now and again. Knowing how to defuse the situation and get a positive outcome will set your company apart from others. Learn the seven steps to providing customer service in the most difficult situations.

20

RUNNING YOUR BUSINESS

Rules of Engagement for Difficult Conversations

by Rhoberta Shaler, Ph.D.

Research shows that many people will quit their jobs rather than manage the interpersonal conflicts at work. But you can learn how to handle these conversations to be a win-win for both parties.

24

TECHNOLOGY CORNER

What's SMART About eTitle Documents?

by Rachael Sokolowski

The advent of SMART documents will take the title industry one step closer to all electronic closings. Learn what a SMART document is and how it can help your company.

29

INSIDE ALTA

New Features on the ALTA Web Site Make Your Job Easier

by Kelly Romeo

ALTA recently added several features to www.alta.org including a classified ad section, an eBay section, a special section for committees to do work, and an updated Technology Products and Services Directory. Learn how you can take advantage of these new member benefits.

Departments

3

ALTA News

3

ALTA Events Calendar

6

Government & Agency News

32

Property Records Industry Association

33

Member News

36

Marketplace

leading edge

A Message from the President



The End of the Trail

It is difficult to believe this is my last *Title News* article as president of ALTA. I have been lucky in that each time I wrote an article over the last few years, a thought would come to me that would be the substance of my message. This time I was stumped.

As I waited in the Oklahoma City airport recently, I noticed a small replica of a famous sculpture titled "The End of the Trail" by James Earle Fraser, which depicts an Indian warrior on his horse, both with their heads drooping in exhaustion as they appear to have reached the end of a long journey. The original casting on this beautiful piece sits proudly on display at the National Cowboy & Western Heritage Museum in Oklahoma City. It is a massive structure standing over 18 feet high and has always been my favorite rendering of Western art.



That was it—the title for my last message, "the end of the trail," as I am nearing completion of my year as president of ALTA. But as I thought over my year in terms of a journey, a favorite quote came to mind. It is from former New York Yankee great and Hall of Famer Yogi Berra: "It ain't over 'til it's over." That is really the message I want to convey.

I am not talking about my year in the saddle; I am talking about the title industry's mission to get our "value proposition" out to the public. Just three years ago, ALTA started on the mission of promoting our value proposition not only to let our customers and the public know what we do, but also to educate the politicians who make the decisions that can affect or change our role as facilitators of the real estate transaction.

The campaign has been a great success, but it is far from over. We obviously still have much work to do in getting out our message. Even though we have been very successful in getting informative and positive articles in the press, the negative press seems to get more airtime; therefore, we cannot waiver in our mission to educate and inform the public about our industry. It is more important now than ever that we keep focused on promoting our value proposition message. This will ensure that our industry will remain the single most important player in the real estate transaction.

Please join me and your fellow ALTA members as we keep the path and push our message that the title industry continues to bring "peace of mind" to the homebuyers of tomorrow.

Before I close, I want to thank all of you for giving me the opportunity and privilege to serve as your president. My wife Cathy and I have had the honor of representing ALTA as we have traveled all over the country, and our memories and new friendships will last a lifetime. It has been one of the best years of our lives.

Mark A. Bilbrey

Title News

Publisher: James R. Maher
Editor in Chief: Lorri Lee Ragan, APR
Design/Electronic Production Manager: Bill Ellis
©2005 American Land Title Association

Title News is published bimonthly by the American Land Title Association, Washington, DC 20036. U.S. and Canadian subscription rates are \$30 a year (member rate); \$48 a year (nonmember rate). For subscription information, call 1-800-787-ALTA.

Send address changes to Title News, American Land Title Association, 1828 L Street, N.W., Suite 705, Washington, DC 20036.

Anyone is invited to contribute articles, reports, and photographs concerning issues of the title industry. The Association, however, reserves the right to edit all material submitted. Editorials and articles are not statements of Association policy and do not necessarily reflect the opinions of the editor or the Association.

Reprints: Apply to the editor for permission to reprint any part of the magazine. Articles reprinted with permission must carry the following credit line: "Reprinted from Title News, the bimonthly magazine of the American Land Title Association."

ASSOCIATION OFFICERS

President
Mark A. Bilbrey, Warranty Title and Abstract, Inc., El Reno, OK

President-Elect
Rande K. Yeager, Old Republic National Title Insurance Co., Minneapolis, MN

Treasurer
Christopher Abbinante, Fidelity National Financial, Inc., Chicago, IL

Chair, Finance Committee
Gregory M. Kosin, Greater Illinois Title Co., Chicago, IL

Chair, Title Insurance Underwriters Section
Gary L. Kermott, First American Title Insurance Co., Santa Ana, CA

Board Representatives, Title Insurance Underwriters Section
Theodore L. Chandler, Jr., LandAmerica Financial Group, Inc., Richmond, VA

Mark E. Winter, Stewart Title Guaranty, Washington, DC

Chair, Abstracters and Title Insurance Agents Section
Michael F. Wille, The Title Company, Inc., La Crosse, WI

Board Representatives, Abstracters and Title Insurance Agents Section
Frank A. Tauches, Jr., Madison Abstract, Inc., Scarsdale, NY

Jack Rattikin, III, Rattikin Title Company, Fort Worth, TX

Immediate Past President
Charles J. Kovaleski, Attorneys' Title Insurance Fund, Orlando, FL

ASSOCIATION STAFF

Executive Vice President.....James R. Maher
Director of CommunicationsLorri Lee Ragan, APR
Director of EducationPatricia L. Berman
Director of Finance & Administration.....Mark E. Hernick
Grassroots & PAC ManagerCharlene Nieman
Legislative & Regulatory Counsel.....Ann vom Eigen
Director of Meetings and Conferences.....Liza Trey
Director of Research.....Richard W. McCarthy
Director of TechnologyKelly Romeo, CAE



Members Call Toll Free: 800-787-ALTA
Members Fax Toll Free: 888-FAX-ALTA
Visit ALTA Home Page: <http://www.alta.org>
E-Mail Feedback to: service@alta.org

WINNER 2001 SNAP
EXCEL SILVER AWARD
SOCIETY OF NATIONAL
SNAP
ASSOCIATION PUBLICATIONS

ALTAnews

Cara Detring to be Inducted as Honorary Member

On October 8, during ALTA's Annual Convention in New York, Cara L. Detring, president of Preferred Land Title



Company, Farmington, MO, will be awarded ALTA's highest honor – the designation of Honorary Member.

Cara has been active in the title industry since college and has carried on the long tradition of her parents in the title industry. Phyllis and Milton Schnebelen were owners of Preferred Land Title Company from 1952 to 1987 and also active supporters of MLTA and ALTA.

Cara has worked in the industry since 1973, and after much hard work on her own, she eventually became president of Preferred Land Title Company. During her career she has served on various committees of the Missouri Land Title Association, and was president in 1987. Cara has been equally active in ALTA and has served on almost every committee over the past 20 years, including chair of the Abstractor & Title Insurance Agents Section Executive Committee, board member of TIPAC, ALTA's political action committee, as well as an ALTA board member. She was ALTA's first woman president in 2000.

Small Agents & Abstracters Forum to Meet

The Small Agents & Abstracters Forum has set the date for its second meeting, September 10–11 in Chicago. The Forum is designed as an information-exchange meeting for title insurance agents and independent abstracters who have small operations. Thirty-four ALTA members met in St. Louis for the first Forum this past April.

To learn more about future Forum meetings, contact Pat Berman at 1-800-787-2582 ext. 215 or pat_berman@alta.org.

calendar

ALTA Events

September

11-13
2005 Reinsurance
Committee Meeting
Chicago, IL

18-20

Annual Accountants Meeting
Charleston, SC

October

5-8
ALTA Annual Convention
New York, NY

November

6-8
Title Counsel Meeting
San Diego, CA

State Conventions

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

Thank You Wyoming

Special thanks to the Wyoming Land Title Association for its contribution to the ALTA public awareness campaign. The funding is invaluable to help ALTA achieve its goals of reaching lenders, real estate agents, and industry decision makers with our messages. For more information on the campaign, visit the Public Awareness Campaign section of the ALTA home page or call Lorri Ragan at 1-800-787-2582 ext 218.

Do You Receive ALTA E-News?

If you are not receiving ALTA E-News, the weekly member benefit with updates from Capitol Hill as well as ALTA happenings, then we might be missing your e-mail address.

Contact Anna Romero at anna_romero@alta.org and let her know you'd like to receive ALTA E-News.

ALTAnews

Tech Forum Dates Set: April 30–May 2, 2006

The ALTA Tech Forum 2006 will be back in Las Vegas at the Mandalay Bay Resort & Casino, April 30–May 2, 2006. Mark your calendars! Full program information will be available shortly.

Education sessions on technology and management topics and an Expo will be featured. The Tech Forum Expo consistently provides the industry's best opportunity for information exchange among vendors, title operation managers, and technology specialists. It's your opportunity to talk with 30+ specialized vendors and learn about the technology products and services available in today's marketplace. Check the ALTA Web site for more information and to register for Tech Forum 2006.

ALTA Membership Directory is "in the Mail"



2005-2006 Membership Directory

Each member of ALTA should have received a copy of one of the most popular and valuable ALTA member benefits – the Membership Directory. The directory was much larger this year due to the increase in ALTA members over the last year. Use it to look up out of state referrals for your clients, or check out your competition.

Many members request additional copies of the directory for working at home or to have extras in the office. Extra copies are only \$50 for ALTA members. If you would like an additional copy, contact Anna Romero at 1-800-787-2582 ext. 231 or anna_romero@alta.org.

Draft Loan Policy Needs Your Input

The ALTA Title Insurance Forms Committee has been engaged in a baseline review of the core ALTA title insurance policy form, the ALTA Loan Policy (10/17/92), for more than a year. Now the committee would like your input.

To view a copy of the ALTA Draft Loan Policy, go to the ALTA Web site and look under "ALTA News." Please provide your comments to Jim Maher, ALTA's executive vice president at jim_maher@alta.org.



Title Insurance Regulatory Survey Updated

The Title Insurance Regulatory Survey, first introduced in the fall of 2003, has been updated with 2004–05 information. Kirkpatrick & Lockhart, LLP wrote the original survey with contributors from each state. Industry professionals have updated it. The survey summarizes state laws, regulations, and customs relating to title insurers, title agents, abstracters and escrow/closing personnel in each of the 50 states and the District of Columbia.

Each of the six volumes contains information on states in a certain region. The surveys are in binders and on a CD-ROM. If you purchased the original survey, the update of each volume, including the CD-ROM, will cost \$200 for ALTA members; \$300 for nonmembers. The cost for the update of all six volumes is \$1,000 for members and \$1,500 for nonmembers. If you are a new subscriber, you will receive all the information, the CD-ROM, and a binder for a single volume for \$400 for members and \$500 for nonmembers. For all six volumes, the new subscriber cost is \$2,000 for members and \$2,500 for nonmembers. To order, look under the ALTA News section of the ALTA Web site.

ALTAnews

Title Triumph Introduces Level Two

Title Triumph,[®] the board game designed as a training tool to test your industry knowledge, has proved so valuable that it has been expanded with an advanced level of questions and answers. This game is a great vehicle for team building and a fun and effective way to test your knowledge on a variety of industry topics.

Now you have the option of using either Level One or Level Two questions, or blending both sets of questions to heighten the learning experience.

The Level Two supplement has more than 190 question cards with a matching answer key, new scenario cards, and instructions. The topics in Level Two are suitable for experienced title professionals and cover, among other things:

- Basic Principles of Title Insurance Underwriting
- Encumbrances
- Water Rights and Related Issues
- Policies
- Subdivisions
- Uniform Commercial Code
- Endorsements
- Reinsurance and Coinsurance
- Claims
- Legal Descriptions

Level Two does not include the game board and game pieces. You simply reuse the original game board and game pieces.

ALTA members pay \$60 for the Level Two supplement; nonmembers pay \$80. To order your Level One or Level Two Title Triumph[®] game, visit the ALTA Web site and log in using your login and password. The system will prompt you if you don't know it.



ALTA Public Awareness Campaign Update

Advertising

Our ads promoting the value of title insurance have appeared in *Harmon Homes* residential real estate magazines in the largest homebuying markets in the U.S.. The magazines, which advertise homes for sale, are distributed free from display racks in prime retail locations.

The search engine Google allows us to target consumers who are searching for information on the closing process. When a consumer types in various key words (identified by ALTA), a link to ALTA's Web site appears near the top, thus driving traffic to the ALTA site. In June there were 5,727 click-throughs to ALTA's site. In July we received 5,801 click-throughs.

Ervin Bell, our public relations firm, has developed an ad for ALTA attorney members, promoting the use of an attorney in the settlement transaction. This ad is available for free and can be customized using the attorney's logo or address information, then placed in local publications.

To educate Realtors[®] and lenders, our ads have appeared in *REALTOR* magazine, *National Mortgage News*, and *Mortgage Banking*.

Finally, ads have been running in the Los Angeles metro market and Sacramento market of *Time*, *Newsweek*, *U.S. News & World Report* and *Sports Illustrated*. These magazines were identified as top picks among people considering buying a home. The ads ran in California to counter the negative press from Department of Insurance Commissioner Garamendi.

Marketing Kit News

Requests for the free Title Industry Marketing Kit continue to come in, especially after the direct mail piece and e-mail broadcast announcing a contest on the best use of the kit materials. Look for a feature article on the best uses of the kit in a future issue of *Title News*.

Ann Vom Eigen Leaves ALTA After 14 Years

Ann vom Eigen, ALTA's legislative and regulatory counsel for the past 14 years, left at the end of August to take a position as deputy executive director and general counsel for the American Bankruptcy Institute located in Washington, DC. At press time, ALTA was actively seeking her replacement.

"Ann has been the 'voice of the title industry' on Capitol Hill for many years," said Mark Bilbrey, president of ALTA. "She has successfully lobbied for the title industry on many issues, including RESPA Reform, Bankruptcy, Interest on Business Checking, Banks in Insurance, and, most recently, the SMART Act."



"Ann has been a wonderful asset for ALTA and we have made great strides under her government affairs leadership," said Bilbrey. "Of course, we know she will bring her commitment, knowledge, and lobbying savvy to her new association. We will miss working with her and we wish her the very best in her new endeavor."

GSE Reform Moves Forward

Both the House Financial Services Committee and the Senate Banking Committee, seeking to restructure the regulation of Fannie Mae and Freddie Mac, have passed legislation out of their committees. The House Financial Services Committee passed H.R. 1461 in May 2005. The Senate Banking Committee, accepting a substitute bill authored by Banking Chairman Richard Shelby (R-AL), passed S. 190 just days before August recess. ALTA is using the opportunity to educate legislators and regulators that title insurance lowers mortgage risk and should not be considered a new program for the GSEs. Lawmakers have said they will work during the August recess to try and find common ground. ALTA supports S. 190, which provides a stronger distinction between primary and secondary market activities in which the GSEs can engage.

ALTA Comments to HUD on RESPA Reform

Mark Bilbrey, president of ALTA, participated in a roundtable discussion in July with the Department of Housing & Urban Development (HUD) held to gather industry comments on RESPA reform.

Bilbrey presented a list of principles that ALTA believes should guide HUD's consideration of regulatory and legislative alternatives to improve the operation of the RESPA regime.

ALTA believes that because of the nature and importance of the residential real estate and mortgage finance markets to this country, HUD should avoid sweeping changes that would dramatically alter current practices unless there is a clear and demonstrable basis to believe that such change will not seriously disrupt those markets.

To read a copy of Mr. Bilbrey's remarks and see a list of the principles presented, visit ALTA's Web site and look under the Government News section.

HUD Issues RESPA Forms at Roundtable

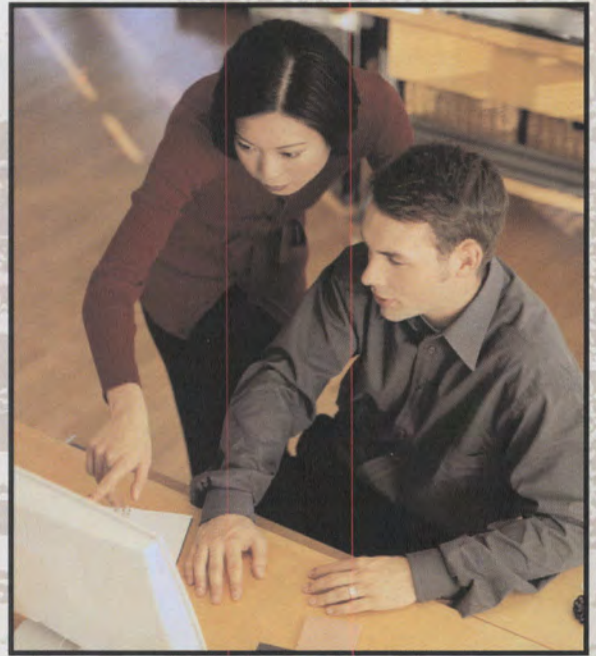
At the roundtable mentioned above, HUD released a PowerPoint presentation which provides a comparison of the 2002 reform proposal and the changes that HUD considered in 2004. Of interest to the title industry are two new draft forms HUD distributed: The Mortgage Package Offer (MPO) and the Good Faith Estimate of Settlement Costs (GFE). These forms and the PowerPoint do not necessarily indicate the Department's current thinking on these forms and issues; they are provided to stimulate a dialogue among those consumer and industry organizations with an interest in RESPA reform. HUD has indicated it will accept comments on the forms.

To view HUD's presentation and draft forms, visit the ALTA Web site and look under Government News.

LANDATA TITLE OFFICE®

INTEGRATE

your title office software with the Landata Title Office solution. Landata Title Office offers integrated solutions for a seamless transaction.



Our full-service package includes:

- > Online Order Entry
- > Title and Escrow Production
- > Transaction Management
- > Title Plant
- > Accounting
- > Scheduling
- > Electronic Policy Reporting
- > Electronic Document Storage
- > Hosted or Local Environment

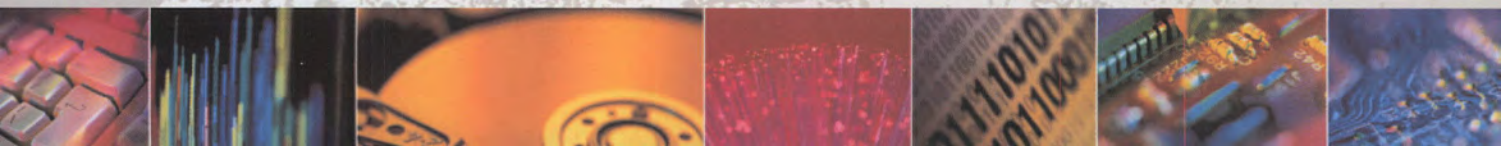
Get the benefits of:

- > Online Orders
- > Easy-to-Use Title and Escrow Production
- > Industry-leading transaction management
- > The number one Title Plant system
- > Accounting specifically for the Title industry
- > Electronic scheduling, reporting and archiving
- > Available in a hosted or local environment

Get everything you need in one package:

Landata Title Office

www.landatatitleoffice.com



Get Connected



Get a jump on your competition as Closing Market™ revolutionizes the settlement industry



Closing Market™

The Settlement Industry's
Digital Marketplace™

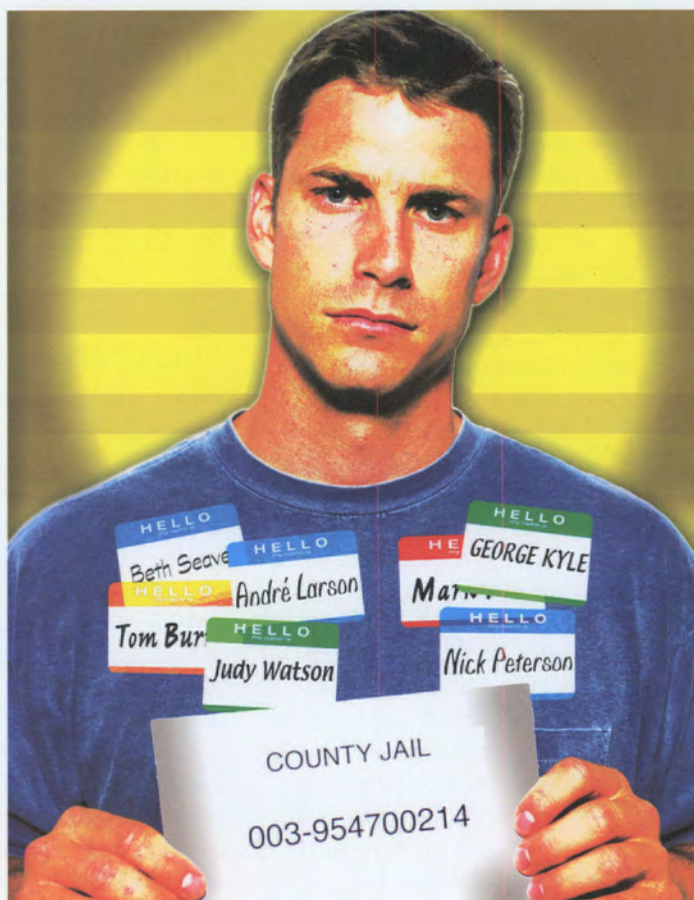
Closing Market™ is a digital platform that allows participants to order, exchange and market products and services for the Real Estate closing process. Our open, digital marketplace can help your company increase efficiency, reduce errors and gain greater market share. Closing Market™ will revolutionize the settlement services industry, allowing your company to “Get Connected”, giving you a distinct advantage over your competition.

Imagine if you could offer fulfillment services to your customers and collaborate electronically with your business partners, all seamlessly integrated with your Title Production system. We are talking real transactions, in real-time, for progressive title companies and their business partners.

To find out how Closing Market™ will help your company leap ahead of your competition, call 1.800.542.5503 or visit www.closingmarket.com



ID Crime Can Happen to Anyone: Are You Prepared?



This past year millions of Americans were put at risk of identity crimes. There are things you can do to protect yourself and things you can do if you become a victim.

by Detective Robert E. Harris

With problems as insidious as the fraud phenomenon of identity theft, and the speed with which it is becoming the number one fraud crime in the world, consumers need to take the responsibility to check their credit history and credit reports so they can exercise some measures of protection. Consumers have never been so empowered to check on their credit

reported information to insure it is correct and to make corrections if it is not.

Now that the federal government has passed The Fair and Accurate Credit Transactions Act, everyone can get their credit history report for free at least once every year from each of the top three reporting agencies, Equifax, Trans Union, and Experian (more on those agencies later). Everyone should obtain their credit history report and review that information for accuracy. You can

also obtain your credit rating scores for a nominal fee. As title executives, you know a credit rating score is a figure based on a fairly complex mathematical model that helps creditors and lenders evaluate the myriad of information in a credit file. But many consumers do not understand their credit history and score and how it can affect them.

The Federal Trade Commission (FTC), the nation's consumer protection agency, recently released a survey showing that 27.3 million

cover story

Americans have been victims of identity theft in the last five years, including 9.9 million people in the last year alone. According to the survey, last year's identity theft losses to businesses and financial institutions totaled nearly \$48 billion and consumer victims reported \$5 billion in out-of-pocket expenses.

Where the thieves opened new accounts, the per-victim dollar loss to both businesses and victims was higher and the time spent resolving the problems was greater. The survey found in the past 12 months that 3.23 million consumers discovered that new accounts had been opened, and other frauds, such as renting an apartment or home, obtaining medical care or employment, had been committed in their name. In those cases, the loss to businesses and financial institutions was \$10,200 per victim. Individual victims lost an average of \$1,180. Where the thieves solely used a victim's established accounts, the loss to businesses was \$2,100 per victim. For all forms of identity theft, the loss to business was \$4,800 and the loss to consumers was \$500, on average.

ID THEFT VS. ID CRIME

I realize that the more popular reference to this crime is identity theft; however it has become evident to most law enforcement agencies that ID theft itself is an element of the more broad-based identity crime. ID theft itself occurs when someone obtains personal information with intention to use it for criminal gain. They usurp personal identifiers like full name, birth date, Social Security numbers. Once a person knows those details, he or she can essentially impersonate you to acquire credit cards, pay for utilities, even make large purchases, such as cars and houses. Once they have control of accounts they can drain them,

stealing thousands of dollars right before your eyes. The phenomenon is now being referred to as identity crime because the theft of those personal identifiers is not done for the fun of it. More often than not, those identifiers are used to perpetrate criminal activity. Therefore the term ID crime fits more aptly than ID theft.

One of the best proactive things you can do is to take an inventory of what is in your wallet.

ID crime gives law enforcement agencies a wider range of options in seeking criminal prosecution than ID theft alone presented just a few years ago. There has been a paradigm shift in focus as the federal government is passing legislation to assist law enforcement agencies.

Just like there are ways to protect yourself from a mugging, I believe there are some proactive measures you can take to be less likely victimized by ID crime.

SOME WAYS TO PROTECT YOURSELF

Buy a shredder – they are relatively cheap (especially compared to the cost of having your identity stolen) and are very effective.

Do not throw bank statements, checkbooks, utility bills or old credit cards in the trash. Always shred them or cut them with scissors ...but NEVER throw this sensitive information away. There are people who sort through trash to retrieve this information to sell or use it for identity crimes.

When paying for goods at a store or withdrawing money from a cash machine, always protect your passwords, codes, and PIN numbers from shoulder surfers and prying

eyes. Question anyone requesting personal information and demand to know how that information is going to be used.

Protect your personal information at home. You may be careful about locking your doors and windows and keeping your personal papers in a secure place, but an identity thief does not need to set

foot in your house to steal your personal information. Financial records, tax returns, birth date, and bank account numbers stored on your computer can be stolen. (See sidebar for ways to safeguard this information.)

Obtain and review your credit history as often as you can manage (at least three to four times a year). I'll repeat this several times; it really is up to you to protect your personal information, and one of the easiest ways is to monitor your history and credit files.

There might be some telltale signs on your credit report that only you would recognize as an indication that there has been some identity theft/identity crime activity. Quite often, consumers are not even aware that they have been victimized until long after the crime has been committed. Some signs to be wary of:

- Addresses listed for you that are out of sequence or have never been yours;
- Accounts in your credit history you do not recognize;
- Activity on closed accounts or ones you have not used for sometime;
- Purchases on credit accounts that you never made.

cover story

These are just a few signs or symptoms. Remember, identity crimes cannot definitively be prevented; however we can take certain steps that may reduce our chances of being victimized, and getting the credit information is an important part. But it's not enough just to obtain the information. You must learn to interpret the reports as well.

A REAL EXAMPLE

As the president of the North American Consumer Protection Investigators, I've spoken with executives from companies seeking partnerships for protection against consumer crimes. One company account representative told me she had actually heard one of my ID theft presentations at an ALTA event in San Diego. She confessed that a few days afterwards, her wallet was stolen. Unfortunately, she did not hear my presentation sooner in order to take some steps to help in this type of situation.

One of the best proactive things you can do is to take an inventory of what is in your wallet. I suggest you do this now, before a crisis. Photocopy what is in your wallet so that you have a real copy representation of account numbers and phone contacts for your credit cards and you can quickly react. The woman I mentioned confessed it was several days before she could get the information together for her credit card companies, DMV, bank cards, etc. Still fearful that some of the information may not have been accounted for, she found that she was forced to change accounts and monitor others, which is often extremely time consuming. While no particular action can prevent all instances of ID crime, by taking proactive measures, we can lessen the opportunity of being victimized and

increase our opportunity to address this situation if it does happen.

WHAT'S YOUR THEFT QUOTIENT?

One of the fun things I do in my live seminars is to have the audience take the ID theft quotient test – a series of questions with point values that lets me know where the audience stands on how to prevent themselves against ID theft. I will not give you the test here (sorry, you'll have to attend a seminar sometime soon). However, I will very briefly mention some of the things to consider.

Social Security Numbers. Where do you see your Social Security number? Is it on your driver's license, printed on your personal checks, etched into the side of your electronics in your living room? Have you used it to enter a contest? Do you think you have to carry your Social Security card in your wallet? Your Social Security number should be a well-guarded secret. Do not carry the card with you. If your wallet is stolen, your number can be used to open other accounts, obtain loans, etc. Do not put it on your checks or other identification. If it appears on your driver's license, ask the DMV to assign you another number.

Bills in Your Mailbox. How many of you put your outgoing bills in the mailbox attached to your house or at the end of your driveway? A crook can easily take that bill, do a little check washing and have access to your account and other checks. The crook can change that account and move it to another bank or apply for a credit card change of address on those credit cards. He/she can max out the card, and you won't even get the bill. A number of laws limit consumers' liability if you are a victim of identity theft. Not all costs are covered however.

Credit Card Offers. Do you get any preapproved credit cards in the mail? Shred, shred, shred. Never just toss them in the trash. Likewise, you probably get offers for credit cards via banner ads on the Internet. Ignore them.

CORPORATE AMERICA AND ID THEFT

This past year alone millions of Americans were put at risk of identity crimes because of a series of data-security breaches like the fiasco at Ameritrade, Bank of America, CardSystems, CitiGroup/UPS, DSW, even Experian/Topeka Credit Bureau, and GM MasterCard, just to name a few. Data brokers such as these need to be held more accountable to develop, implement, and maintain an effective information security program to protect sensitive consumer information. Their safeguards might include better encryption, truncation, and other security measures currently available or under development. So, again, right now it is largely an individual's efforts that will lessen the likelihood of victimization.

In another example, ChoicePoint is a Georgia-based company that sells information in three markets—insurance, business and government, and marketing. According to a recent quarterly statement filed at the Securities and Exchange Commission, ChoicePoint sells "claims history data, motor vehicle records, police records, credit information and modeling services...employment background screenings and drug testing administration services, public record searches, vital record services, credential verification, due diligence information, Uniform Commercial Code searches and filings, DNA identification services, authentication services, and people and shareholder

cover story

locator information searches...print fulfillment, database and campaign management services." ChoicePoint has managed to attain a large share of the commercial data broker market with strategic purchases of other businesses since its spin-off from Equifax in 1997. In February 2005, ChoicePoint announced that the company sold personal information on at least 145,000 Americans to a criminal ring engaged in identity theft. California police have reported that the criminals used the data to make unauthorized address changes on at least 750 people, and investigators believe the personal information of up to 400,000 people nationwide may have been compromised.

Another major security breach at a private data broker was from the company LexisNexis as they admitted that personal information on 310,000 U.S. citizens might have been stolen. At the time, LexisNexis said the breach only affected 32,000 people; however, they now say its databases had been fraudulently breached 59 times using stolen passwords, allowing access to addresses, Social Security Numbers, and other sensitive information at about ten times the original estimates.

Congress is exploring legislative remedies because of these and many other data security breaches. The Senate Judiciary Committee has begun consideration of S. 1408, the Identity Theft Protection Act. The measure would require data brokers and others covered by the law to develop, implement, and maintain an effective information security program to protect sensitive information. The law would also require data brokers to immediately report security breaches compromising 1,000 or more consumers to federal officials and

consumer agencies. Currently there is no federal requirement in that regard, and state laws vary. California requires notification, but most other states do not. While the proposed law fills several glaring gaps in data security, some consumer groups claim it doesn't go far enough and have expressed concern about intense lobbying by banking and other affected industry groups....Ah, democracy!

NEW SCAMS EVERY DAY

In recent months we've seen attempts at ID crimes made through the Internet, such as the Nigerian scam e-mails asking for money because a relative has been killed in a government takeover. We've also seen the new phenomenon that has grown exponentially known as "phishing." Phishing with a 'ph' is much like the other fishing. You cast out a net and see what you can reel in. Scammers will send out 100,000 e-mails, and if they get just two good hits, that's a good day.

You could receive an e-mail that looks legitimate, but it is not. Pretending to be from a legitimate retailer, bank, or government agency, the sender asks you to confirm your personal information for some made-up reason: your account is about to be closed, or an order for something has been placed in your name, or your information has been lost because of a computer problem. Another tactic phishers use is to say they're from the fraud departments of well-known companies and ask to verify your information because they suspect you may be a victim of identity theft! In one case, a phisher claimed to be from a state lottery commission and requested people's banking information to deposit their winnings in their accounts. Don't take the bait.

Here are some of other phishing schemes to be aware of:

Don't click on the link in an e-mail that asks for your personal information. It will take you to a phony Web site that looks just like the Web site of the real company or agency. Check whether the message is really from the company by calling them.

Phishing can also happen by phone. You may get a call from someone pretending to be from a company or government agency making the same kinds of false claims and asking for your personal information. Don't give it. If someone contacts you and says you've been a victim of fraud, verify the person's identity before you provide any personal information.

Legitimate credit card issuers and other companies may contact you if there is an unusual pattern indicating that someone else might be using one of your accounts. But usually they only ask if you made particular transactions; they don't request your account number or other personal information. Law enforcement agencies might also contact you if you've been the victim of fraud. To be on the safe side, ask for the person's name, the name of the agency or company, the telephone number, and the address. Then get the main number and call to find out if the caller is legitimate.

Job seekers should be careful. Some phishers target people who list themselves on job search sites. Pretending to be potential employers, they ask for your Social Security number and other personal information. Verify the person's identity before providing any personal information.

Act immediately if you've been hooked by a phisher. If you have provided account numbers, PINs, or



Agent Technology Solutions



Productive,
profitable,
professional.

Smart tools for
today's title agents.



It's simple math. The less time you spend on each transaction, the more business you get done. The right technology can help you do just that.

First American delivers the technology that can streamline your transactions, improve your margins, serve your customers well and give you the competitive edge in today's market.

Take advantage of the proven solutions and services that have already been deployed within the First American family:

- ▼ Online Order Entry
- ▼ State-of-the-Art Production Software
- ▼ Integrated Title Searches
- ▼ Transaction Management
- ▼ Automated Workflow
- ▼ Backoffice Services
- ▼ And More!

First American has done what no one in this industry has ever done before - offer a complete set of integrated tools, for any size agent that helps you get more business done, *faster*.

Contact your local First American agency representative to learn how First American's technology tools and services will streamline your processes, save time and cut costs.

cover story

passwords to a phisher, notify the companies with whom you have the accounts right away. For information about how to put a "fraud alert" on your files at the credit reporting bureaus and other advice for ID theft victims, contact the FTC's ID Theft Clearinghouse,

www.consumer.gov/idtheft or toll-free, 877-438-4338. The TDD number is 202-326-2502.

Even if you didn't get hooked, report phishing. Tell the company or agency that the phisher was impersonating them. You can also report the problem to law enforcement agencies through the National Fraud Information Center/Internet Fraud Watch, www.fraud.org or 800-876-7060, TDD 202-835-0778. The information you provide helps to stop identity theft.

CREDIT CARDS AND THE WEB

Credit card schemes are big on the Web so be extra careful and actually read the fine print. Privacy policies should be available on the Web site you are doing business with. Always check before you give the information and, more importantly, know whom you are doing business with. Do your due diligence. Some policies clearly state that they will take every thing you give them and sell it to others (and you wondered why your e-mails tripled last month and the phone just will not stop ringing). But you won't know that unless you read the policy statement.

Understand the return policies. Even in "brick and mortar" stores, you can't always get your money back. To be in compliance with state law (at least in most states), a brick and mortar store must have its return policy posted in the store. On the Internet the store might have a link to their policy. Read it

Keeping Your Computer Information Safe

These tips can help you keep your computer—and the personal information it stores—safe.

- Update virus protection software regularly. Patches for your operating system and other software programs should be installed to protect against intrusions and infections that can compromise your computer files or passwords. Ideally, virus protection software should be set to automatically update each week. The Windows XP operating system also can be set to automatically check for patches and download them to your computer.
- Do not open files sent to you by strangers or click on hyperlinks or download programs from people you don't know. Opening a file could expose your system to a virus or spyware, which could capture your passwords or any other information as you type it into your keyboard.
- Use a firewall program, especially if you use a high-speed Internet connection that leaves your computer connected to the Internet 24 hours a day. The firewall program will allow you to stop uninvited access to your computer. Without it, hackers can take over your computer, access the personal information stored on it, or use your computer to commit other crimes.
- Use a secure browser — software that encrypts or scrambles information you send over the Internet — to guard your online transactions. When submitting information, look for the "lock" icon on the browser's status bar to be sure your information is secure during transmission.
- Try not to store financial information on your laptop unless absolutely necessary. If you do, use a strong password with a combination of letters (upper and lower case), numbers, and symbols. Don't use an automatic login feature that saves your user name and password, and always log off when you're finished. That way, if your laptop is stolen, it's harder for a thief to access your personal information.
- Before you dispose of a computer, delete all the personal information it stored. Deleting files using the keyboard or mouse commands or reformatting your hard drive may not be enough because the files may stay on the computer's hard drive, where they may be retrieved easily. Use a "wipe" utility program to overwrite the entire hard drive. They work by obliterating the data on the drive with 0's and random erasers.

before you buy. Always print the policy and your order so you have a record. Paying by credit card is actually better than paying by check. Not only do you have certain protections by doing so, but you

also have protection over an extended period of time. You can contact the credit card company if you've been defrauded.

Personal firewalls definitely help. Remember on your secure browser

cover story

you'll see icons such as a lock letting you know that you are in a secure area and that you are communicating directly with that Web site.

IF YOU ARE A VICTIM

If you think (or vividly discover) you have been victimized, the FTC recommends that you take three actions immediately:

First, contact the fraud departments of each of the three major credit bureaus. Tell them to flag your file with a fraud alert including a statement that creditors should get your permission before opening any new accounts in your name.

At the same time, ask the credit bureaus for copies of your credit reports. Credit bureaus must give

you a free copy of your report if it is inaccurate because of fraud.

Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts. In a few months, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.

The agencies are:

• Equifax
800-685-1111, 800-525-6285
www.equifax.com

• Experian
888-EXPERIAN (397-3742)
www.experian.com

• Trans Union
800-916-8800, 800-680-7289
www.tuc.com

Second, contact the creditors for any accounts that have been tampered with or opened fraudulently. Ask to speak with someone in the security or fraud department, and follow up in writing. Following up with a letter is one of the procedures spelled out in the Fair Credit Billing Act for resolving errors on credit billing statements, including charges that you have not made.

Third, file a report with your local police or the police in the community where the identity theft took place. Keep a copy of the file in case your creditors need proof of the crime.

Surety Bonds *for* Title and Escrow Agents

If you are required to furnish a surety bond in any of the fifty states in order to become licensed as a title or escrow agent, here's why you should choose us:

■ Very competitive rates
■ Separate Bond Department focused on license bond needs

■ Realistic underwriting requirements
■ Fast, efficient service

Call Joanna
Carson or Darlene
Evans toll free at
800-365-0101 for
details.

Employee Owned



scottins.com

1301 Old Graves Mill Rd. • P.O. Box 10489 • Lynchburg, Virginia 24506 • Telephone 1-800-365-0101

cover story

Since 1998 the FTC has had an Identity Theft Program to assist identity theft victims and provide guidance on how to resolve the problems. They also help consumers refer complaints to appropriate criminal law enforcement agencies and provide

Your Social Security number should be a well-guarded secret. Do not carry the card with you. If it appears on your driver's license, ask the DMV to assign you another number.

business and consumer education across the board. The FTC maintains the nation's primary identity theft Web site, which provides critical resources for consumers, businesses, and law enforcement at

www.consumer.gov/idtheft. If you've been victimized, you can also file a complaint with the FTC by contacting the FTC's Identity Theft Hotline by telephone: 877-IDTHEFT or TDD: 202-326-2502; by mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or www.consumer.gov/idtheft. Ask for a copy of *ID Theft: When Bad Things Happen to Your Good Name*, a free comprehensive consumer's guide to help you guard against and recover from identity theft.

It is also a good idea to complete an ID Theft Affidavit (also available from the FTC). It is a true statement, certified, but doesn't have to be. Fill it out as soon as possible while the details are fresh in your mind. It may not mean anything today or tomorrow, but it may in three years when you try to prove your innocence to creditors.

OTHER THINGS YOU CAN DO

If an identity thief has stolen your mail for access to new credit cards, bank and credit card statements, preapproved credit offers and tax information or falsified change-of-address forms, report it to your local postal inspector. If you

discover that an identity thief has changed the billing address on an existing credit card account or has accessed your bank account or ATM card, close the account. When you open a new account, ask that a password be used before any inquiries or changes can be made on the account. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers. Avoid the same information and numbers when you create a PIN number.

If an identity thief has established new phone or wireless service in your name and is making unauthorized calls that appear to come from — and are billed to — your cellular phone or is using your calling card and PIN, contact your service provider immediately to cancel the account and calling card. Get new accounts and new PINs.

If it appears that someone is using your SSN when applying for a job, get in touch with the Social Security Administration (SSA) to verify the accuracy of your reported earnings and that your name is reported correctly. Call (800) 772-1213 to check

your Social Security statement.

In addition, the SSA may issue you a new SSN at your request if, after trying to resolve the problems brought on by identity theft, you continue to experience problems. Consider this option carefully. A new SSN may not resolve your identity theft problems, and may actually create new problems. For example, a new SSN does not necessarily ensure a new credit record because credit bureaus may combine the credit records from your old SSN with those from your new SSN. Even when the old credit information is not associated with your new SSN, the absence of any credit history under your new SSN may make it more difficult for you to get credit. And finally, there's no guarantee that an identity thief wouldn't also misuse a new SSN.

If you suspect that a thief is using your name or SSN to get a driver's license, report it to your Department of Motor Vehicles.

We must be ever more vigilant to protect our personal information. By taking the steps outlined in this article you can reduce your risk of being a victim of identity crime.



Detective Robert E. Harris is manager of the General Investigations Unit in the Office of Consumer Affairs for Virginia. This article is an excerpt from a

presentation he made during the ALTA Tech Forum this past April. The session was so popular, he was asked to make another presentation during ALTA's Annual Convention in New York.

**IN A
RECENT
REALTOR®
SURVEY...**



93% OF THE RESPONDENTS SAID THEY WOULD
PREFER THE TITLE COMPANY THAT EMPLOYS THE
DARRYL TURNER SYSTEM.



Darryl Turner

**EXCLUSIVE TERRITORIES
NOW AVAILABLE
CALL TODAY!
800-348-7355 EXT. 204**



**Darryl
Turner
Companies**

**CREATING OPPORTUNITIES FOR
TITLE COMPANIES NATIONWIDE**

WWW.DARRYLTURNER.COM

To view the top title sales people in America, visit www.MegaChamps.com.
Eligibility for DTC products and services are subject to geographic exclusivity.

Handling the Irate Caller

Here are the seven steps to help you and your employees provide outstanding customer service to even the most irate customers.

by Nancy Friedman

Almost anyone who's been in a customer-service position has had the experience of running into either an irate caller...or a situation that, shall we say, is not pleasant. And even though it may not even be our fault, we still need to know how to handle the situation. By following these seven steps, you and your staff can turn that irate caller around and have a positive outcome.

1. **It IS your responsibility.** If you have answered the phone on behalf of the company, you have indeed accepted 100% responsibility. At least that's what the caller/customer believes. So get off the "it's not my fault" syndrome. And get on with the "what can I do for you?" position.
2. **"I'm sorry" does work.** Every once in a while, I hear from customer-service representatives who tell me they don't feel they should say "I'm sorry" when it wasn't their fault. Well, as stated



Nancy Friedman is president of Telephone Doctor Customer Service Training. She is a keynote speaker at chamber of commerce and association conferences and corporate gatherings. She can be reached at 314-291-1012. For more information on customer service training, visit www.TelephoneDoctor.com.

3. **Empathize immediately.** When customers are angry or frustrated with your company, the one thing they need is someone to agree with them or make them feel they're being understood. Be careful, though: "I know how you feel" is not a good thing to say unless you have been through exactly what they have experienced. Try "That's got to be so frustrating" or "What an unfortunate situation."
4. **Immediate action is necessary to make a service recovery.** Don't make customers wait for good service. Get whatever it is they need to them immediately. Overnight service if it's necessary. That's recovery. My motto is: It should never take two people to give good customer service.
5. **Ask what would make them happy.** In a few rare cases, the customer can be a most difficult one. If you have tried what you considered "everything," simply ask the customer: "What can I do to make you happy, Mr. Jones?" In most cases, it may be something you're able to do. You just may not have thought of it. So go ahead and ask.
6. **Understand the true meaning of service recovery.** Service recovery is not just fixing the problem. It's making sure it won't happen

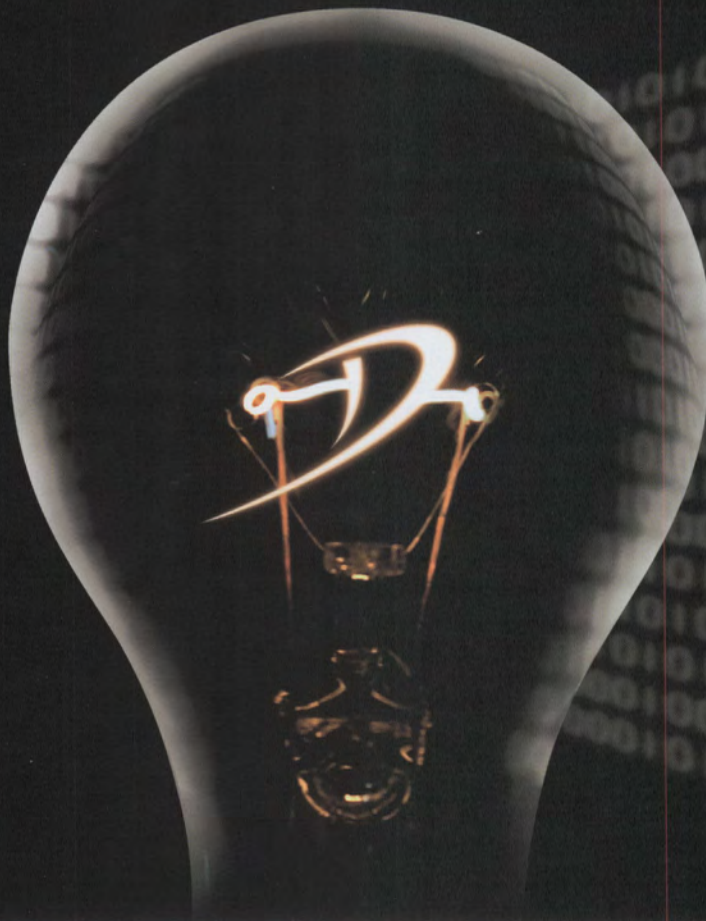
again. It's listening to the customer. It's going above and beyond.

7. **Follow up.** After you feel the problem has been fixed, follow up. After you've made the customer happy, make an extra phone call a day or so later. Be sure to ask them: "Have we fixed everything for you?" "What else can we do for you?" Be sure they're satisfied. When you hear: "Thanks, you've done a great job. I appreciate it." Then you know you've achieved service recovery!

Four Things You Should Never Say

1. **It's Not My Department**
Better to say, "Hi, I work in the escrow department. Let me get you to someone in the area you need."
2. **My Computer's Down**
This is better: "I'll be delighted to help you...it may take a little longer as I'll need to do things by hand...our computers are currently down."
3. **It's Not Our Policy**
Here's a suggestion: Decide on your policy, then work as a team with your staff to find a positive way to explain it to the customer. Otherwise, it'll be the customer's policy not to do business with you!
4. **I'm New**
Instead say, "Please bear with me, I've only been here a few weeks."

Imagine **e** That.



Turning imagination into reality. We were one of the first to introduce automation to the title insurance industry. Since then, we have found that innovation is not just about new technology, but gaining a better understanding of what our customers want and then working with them to make new things happen.

www.edatatrace.com



Rules of Engagement for Difficult Conversations

Research shows that many people will quit their jobs rather than manage the interpersonal conflicts at work. But you can learn how to handle them with a positive outcome.

by Rhoberta Shaler, Ph.D.

Do you avoid difficult conversations? You know, the ones you would rather not have to have? Difficult conversations are like walking in minefields. You're stepping very carefully. You're paying attention. You're aware, even hypervigilant, and there is still the possibility of "kaboom!" Unless you have a detailed map of the minefield, you are anxious, uncertain, and intimidated by the potential for harm.

That is why so many people avoid difficult conversations. Avoidance may create a sense of safety, but it creates a danger too. Without the ability to sweep the minefield, no progress can be made toward the goal! Sweeping the minefield demonstrates your willingness and desire to move forward. Sweeping,

though, requires courage.

Good communication skills are like a metal detector in that minefield. They allow you to sweep the area looking for previously undetected danger zones. Once found, the operator can probe around the sensitive area to see how far it extends. Then, the object can be carefully exposed to reveal its true form and color. It may be simply an errant piece of shrapnel from a previous engagement or a real mine protecting personal or professional territory. By proceeding with great skill, no one will get hurt.

Good communication skills give you the confidence to walk in minefields unscathed.

Good communication skills give you the confidence to have difficult conversations.

RULES OF ENGAGEMENT FOR DIFFICULT CONVERSATIONS

1. Listen rather than hear.
2. Honestly endeavor to understand the opposition first.
3. Be clear about what you think and want.
4. Invest time in preparation.
5. Be willing to engage and go the extra mile.
6. Understand the skills required for adequate self-defense.
7. Understand the difference between self-defense and defensiveness.
8. Choose appropriate timing.

9. Remain engaged.

10. Believe that peace is possible as even an agreed-upon truce is peaceful.

LISTEN RATHER THAN HEAR

The difference between listening and hearing is the difference between memorizing a recipe and eating. You can even recite the recipe back, but you still do not have the flavor!

Listening is dangerous. You cannot do it without engaging with the other person. It involves empathy and feeling. Listen only if you care about the person or about the relationship. Otherwise, hearing is adequate.

Hearing is done every moment of the day. Listening requires attention and effort. When you are truly listening, you are picking up both the verbal and the nonverbal communication, integrating the information and feeding back your understanding of the message. Listening takes intention, willingness, caring, and courage.

HONESTLY ENDEAVOR TO UNDERSTAND THE OPPOSITION FIRST

Stephen Covey said this well when he wrote: "*Seek first to understand, then to be understood.*"

We are all longing to be understood, to be seen, to be heard. It makes us feel connected. You demonstrate maturity when you can



Dr. Rhoberta Shaler speaks to, trains, and coaches executives in the communication skills essential to creating conversations that reduce conflict & anger, and streamline negotiation. Shaler is founder and CEO of the Optimize! Institute in Escondido, CA, and

author of "Wrestling Rhinos: Conquering Conflict in the Wilds of Work." Get her free e-zine, "The Rhino Wrestler" at www.OptimizeInstitute.com. She can be reached at 604.886.5986.

running your business

delay your own desire to be understood until you are clear about the other person's thoughts, feelings, and goals.

How do you ensure that you understand the other person?

- Ask questions.
- Listen well to the answers.
- Check your understanding for accuracy with the speaker.
- Stay with the conversation until you both agree that you know what the other person intended to convey.

There is a big difference between a communication—which is simply a message—and communicating, which means the message has been received in the way it was intended!

BE CLEAR ABOUT WHAT YOU THINK AND WANT

Often, people go into a difficult

conversation focused on how they want the other person to change. Unless you are the boss with the clout to fire the person, that approach will likely backfire.

The only person's behavior you can change is your own. When entering a difficult conversation, take ownership of your part in the issue. In your preparation, look deeply into your own motives, words, and actions. Be prepared to clarify your thinking and talk about your feelings.

INVEST TIME IN PREPARATION

When you have decided to embark on what you think might be a difficult conversation, do your homework:

- What about the event concerns you?
- What would you like the outcome of the conversation to be?

- What feelings do you have about the issue?
- What about the issue evokes those feelings?
- What would help you with the issue?
- What are you doing to maintain the issue? Aggravate it? Diminish it?
- What do you think is the best way to begin the conversation?
- What will you do to keep the conversation on a forward-moving track?
- What will you do if you derail? Prepare. Prepare. Prepare.

BE WILLING TO ENGAGE AND GO THE EXTRA MILE

Be ready not only to understand the other first but also to keep the conversation going until the difficulty is clarified, if not resolved. Know that



SIGN-AMERICA.COM ©

A Premier Nationwide Document Signing Service

You have a lot of choices out there. Why choose Sign-America.com?

- Fully Integrated Web-based Internet Signing Orders
- On-line Minute-to-minute Signing Status Reports
- Over 10,000 Qualified Signing Agents in our Database
- Client Support Available 24-7
- 100% Service Satisfaction Guarantee



Easy, Convenient, Fast

Contact us at www.Sign-America.com or Toll-free 888-203-8420 today!

running your business

it may well take more than one conversation.

Let the other person know that you appreciate their willingness to handle the issue.

When progress has been made or a breakdown has occurred, step outside the issue. Say something like, "I think that it might be best for us to take a break and revisit this issue. Can we arrange a time now to meet again?" Agreeing to continue the dialogue until some process for managing the conflict is found allows you to take the time — and, perhaps, the baby steps — you need to maintain safety and sanity.

UNDERSTAND THE SKILLS REQUIRED FOR ADEQUATE SELF-DEFENSE

Each person has the right to be treated respectfully. If you are feeling abused by the words of another, be sure to tell that person how you feel and how you would like to be spoken to...respectfully, of course.

You are responsible for teaching people how to treat you. Always remember that.

It is perfectly reasonable to call a halt to a conversation in which you are repeatedly feeling abused. (If you find 'abused' to be too strong a word, substitute belittled, put down, talked down to, or insulted.)

UNDERSTAND THE DIFFERENCE BETWEEN SELF-DEFENSE AND DEFENSIVENESS

Self-defense is the act of defending yourself. NOTE: This is not the act of making excuses. It is simply the ability to speak up for yourself honestly and with integrity. It is stating your case without the need to make the other person wrong or blame them for your actions or feelings.

Defensiveness is an attempt to keep your opponent from scoring a point.

It includes any tactic used to resist or prevent aggression. This includes the tit-for-tat kinds of conversation folks create in the guise of managing issues. You know the one:

She: I would like it if you would pick your clothes up off the floor at least once a week.

He: Well, you're not always so perfect. What about your filthy car?

That's defensiveness on his part. He is endeavoring to deflect the conversation from his behavior because it makes him uncomfortable and may require him to change.

CHOOSE APPROPRIATE TIMING

Be sure to check with the other person either to set a time for a difficult conversation or to inquire if the present is a good time to talk. Before you even do that, make sure that you have chosen an optimum time and that there will be sufficient time and a private space in which to converse.

Yes, you may have to bite your tongue just at the moment you would most like to speak. If you really want the relationship to move forward, though, choose your timing well to ensure the best result.

REMAIN ENGAGED

When words get tough or hot, most people have a tendency to run. Many take that one step further and want to both hit and run! They want to have their say and stomp out without having to listen to the other. Sound familiar? Those conversations often take place at home, too.

Once you have met at the agreed upon time, you've done your homework, and you're feeling prepared, set some guidelines for the conversation. Discuss what you will do before emotions rise so you feel safer to proceed.

I believe that, in any relationship,

the person who is most sane at the moment is responsible for the relationship. This particularly applies to difficult situations. The first person to notice that the conversation has deteriorated from constructive to destructive can help the process by commenting on the change. Check in to see if you both think it is a good time to quit or to continue the discussion.

BELIEVE PEACE IS POSSIBLE

The attitudes the parties bring to a difficult conversation determine the outcomes. When you approach a situation believing it can be remedied, you are ahead of the game.

So often, folks engage in negative self-talk: "She'll never change." "There's no point in even bringing it up." "He's impossible."...and much worse, right? If you believe that an agreement can be reached and demonstrate your willingness to engage in the process of finding it, you are part of the solution. If you refuse to discuss the issue, you remain part of the problem. Which are you?

Knowing these things will not take the 'difficult' out of difficult conversations. Few people seek out confrontation for enjoyment. Those who do may need more help than this article can offer!

When you do want to work something out with another person, following these guidelines will help you to bring your best to the table and, therefore, give your best to the conversation.

If it feels as though you must walk through minefields to reach your field of dreams, use these rules of engagement to ensure your safety and the safety of those around you. And....keep walking!

ESSENTIALS FOR A SUCCESSFUL BUSINESS

**Come see
us at the
Tech Forum
Showcase**



The Right PEOPLE

The Right TOOLS



- Title Production
- Sub Escrow
- Escrow Processing
- Trust Accounting
- Management Reports
- Processing Services
- RedX Interfacing

The Right RELATIONSHIP

RBJ

“Celebrating 20 Years”

RBJ

Computer Systems, Inc.
Monrovia, California
Phone 800-725-9725
www.rbj.com

What's SMART About eTitle Documents?

SMART documents will allow title companies to transmit electronic documents to customers knowing that the information is accurate and secure. It just might take a while before we realize its full potential.

by Rachael Sokolowski

Long ago and in a faraway land before computers, there was one standard for business

documents — it was called paper. Paper was standardized into size (letter or legal) and often content, (letters, memos, preprinted forms). The only “techie” way to transmit that paper from one place to another was via the fax machine. Today’s desktop publishing systems create electronic documents and the information contained in them, and imaging systems allow documents to be electronically archived. E-mail and other communications technologies have eclipsed faxing. However, these electronic document technologies are not always

compatible, and industries are now forming standards organizations to address the smooth transmission of electronic data and documents from one person to another.

Standardization is not a new concept. Take for example the fact that your toolbox contains both a flathead and a Philips screwdriver, two standard tools necessary for any do-it-yourself home project. But to understand industry standardization for electronic documents, you have to think about the power cord for computers. For your desktop computer, one end of the cord is standardized with a two or three prong plug for the wall outlet. You know that any electrical outlet in the United States will accept that plug. The other end fits all computers that are the same model as yours. However, on the cord for a laptop computer, one end has a connector that will not work on different models or brands. Computer manufacturers are increasingly converging the connectors, and laptop power cords may soon have a standard and interchangeable design like desktop computer power cords. Standardization requires cooperation among competitors and an umbrella organization with rules and structure to provide an environment of trust. Creating standards is a complicated and long process.

STANDARDIZATION AND eTITLE

What does industry standardization have to do with paper, electronic documents, and eTitle? Paper is still, by far, the standard format for documents in the mortgage industry. In order for the title industry to begin to use more electronic documents in real estate transactions, some standards need to be developed for the capture of data and the delivery and privacy of that information. Standards are available today thanks to the work of industry volunteers from the Mortgage Industry Standards Maintenance Organization (MISMO). The combination of these standards with existing business processes and applications is an exciting new area of creativity and business opportunity. Sending documents in any electronic format saves time, money, paper, and reduces errors due to less rekeying of the information. How do we realize the full potential of eTitle? By creating standards for our industry’s paper documents to coordinate with data standards.

Since data standards already exist, we need to give paper documents a standard electronic document representation. The basic content of many paper title forms, such as the Short Form Loan Policy or Owner’s Policy, are already standardized by organizations such as ALTA. But



Rachael Sokolowski is an experienced technologist and a leading expert in XML. She has been a major contributor to MISMO’s electronic mortgage SMART

Document specification, implementation guide, electronic title policies, and the XML architecture for the MERS eRegistry. She is the principal of Magnolia Technologies LLC and may be reached at rsokolowski@magnoliatech.com or 781-646-8877.

technology corner

there are many ways to format electronic documents. Some examples of electronic document formats, or standards, include:

- Web pages: HTML
- Images: JPEG, GIF, TIFF, Bitmaps
- Print: PCL, Postscript
- Portable Documents: PDF

These electronic document standards provide many advantages, including rapid, easy information access, reduced costs, and improved efficiency. But electronic documents do not have the same characteristics we have come to expect with paper documents. For example, with electronic documents there is no concept of the "original" document and "copies" of the document. Electronic documents require additional protections to prevent

compromises in integrity and appropriate usage of sensitive information. Document privacy, security, and integrity are essential aspects of electronic documents for mortgage banking.

WHY XML INSTEAD OF HTML?

Not all of the electronic document formats guarantee appropriate and secure usage of the information in the document. Since the HTML format is so widely used to create Web pages, it would be tempting to just use the Web to create, share, and store electronic documents.

However, HTML has two main limitations: possible inaccuracy of information and lack of security. For instance, a recent search using the key words "short form," "title policy,"

and "Oregon" produced a title industry job posting in Oregon. Not what the user was looking for. So the access to Web information is not always accurate. In addition, most Web sites do not provide security against the user making copies of Web pages or modifying that page. This would be disastrous for title companies storing title policies on the Web. Anyone could have access to them.

XML (eXtensible Markup Language) is another electronic document format. Both HTML and XML are markup languages; that is, they insert additional information, called markup, into the text. The markup is known as a "tag." For example, HTML marks up text on a page by inserting a tag when the text should be presented in bold

**I run an independent title agency.
I want an independent
software provider.**

I also want the title and closing system rated highest* in:

- Overall Customer Satisfaction
- Ease of Learning and Use
- Value for the Money
- Quality and Availability of Technical Support
- Delivery of Products in an Increasingly Electronic Environment

I want TSS.

www.iwantTSS.com

888-268-0422

* TSS TitleExpress™ in comparison to the three other top national brands as reported in the Independent Title Agent Title Technology Survey 2004, published by October Research Corporation

TSSSM



technology corner

type. But the HTML tags leave no way to distinguish between a borrower's name and the title policy number if both are tagged with for bold on a Web page. Therefore, it is more difficult for the user to search and use that information. XML, on the other hand, marks each item with more meaningful tags that enable computers to distinguish them. With XML, both humans and computers can tell the difference between a <BORROWER> tag and a <PROPERTY> tag. Using XML to create eTitle electronic documents ensures consistency in the data and a secure context for the information.

WHAT ARE SMART DOCUMENTS?

SMART is an acronym that describes the salient characteristics of the electronic document as defined by the MISMO Workgroups: Securable, Manageable, Archivable, Retrievable, and Transferable. XML is crucial in the development of the SMART Document. Over this last year, ALTA and MISMO have worked together to define an industry standard version of the short and long form title policy. Detailed instructions for implementing the SMART Doc version of the Long and Short Form Policies are in development and will be available in the eMortgage section of the MISMO Web site (www.mismo.org). Look for the new SMART Doc Implementation Guide later this year.

Let's see how each one of the SMART characteristics apply to the electronic transmission of title policy documents (eTitle).

A SMART Document is Securable in the sense that it contains a

method, which is called a tamper evident signature, to maintain the integrity of the document. A tamper evident signature indicates if a document has been altered in any way. This provides the SMART Document with characteristics similar to paper. If, for example, the title policy amount has been changed, the signature will be a clue that some piece of information has changed and the document is not to be trusted. The tamper evident signature will not be able to pinpoint the actual change to the title policy amount, only that the information has been altered. In a way, this tamper evident signature is akin to an initialed or embossed wax seal used in the past to prevent letters or documents from being opened by an unwelcome, prying individual. Tamper evident signatures provide the same characteristics as wax seals; i.e. they provide evidence of unauthorized access to the document and have the ability to convey the identity of the original signer. Additionally, the SMART Document secures the transfer of the electronic document. If transmission of an eTitle document is interrupted in some way, the tamper evident signature "knows" that the entire document was not received as originally signed and sealed.

The second characteristic of the SMART Document is that it is Manageable, which, in the general sense, applies to the definition of SMART Documents. People and things are described as manageable if they can be easily handled or controlled. A SMART Document contains sections, each with its own purpose that helps manage the electronic document. For example, A SMART Document contains a section called the header. This section is comparable to an e-mail

header, which identifies the sender, the recipient, and a subject. It's information about the e-mail. A SMART Document header provides information about the electronic document such as its document type (a HUD-1 or a Short Form Title Policy) and whether it has been signed or not. By explicitly knowing this information, we are able to determine how to manage or process the document. A computer application designed to receive and process SMART Documents will have business rules that tell it how to process incoming documents. For example, there may be one process for handling HUD-1 settlement statements and another for title policies and another to identify a missing signature, which can then be obtained.

The third characteristic, Archivable, is a fictitious word. Who says that industry standardization efforts can't be creative? It was added so that all words end in "able." But you get the point. SMART Documents may be archived or kept in an electronic vault for the length of time prescribed by the business process, which for a fixed 30-year mortgage could be as long as 37 years.

The next characteristic, Retrievable, has multiple meanings. It is possible with SMART Documents to retrieve or get access to the tagged information such as the loan amount or borrower name. The data section in a SMART Document uses XML tags to organize information into pieces that computer systems can easily consume. The data section includes tagged fields such as "Lender Name" and "Interest Rate." All of the data tags are standardized by MISMO Workgroups. That means the borrower name is in a standard

technology corner

element called BORROWER (in all caps), not Borrower and not Buyer. By using MISMO standards for data inside the SMART Document, we are able to retrieve the information regardless of the document's source.

But the design of SMART Documents also satisfies the other definitions of retrieve:

1. to save something from being lost, damaged, or destroyed
2. to restore something to its original condition

Without the SMART document format, information is gathered from a computer, placed on a form, and then printed. Once the document is complete, the connection between individual pieces of information on the paper and the database or computer source

is not easily restored. However, by saving the data in a separate section of the SMART Document and using MISMO standards for the XML tags, we will never lose the connection between source data and information.

In addition to the data section a SMART Document contains a view section, which is like a snapshot of what was on a computer screen at the time it was presented. Capturing the "view" creates an electronic document that looks like paper and allows for variation in presentation format. This means that the view format may be either a Web page in HTML, a PDF, or any other electronic document format. Having variable view formats allows for exchange of electronic documents regardless of the internal processing

system. For instance, if a system can only accept PDFs, a SMART Document can be delivered in PDF format with additional information telling you whether the document is a title commitment or title policy so that the system knows how to process it.

If the view is in a tagged HTML presentation format, links are created between the data and the view section. By linking the data and the view, a further level of document integrity is provided. A "snapshot" of the document and the information within the document can be checked against one another. For instance, in the title policy the data section is used by computers that prefer to process numbers, such as the title policy amount represented as 169000.00. The

Pass the Competition with TitleSearch®

Search Manager™

Powerful research portal compiles multiple searches, reorganizes information, and emails documents and reports for efficient, accurate examinations.

Advanced Search Analysis™

Rules-based intelligence scores search results, identifies examination issues, and creates requirements and exceptions for fast delivery of commitments and policies.

TitleWatch™

Dynamic new software module provides automatic email notification of title plant activity for expanded marketing and customer service opportunities.

“Advanced Search Analysis has completely **revolutionized** the way we conduct business. By utilizing TitleSearch's complete feature-set, we have **increased productivity** almost **40%** in our examination department.”

David Busch
Home Abstract and Title Company
Waco, Texas

Ultima Corporation
800.528.4853
sales@ultima.com

TitleSearch® • eTitleSearch™ • FileStor®
A subsidiary of Stewart Information Services Corp. [NYSE: STC]



technology corner

document view prefers the use of dollar signs and commas; e.g., the title policy amount is represented as \$169,000.00. In this way, the information can be retrieved in its original format.

As for the last characteristic of Retrievable, it is not possible at this time for SMART Documents to fetch small game that has been shot by a hunter, so your Labrador retriever can still rest assured that his or her job is not at jeopardy! This simply means you can retrieve the documents easily when you need them.

And, finally, Transferable ensures that documents can be transferred easily i.e., moved from document preparation to closing table to lender and recorder, or from one electronic vault to another, regardless of computer systems.

HOW WILL MY COMPANY BENEFIT?

Why is it important to have standards for eTitle documents?

One reason is cost savings. Electronic documents save money in terms of creation (no need for paper printouts), transmission (no postage or delivery fees), maintenance (no need for imaging), storage (no need for file cabinets) and destruction (no shredding costs). To play off the acronym, its smart to have standards in place.

Because there isn't really a concept of a "page" in an electronic document, the indexing and referencing required of paper pages may be reduced. Associated information such as title exceptions or endorsements can easily be

added directly into the electronic document, increasing the size of the file without increasing the cost.

With the SMART Document, the data is readily available for downstream processes to utilize. This not only reduces costs but also speeds the time required to issue a title policy. With data stored inside the SMART Document, automated reviews can be performed to check the quality of the information, not only within the document itself but also within the entire loan file.

Take another look at the power cord on your laptop. One day, eTitle will be a reality; there's just some work to do before then.

IS YOUR DISBURSEMENT DEPARTMENT RUNNING IN CIRCLES ?

Let CorrectDraw set it Straight !



CorrectDraw

Construction Disbursement Software

CorrectDraw makes the disbursing process more reliable, more efficient and **more profitable**. **CorrectDraw** provides a flexible, accurate method for tracking your projects, generating draws, printing lien waivers and reports, and filing 1099-MISC returns.

HANDLE MORE PROJECTS IN LESS TIME

Generate MORE SALES by providing a value added service to your clients.

CorrectDraw users say:

"Since using CorrectDraw we request construction disbursement work instead of avoiding it. This has brought in additional Title work"

"It forced us to pay attention to detail, the end product looks better to our clients"

"Easy to use, more options, the process is smoother"

"A lot easier, it saved us a ton of time, I actually love my job!"



Get off the Tread Mill and on the road to productivity



Construction Disbursement Software

Silver Bay Systems

www.silverbaysystems.com

715.479.3044

Call today or visit www.silverbaysystems.com to learn how CorrectDraw can help you.

My ALTA: See What's New On The ALTA Web Site

Several new features have been added to the ALTA Web site to help you do your job more efficiently and interact more easily with ALTA.

by Kelly Romeo

Now is a great time to visit the ALTA Web site and explore. ALTA leadership and staff have been working on dozens of new projects over the last year to enhance existing features and create new resources to benefit the membership.

The ALTA Abstracters & Agents Section Executive Committee sponsored an Agent Visioning Group that met several times during 2004 and developed a set of proposals for the ALTA Planning Committee and Board of Governors. Several proposals were approved and have resulted in the following Web site enhancements.

When you have a moment, try out these new features and see how easy they are to navigate. Log in to My ALTA and let us know what you think!

THE TECHNOLOGY HOT SPOT

This new feature, under the Technology section of the site, is designed to be a one-stop-shop for all

of your technology needs. You can connect to technology articles from *Title News* and other industry sources, gain access to online technology training, and view a calendar of technology-related events. You'll also learn about other organizations working on technology initiatives in the real estate and mortgage finance industry and access information and downloads for electronic data and document standards, which can be implemented to add efficiency to your operation.

ALTA'S ONLINE CLASSIFIEDS

This section has been developed so ALTA members can post business supplies and equipment for sale. It's easy to list a product, add a description, name your price, and upload a picture. Weekly e-mails provide updates on the status of your listings, and it's possible to designate another person in your office to be the contact for the listing. An online shopping primer is under development with links and tips about finding the highest quality and best deals online.

ALTA HAS JOINED eBay

If you can't find what you're looking for in the Online Classifieds section, don't worry! ALTA has joined eBay as an affiliate, and you'll find an ad with search fields built in for your convenience throughout the Technology section of the site.

ONLINE TRAINING RESOURCES

LTI, ALTA's educational arm, currently offers a basic and advanced title industry Correspondence Course online for title industry employees. Employees read chapters, take their tests online, and receive their scores via e-mail. Other online training resources are in development. When your staff needs training in basic technology and applications, ALTA will help guide you to excellent online training resources.

MEMBERS ONLY RESOURCES

Additional technology resources and fresh approaches to sharing and publishing data have enabled ALTA to provide several new features on the Web site, just for ALTA members:

Members can view committee rosters, browse minutes, and access upcoming meeting agendas under "About ALTA." Click on ALTA Leadership/Committees to access this information. ALTA members can also easily register for conventions, and find searchable attendee lists for upcoming meetings in the "Meetings" section. In the "Publications" section, ALTA members can read the current issue of *Title News* online. Under "Industry Research," discover ALTA's hot-off-the-press Title Insurer Balance Sheets & Income Statements.



Kelly Romeo, CAE, is ALTA's director of technology, staff coordinator for the ALTA Technology Committee, and liaison to the Mortgage Industry Standards Maintenance Organization (MISMO). She can

be reached at kelly_romeo@alta.org or 800-787-2582 ext. 224.

UPDATED TECHNOLOGY PRODUCTS & SERVICES DIRECTORY

The ALTA Technology Committee has sponsored the Technology Products & Services Directory online for several years, recently adding the Business Products & Services Directory. The two directories are combined, and vendor contact information is linked to the ALTA Membership Database for constant updates. Only ALTA members in good standing are eligible for listing in the directory. Be sure to visit the directory and check out the following member companies when you're shopping for Technology and Business Products & Services.

COMPANIES IN THE DIRECTORY

ARC Document Research, Inc.
Chicago, IL
312-346-4895
www.arcdocumentresearchinc.net

ASAP Title Abstract, Inc.
Fairfax, VA
703-928-4546

BMI Imaging Systems
Sacramento, CA
916-924-6666
<http://www.bmiimaging.com>

Corporate Development Services, Inc.
West Chester, PA
610-701-6443
<http://www.cdswebcentral.com>

Data Tree LLC
San Diego, CA
800-789-7244 x103
<http://www.datatree.com>

Details Abstracting Services, LLC
Menomonee Falls, WI
414-228-7781
<http://www.detailsabstracting.com>

eLynx, Ltd.
Cincinnati, OH
800-466-5969

First Data Systems, Inc.
Nashville, TN
615-361-8404
<http://www.firstdatasystems.com>

First National Title Services, Inc.
Tampa, FL
813-207-5646

GlobeXplorer
Walnut Creek, CA
800-417-7808
<http://www.globexplorer.com>

Granite Software, Inc.
Burbank, CA
818-252-1956
<http://www.iclosingsdirect.com>

hal Systems Corporation
Dallas, TX
214-691-4700
<http://www.halfile.com>

Hall Settlement Systems, LLC
Frisco, TX
214-618-5373
<http://www.hallsystems.com>

Hardin County Abstract Co.
Elizabethtown, IL
618-287-7944

IDIA Group, Inc.
Denver, CO
303-274-4342

Internet Documents, LLC
Stroudsburg, PA
888-727-4525
<http://www.internetdocuments.com>

Jeanne Johnson & Associates
St. Paul, MN
651-426-9962
<http://www.landrecs.com>

Kilby, Michael W.
MKAssociates — Nationwide Land Survey Coordination
Warrenton, VA
540-428-3550
<http://www.mkassociates.com>

Lincoln Data, Inc.
Spokane, WA
509-466-1744
<http://www.lincolndata.com>

Nelson County Abstract, Inc.
Lakota, ND
701-247-2221

RamQuest Software, Inc.
Plano, TX
800-542-5503
<http://www.ramquest.com>

RBJ Computer Systems, Inc.
Monrovia, CA
626-357-9725
<http://www.rbj.com>

reQuire, Inc.
Virginia Beach, VA
757-552-0306
<http://www.titletracking.com>

Rogers, Thomas C.
White & Williams, LLP
Philadelphia, PA
215-864-7190
<http://www.whiteandwilliams.com>

Silver Bay Systems
Eagle River, WI
715-479-3044
<http://www.silverbaysystems.com>

SMS

Orange, CA
714-998-1111
<http://www.smscorp.com>

SoftPro

Raleigh, NC
919-829-1122
<http://www.softprocorp.com>

Szymanski, Curt
Windward Consulting LLC & Morphidae Solutions LLC
Waunakee, WI
608-850-5170

The Rockridge Group, Ltd.
Woodstock, IL
815-338-3320

Title Solutions, Inc.
Westerville, OH
614-508-0032
<http://www.titlesolutions.com>

TitlePro

Lancaster, PA
717-898-4800
<http://www.go-titlepro.com>

TitleSCAN Systems

Sudbury, MA
978-443-5143
<http://www.titlescan.com>

TitleSoft, Inc

Maitland, FL
407-622-5033
<http://www.titlesoft.com>

TSS Software Corporation

Annapolis, MD
888-268-0422
<http://www.iwantTSS.com>

Ultima Corporation

Hardy, AR
870-856-1234
<http://www.ultima.com>

USA Digital Solutions, Inc.

Denver, CO
303-892-7849

Virtual Desktop, Inc.

Dallas, TX
972-960-6400
<http://www.virtualdesktopinc.com>

Walker, Nancy L.

Title Program Administrators
Phoenix, AZ
800-277-5680
<http://www.titleprogram.com>

See us at the ALTA Convention in New York City



TitleSCAN Web

**Control Your Future with Advanced Title Plant
& Document Imaging Software!**

outperforms, outscales, outdelivers

- Installs in minutes on existing servers.
- Advanced XML software technology end-to-end.
- Easily integrates with other software.
- Widely used throughout the nation.

TitleSCAN Systems

Control Your Future with TitleSCAN Web

For more information call us today at **800-448-7226**
or visit www.titlescan.com.

Join a PREP

Want to know what's happening in your local recording office(s)? Want a way to suggest improvements in processes? Want feedback on how your own staff is doing? Join — or form — a PREP!

Property Records Education Partners (PREP) Chapters are forming around the United States. A formal Workgroup of the Property Records Industry Association (PRIA), the concept for PREP Chapters was endorsed by ALTA. Chapters have already been established in Washington State, Minnesota and Florida. These groups have been meeting for over a year and are enjoying the benefits of enhanced industry-wide communication and education at the local level.

A new PREP Chapter has been organized in Nashville, TN, with its first meeting this past July. Kim LeGate, chief deputy of operations for Davidson County, TN, reports they had a great turnout; were able to cover several items of local industry concern; and are enthusiastic about working together as a PREP Chapter! If you are located in Tennessee, we encourage you to become a participant in this new chapter. Contact Kim at: Kimberly.Legate@nashville.gov for more information.

PREP Chapters are in the development stage in several states including Arizona, California, Colorado, Louisiana, Maryland,

Washington DC, North Carolina, North Dakota, Nevada, Oregon, Pennsylvania and Texas. If you are located in one of these states and want to be a PREP Chapter participant, just let us know and we will put you in touch with the appropriate organizers. Your involvement and support is needed! Please contact Ardis Schmitt, PREP national coordinator for PRIA, at schmitta@pcisys.net or 719-550-1708.

PRIA's goal is to have PREP Chapters established in every state over the course of the next 18+ months. What a great way for the property records industry to network nationally, while meeting at the local level. Through this structured forum, participants from every sector can improve industry relationships at the local level and enjoy outstanding educational opportunities through PRIA. Visit PRIA's Web site at www.pria.us for more PREP details!

Privacy and Public Land Records

After over two years of information gathering, lively discussion and frank exchanges of viewpoints, PRIA has published a white paper entitled "Privacy & Public Land Records: Making Practical Policy." This white paper is specifically focused on the public land records and Social Security numbers appearing on these documents. You can download the paper from PRIA's Web site, www.pria.us, under the heading "Publications" on the left-hand side of PRIA's home page. It is anticipated that the Records Access Policy Advisory Committee will be releasing model legislation shortly.

URPERA iGuide

In the late fall of 2004, the National Conference of Commissioners on Uniform State Laws (NCCUSL) released its completed Uniform Real Property Electronic Recording Act (URPERA). To date four states (Arizona, Delaware, Texas, and Virginia) have enacted URPERA. PRIA President Mark Monacelli said, "The creation and release of URPERA will overcome any lingering questions about the reality of electronic recording, and its importance in the field of money transactions." In order to encourage adoption of URPERA in the states, PRIA has now released a URPERA iGuide (i.e., a guide to implementing URPERA in the states). The guide provides information on the intent of the NCCUSL act, answers questions for state legislative leaders, and provides recommendations for the eRecording Standards Commissions of each state. The URPERA iGuide may be downloaded from PRIA's Web site, www.pria.us.

Property Records Industry Association

P.O. Box 3159
Durham, NC 27715-3159
(919) 433-0121
www.pria.us
Michael R. Borden
coordinator@pria.us



member news

Movers & Shakers

CALIFORNIA

Robert (Bob) P. Christman has joined Old Republic Title, Residential Information Services, Dove Canyon, as national account executive. Most recently he held the position of regional sales manager for Fair Isaac, a financial services software firm in Atlanta.



First American Title Insurance Company, Santa Ana, has several announcements.

James J. Dufficy has been appointed as director of the Lender's Advantage

Division. Dufficy, who also serves as senior vice president and regulatory counsel for the corporation, has been with First American since 1994. **Roger S. Hull** has been promoted to executive vice president. Hull started with First American in 1998. Most recently he was chief information officer.



Patrick E. McLaughlin has been named president of the company's National Default Title Services group. Previously, he was chief operating officer for the Lender's Advantage

Division. He has been with First American since 1989. **Lyndiana Navarro** has been named director of emerging markets for First American's southern California region. Navarro has been business development manager with First American's Credit Information Group since 2004.

MASSACHUSETTS

CATIC in Wellesley has announced two new appointments.

Peter C. Bennett, Esq., and **Laurie A. Barrett** have been appointed agency representatives. Prior to joining CATIC, Bennett was in private practice specializing in real estate law, and Barrett, a licensed real estate broker, was a real estate paralegal with a law firm.



Cesar E. Mendoza has been promoted to vice president and director of IT operations for First American Title Company's northeast region. Most recently he was assistant vice president and regional director of IT operations. He has been with First American since 1996.

MICHIGAN

Daniel B. Maidlow has been named vice president and counsel for LandAmerica 1030 Exchange Services, Troy/Detroit. Mr. Maidlow came to LandAmerica from a Chicago law firm.

NEW YORK

Jamie Giorello has been named business development strategist and sales executive for Realty Data Corp., Garden City. Before joining Realty Data Corp., Giorello was a sales executive with Zenodata Corp.



OHIO

Libby Martini has been appointed manager of the Portage County office of First American Title Insurance Company, Ravenna. Previously she was Lake County manager and an escrow officer in the Cleveland office.



Ryan Marrie has been promoted to manager of the Pepper Pike office of First American Title Insurance Company, Cleveland. Previously he was manager of the Portage County office and was an escrow officer in the Cleveland office. He has been with the company since 2001.



TEXAS

George L. Houghton, Jr. has been promoted to the new position of national independent title agency director for Stewart Title Guaranty Company, Houston. Previously, he was vice president and district agency manager for south and west Texas.



Jessica S. Verduzco has joined First American Title Insurance Company, Houston, as emerging markets director for the state. Prior to joining First American, Verduzco was a management consultant and sales manager with Gap International.



NEW ALTA MEMBERS

ACTIVE MEMBERS

Alabama

Kevin Curtiss
Curtiss, Kevin
Cullman

Sandra Middleton
Monroe Title Co.
Monroeville

California

Matt Johnston
Workway
Burbank

Colorado

Joe Martinez
Alliance Title Insurance, Inc.
Lakewood

Connecticut

Michele Doran
Homestead Title Services, LLC
Coventry

Rubin Ketainek
Ruby Realty, Inc.
West Haven

Marie Sullivan
Northeast Research, Inc.
Wilton

Florida

Garyn Angel
Allstate Title Co., Inc.
Port Richey

Mike Bogart
Dominion Title Corp. - Jacksonville
Jacksonville

Sue Geigle
Statewide Title Solutions, Inc.
Dunedin

Denise Jenkins
Merit Title, Inc.
Stuart

Mayte Perrero
International Title
Coral Gables

Florida, cont.

Lee Schmachtonbers
Florida Title Insurance Agency, Inc.
Coral Gables

W. Trent Steele
East Ocean Title
Stuart

Sherri Wigger
John L. Gioiello, PA
Panama City

Richard Zaretsky
Kelnard Title Co., LLC
West Palm Beach

Georgia

Shaun Byrm
First Priority Title, LLC
Atlanta

Stephen Crane
Ashley Services, LLC
Marietta

Tia Fowlkes
TFT Group, LLC
Tucker

Steve Knighton
Diligent Searches
Marietta

Jessica Kollen
Anchor Title Search, Inc.
Marietta

Marsha Madden
Paralegal Services
Elberton

Sam Palmer
Legal Services of Georgia
Roswell

Angela Robinson
Global Title Services, Inc.
Stone Mountain

Tanya Samuels
TRS Titles
Roswell

Illinois

Michelle Broughton-Fountain
Best Title
Flossmoor

Rebecca Kale
ARC Document Research, Inc.
Chicago

Illinois, cont.

Oscar Lares
Equity Land Title, LLC
Florissant

Mark Meilink
Allegiant Title Co., Ltd.
Fairview Heights

Gary Mueller
Three Rivers Title Co.
Joliet

Tony Valevicius
Principal Title Company, LLC
Bolingbrook

Indiana

Gail Melville
Financial Publishing Co.
South Bend

Wesley Schrock
Exclusive Settlement Services, Inc.
Alexandria

Kentucky

James Dungan
American Closing Group
Lexington

Mary Freshwater
Lucky STAR Title Search Services,
LLC
Owensboro

Jan Hills
Independent Title Examiner
Mayfield

Susan Tinnon
Western Kentucky Title Co., LLC
Bowling Green

Louisiana

Melanie Colvin
Retro, Inc.
West Monroe

Jeff King
Automated Filing Systems, Inc.
Baton Rouge

Paul Kitchens
Kitchens, Benton, Kitchens & Black
Minden

Joel Klause
Infinity Abstracting, LLC
Westwego

NEW ALTA MEMBERS

Louisiana, cont.

John Waitz
The Title Co., LLC
Baton Rouge

Maryland

Thea Hildebrand
Property Reporters Network
Pasadena

Massachusetts

Horace Carpenter
Carpenter, Horace
West Roxbury

Michigan

Richard Bedra
Michigan Search Services
Utica

Carole Bullion

Classic Title Agency, LLC
Brighton

Vicky May

Title Rite Title Services, LLC
Grand Rapids

Minnesota

Frederic Knaak
Ancona Title Services, Corp.
Vadnais Heights

April Stanig

Lake Country Abstract
Warroad

Lance Whitmore

Whitmoresearch
Fridley

Missouri

Linda Bishop
Great Plains Title C.
Independence

Kerri Kempker

Macon Co. Title & Escrow Services
Macon

Charles Politte

Bates Countywide Abstract & Title Inc.
Butler

Montana

J. Tim Gillespie
InterTech USA, Inc.
Missoula

New Jersey

Lisa Balducci
Express Title Agency, LLC
Ringoes

Lisa Bowling

TJ Title Agency
West Berlin

Gulshan Chhabra

American E-Title Corp.
Iselin

Deverton Gilphilin

Maer Title, Inc.
West Orange

James Jordan

Quality Title & Abstract Agency, Inc.
Eatontown

New Mexico

Douglas Farr
CPR Title of New Mexico, LLC
Albuquerque

New York

Frances Blazer
Heritage Abstract & Title Agency, Inc.
Vernon

Jack Shemtob

Pelican Abstract Corp.
Scarsdale

North Carolina

Michael Park
Realty Select Settlement Services, Inc.
Formerly NC Title Settlement
Winston Salem

Sandra Ross

ROSS Real Estate DATA, Inc.
Warne

Ohio

Louis Dudek
Heritage Title Company, Inc. of Portage
County
Lisbon

Arlene Griffith

Knox Title Agency, Inc.
Mount Vernon

Ohio, cont.

Sandra Longo
Prime Equity Title, LLC
Marion

Brian Makowski

Independent Abstractor
Findlay

Deanne Moore

Towne Title & Escrow, LLC
Troy

Pennsylvania

William Eritz

cfacts
Pittsburgh

Puerto Rico

Milagros Mendez

Centurion Insurance Agency, Inc.
Cooperativa de Seguros Multiples de
P.R.
San Juan

Rhode Island

Elizabeth Paolino

Affiliated Title & Closings, LLC
Providence

Tennessee

Judy Thacker

Skyway Title Services
Madisonville

Texas

Brian Pitman

Independence Title Co.
Austin

Utah

Anne Johnson

Summit Title & Escrow Insurance
Agency, Inc.
North Logan

Virginia

Theresa Choi

EPro Technology
dba Title One, Inc.
Centreville

Brian Clements

Stewart Title & Settlement Services
STG District Office
Chesapeake

Richard Conrod

Riverton Enterprises, LLC
T/A Assurance Title & Closing
Virginia Beach

Virginia, cont.

Jane Gleason

Courthouse Title Services
Midlothian

Nancy Heflin

Stonewall Title, LLC
Front Royal

Karen Lawson

Capital City Title & Escrow, Inc.
Richmond

Laurie Leavitt

Roanoke

Iris McLane

East Coast Settlement Services, LLC
Virginia Beach

Jennifer McCloud

South Beach Title Group
Virginia Beach

William Moore

Mobjack Title Co., LLC
Gloucester

Gioan Nguyen

Pacific Title, Inc.
Falls Church

Bonnie O'Donnell

Title Technology, LLC
Virginia Beach

John Orlando

Lynnhaven Title Agency, LLC
Virginia Beach

Stewart Sacks

Choice Title, LLC
Chesapeake

C. Sabol

BOC Title of Hampton Roads
T/A: Executive Title Center
Norfolk

Jessica Starkey

Abstracts by Starkey
Richmond

Le Thai

ASAP Title Abstract, Inc.
Fairfax

Wisconsin

Tracy Kubiayk

Details Abstracting Services, LLC
Menomonee Falls

Melissa Stoeger

Phoenix Research & Closings, LLC
West Allis

ASSOCIATE MEMBERS

District of Columbia

Donna Coleman

Coleman, Donna Maria
Fannie Mae
Washington

Georgia

Kirk Angell

Atlanta

Maryland

Wendy Hawkins

Cockeysville

Helen Murphy

Owings

North Carolina

Patricia Rivera

Kitty Hawk

Virginia

Jennifer Coffey

Charlottesville

Laurie Leavitt

Roanoke

Title News Advertisers

Darryl Turner Institute — www.darrylturnerinstitute.com	17
DataTrace Information Svs — www.edatatrace.com	19
Landata — www.landatatitleoffice.com	7
Old Republic National Title Insurance Co. — www.oldrepublictitle.com	Cover 2
RamQuest Software, Inc. — www.ramquest.com	8
RBJ — www.rbj.com	23
Scott Insurance — www.scottins.com	15
Sign America — www.Sign-America.com	21
Silver Bay Systems — www.silverbaysystems.com	28
SMS — www.smscorp.com	13
SoftPro Corporation — www.softprocorp.com	Cover 4
TIAC — www.cpim.com/tiac	Cover 3
Title Scan — www.iwantss.com	31
Title Support Services — www.iwantss.com	25
Ultima Corporation — www.ultima.com	27

Marketplace

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

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

GOT THAT SINKING FEELING?



How Reliable is Your E&O Carrier?

Is market volatility making it difficult to keep your insurance program afloat? An E&O Insurance Company owned and governed by title professionals can be a lifesaver.

...And that's just what TIAC is — the only E&O program for title professionals created and endorsed by the American Land Title Association.

Cutting-edge coverage, stable rates, unparalleled claims and underwriting

services, policyholder dividends, and a 14 year history of providing a strong, stable market make TIAC the smart choice.

Call us today and see what a smart choice TIAC is.



Your company. Your choice.

Title Industry Assurance Company, A Risk Retention Group.
2 Wisconsin Circle, Suite 650 • Chevy Chase, MD 20815-7011
phone: (800) 628-5136 • fax: (800) TIAC FAX (842-2329)

www.cpim.com/tiac

It's called
Survival of the Fittest...



Let SoftPro help your business
not just survive, but flourish.

Why is SoftPro's ProForm the #1 Closing and Title Software Solution?
It's simply the fastest, most reliable closing software available, period. And with these features, it's just the smartest choice:

- TransactionPoint provides internet-based status notification and document posting, allowing 24/7 access to all parties
- eQC functionality for verification of lender data
- RealEC technology exchange
- Crystal Reports integration
- Direct email and fax functionality
- Increased productivity and improved client communications
- Enhanced document management
- Print documents to PDF
- Transaction coordination and management
- Accounting export
- Spell check documents

For a demonstration or a
FREE 30 day trial, call SoftPro Sales at
800-848-0143.



SoftPro / 333 East Six Forks Road / Raleigh, North Carolina 27609
800-848-0143 / www.softprocorp.com