

NOVEMBER 2018

# TITLENews

AMERICAN LAND TITLE ASSOCIATION

## Pitch Perfect

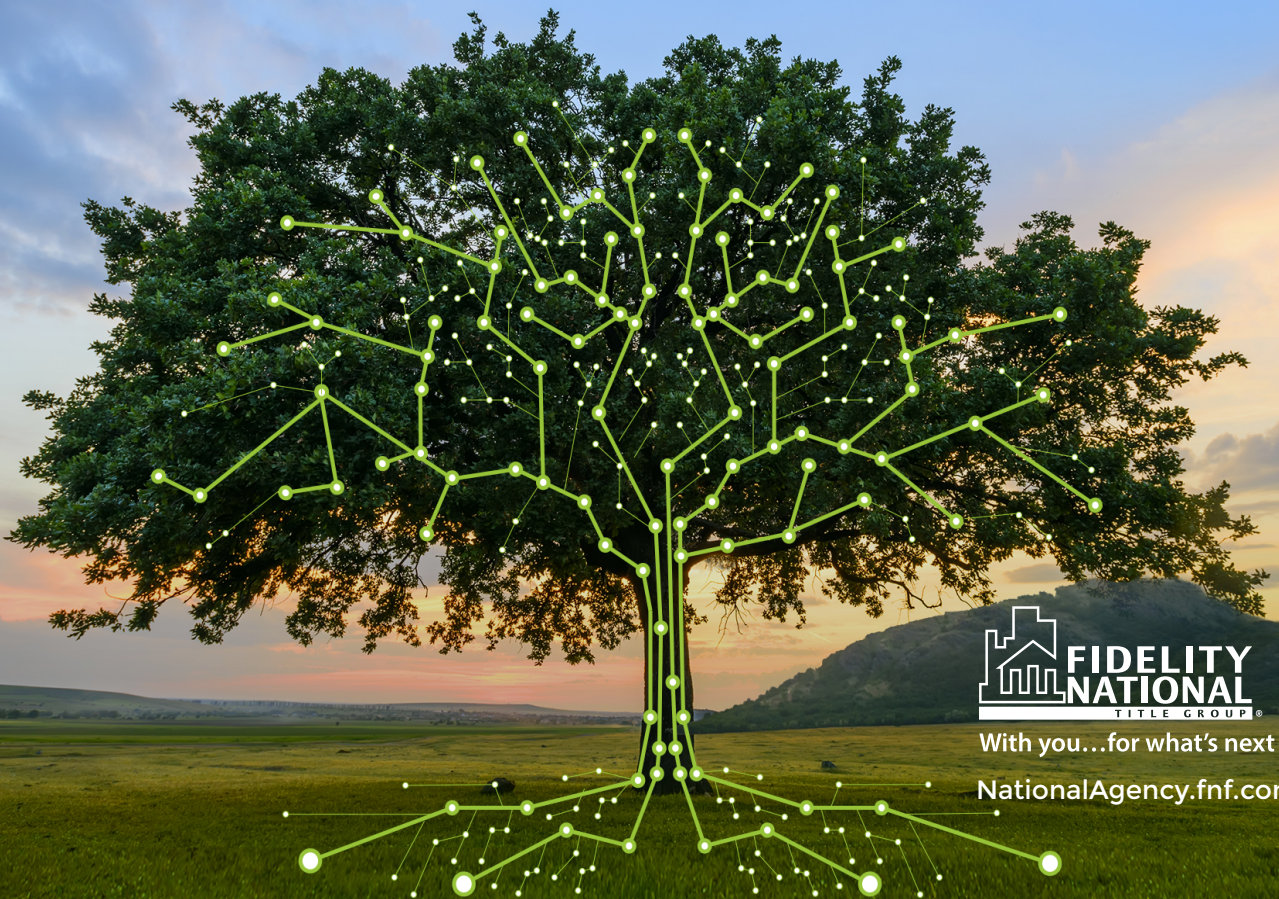
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*ALTA President  
Cynthia Durham Blair*



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**DON'T MISS THIS MONTH'S  
DIGITAL ISSUE OF**

# TITLENews

The digital edition of **TITLENews** includes a webinar recording on how automation and artificial intelligence is being used in the industry and how it can unlock valuable employee time to work on revenue-generating business.

Go to [alta.org](http://alta.org)  
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*TitleNews* is published monthly by the American Land Title Association. United States and Canadian subscription rates are \$100 a year for members and \$300 a year for nonmembers. For subscription information, call 800-787-ALTA.



Send address changes to *TitleNews*, American Land Title Association, 1800 M Street, Suite 300 S, Washington, D.C. 20036-5828.

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# TITLENews

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## Cycling Through the Cycle

**OVER THE PAST MONTH, WE'VE SEEN** headlines talking about rising mortgage rates, market correction, affordability and housing sentiment. At ALTA ONE last month, Fannie Mae Chief Economist Douglas Duncan warned of a potential recession and recently said the government-sponsored entity has become “more pessimistic” about expectations for the housing market. Rising interest rates and declining housing sentiment from both consumers and lenders led Fannie to lower its home sales forecast for 2019. Duncan issued the housing-sector warning because the federal funds rate has been essentially zero over the past decade. He said the policy intervention of very low interest rates was substantially different than any other cycle. The question now is, “How will the housing market respond?”



**JEREMY YOHE**  
ALTA vice president of communications

This ebb and flow are nothing new—especially to industry veterans. In simple terms, there are four stages of the cycle: recovery, expansion, hyper supply and recession. According to many experts, we’re entering the hyper-supply stage, meaning that Duncan’s recession hint could be looming in the next few years. ALTA is here to help members manage their businesses through the cycle. Our human resource library provides items to help you hire and retain employees to combat the “silver tsunami” (the industry’s aging workforce). Our Homeowner Outreach Program (HOP) helps members market their businesses and explain the benefits of title insurance. The Our Values initiative can help a company improve performance and alignment. We also recently unveiled ALTA Marketplace to help members easily find vendors that can help improve their operations.

Through our various publications, we strive to provide content to help inform decision making. Companies continue to utilize digital technologies to reduce errors and costs, speed up transactions, and drive improved customer service. To help members understand this evolving market and provide information to customers, we plan to launch a new electronic newsletter focused on technology and all things digital. Watch for this new twice-a-month e-pub starting in January. We hope you use it to educate yourself and your staff about how digital technologies are shaping real estate and mortgage transactions, and to share with your customers all the innovation taking place in the industry.

As for our print publication, I encourage you to check out this edition’s feature article to learn more about ALTA’s new president, Cynthia Durham Blair NTP. Among her goals is to help make members more aware of the various tools and resources that are available through ALTA. And if you get the chance, go and sing karaoke with her—she can belt out some notes! As you’ll read, Cynthia enjoys music. One of her favorite songs is Sultans of Swing by Dire Straits. The song goes, “You feel alright when you hear the music ring.”

Let ALTA continue to provide the soundtrack as we cycle through another cycle.

## ALTA Asks Bureau to Use Sandbox to Test Disclosure of Title Fees

ALTA has sent a letter requesting that the Bureau of Consumer Financial Protection allow lenders and title companies to test the disclosure of title insurance fees to consumers under its TILA-RESPA Integrated Mortgage Disclosure rule (TRID) under the bureau's Trial Disclosure Program.

The bureau's new Office of Innovation proposed a Disclosure Sandbox through revisions to its existing Policy to Encourage Trial Disclosure Programs. The program was established in 2013, but the bureau has not approved any trial disclosures. The Disclosure Sandbox carries out the bureau's authority under Section 1032(e), which allows it to deem a covered person conducting a trial disclosure program to follow or be exempted from a requirement of a bureau rule or certain federal laws.

A Disclosure Sandbox may offer ALTA and its members the ability to test TRID disclosures that provide consumers accurate title insurance charges in actual transactions and provide the bureau the rationale for a permanent fix to TRID's title insurance disclosures. The Disclosure Sandbox clarifies that applications may be submitted by a group, such as a trade association, on behalf of its members, and may propose a scaled or iterative approach to testing.

The bureau believes significant opportunities exist to enhance consumer protection by facilitating innovation in financial products and services and enabling companies to research informative, cost-effective disclosures. The bureau also recognizes that in-market testing, involving companies and consumers in real-world situations, may offer particularly



valuable information for improving disclosure rules and model forms.

In the letter, ALTA asked the bureau:

- for increased coordination with state regulatory authorities
- to streamline the application and approval process
- to provide greater clarity regarding compliance waivers

The bureau also has launched an innovation webpage. Here you can find out how to apply to run a disclosure trial or pitch a pilot and learn more about the Global Financial Innovation Network. The link is [consumerfinance.gov/about-us/innovation](https://consumerfinance.gov/about-us/innovation).

## ALTA Engages Recruitment Consulting Firm for CEO Search

ALTA announced it has contracted with Korn Ferry, a global organizational consulting firm, to explore candidates for the association's chief executive officer position.

ALTA's Search Committee interviewed several firms and recommended to the ALTA Board of Governors that Korn Ferry be tapped to conduct the CEO inquiry. The committee was

impressed with Korn Ferry's experience in the non-profit sector and their proprietary process. ALTA's CEO position opened in September following the resignation of Michelle Korsmo.

"Korn Ferry will help the Board find the CEO candidate who best fits ALTA's priorities and culture," said Steven G. Day NTP, ALTA's immediate past president. "While we anticipate the search will take some time, ALTA's Board and leadership have established a plan for continuity, and our staff will maintain the high level of service our members have come to expect."

# STRENGTH STABILITY FOCUS

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## ALTA Awards NTP to Idaho Title Professional

Cindy Guanell ITP, NTP has been awarded a National Title Professional (NTP) designation from ALTA. Guanell joins more than 80 other industry leaders from around the United States who have earned the professional designation. The designation recognizes land title professionals who demonstrate the knowledge, experience and dedication essential to the safe and efficient transfer of real property.

A title industry professional since 1991, Guanell is regional underwriter of the Mountain States, including Colorado, Idaho, Montana, Nevada, New Mexico, Utah and Wyoming, for First American Title Insurance Co. Guanell also earned her Idaho Title Professional designation on Aug. 22, 2018. She previously served on the Idaho Land Title Association (ILTA) Board as president from 2015-2016 as well as chair of ILTA's Judiciary and Education committees. Guanell is a member of ALTA's Native American Lands Committee.

A full directory of NTPs is available at [alta.org/ntp](http://alta.org/ntp).



## ALTA Director of State Government Affairs Named to PRIA Board



Elizabeth Blosser, ALTA's director of state government affairs, joined five other professionals who were elected to serve two-year terms on the Property Records Industry Association's (PRIA) Board of Directors. This is the first term on the PRIA Board of Directors for Blosser.

The new board convened Aug. 30, to elect officers for one-year terms. Larry Burtness, recorder for Washoe Co., Nev., was elected president; Jerry Lewallen, president of eRecording Partners Network, will serve as vice president; Annette Hill, city register/assistant commissioner of the N.Y. Department of Finance, will take the position of secretary; and Zachary Zaharek, senior corporate counsel for Data Trace, was re-elected treasurer.

## Membership by the Numbers

ALTA is the title insurance and settlement services industry resource for advocacy, education, communications and networking. Here's a look at some membership numbers from the past month.

- New Members: 8
- New Associate Members: 1
- New Attorney Members: 3
- Total Members: 6,374
- State With Most New Members: Florida

For a list of the latest new and associate members, as well as real estate attorneys who recently joined, go to [alta.org/new-members](http://alta.org/new-members).

# CALENDAR

## 2019 ALTA CONFERENCES

### ALTA SPRINGBOARD

March 20-21  
Memphis, Tenn.

### ALTA ADVOCACY SUMMIT

May 6-8  
Washington, D.C.

## 2018 STATE CONFERENCES

### FLORIDA

Nov. 12-14  
Duck Key, Fla.

### KENTUCKY

Nov. 13  
Louisville, Ky.

### LOUISIANA

Dec. 5-7  
New Orleans, La.

## ALTA 2018 TIPAC Donors

The Title Industry Political Action Committee (TIPAC) is ALTA's voluntary, non-partisan political action committee (PAC). TIPAC raises money to help elect and re-elect candidates to Congress who understand and support the issues affecting the title industry. TIPAC has received \$551,964 from 950 donors so far in 2018. Check out who has supported the industry at [alta.org/tipac](http://alta.org/tipac).





## MYTH: MILLENNIALS ARE NOT BUYING HOMES.

### FACT: BUYERS 36 AND YOUNGER REPRESENT 34% OF HOMEBUYERS, THE LARGEST GENERATIONAL GROUP TO PURCHASE HOMES.\*

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# Pitch



Cynthia Blair and her children and dogs on the family tractor at their home in Columbia, S.C.



# Perfect

*ALTA President Cynthia Durham Blair's Blend of Attributes Will Guide Industry to Amazing Harmonic Heights*

By Jeremy Yohe

**CYNTHIA DURHAM BLAIR NTP** always desired to be a professional singer. After high school, she hoped to go to New York City and try her luck on Broadway. “My dad put the kibosh on that and told me I had to get a college degree first,” she said. Broadway’s loss was the title industry’s gain. In October, Blair became the first title professional from South Carolina to serve as ALTA’s president. She’s also the fourth woman to lead the association, following in the footsteps of Cara Detring, Anne Anastasi and Diane Evans.

Described as an eloquent attorney, loving mother, keen entrepreneur, inspirational leader and a trusted friend, Blair’s also someone who’s not afraid to rock out to AC/DC. It’s all these intertwined attributes and invaluable assets that will help ALTA and the industry have the perfect pitch over the next year, capitalizing on opportunities and braving business challenges.

“I am truly privileged to lead such a strong group of title industry professionals who work diligently every day to ensure our customers don’t have to worry about their property rights,” said Blair, who is also a founding member of the law firm Blair Cato Pickren Casterline LLC in South Carolina. “Helping unite our more than 6,300 members and the land title insurance industry under the ALTA umbrella is a job I am humbled to have and one I take seriously.”

## **Path to Becoming a Title ‘Nerd’**

Blair grew up in Columbia, S.C., in the house where her mother still lives. She’s the middle child of three siblings. A younger brother also lives in Columbia. An older sister lives only an hour away near Charlotte. Their father was a commercial real estate broker and developer.



Cynthia Blair was a “Title Shark” during ALTA ONE.

“We started out at a very young age looking at property and buildings,” said Blair, who added that her father instilled a strong business sense and money management skills in his children.

While Blair was in graduate school, her mother turned in her stay-at-home mom apron and became a certified antiques appraiser. Her mother has operated that business—in addition to dealing sterling silver flatware and collectibles—ever since.

When Blair headed to Florida State University, she was still tempted by music and focused her studies on voice and theater. Blair soon learned there were plenty of technical courses that didn’t interest her. “I realized that to actually major in voice, you had to study music theory and other things I didn’t want to do, so I quickly knew that wasn’t my future,” she added.

With her father encouraging some type of business major, Blair focused on studying multi-national business. Already minoring in Spanish, she thought it was a great fit. As graduation loomed, Blair decided to give the Law School Admission Test (LSAT) a try. She did so well that Kaplan—which provides comprehensive training to help prepare for the LSAT—asked Blair to teach a course. With that, she headed back home to attend the University of South Carolina School of Law. Although Blair thought she’d become an international business lawyer, she clerked for a small real estate attorney after her first year of law school.

After finishing law school early, she earned an international MBA and lived in Chile while doing an internship with a large telecom company. Working as a criminal litigator for several years, Blair realized that was something not in the cards long-term. With commercial real estate in her blood, she landed at a law firm in the title industry. Blair recalled her real property professor

during the first year of law school who made property law seem so interesting. “He is still one of my favorite professors, and although he doesn’t teach anymore, I still see him occasionally,” she said. Also fueling the title flame was the attorney she clerked for, who taught Blair from the ground up how to search title and how to be a real estate practitioner.

“To this day, you might find me preparing a Closing Disclosure or putting a loan package together when my closers are busy in the weeds,” Blair said. “I believe it’s important for business owners to know how to do their own business.”

Blair was admitted to the South Carolina Bar in 1993 and admitted to practice law in Florida in 1995. She also is admitted to practice in the U.S. Supreme Court, the U.S. District Courts for the District of South Carolina, and the Northern and Southern Districts of Florida. Her abilities have been recognized by many. She has an A/V Preeminent Peer Rating for the highest level of professional excellence from Martindale-Hubbell and is the recipient of several prestigious professional awards including the 2013 Leadership in Law Award from the *South Carolina Lawyers Weekly*, the Gold Compleat Lawyer Award from the University of South Carolina School of Law and the J. Lee McDonald award for outstanding service to the title industry.

“I know I’m a total nerd, but I really enjoy preparing closing statements and Closing Disclosures,” Blair added. “I also love when I get a big title search that I need to review, and I have to sit down and piece together the chain or figure out boundaries—it’s like a puzzle, and I’ve always loved puzzles.”

Handling the messy chains of title or vague legal descriptions may get the juices flowing, but Blair says her favorite transactions involve first-time homebuyers. “I’ve handled thousands of closings and reviewed thousands of title searches, but first-time buyers are always so excited, and it reminds me of the first house I bought almost 20 years ago,” she added.

## Forging Her Own Path

Being on Broadway or a famous rock star may have been options early on, but Blair always thought she’d own her own business—no matter the industry. So, after several years with another law firm, Blair and a few other attorneys ventured out in 2014 and formed their own firm—Blair Cato Pickren Casterline LLC. Based in Columbia, S.C., the company started with one office, six lawyers and 14 staff members. They now have two offices, 12 lawyers and 28 employees.

“The first few months were really tough trying to get everything up and running, but we persevered and have been extremely successful,” Blair said.



The firm's accomplishments haven't gone unnoticed. *SC Biz News* named it one of the state's fastest growing small businesses in 2018, while readers of *The State Newspaper* (the local newspaper in Columbia, S.C.) voted the company as the Best Law Firm the past two years. Blair attributes the success to the relationship she has with the other two owners—Gary Pickren and Rex Casterline.

"Our roles in the firm are organically very complementary, meaning we are lucky to each have strengths and weaknesses that have made our management roles in the firm work very well," Blair said. "The other main driver behind our success is the fantastic team that we have. We have built a very solid, hard-working team of folks who are invested in our clients and customers."

## Balancing Work and Family

Running a law firm while serving on ALTA's Board of Governors often puts a crunch on the calendar. Often with not enough hours in day, Blair maintains boundaries in the evenings, so she can spend time with her son, Durham, and daughter, Emily Grace.

"There's never a shortage of work that needs to

Cynthia Blair with her son, Durham, on a trip to Alaska.



Cynthia Blair and others from the law firm Blair Cato Pickren Casterline, which was voted the Best Law Firm the past two years by The State Newspaper in Columbia, S.C.

be done. Figuring out how to prioritize all the urgent tasks and projects is always a challenge," Blair said. "Admittedly, sometimes it is tough. I have great help for the children, and I normally know my travel schedule way ahead of time, so it just takes good time management. I know there are times my law partners get frustrated with me being gone but with phones and laptops, I can do most anything work-related remotely anyway and keep in touch with my children."

To strike a balance, Blair's children join her on a couple of ALTA trips each year. Earlier this year, Durham joined his mom on a trip to Anchorage, Alaska. Making their first trek to the state, they visited a wildlife preserve. "My son saw more snow on that trip than he's ever seen in his life," Blair joked. In August, Emily Grace was the travel partner as Blair attended the Kansas Land Title Association's annual convention in Topeka. The trip was a significant milestone as Blair has now visited all 50 states—a goal she set to hit before turning 50. She turned 50 on Oct. 12, the same day she was installed as ALTA's president.

"I love the opportunity to take my children new places and create cool memories with them," Blair said. "My children are now counting their states and have a friendly competition between themselves to see who can visit the most states. I think they both have visited something like 16 states, which is way more than I had at their ages."

## Respected Leader and Friend

Blair attended her first ALTA meeting in January 2010. It was at the Large Agents meeting where she met Bill Burding NTP, chair of ALTA's Agents Section Executive Committee and executive vice president of Orange Coast Title Co. The two have been friends ever since.

"Cynthia has demonstrated leadership on both the Agents Section as well as ALTA as a whole," Burding said. "In a time of changing leadership at the CEO position



Cynthia Blair with her daughter, Emily Grace, in Topeka, Kan., during the Kansas State Land Title Association.



The “Trifecta,” Lisa Steele (left to right), Nicole Plath and Cynthia Blair perform karaoke during a TIPAC event at ALTA ONE.

## Poem From Her Dad

Assuming her children and animals were already safe, Cynthia would grab this poem during an emergency. Her father wrote it for her the summer she left for college. “Some years ago, my brother and sister-in-law framed it and it hangs in my bedroom. It is beautiful and inspiring to me. My father died almost 20 years ago, and I miss him every day. That poem is very special to me, and I would grab it,” she said.

Monday, July 7, 1986: 9:30 P.M.  
Tallahassee, Florida

*As I stand here in the shadows cast by the soft street lights,  
thoughts kaleidoscoping; who is Cynthia bursting from the cocoon  
of childhood, vision expansionary for new sights?  
Enthusiasm quelling fears, brave and positive, with innocent control  
you plunge into the unknown; I know the pain, the great gulps of joy,  
the disappointments and the bursting triumphs that will unfold.  
I love the way you wade into the action,  
I fear your safety, the fragility of your heart  
that I can't shield from infraction.  
I know that I can't protect you forever  
that you must grow and gain your strength,  
regardless of my pain it's your endeavor.*

*My eyes stray to the sky, I swear, there's a single star  
fresh and brilliant in the westward night,  
I look the compass, no other near or far.  
All at once the theme is clear,  
tonight you are a single, brilliant star  
alone, unique, without the taint of fear.  
So much to live and learn, so many songs to sing,  
at once, I am proud and alone, I look westward at the star  
and my eyes begin to sting.*

Daddy



of ALTA, the organization could not be in better hands during this year of transition. Her work on remote online notary legislation is especially important as that is this year's major issue confronting the industry generally and agents specifically.”

The first major ALTA conference Blair attended was the Advocacy Summit (called the Federal Conference then) later that year. That's when she met Shonna Cardello CLTP, NTP, president of White Rose Settlement Services. Both were first-time attendees and quickly understood the importance of getting involved and advocating on behalf of the industry.

Cardello said she was drawn to Blair's integrity, intelligence and genuine interest in the industry, “not to mention her fantabulous personality.”

“While serving ALTA and any other association, Cynthia has the ability to wear the association hat and leave the personal hat in the office,” Cardello said. “I value this trait in our leaders. Cynthia is a strong woman and I am excited to see where she leads us this year. I know it will be an amazing ride with Cynthia as president.”

Over the years, Blair forged two strong friendships with Lisa Steele, executive vice president of Mother Lode Holding Co., and Nicole Plath, CEO of Fortune Title Agency. They started calling themselves the “Trifecta of Awesomeness,” but have since shortened it to simply the “Trifecta.”

“Cynthia will be an excellent president for our association,” Steele said. “Her passion and knowledge, along with her progressive thinking, will certainly help lead our industry through whatever comes our way. She's a true leader who is bright, articulate and relatable. I'm proud to call this powerful woman one of my best friends, and I'm so excited for this chapter to begin for her and ALTA. She's a rock star.”

Plath shared a similar sentiment, describing Blair as “one of the most inspiring and intelligent women I know.” She connected quickly with Blair because they “both know how to play hard and work hard.”

“Beyond her charisma, she has a deep understanding of the issues we face as an industry and of the strategic priorities we want to achieve over the upcoming year,” Plath added. “Over the years, as our friendship has strengthened, I have gained a deep admiration for her as well. She is an amazing mother, a strong and confident leader, and an incredible friend. I am truly grateful to have her in my life and can't wait to see her in action as she represents our industry this coming year.”

## Strategic Priorities

The title and settlement industry remains at a



critical juncture with the presence of more and more disruptors that could affect how mortgage and real estate transactions are handled, including technology advances and information security threats. Blair is excited to start working on ALTA's 2019 strategic priorities alongside the Board of Governors, staff and membership. ALTA's 2019 strategic priorities include helping members:

- plan for change through innovation and quality operations.
- stay relevant in the secondary market.
- communicate the benefits of what they do to consumers.
- protect their businesses' and customers' data and money.
- harness the power of ALTA's Our Values and a robust, ethical corporate culture.

To help title professionals remain an important piece of the real estate transaction, Blair said one of the best things ALTA can do is to continue developing resources such as the ALTA Marketplace, which is a new interactive vendor directory that provides high-level guidance to title professionals about the products and services available to them.

"Providing a one-stop shop where our members can keep up with what's new and what's on the horizon is extremely valuable," she said.

Blair said one of the things she plans to focus on is helping small title agencies across the country become aware of the resources ALTA provides to help them compete and operate more efficiently. In addition to the Marketplace, the hiring tools are great resources to help smaller operations find new talent and onboard employees.

"There are many resources that are meant to help small businesses be on a more even footing with their larger competitors," Blair said.

Regulators have put more emphasis on protecting consumers and making the real estate transaction more transparent. This has made it vital for ALTA members to help consumers better understand the important role title professionals play in the transaction and how they benefit from having a title insurance policy. Blair encourages all title professionals to continue telling the industry's story in terms that consumers can understand.

"The materials that have been developed by the Homeowner Outreach Program are a fantastic utility to do just this," Blair said. "There is so much material that can be used in ads, social media and classes for industry partners."

In addition, she says the development of ALTA's Our Values program has been important to serve as the industry's culture compass, highlighting the best attributes and reflecting professional strength.

"It has become clear to me that if a company defines its values authentically and its employees buy into the values,

## The Personal Side of Cynthia Durham Blair NTP

- While she loves Florida State football, you probably won't find her sitting at the top of Doak Campbell Stadium. Why? She's terrified of heights
- She loves animals and currently has two dogs and three cats. All but one of them are rescues. "I particularly like big dogs, my dogs are mastiffs," she adds.
- Cynthia loves to read fiction, particularly mystery/crime drama and fantasy. She says, "I've probably read almost everything Stephen King has ever written."
- Cynthia was a public defender when she started practicing law, trying quite a few cases to a jury.
- Have a large extended family? Cynthia does, and she loves to entertain. She also enjoys hosting her family for all major holidays.
- Shoes? Yeah, Cynthia says she has a large extended family but may have an even larger shoe collection.
- Get her to drink a glass or two of wine and she'll bring down the house with some karaoke.
- She visited all 50 states before her 50th birthday. (#50by50)

the company's culture thrives, and it becomes a driver of that company's business and brand," Blair said. "Values serve as the basis for what all of us do. I think the Our Values program has helped many of our members begin the process of defining their own companies' values and culture."

Over the past year, Blair has helped guide ALTA's efforts to educate the industry about remote online notarization and the need for more advocacy regarding digital closings. She led the recently established ALTA Digital Closing Committee, which will focus on improving and innovating the closing process.

"ALTA should be viewed as the industry leader in digital closings and innovation in the customer experience in real estate settlements," Blair said. "Digital closings, which are not a new thing, are gaining more traction, particularly with the passage of remote online notary laws in several states. The newest generation of homebuyers want to do business in a different way, so our industry is going to have to adjust our thinking to meet the desires of that market." ■

**JEREMY YOHE** is ALTA's vice president of communications. He can be reached at [jyohe@alta.org](mailto:jyohe@alta.org).



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A woman in silhouette stands at a table overlooking a city skyline at sunset. The woman is on the left, looking out over the city. The city is filled with skyscrapers, including the Empire State Building. The sky is a warm orange and yellow, suggesting a sunset or sunrise. The foreground shows a dark table and a chair.

# Women in the title business

By Patrick T. Roe



February 1925, *TitleNews*,  
Vol. 4, No. 1

October 1925, *TitleNews*,  
Vol. 4, No. 9

October 1926, *TitleNews*,  
Vol. 5, No. 9

## Jessie L. Chapman Helped Pave Way for Women in Title Industry

**A**lthough today women hold many leadership positions in title insurance companies, agencies, state trade associations, and the American Land Title Association (ALTA), we know this was not always the case. In fact, ALTA would not have a woman president until 2000 when Cara L. Detring NTP had the honor. But that does not mean that the title insurance industry did not embrace the progress of women in the business world. In fact, I found evidence that it did.

The 1920s represented a monumental period of change for women's roles in the United States. Women won the right to vote through the 19th Amendment to the U.S. Constitution on Aug. 12, 1920. By the mid-1920s, women had successfully entered the title insurance industry. "(Women) have arisen to high places in business, and in title business too - as owners, managers, executives and what not." (*October, 1925, Title News, Vol. 4, No. 9*).

So much so that, in October 1923, it was announced that the American Title Association of Title Men changed its name to the American Title Association. The organization also encouraged state associations to make similar changes (*October 1923, TitleNews, Vol. 2, No. 9*). With this, recognition was made that women were an important part of the title industry. Furthermore, the association's publication, *TitleNews*, included a separate

section called "NEWS OF THE TITLE WOMEN: Their Column" edited by a woman.

There is one woman of title from this period on whom we'll focus. Her name was Jessie L. Chapman, and her story was buried in past issues of the ALTA's *TitleNews*. She was pictured on page 8 of the October 1925 edition (Vol. 4, No. 9). By this time, it was noted that she was already, "...the most well-known woman in the United States in this line of business... (And the) first woman to occupy an official position in the American Title Association."

And that is one of the reasons she got her picture in the publication (she appeared three times).

"Jessie" or "J.L." or "Chappie," as she was fondly referenced in the publication, was born Jessie Lorena Sebrell around 1874 in Lexington, Ohio. According to various U.S. Census Records, Jessie completed one year of high school. She married William R. Chapman around 1898 and lived in Cuyahoga, Ohio. He was a life insurance salesman who traveled for business. She also traveled to Havana, and through British Columbia and up the coast to Alaska. (*December 1924, TitleNews, Vol. 3, No. 11, and August 1922, Vol. 1, No. 9*).

A scan of the Ohio Land Title Association website revealed that J.L. Chapman was its 1918-19 president. Was this the same J.L.? A quick call to that title association confirmed it.

Perhaps that was one of the reasons she was asked to present at the 13th Annual Convention for the American Association of Title Men. We'll never know, but she spoke to attendees on "The Modern Title Company." (The author notes that her speech almost 100 years ago is an interesting read—largely dealing with attorney opinions of title versus title reports showing evidence of title and a shift to the latter.)

She, along with the title industry's good fit for women, was also highlighted in the 1921 edition of *The Lawyer and Banker and Southern Bench and Bar Review*:

*We note that women find in the abstract business a suitable sphere of their endeavors. There ... (is) Mrs. J.L. Chapman, Manager of Land Title Abstract and Trust Company, Cleveland, Ohio... There are large numbers of women engaged or employed in the business in diverse parts of the country.*

In 1924, she continued to garner attention. This short story about her appeared in various publications, including *The Daily Messenger (Canandaigua, N.Y.)*:

***Here's to Jessie Chapman, and all the women like her breaking barriers throughout the last 100 years. Today, we clearly have many, many "real title women." Thankfully, women in title no longer need to make men feel like they want them to smoke during meetings to have a good day at the office.***

*A box of cigars on her desk is the way of the business woman to 'man to man' business talks, according to Mrs. J.L. Chapman, secretary of the Land Title Abstract and Trust Company. It took her ten years to learn the secret of making men in business 'treat her like a real executive.'*

*'Don't let them ask you if they may smoke,' she advises. 'Make them feel you want them to smoke. Some nights the floor of my desk is littered with ashes—but, I have a good day.'*

By 1925, *TitleNews* reports, she (along with other women) had "... been attending the association's annual meeting for years." In that same issue Jessie is quoted as saying:

*As a woman in business there is no discrimination, and that in the deliberations of the convention, men and women meet on a plane of absolute equality.*

What makes her even more impressive is while she was married, unlike some of the other women of the day, she did not appear to have been brought into the industry through that union. She found it on her own, and was accomplished at it as demonstrated by this feature in a 1925 issue of *TitleNews (Vol. 3, No. 11)*:

*Mrs. J. L. Chapman of Cleveland, Ohio, Secretary of the Land Title, Abstract & Trust Company, has helped build four plants. Her present company has two hundred employees of which forty are lawyers and title examiners. Mrs. Chapman began her career as a copyist in the title department right after she finished school. Now she has entire charge of the Abstract Department. Other activities claim much of her valuable time. She is Vice President of the Delphian Society, First President of the Women's Savings and Loan Company, and now serves on the Executive Committee of that great financial institution.*

She really was remarkable, having started at Land Title Abstract and Trust Company in Cleveland, and eventually attaining the position of vice president of the same company.

Jessie's celebrity and role in the title insurance industry in the early part of the last century is indicative of an industry ahead of its time in regard to accepting and even celebrating women in business.

By 1926, women had made great strides in the United States. Nellie Taylor Ross became the first female governor in the United States when she entered office as Governor of Wyoming ([uwyo.edu/lawlib/libraryinfo/displaycase/nellietaylorross.html](http://uwyo.edu/lawlib/libraryinfo/displaycase/nellietaylorross.html)). In addition to achieving suffrage in 1920, one of New Jersey's own championed the Equal Rights Amendment. Alice Paul was a Quaker from Mount Laurel, N.J. Not only did she play a key role in getting the 19th Amendment passed, she "believed the true battle for equality had yet to be won ... and announced (in 1923) that she would be working on a new constitutional amendment ... later renamed in 1943 as the Equal Rights Amendment (ERA)" ([alicepaul.org](http://alicepaul.org)). Though it wasn't until 1972 that the ERA passed Congress, the 1920s clearly were a seminal period in re-writing the rules for women. (The ERA has not been ratified to the Constitution.)

At the forefront of that period of change, and leading the way was Jessie L. Chapman. As the 1925 edition of the *TitleNews* (Vol. 4, No. 9) attests, she was "... known to most everyone who attends the convention as her friend and warm acquaintance ... (She) has been an active supporter, worker, and influencer in the Association for years...As a real title woman she is one of the leaders of the entire profession, title women or title men."

Sometime in the 1930s, Jessie left the title business and was listed as a housewife in the 1940 census. It appears from some further research that she and William later moved to California, where she died in 1948 (*The San Bernardino County Sun*, July 16, 1948). Jessie may have passed on in relative obscurity, but she was a trailblazer of her time, creating a path for many women to follow. There are so many extraordinary women who continue to follow in her path, and create new ones for both men and women in the title insurance industry. But Jessie L. Chapman was one of the first leaders of title women.

While women have risen to such prominence in our industry, it seems the turning point may have been almost a century ago. So, here's to Jessie Chapman, and all the women like her breaking barriers throughout the last 100 years. Today, we clearly have many, many "real title women." Thankfully, women in title no longer need to make men feel like they want them to smoke during meetings to have a good day at the office. They are not only on equal footing, but in many cases, they are leading the way! ■

**PATRICK T. ROE** is general manager of Charles Jones LLC. Linda L. Martin, marketing and customer experience manager, provided research assistance. A version of this article originally appeared in the Winter 2017 issue of the New Jersey Land Title Association's *The Advocate*.

## North American Title's Western Region Counsel Receives National Women in Law Award



Suzette Z. Torres, vice president and regional counsel for North American Title Co.'s (NATC) Western Region, received a Collaborative Leadership award as part of Corporate Counsel and Inside Counsel's 2018 National Women in Law Awards.

The awards honor general counsel, in-house leaders and law firm partners who have demonstrated a commitment to advancing the empowerment of women in law. Torres, along with the other honorees, was recognized at an awards dinner on Oct. 3 as part of the sponsors' Women, Influence & Power in Law Conference in Washington, D.C.

Torres provides legal, underwriting, settlement and regulatory compliance support to NATC operations in Arizona, California, Nevada and Utah. Additionally, she educates both internal stakeholders and presents to external groups on a variety of special topics related to title insurance and closing services.


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***"Her active involvement in several bar associations has provided leadership and inspiration to other women in the field of law."***

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"Suzette has been a tremendous asset to our Western region since she joined us in 2016," said Dia Demmon, NATC's regional president. "She is not only a talented attorney with relevant experience in title and escrow, claims, bankruptcy and contract negotiation, she also has experience as a trial attorney and has written several appellate briefs. More importantly, her active involvement in several bar associations has provided leadership and inspiration to other women in the field of law."

A graduate of the University of California at Berkeley, Torres received her Juris Doctor from Golden Gate University in San Francisco. She is a member of the board of governors for the California Women Lawyers organization and is also an active member of the In-House Counsel Network of that organization. She has served as co-chair of the Asian American Bar Association of the Greater Bay Area's In-House Counsel Committee and a board member at large for the Contra Costa County Bar Association – Women's Section.



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# LET'S TALK ROBOTS

How Will the Forces of  
Creative Destruction  
Impact the Title Industry?

By Mark Fleming and Paul Stine

**W**e've all heard that artificial intelligence (AI), robots and automation will soon replace our jobs, and many people feel real angst because of the perceived threat to their livelihoods. Yet, automation angst is not new.

The term luddite, one who is resistant to technological change, exists because Ned Ludd led an uprising of handloom weavers in 1779 to protest the adoption of mechanical, steam-powered looms. Ned and handloom weavers were not alone in the Industrial Revolution. After World War II, automation angst appeared again with the mechanization of agriculture in the U.S. Today, the angst is based on the belief that the information revolution and advances in AI will make robots smart enough to take over many of the jobs humans perform today.

With each "revolution," jobs that humans performed are replaced by machines, but new jobs are created. Think of all the people building mechanical looms, farm tractors or apps for your smartphone. This process of creative destruction is one of the primary reasons economic productivity, the amount of work output one can produce per hour, is almost 4.5 times greater than it was 70 years ago. AI should not be feared as it represents the opportunity to innovate in ways we have not thought possible before and make us more productive and better enabled to do our jobs.

More importantly, AI is already here. Over 80 percent of people have used AI in some form in the last year. And 50 percent of people interacted with AI in the last year without even realizing it.

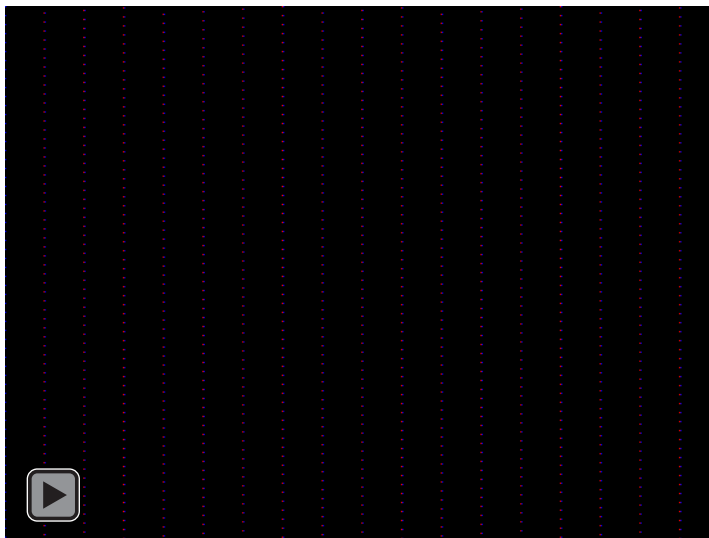
Let that sink in for a minute.

Consider the following examples of AI we utilize on a daily basis without even knowing it:

1. Email Spam Filters
2. Predictive Search Terms
3. SIRI
4. Online Virtual Assistants
5. Facebook Recommended News
6. Online Shopping Recommendations
7. Home Virtual Assistants (Amazon Echo, Google Home, Apple HomePod)
8. Reverse Image Searches

Not that scary, huh? In fact, most AI is extremely helpful and makes our lives better. In fact, Google's AI will soon be calling restaurants and theaters to secure reservations and movie tickets for you.

## Digital TitleNews Extra: TitleTopics Webinar Are the Robots Coming for Your Job?



These examples just start to scratch the surface of the benefits AI can provide.

As it relates to customer service, AI is changing the landscape. Eighty-one percent of consumers now say that businesses are meeting or exceeding customer service expectations, but the way that service is being provided is changing. Today, more than 6 out of 10 U.S. consumers say their preferred channel for simple inquiries is a digital self-service tool.

That's a LOT of people. And in the title industry, we're focused on the needs of the consumer, as well as the Realtor and mortgage professionals involved in a transaction. And each of these customers is demanding digital tools.

With all that in mind, here are three digital self-service tools to consider when shifting your customer service strategy to keep up with customer demand:

### 1. Chatbots

Chatbots are defined as, "a computer program designed to simulate conversation with human users, especially over the internet." Or in other words, virtual assistants/companions that communicate with us through text messages, websites, applications or messengers. Believe it or not, 80 percent of businesses want to deploy a chatbot by 2020 and 85 percent of consumers prefer to interact with a bot.

The good news is that implementing a simple chatbot is pretty easy. Most of the high-rated providers claim a 15-60-minute implementation time. So, even if you multiply that implementation time by five (because we all know tech typically takes just a little longer than you think), it's still very reasonable in terms of the return it could provide.

### 2. AI Virtual Email Assistants

Have any idea how much time you and/or your employees spend in email every day? Perhaps we'd prefer not to know. Yikes! AI virtual

assistants can help you automatically read, route and respond to emails. In title, we're opening and closing orders all month long. While there are always complex problems to solve, there are opportunities to enhance efficiency that could free you and your team up to be more strategic and drive your business forward.

### 3. The Smart Speaker

With Google Home and Apple's HomePod entering the market, the smart speaker went from a gimmicky Amazon concept to a full-blown product category. OK, so perhaps Amazon would argue that it had already done that, but analysts predict it will be a \$12 billion market by 2023. It might sound like a stretch, but the smart speaker is the next frontier for customer service. Giving customers on-demand information through Alexa, Google Home or HomePod raises the bar in terms of meeting customers where they currently are, and more importantly, where they will be. Like chatbots, building an Alexa "skill" isn't terribly difficult, and you could be up and running more quickly than you think.

Creative destruction can mean a lot of things and can take on many shapes and sizes. AI is driving creative destruction in customer service and offering new opportunities to change how we're approaching it. Remember that more than 6 out of 10 U.S. consumers prefer a digital self-driven customer service tool. The good news is that AI-driven customer service is more attainable than ever. We can, and must, adopt new technologies to drive our businesses forward. ■

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# Are FinCen's Money Laundering GTOs Effective?

## Senators Want GAO to Find Out

**TWO U.S. SENATORS HAVE ASKED THE GOVERNMENT ACCOUNTABILITY OFFICE (GAO)** to study the issue of money laundering in real estate transactions and the effectiveness of the Treasury's Financial Crimes Enforcement Network (FinCEN) Geographic Targeting Orders (GTOs).

In a letter, Sens. Chris Van Hollen (D-Md.) and Sheldon Whitehouse (D-R.I.) asks the GAO to address the following questions:

1. Has the information gathered by the GTOs provided useful insight about any regulatory gaps or exemptions that exist regarding the Bank Secrecy Act and the real estate industry?
2. Has the information gathered by the GTOs produced other tangible benefits, and in what ways will closing regulatory gaps or exemptions enhance financial market integrity in the United States?
  - How has FinCEN used the information collected from the real estate GTOs to inform its ongoing efforts to address money laundering vulnerabilities?
  - Has the information gathered by the GTOs improved the ability of FinCen, DOJ, the FBI and other law enforcement agencies to prevent money laundering in the real estate industry?
  - Based on the information it has collected from these GTOs, is FinCEN considering any regulatory changes?
3. Are there ways to improve upon the information gathered by the GTOs to make FinCEN more effective in the fight against money laundering?
  - Are there any gaps or loopholes that exist in the design of the GTO program that could be exploited by illicit actors, such as the beneficial ownership thresholds or limiting the GTO to title insurance companies?
  - Are there any unintended consequences from targeting specific geographic regions while leaving other areas uncovered? The adaptive nature of illicit actors raises concerns they may shift their real estate activities from GTO areas to other regions of the United States.
4. Can the GAO identify any additional vulnerabilities and gaps in the current BSA framework, specifically as they pertain to the real estate sector, and how might they be addressed through regulatory or legislative action?

The Bank Secrecy Act established anti-money laundering obligations for financial institutions, including institutions involved in real estate transactions. Although real estate title and escrow

companies are not specifically listed among the businesses defined as financial institutions in the BSA, "persons involved in real estate closings and settlements" are listed as financial institutions. FinCEN has not issued regulations defining who is included in this category. In their letter to the GAO, the senators say that because there is no mandatory reporting requirements placed on "real estate funds, title insurance and escrow agents," criminals can take advantage of gaps in the regulatory and law enforcement process.

Since issuing the first GTO in January 2016, FinCEN has required title insurance companies—along with their subsidiaries and agents—to identify the individuals behind companies used to conduct high-end, all-cash real estate transactions in certain major jurisdictions.

FinCEN reported last year that the data collected indicated about 30 percent of reported transactions involve a beneficial owner or purchaser representative that was also the subject of a previous suspicious activity report.

Earlier this year, Whitehouse and Sens. Marco Rubio (R-Fla.) and Ron Wyden (D-Ore.) proposed an amendment to an unrelated spending bill that would require shell companies across the country to disclose their owners for real estate purchases of \$300,000 or more in cash. The bill would give the U.S. Treasury 180 days to submit a study to Congress that would provide more details about the data that has been collected FinCEN. It would also ask FinCEN if a registry of company owners would help authorities combat money laundering, tax evasion, election fraud and other illegal activities.

In 2017, Sen. Whitehouse introduced the True Incorporation Transparency for Law Enforcement Act (TITLE Act or S. 1454), which would require states to obtain information on the true owners of corporations and LLCs formed under state law and to make the information available to law enforcement upon receipt of a subpoena or summons. It would also extend money laundering due diligence requirements that currently apply to banks and professionals that help form business entities.

For questions about ALTA's advocacy on anti-money laundering, contact Justin Ailes at [justin@alta.org](mailto:justin@alta.org). ■



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# TEAMWORK

## MAKES THE DREAM WORK

How to Keep New Customers Happy

By Darryl Turner





It is inevitable that some files are simply going to go down in flames instead of closing on time with no issues. There is no way to make sure that all files close without a hitch, but there is a way to radically minimize the number of problem files that create upset customers.

Sales in this business can be very, very difficult. In fact, it can be downright ridiculously hard!

So, when this fact is present, which it is, we tend to see our new customer as our prize. And, why not? That's what they are!

The first thing we need to do is to accept where most customer complaints come from. And, in fact, where they don't.

Our studies show that over 95 percent of all customer complaints come from two categories:

- 1: Co-op agents
- 2: New customers on their first few transactions

This means that only 1 out of 20 customer complaints come from well-established directing clients.

Let's look at why this is by taking a walk through a typical sales rep's daily process.

First, they identify a Realtor that they really want business from. That particular agent happens to not be a co-op agent, so they proceed to pursue them in a traditional "make them like me" manner. And, sometimes they actually do ... like them, that is.

Think about the principle of expectations. In other words, everyone has them. And, to get anyone to make a change, those expectations must exceed what they already have or think they have.

If you end up getting someone to try your company and to send a transaction, that means only one thing: They may be thinking, "I'd better try this. It sounds like escrow heaven." Otherwise, they would never leave their familiar closers and try someone new.

Now that you have your new open order, you tell your escrow officer this amazing and grand news. And, for some reason, they are not as excited about this new customer as you are. Why? To you, the new customer is a victory, and to the escrow officer/closer, they are more work.

Let's make the situation worse for just a moment. All escrow officers/closers have clients who have done business with them for a long time and are the bread and butter of their desk. These are the clients with which they have built strong relationships.

So, because of how they subconsciously see your new customer and how they consciously see their existing good customers, your new order now becomes unintentionally de-prioritized. That's right, the gap between what they expect and what they receive just became larger—much larger!

Inevitably, the new customer is going to feel it. Why wouldn't they as they are not experiencing the "escrow heaven" that they were promised. In fact, now it is the opposite.

The customer now picks up the phone and calls the escrow officer to voice their opinion, right? Wrong! They call you because you are one who made the promises, and likely the only one they have had any real conversations with.

Now, in a panic, you begin to scramble trying to find ways to

keep the customer from walking. So, you tell them something ridiculous like, "It won't happen again." Every salesperson is guilty of this one. But, think about it, how can you guarantee that?

The result of this type of comment is to make the situation worse. The very over-promising that created the situation in the first place is now at work again promising something that you have no way in the world of assuring anyone.

The only person who can communicate their way to a healthy conclusion is the escrow officer/closer. But, since they don't feel as though they did anything wrong (which they might not have) they simply don't want to make that call. Thus, you now feel that if you do not over promise again, the customer will walk. So, you take that path.

As I stated above, 95 percent of all complaints come from those who do not have a relationship with the escrow officer or closer. Taking that into consideration, the solution is simple. We must connect the new customers relationally with the escrow officer faster than we typically do.

So, the following are the recommended steps to take to stand the best chance of making things work the way they should when onboarding new customers.

1. Whenever you receive your first order from a new customer, make sure you do an effective review of their preferences. This becomes the most important information that you can acquire. In fact, by answering questions, the customer subconsciously re-enters the realm of more reasonable expectations. It isn't a cure-all, but a very strong and necessary start.
2. Let the new customer know why you are asking the questions. It is because you want to make sure that their experience with the company and escrow officer/closer is stellar.
3. Let the customer know that you are going to go over their file preferences with the escrow officer / closer.
4. After you go over the preferences with the escrow officer / closer, have them call the new customer and say something like, "*This is \_\_\_\_\_ . I am your escrow officer/closer on your file and I wanted to call you to thank you for the opportunity to work together with you on this file. I also wanted to let you know that (rep name) and I have gone over your preferences together and before I put them into the escrow file, I wanted to call to see if there is anything additional that you thought of after they left that you would like me to add to the list.*"
5. Do everything you can to make sure this call takes place, because this is where the magic happens. What is the magic? It is the escrow officer/closer and the new customer having a conversation at the beginning of the transaction. Remember, 95 percent of complaints come from situations where they have not connected like this or even had a single conversation besides "I need things" conversations, which usually happen via email. So, in other words, they have never actually spoken. (This is why they call *the rep* when they have a complaint. The rep is the one who has

had the previous conversations with them, including the ones where escrow heaven was promised).

When you're a sales rep in this industry, you're a lot like a pilot. Pilots have written checklists for everything. They leave nothing to memory, natural tendencies or luck. It doesn't matter how many hours they have or how many successful take-offs and landings (that number should match) have—a checklist is paramount.

Do you have an onboarding checklist? Does it include the simple steps above? Do you follow a written plan you follow every time you bring a new customer on for their first order? If not, don't blame the escrow officer/closer. You are the Pilot In Command.

Without this checklist, the odds are definitely against you.

1. You over-promise to get a chance.
2. The escrow officer/closer now has more work.
3. The expectations of your new customer are high. (Otherwise they would have never opened the order)
4. Your escrow officer/closer has not had a healthy conversation with them.
5. You don't know what their actual expectations are with you OR where they normally do business. In other words, it's all guessing from there.
6. The new file becomes unintentionally de-prioritized.
7. The gap between what the customer has been promised and what they receive is now suddenly wider.
8. Something inevitably goes wrong.
9. The new customer calls the only person they have a relationship with: you, the rep.
10. You then panic, get upset with your escrow officer and then ... you make it worse. You say, "I will take care of it," and likely even assure them that "This will not happen again."

I cannot guarantee that having a checklist which you actually follow when onboarding a new customer will solve 100 percent of the issues. But I do have a guarantee for you. I will guarantee that in cases where a co-op agent or someone in their first or second directed transaction goes south, if you pull out your checklist you WILL find empty unchecked boxes. In other words, there will be missed critical steps of onboarding.

The problem is real, it is also very simple. Onboarding is 100 percent different than retaining a good customer who has a relationship with the escrow officer/closer already. If it is not treated 100 percent differently, you will have these issues.

Now that you know the problem, you can be the solution. Develop an onboarding checklist and follow it 100 percent of the time. ■



**DARRYL TURNER** is the CEO of the Title Sales Solutions, which specializes in the advancement of title companies in any economy. For more information, go to [darrylturnerinternational.com](http://darrylturnerinternational.com) or call 209-548-9000. For a free new customer onboarding checklist, email your request to [info@darrylturner.com](mailto:info@darrylturner.com).

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## Founding Member of Security Title Guarantee Corp. of Baltimore Passes Away

William C. "Bill" Rogers Jr., founding member of Security Title Guarantee Corp. of Baltimore, passed away in October at the age of 92.

Rogers helped start the underwriter in 1952. He worked at the company for more than 65 years. The son of attorney William C. Rogers Sr. and Anna Marie Quigley, Rogers is survived by three children, including Theodore C. Rogers, who is the current president and CEO of Security Title.

Recognized by his bow ties, Rogers was described as charming and someone people warmed up to immediately.

Ted Rogers joined the underwriter in 1984 and worked with his father for more than 30 years. Ted Rogers recalled how even in his 80s, William Rogers was recruiting agents.

"We were on the ropes during the recession but he helped rebuild our capital and surplus," Ted Rogers said of his father. "He was effective meeting with agents and convincing them in troubled times to invest in the company, I'm sure he's proud of his accomplishment of building a family owned company. I think



he sees a bright future for us and probably thinks we should be in expansion mode. In fact, I'm working on a few state application licenses now."

Rogers was a World War II veteran, serving in the European and Mediterranean theaters in the 8th Air Force, 40th Bomb Wing, 7th Photo Reconnaissance Group. He operated a 50-caliber machine gun as a B-17 right waist gunner. After the war ended he was assigned to photograph the Nuremberg War Trials in Germany. He left military service as a sergeant.

Rogers obtained a degree from Loyola University Maryland and graduated from the University of Maryland School of Law. He belonged to the American, Maryland State and Baltimore City bar associations, and was a partner at the law firm Rogers, Moore and Rogers. He served on the board and as general counsel of Augusta Building and Loan Association, Fraternity Federal Savings and Loan Association, Vermont Federal Savings and Loan Association and the Carrollton Bank. He was also a past president of the Maryland Mortgage Co. and the American College of Mortgage Attorneys.

## HomePartners Expands Florida Footprint With Acquisition

Weston, Fla.-based HomePartners Title Services, the in-house title company for The Keyes Company, expanded its resources with the purchase of Title Network Inc., which is based in Jupiter, Fla.

Established in 2003, HomePartners Title Services serves South Florida transactions. The company writes policies for First American, Old Republic and Fidelity National Title.

"Expanding our footprint is in alignment with our commitment to service and our customers," said Marlen Rodriguez, president of HomePartners Title Services. "With our new team and resources, we will be able to build upon what we offer to homebuyers and continue to make strides in the residential market."

Keyes Family of Companies completed a merger with Illustrated Properties in July 2016. Keyes has 56 offices, more than 3,000 associates and nearly \$6 billion in annual real estate sales and services. Keyes has offices in Miami-Dade, Broward, Palm Beach, Martin, St. Lucie and Volusia counties.

## 364 Title Group Acquires Title Plants from CourthouseDirect.com

364 Title Group LLC has acquired several title plants from CourthouseDirect.com.

The companies involved in the deal include Integrity Title Company LLC, Integrity Title Records Ltd. LLP and Integrity Title Records of New Mexico LLC. Integrity has title plants in 81 counties in Texas and nine in New Mexico.

CourthouseDirect.com, owned by Paul and Marian Cones, will continue to provide non-title insurance research, online data and document images.

"We are thrilled with the opportunity to acquire and continue expanding the Integrity companies," said Scott Luna, CEO of 364 Title. "Paul and Marian have helped hundreds of title agents through the years, and we look forward to continuing that legacy."

Paul Cones added, "We built the business with the goal of providing quality title plants and the highest level of customer service. Scott, Luke and their team are determined to continue this tradition."

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## Member of Nevada City-based Conspiracy Sentenced for Multi-million Bank and Title Fraud Scheme

Larry Allen Todt, 66, formerly of Malibu, was recently sentenced to over seven years in prison and ordered to pay over \$3 million in restitution for his role in a fraudulent mortgage elimination scheme, U.S. Attorney McGregor W. Scott announced.

On Dec. 6, 2017, Todt was convicted following trial on one count of conspiracy and one count of bank fraud.

According to court documents, between April 22, 2010, and Nov. 18, 2011, Todt was a member of a conspiracy that ran a mortgage elimination program purporting to help distressed homeowners avoid foreclosure. The conspirators fraudulently altered the chain of title on residential properties, sold the properties and received the sales proceeds.

As a requirement for participation in the “mortgage elimination program,” the conspirators enrolled homeowners as members in a Nevada City-based church named Shon-te-East-a, Walks With Spirit, or its successor entity, Pillow Foundation. The conspirators indicated to the homeowners that these entities would offer protection against the banks.

Todt ran a branch of the mortgage elimination program, recruiting homeowners into the scheme, marshalling the necessary recorded documents, and guiding the sale of the homes. Once the homeowner enrolled with Shon-te-East-a or Pillow Foundation, Todt would have a sham deed of trust created and recorded, giving the impression that the homeowner had refinanced the mortgage loan with a new lender. In reality, the new lender was a fake entity controlled by the conspirators, and the homeowner owed no money to the purported new lender.



The next step in the process was also a recorded document. The conspirators caused a fake deed of reconveyance to be recorded, giving the appearance that the true mortgage loan had been discharged and that the true lienholder no longer had a security interest in the home.

With title appearing to be clear, the conspirators sold the home with the proceeds split between the co-conspirators and the homeowners.

In total, 37 properties were sold through the Shon-te-East-a conspiracy. The conspirators recorded fraudulent documents on approximately 100 additional homes, but were unable to sell these before the scheme unraveled.

## Fidelity Forms Alliance to Bring Blockchain to Commercial Market

Fidelity National Title announced a partnership with Building Block REIT to deliver greater value to their clients by implementing blockchain technology to multi-family, office space and mixed-use commercial real estate transactions.

“As a leading provider in the title industry, Fidelity National Title is excited to be partnering with Building Block REIT and integrate our expertise along

with our products and services into their platform,” said Kim Long, vice president of operations for Fidelity National Title. “The technology Building Block REIT is bringing to the commercial investment space is unique and this is an opportunity for Fidelity to provide innovative products specific to our partnership that will provide a high level of service to all the parties in the transaction.”

In its first phase, the companies said they will pursue client opportunities in the greater Chicago market. Formed in 2018 by a group of real estate and blockchain

technology professionals, Building Block said it combines the tax advantages of investing in a REIT with blockchain technology.

Simon Enwia, founder and CEO of Building Block REIT, noted that “blockchain builds on trust, but the general public still want a trusted name verifying the previous deeds from the past 100 years and the starting point of blockchains when it comes to property titles. The combination of Fidelity and Building Block REIT gives buyers the reassurance that the title to their property



is clear of encumbrances from the distant past and in real time. Building Block REIT and Fidelity are ushering in a new age in title insurance.”

Building Block REIT CMO Bruce Masterson cited the advantages of “integrating Fidelity product and services into Building Block REIT’s blockchain implementation as a smart contract offering, further reducing friction in the process.”

Commenting on future plans for Building Block REIT, Enwia stated, “We are just scratching the surface on the innovation that blockchain technology brings to the REIT market and will continue to innovate with blockchain across the spectrum of transactions involved in acquiring and managing real estate.”

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## Anderson|Biro Launches Ohio Staffing Division

Anderson|Biro LLC, a Cleveland-based executive search firm serving the real estate financial services sector, has added a staffing division focused on Ohio. The division will service clients that have a need for contract and temporary-to-permanent placements.

“We are excited to add this new service offering for our clients based here in Ohio,” said Eric Biro, founding partner of Anderson|Biro. “As the labor market has tightened over the past few years, the need for contract placements has dramatically increased. Ohio will just be the start of the operation. As time evolves, we will add additional states into the mix.”

Co-founder Ryan Anderson added, “Since our executive search business primarily operates at the mid to senior level, the objective here is to build out our staffing division to help enhance our total service offering for our loyal customer

base. We will also look at supporting adjacent industry verticals eventually opening up opportunities for clients and contacts within our executive search division.”

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## Stewart Acquires Tennessee-based Title Company

Stewart announced the acquisition of Southland Title and Escrow Co. in a move that bolstered its presence in the greater Nashville area.

“We are excited to add the Southland Title team to the Stewart Title family,” said Buddy Barrett, division president of Stewart’s direct operations in Tennessee. “Southland Title’s reputation is unequalled in the Greater Nashville community, and joining our teams together further establishes Stewart as the market leader of title and settlement services.”

Located in Brentwood, Tenn., Southland Title has served middle Tennessee for more than 20 years. Stewart and Southland Title have had a relationship in the community for more than two decades. Judy S. Wells is CEO of Southland Title and Escrow Co.

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## Old Republic Acquires E-Closing Software Provider

Old Republic National Title Insurance Company recently acquired iMarc Inc. (which does business as E-Closing), a software applications and systems development company that provides cloud-based title and closing software for small and mid-size title insurance agencies.

Headquartered in Pembroke, N.H., E-Closing has more than 1,500 customers

in more than 30 states. E-Closing is led by Marc Hall, who has been appointed president of iMarc. He will report to Marc Rittenhouse, senior vice president of Old Republic National Title Insurance Company and director of Corporate Enterprise Solutions.

“We are excited to welcome our friends at E-Closing to the Old Republic Title family and look forward to E-Closing expanding its national footprint as a result of this acquisition,” said Mark Bilbrey, president of Old Republic National Title Holding Company.

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## CATIC Enters New Jersey Market

CATIC Financial announced the entry of CATIC Title Insurance Company into the New Jersey title insurance market with the opening of an office in Woodbridge, N.J.

“We are thrilled to be entering the New Jersey title insurance marketplace by offering title insurance through independent title agents while supporting New Jersey attorneys in the process,” said James M. Czapiga, president and CEO of CATIC Financial and CATIC Title Insurance Company.

Jack Sudol, who has more than 15 years of experience in the title industry, will serve as New Jersey state manager. Prior to joining CATIC in April 2018, Sudol held positions with two national title insurance underwriters as a state auditor, director of business development and assistant district manager. Larry Bell will serve as New Jersey state counsel. He has more than 40 years of legal experience spanning representation of parties to residential and commercial real estate transactions, condominium associations, business and corporate entities and as a commercial litigator.

## Stewart Title Completes Its First E-closing in Minnesota

Stewart recently completed its first electronic closing in Minnesota with Fairway Independent Mortgage in Bloomington, Minn. Both lender and title closing documents were executed electronically using the Pavaso closing portal.

“Digital closing is no longer a thing of the future. It’s here, and by completing our first hybrid e-close in Minnesota, we’ve taken the first step toward a full digital mortgage,” said Scott Gillen, senior vice president of industry relations at Stewart. “We’re excited about our partnership with Fairway to facilitate a superior consumer experience and will continue to lead and support our transaction partners and consumers.”

Stewart reported that its goal is to provide better transparency to consumers in advance of closing and ensuring a more efficient closing process.

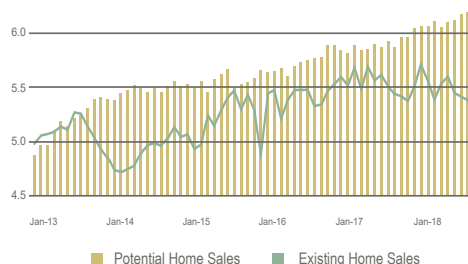
# Housing Market Potential

Existing and Potential Home Sales\* (in Millions, Seasonally Adjusted Annualized Rate)

**5.34** SAAR  
Existing Home Sales

**6.08** SAAR  
Potential Home Sales

**-12.1%**  
Market Performance Gap



\*Potential home sales measures what a healthy market level of home sales should be based on the economic, demographic and housing market environments.

## National Consumer House-Buying Power

How much home one can afford to buy given the average income and the prevailing mortgage rate

July 2018

**\$365,265**

House-Buying Power

**-3.7%**

Year-Over-Year

## Where House-Buying Power is Strongest

Top States and Cities

### States

- Maryland: **\$494,035**
- Hawaii: **\$465,220**
- New Jersey: **\$460,291**
- Connecticut: **\$459,289**
- Massachusetts: **\$449,306**

### Cities

- San Jose, CA: **\$672,556**
- Washington, DC: **\$611,184**
- San Francisco, CA: **\$591,186**
- Boston, MA: **\$517,811**
- Seattle, WA: **\$495,819**

Source: Mark Fleming, Chief Economist at First American Financial Corporation



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If you have information you'd like us to consider for TiTLE News, send company announcements to [communications@alta.org](mailto:communications@alta.org).

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## Ohio-based Title First Adds Three Members to Team

Title First Agency Inc. announced it has hired two new employees in its commercial division and added one in its residential division. Jonathan M. Iseman joins Title First as vice president and counsel of its commercial division. He was previously commercial title manager for Chicago Title Insurance Company. Dione Joseph joins Title First as commercial underwriter. Previously, she was an underwriter for the commercial services division of Stewart Title Guaranty Company. Marie C. Ragias has been hired as underwriting counsel in the residential legal department.



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## AmTrust Grows South Florida Team

AmTrust Title Insurance Company recently added Monica Ferradaz Lopez as counsel and sales representative in the Florida market. She will be responsible for business development, underwriting support and the expansion of AmTrust Title's Florida presence.

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## Agents National Announces Texas Agency Manager

Agents National Title Insurance Company (ANTIC) recently announced that Mark Batis has been appointed as Texas agency manager. In this role, Batis will establish ANTIC's business operations and agency base in the state. He will also oversee agency operations, production and underwriting. Prior to joining ANTIC, Batis served as vice president with WFG National Title Insurance Co.

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## Stewart Names Underwriting Counsel for Southeast Region

Stewart Title recently appointed Alan Parrish as the underwriting counsel and director of client learning to support independent agents in the Southeast region. In his new role, Parrish will be responsible for educating clients on underwriting essentials, monitoring regulatory changes and promoting Stewart's educational resources across Florida, Arkansas, Louisiana, Mississippi, Alabama, Georgia and South Carolina.

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## GRS Title Services Expands to Kansas City

GRS Title Services LLC has opened an office in Kansas City, Mo., and named hired Tammy L. Stribling as director. Stribling previously worked as a commercial title officer for First American in Kansas City and has owned her own title agency in Springfield, Mo.

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## PropLogix Appoints Vice President of Product

PropLogix recently hired David Daley as the company's first vice president of product. Daley has over 20 years of industry experience. He previously served as vice president of sales and account management for NextAce. Before that, Daley served as executive vice president at Realty Data Co., overseeing sales, operations and technology.

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## WFG National Title Names SVP of National Business Development

WFG National Title announced that it named Matt Slonaker as senior vice president of national business development. In this role, Slonaker will lead the sales strategy efforts and work with company executives to drive organic revenue growth through the implementation of sales programs and strategic initiatives. Prior to joining WFG, he served as managing director/principal at Sales Benchmark Index (SBI).

### ALTA PROVIDES HIRING RESOURCES

ALTA has developed many tools and resources to aid members in the hiring process. There are sample job descriptions and advertisements for various positions ranging from escrow and title officers to administrative assistants and agency managers. Log in and access the material at [alta.org/human-resources](http://alta.org/human-resources).

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## Be a Live Wire

**AS I APPROACHED A MILESTONE BIRTHDAY**, I challenged myself to

complete my expedition of visiting all 50 states by the age of 50. I still had about half the states remaining three years ago but was determined to meet the goal.

As I traversed the country, many of the trips were made possible because of my position on the ALTA Board of Governors. I'm so grateful for those opportunities. Oddly enough, my last state wasn't in a far corner—rather, it was nearly smack dab in the middle of the country: Kansas.

I wanted my year of 50 states to be an exciting journey—not a passive milestone in my life. My 50-state excursion was an exciting journey. My two children took turns joining me on several trips. My son tagged along to Alaska, while my daughter was at my side as I checked off the final state in August when I attended the Kansas Land Title Association convention. 50 by 50 was completed!

Visiting all the states is an accomplishment. In fact, anyone who makes it to 35 or more is eligible for membership in the exclusive All Fifty Club. According to the organization, to “visit” a state you must step outside the airport and breathe the air.

Whether it's visiting all the states or confronting industry challenges, get out there, breath the air and defy convention. Just like how each state contributes to the national economy and identity, ALTA's many member resources will help you bolster your business operations and better serve your customers. During my year as president, I hope more ALTA members understand what's available to help their companies. I want the agents with a small staff to know about the talent resources, Best Practices tools, business improvement education and marketing ideas ALTA can provide to make their lives easier.

As you may know, I'm a huge music fan. (I wanted to be on Broadway and once studied voice in college.) One of my favorite songs is “Live Wire” by rock band AC/DC. Be a live wire for our industry this year. I encourage you to tell your story and assert influence. Light a fire in your market to build stronger relationships and allow your company to thrive as you embark on the ultimate American business road trip. “If you're looking for satisfaction, there's satisfaction guaranteed.”



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ALTA president



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