

# TITLE News

MARCH 2022

AMERICAN LAND TITLE ASSOCIATION

Remote  
Interviewing  
and Onboarding  
Best Practices



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MONARCH TITLE COMPANIES

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DON'T MISS THIS MONTH'S  
DIGITAL ISSUE OF

# TITLENews

The digital edition of **TITLENews** includes a webinar recording that provides tips and tricks on how to conduct remote interviews and successfully onboard employees after making a hire.

Go to [alta.org](http://alta.org)  
to get your copy of  
*Digital TitleNews Today.*

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# TITLENews

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## Driving Workforce Diversity

**BUSINESS PSYCHOLOGIST JESS HORNSBY BELIEVES**, that if



**JEREMY YOHE**

ALTA vice president of communications

businesses want to cultivate a culture of equality, they need to change their views on flexible working. To make a truly diverse workforce, Hornsby said, business leaders must be brave and change their systems to allow all job roles to be flexible.

Other business leaders advocate that companies that embrace flexible working will see an increase in employees who add value to their staff. Each employee has a number of different things going on in their daily lives and will come with their own diverse background. Accepting different work options opens the door to hiring from a larger and more diverse pool of potential employees.

Natasha Oppenheim, CEO of over-50s recruitment company No Desire to Retire, said flexible working can work for everyone because it is designed to fit an individual's life instead of an entire team. Older workers are more likely to have responsibilities such as caring for elderly parents or for young grandchildren. Having the flexibility will allow them to continue working for much longer.

As an example of its commitment to a diverse workplace, ALTA's Board of Governors in February approved the creation of a Diversity, Equity & Inclusion (DEI) Advisory Council comprised of ALTA members who have been critical in developing initiatives at their organizations. Several of ALTA's engagement groups already work on various DEI initiatives, including the DEI Subcommittee of the Talent Committee, the DEI Subcommittee of the Membership Committee and the Discriminatory Covenants Work Group.

While the strides made by each group are important, and work should continue moving forward, the Board, led by ALTA President Dan Wold, felt it was time to join leaders of the groups to share information and reduce overlap of efforts and have one group that reports to the Board of Governors. As an industry that values homeownership and fair housing for all, ALTA's Board is dedicated to taking meaningful action that benefits professionals in the industry and our communities.

ALTA CEO Diane Tomb has said that bridging opportunity gaps and ensuring that all people have a greater chance to succeed is the right thing to do. This is one step in ALTA's journey to help our members develop a more diverse, equitable and inclusive workforce. We commend those dedicating their time to this important council and sharing their passion and insight to drive sustainable action on behalf of the title industry.

Driving workforce diversity should be a priority for everyone.

## ALTA Board of Governors Approves Revised Forms, New Endorsement

ALTA's Board of Governors approved a recommendation to adopt several revised ALTA Policy Forms and a new American Lands Waivers and Consents Endorsement during its winter meeting Feb. 1.

The new and revised forms include:

- ALTA Endorsement – Native American Lands Waivers and Consents (New Endorsement)
- ALTA Policy – Residential Limited Coverage Mortgage Modification Policy

(Revised Policy)

- ALTA Policy – Junior Loan Policy (Revised Policy)
- ALTA Policy – Short Form Junior Loan Policy (Revised Policy)
- ALTA Addendum – Addendum to Short Form Junior Loan Policy (Revised Addendum, found within the Short Form Junior Loan Policy)
- ALTA Endorsements to Junior Loan Policy – JR 1 and JR 2 (Revised Endorsements)

The subject forms and associated redlines may be downloaded at [alta.org/policy-forms](https://alta.org/policy-forms) in the “Forms For Comment by 03-09-2022 | Intended Effective Date 04-02-2022” section. They are currently posted for industry comment and are subject to change before final approval.

The intended publication date is April 2, following review of any submitted industry comments.

## ALTA Good Deeds Foundation Helps Colorado Wildfire Relief

The ALTA Good Deeds Foundation (AGDF) awarded a \$10,000 emergency grant to the Community Foundation of Boulder (Colo.) County for the Boulder County Wildfire Fund.

The foundation board decided to award the grant, which is one of the foundation's largest individual charitable contributions to date, to the Community Foundation of Boulder County because the wildfire was determined to be the most destructive in Colorado's history. The “Marshall fire,” as the wildfire is known, destroyed nearly 1,000 homes in Boulder County on Dec. 31.

“This is exactly why we created the ALTA Good Deeds Foundation,” said AGDF Board Chair Mary O'Donnell, president



and CEO of Westcor Land Title Insurance Co. “Almost 1,000 families have been displaced because of the Marshall fire. Our hope is this grant will go straight to the people who need it the most.”

ALTA CEO Diane Tomb, who also is a AGDF board member, added, “Through the ALTA Good Deeds Foundation, ALTA members are able to uplift local communities in times of crisis in addition to supporting our members and the communities in which they are

doing good deeds. This year, we will continue to raise funds so the Foundation can support our members' volunteer efforts and strengthen communities across the country as well as be able to respond to crises like the Marshall fire.”

## Membership by the Numbers

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

- New Members: 117
- New Associate Members: 6
- New Attorney Members: 26
- State with the most new members: Florida
- Total Members: 5,338



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## | ALTA-supported Safe Banking Act Passes House

In February, U.S. Rep. Ed Perlmutter's (D-Colo.) signature banking bill was passed by the House of Representatives as part of a broader package.

The SAFE Banking Act was filed as an amendment to the America COMPETES Act, a bill that aims to improve American competitiveness in the production and trade of various goods.

The America COMPETES Act is the House version of the Senate's United States Innovation and Competition Act

of 2021, which passed the chamber in June. The House and Senate bills differ in notable ways, which means there likely will be some disagreement over the final text.

This is the sixth time the SAFE Banking Act has passed the House, though it has never been taken up in the Senate despite having 40 current co-sponsors.

The SAFE Banking Act provides a legal safe harbor for financial institutions doing business with state-legal cannabis

businesses. The bill would prevent federal regulators from taking enforcement actions against financial institutions and insurance companies that do business with the cannabis industry in states where it is legal. It also would provide protection from prosecution for handling cannabis funds. The goal of the bill is to move those businesses away from cash and into the banking system. It has broad support from the financial services industry, including ALTA.

## | House Financial Services Discusses Stablecoin Lending

The House Financial Services Committee held a hearing in February on digital finance, decentralized finance and the use of cryptocurrency. The hearing comes after a report last year from President Biden's Working Group on Financial Markets on stablecoins.

The report called for Congress to take legislative action to enable prudential regulation of stablecoins. The main recommendation was to limit the issuance of stablecoins to insured depository institutions.

Stablecoins are cryptocurrency designed to have their price and convertibility pegged to a physical currency, like the dollar. They are used in several new decentralized financial products to help smooth the exchange of different cryptocurrencies.

The hearing examined additional risks posed by this new financial technology. It also touched on the potential impact of stablecoins on new payment products, such as real-time payments.

### ALTA 2022 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. So far in 2022, \$187,775 has been pledged from 136 people to TIPAC. In addition, \$144,000 from 17 companies has been pledged to the TIPAC Education Fund. Check out who has supported the industry at [alta.org/tipac](https://alta.org/tipac).



### NEWS TO SHARE?

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

## CALENDAR

### 2022 ALTA CONFERENCES

#### ALTA SPRINGBOARD

March 15-16  
Tampa, Fla.

#### ALTA ADVOCACY SUMMIT

May 16-18  
Washington, D.C.

#### 2022 ALTA ONE

Oct. 11-14  
Coronado, CA

### STATE CONVENTIONS

#### CALIFORNIA

April 3-5  
Santa Barbara, Calif.

#### TENNESSEE

Gatlinburg, Tenn.

#### OKLAHOMA

April 10-12  
Oklahoma City, Okla.



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# Remote Interviewing *and* Onboarding Best Practices

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## *Timelines, Checklists Vital to Successful Hires*

By Jeremy Yohe



**W**ITH MANY COMPANIES making COVID-19 vaccinations mandatory, a substantial number of workers began returning to the office in the last few months of 2021. By Dec. 1, office occupancy nationally edged to about 40%, according to Peter Miscovich, New York City-based managing director of commercial real estate services firm JLL.

When the omicron variant began sweeping the nation, companies once again delayed office returns and sent workers home. Security service provider Kastle reported that average physical office occupancy in the 10 U.S. cities it tracks went from 39.8% the week of Dec. 8 to 17.5% the week of Dec. 29. This could mean continued hybrid or remote work for the title insurance and settlement services industry as business shifts to a purchase-dominated market. Pandemic or no pandemic, organizations still need to retain new employees as the year progresses. Companies will need to ensure they have the proper procedures in place to successfully conduct remote interviews and onboard employees after making the hire.

If a company has identified it's ready to hire, the first thing to address is having a concrete job description that outlines expectations and qualities for the position, according to Jennifer Luedtke, human resources manager for Wisconsin-based Town n' Country Title. ALTA's Title & Settlement Services Industry Compensation Index can be used to help ensure compensation packages are aligned with what's offered in the market.

"Then you're going to want to identify your hiring team that will assist throughout the process and help identify the best candidate out of the pool of applicants," Luedtke said.

### **Job Postings**

To find potential prospects, businesses will want to post job openings on various venues, including job search engines, social media platforms and company websites.

### Online Job Search Engines

- Indeed
- Monster
- ZipRecruiter
- State-specific workforce development sites

### Social Media Platforms

- LinkedIn
- Facebook

Luedtke recommends having a career page on your company website.

“You can post job openings or just let people submit their names and resumes throughout the year, in case you’re not sure when you may have a position that’s open,” she said. “Then you’ll have a flow of applicants interested in your company.”

Several operations have created referral programs where current employees are rewarded for helping identify quality candidates. Companies could also encourage staff to share social media posts on their own network.

“Your employees know the position that needs to be filled or may work in the same office,” Luedtke said. “It’s a great way to engage your team members and to be part of the hiring process,” Luedtke said.

## Remote Interviewing

After identifying an applicant pool, it’s important to review each one because you don’t want to accidentally skip over someone who could be a perfect fit.

Luedtke starts with phone interviews. She contacts the candidates by email. “Secretly, this helps me gauge their communications style, and I can see if they respond professionally,” Luedtke said.

During the phone interview, Luedtke asks basic questions about strengths and weaknesses, what they are looking for in their next role. She also asks candidates to walk through their resumes.

“You can really easily gauge through a 20- to 30-minute phone conversation how engaged they are or if they can speak professionally,” Luedtke said.

From there, Town n’ Country holds video interviews with the top candidates. Common platforms are Go-To Meeting, Zoom, Skype and Microsoft Teams. Using a collaboration tool that enables multiple participants allows the hiring team to get involved in the interviewing process. In addition to interviews, some companies use personality tests to identify if candidates fit a particular role. After you’ve done the in-person or video interviews, some companies choose to do a personality test.

“Building a candidate profile is something that

would be really important to the process,” Luedtke said. “You can teach someone how to do the job, but what’s important is to identify if they fit within your company culture and have characteristics that would make them successful in the position.”

Common personality testing platforms include DiSC, Acumax, Myers-Briggs, Predictive Index and Enneagram. Prices range from free to about \$150. Connecting the hiring team on a video platform is important to keep everyone involved. With people scattered across a state or round the country, investing in a video conferencing platform is an easy way to keep connected.

“A few things to remember when conducting video interviews is to be personable and smile,” Luedtke said. “This will help make the applicant feel more comfortable and relaxed, because watching themselves on screen can honestly be just as stressful as being in front of you.”

Let the candidate know you don’t care what’s behind them, whether it’s a kitchen window or the wall of a spare bedroom. It’s more important to pay attention to engagement and see if they’re professional.

## Video Interview Tips

- **Test your technology:** There’s nothing worse than having technical difficulties. Also, understand that sometimes things happen, but you want to make sure everything’s working prior to starting the interview.
- **Set the scene:** Have an appropriate background and try to do the interview in a quiet space. Whether you’re at home or at the office, just make sure the setting is appropriate for the interview.
- **Have an agenda/interview questions:** This is important so that you have a consistent benchmark to compare candidates. ALTA provides a bank of interview questions on its HR page.
- **Be mindful of time:** Stick to an hour or a 90-minute timeframe so everyone has the same expectation. Close your email client and set aside your phone so you can give the candidate your undivided attention.
- **Showcase your company:** Talk about your culture, team members and processes. Delve into more details about the company and why your company is a great place to work.

## Remote Onboarding

Once you’ve hired your top candidate, it’s on to the onboarding process. Most managers know that onboarding new employees virtually can be difficult. Many recognize the long-term impact a poor onboarding experience could have on new hires. Onboarding is more than logistics, such as making sure your new employee has a computer. It also includes

rules and expectations, a showcase of your company culture, and building rapport to foster positive working relationships.

Donna Anderson, assistant vice president and agency development manager for North American Title Insurance Co. (NATIC), said that while onboarding remote employees can be challenging, the goal is the same as doing it in-person: to help the employee get off to a fast start, build relationships, understand the culture and recognize expectations.

“This is all going to depend on the size of your company,” Anderson said. “You might have a very small team that does the onboarding of your new employees, or you might have several people involved in the process.”

Anderson is one of several at NATIC who helps with onboarding and training for various software platforms the company uses. NATIC’s marketing team also has a role in getting new employees going and generating Day 1 excitement.

## Timeline and Checklist

One of the items NATIC has found helpful during the onboarding process is having a checklist and timeline to ensure everything is in place in time for the employee's start date.

“We want the new employee's first day at our company to be a day of celebration,” Anderson said. “We want the welcome to the team to be as exciting as it is for them as it is for us. We have a checklist and a timeline in place to make that happen.”

There are some things that can be done before the new hire starts—much depends on the lead time. Anderson said NATIC’s preferred lead time for someone in sales is 30 days.

“We want to make sure that we have enough time from hire date to Day 1 to give the new employee a good experience,” she said. “We’ve found that if we rush that timeline, it doesn’t turn out to be as positive an experience as we wanted it to be.”

The Day 1 experience is to help the new employee feel like part of the team—to show the company is excited to have them join the team, according to Anderson. There are various project management software options that companies can use to create timelines. A simple option is using Microsoft Excel. Anderson said NATIC uses a program called Asana, which her company uses for various projects in addition to onboarding employees and agents.

The timeline—color coded to denote department responsibility—starts once an offer letter is sent and the clock starts ticking for the HR department. After the letter is signed, HR will ask for a bio and head shot or schedule a photo shoot to get one for them.

“At this point, the new hire is waiting to come work at NATIC ,and we are all busy working behind the scenes to get everything set up for them,” Anderson said.

NATIC sends employees books about culture so that they can get an understanding of how the company operates. At this point, companies will want to ship items needed for the job, plus a few extras—computer, phone, printer, scanner, coffee cups, swag, etc.

## Sample Onboarding Timeline

### Day Before/After Start

<b>Day - 21</b>	<ul style="list-style-type: none"> <li>Prepare database in CRM for new employee</li> <li>Send offer letter; collect comments from Regional manager for press release</li> <li>Offer letter signed; initiate background check; send email to schedule head shot; include photo requirements</li> </ul>
	Reach out to new hire about head shot requirements and note to send to marketing
<b>Day - 14</b>	<ul style="list-style-type: none"> <li>Background check clears</li> <li>Send computer, monitors, printers/scanners, docking station, phone(s)</li> <li>Send new hire welcome kit form, head shot, resume and regional manager comments for press release to marketing</li> </ul>
<b>Day - 3</b>	Manager sends welcome letter to new hire and spouse if one exists along with gift
<b>Day - 2</b>	<ul style="list-style-type: none"> <li>Send books for new team member</li> <li>Photo uploaded to internal company page</li> </ul>
<b>Day - 1</b>	Onboarding kit ships: marketing supplies, pens notepads, thank you cards, etc.

### New Team Member Starts

<b>Day - 1</b>	<ul style="list-style-type: none"> <li>Regional manager sends welcome email to all associates using the BCC: for the emails.</li> <li>Onboard specialists schedules first training session</li> <li>Email to new employee from marketing with “who’s who” at the company</li> <li>Computer setup</li> <li>Did you know template available for new team member to introduce themselves</li> <li>New team members profile updated and distributed</li> <li>Update webpage to add new team member</li> </ul>
<b>Day 3 and 4</b>	<ul style="list-style-type: none"> <li>Watch internal training videos</li> <li>Online sessions for training with new employee; review software platforms</li> <li>Set up calls with various key employees</li> </ul>
<b>Day 5 and 6</b>	<ul style="list-style-type: none"> <li>Review of website access</li> <li>Title presentation video</li> <li>Department call invite</li> <li>Send press release</li> </ul>
<b>Day 7</b>	Prospects set up in CRM; send release to contacts

■ Marketing	■ Regional Manager
■ HR and/or IT	■ Hiring Manager
■ Onboard Specialist	■ New Team Member

“So, they’re getting bombarded the day before they start,” Anderson said. “I’ve had so many of the new folks say to me ‘It was like Christmas Day,’ and that’s what we want the experience to be. We want it to be a celebration.”

Anderson is typically the first person at NATIC to start training. She will check to verify the computer is set up properly, and provide an overview of people in the company. This first call usually lasts two to three hours. In addition, Anderson sets up Zoom calls for the new employee with department heads and members of NATIC’s executive team.

“Even though we have layers at our company, every single person who starts gets a Zoom call with everybody else in the company to say, ‘Hey, we’re all on the same team here, and we’re all with you,’” Anderson said.

Prior to COVID, the company did phone calls, but Anderson said video conferencing has enhanced this aspect because now the new employee can see the person they’re meeting with. While this training happens, there’s also corporate training that could be taking place, as well as onboarding with the marketing team, which can take several hours.

“I’ve told our new employees that their job at first is just to figure out where it is you work and who you’re working with,” Anderson said.

An important first-day item is to announce the new hire and share their bio and a little bit about them in a company email.

Now that the employee has started, companies must work to cultivate a remote community. In the book “Onboarding,” the author says that employees who do not make a real connection in their first six months on the job are more likely to leave if given another offer.

One way to foster community for remote workers is to hold a weekly video call to foster an open-ended discussion.

“When we’re not able to be together, those Friday calls for this new group of people help develop relationships because they all feel like they’re in the same boat,” Anderson said.

Anderson will have other employees share what they do at the company, their favorite thing about working at NATIC and what they wish they knew the first 30 days of starting the job. Simple things such as sending motivational memes or texts can also help build community.

## Retention and Engagement

Gallup found that 88% of employees don’t believe their organizations do a great job of onboarding. That leaves a lot of room for improvement. Research by

## Utilize ALTA’s HR Resources

Employee recruitment, retention, training and development are essential to a healthy business. ALTA has developed many tools and resources to aid members in the hiring process. Available items include checklists for new hires (See Page 15) and for when employees leave, as well as sample behavioral interviewing questions. You must be an ALTA member and logged into the site to access the material. ALTA also offers a Model Training Program that incorporates elements for new and veteran employees. Build the perfect training program with a mix of audio, video, distance learning, team-building and face-to-face training opportunities. Looking to post an opening at your company on a job board but not sure what it should say? Check out the sample job descriptions and advertisements at [alta.org/human-resources](http://alta.org/human-resources).

Brandon Hall Group found that organizations with a strong onboarding process improve new hire retention by 82% and productivity by over 70%. Talent scarcity and high turnover are among the biggest challenges organizations will face in 2022—so it’s important to engage and retain employees from day one. According to the Human Capital Institute, the best employee onboarding programs are structured and strategic, rather than administrative, with the focus on people, not paperwork.

Anderson agreed, adding that companies need to help new employees keep from feeling like they’re on an island or working on their own. Managers must be cognizant of balancing engagement with accountability without micromanagement.

“Micromanaging never helps anybody be a better employee,” Anderson said. “In this day and age, and especially because there’s so many different generations in our workplace, the timeframe of work might look differently than how you look at it. The only way to keep them accountable is if the work is getting done.”

If the work isn’t getting done, that’s a problem. Anderson said that if employees are engaged and have developed relationships and friendships in the company, and there is a positive team atmosphere, people will want to do the best job possible—even if it’s remote.

“Bottom line, you hope you hire the right people to do the job, and you can get out of their way and let them do it,” Anderson said. ■



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



# Employee checklist

American Land Title Association (ALTA)  
New Hire Checklist – Updated 5.15.2018



## New Hire Checklist

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home phone number: \_\_\_\_\_  
 Cell phone number: \_\_\_\_\_  
 D.O.B. : \_\_\_\_\_  
 Emergency Contact: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Date Hired: \_\_\_\_\_ Start Date: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Personal Email: \_\_\_\_\_  
 Security Key: \_\_\_\_\_

### Prior To Arrival:

#### Logistics – Human Resources Department

- Resume
- Hire Letter
- Arrange meeting with each department
- Background Check
- Provide all necessary desk supplies including employee contact cards and directories
- Name plate (if necessary)
- Business Cards (if necessary)
- Mailbox Label
- Copy of Licenses
- Copy of Notary Appointment, if necessary

#### Logistics – IT Department

- Create Network User Account
- Assign a temporary password
- Add user to network groups
- Create email box

American Land Title Association (ALTA)  
New Hire Checklist – Updated 5.15.2018



- Create email account alias
- Verify employee appears in Global Address List
- Assign specific Public Folders Access
- Create Underwriter Logins
- Create PACER/Land Records/Other Logins
- Create or rename telephone extension ID
- Create or rename voicemail box and set voicemail password
- On the employee's machine, test network login, test printing from membership database, email access, and membership database login
- On the employee's machine, verify they have access to all network printers and necessary mapped drives
- Send calendar invites to staff and grant access to view calendar
- If specific position is known, create an email signature
- Create a user login document with network usernames, passwords, and telephone information
- Email user login document to department members and Human Resources
- Provide cell phone, laptop, etc. (if necessary)

### Upon Arrival:

#### Introduction to the Company – Supervisor/Department Staff

- Review the Mission and Programs (Pamphlets)
- Office Walk Through
- Meet with the staff from each department
- Meet with CEO/Owner/Attorney

#### Introduction to the position – Supervisor

- Request Underwriter Appointments
- Job description, duties, responsibilities, and purpose
- Performance expectations and goals
- Provide all login information
  - Desktop
  - Voicemail
  - Website
  - Intranet
- Provide new hire contact with their contact information (Direct line, ext, email, business cards, etc.)

#### Administrative Training – Human Resources & IT Department

- Mailboxes
- Copier/Scanner
- Email (Signature Lines, Folders, etc.)
- Personal Drive
- MS Office and Calendar
- Telephone System
- Voice Mail (Code \_\_\_\_\_)
- Direct Line Phone Number \_\_\_\_\_
- Etc.
- What you need to know about your personal drive, shared drive, Calendars, Different email groups, etc.

American Land Title Association (ALTA)  
New Hire Checklist – Updated 5.15.2018



### New Employee Paperwork – Accounting Department

- W-4 and State Tax Forms
- I-9 Form
- Photocopy Identification for I-9 form
- Direct Deposit Form
- Signed Acknowledgement Form from the Personnel Manual
- Contact Information
- Employee Emergency Notification Form
- New Hire Registry
- Health, STDI, LTDI, Life Insurance Enrollment Forms
- 401k and Pension form

### Policies and Procedures – Human Resources Department

- Personnel Policy Manual
  - Pay Schedule
  - Federal Holidays
  - Time off from work
  - Dress Code
  - Inclement Weather
  - Greeting Visitors
  - Emails
- Expense Reports, Mileage

### Benefits and Compensation – Human Resources Department

- Pay Procedures
- Discuss benefits and compensation
- PTO
- Health Insurance (HSA)
- FSA
- Life, Short and Long Term Disability, Accidental
- Retirement Benefits 401(k) and Pension
- Performance Review Process
- Flex Spending Account
- Parking/Travel Reimbursement

American Land Title Association (ALTA)  
New Hire Checklist – Updated 5.15.2018



### Notes:

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Human Resources \_\_\_\_\_ Date: \_\_\_\_\_  
 Technology \_\_\_\_\_ Date: \_\_\_\_\_  
 Supervisor \_\_\_\_\_ Date: \_\_\_\_\_  
 Employee \_\_\_\_\_ Date: \_\_\_\_\_  
 Accounting \_\_\_\_\_ Date: \_\_\_\_\_

To be filed in employee's personnel file upon completion.

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# Improving Operational Performance

## Engagement Surveys Used to Strategize Growth Plans, Get Staff Feedback

Workers in the U.S. resigned from a record 4.4 million jobs in September. Many Americans are leaving roles for better working conditions and pay. One way to stave off being impacted by the Great Resignation is through better employee engagement.

Business leaders—and employees as well—understand that healthy and happy work environments spur people to produce better results.

Roselyn Langianese, president of Summit Title Services in Bedford, N.H., has first-hand experience of the benefits of understanding the level of her employees' engagement. Her company recently participated in a program ALTA offers through a relationship with the employee engagement firm DecisionWise. The company measures and improves employee engagement by turning feedback into results, allowing you to attract talent, retain top performers and build a better workplace. DecisionWise's technology platform makes it easy to collect and analyze employee feedback on engagement and leadership.

Through the DecisionWise survey, Langianese was able to get feedback from the company's 50 employees who handle the day-to-day duties. The survey is anonymous,

"so everyone felt comfortable participating," according to Langianese.

"I was able to use what we learned to improve our processes and honestly to just show everyone that we care about their working environment and are always aiming to make it better," she added.

Langianese said the process was simple. Questions were geared toward everyone in the company and broken down by department, duties of each employee and pay structure. Each department was surveyed as long as there was a certain number of employees in that group to maintain anonymity. It's recommended a title company have at least 10 employees for the survey to be effective.

With all the changes on the horizon technology could bring, Langianese believes

surveying employees is helpful to see where to place existing teammates and what positions you may need to hire for. It could also aid in understanding personalities that may be needed to handle positions from sales to computers and technology.

"Taking all that into consideration, I've also been able to use the results to strategize how we can put our team to work with the new tools and technology that will be available to us," Langianese said.

Based on over 50 years of employee engagement research, Gallup reports that engaged employees produce better business outcomes than other employees—across industry, company size and nationality, and in good economic times and bad.

However, according to Gallup, just 35% of American

workers are engaged by their jobs. Fifty-two percent say they're "just showing up" and 17% describe themselves as "actively disengaged."

For Amy Niesen, senior vice president and general counsel for of Land Title Company of Alabama, surveying staff and getting feedback of how people feel has proved beneficial to her company.

Land Title Company of Alabama also participated in the pilot employee engagement program

"We learned from this process how important it is that your employees have the opportunity to really voice how they really feel," said Niesen, who has been with Land Title of Alabama for about 30 years. "The candid nature of the answers that we received back was surprising in some ways and we were really able to use that information to successfully



## THE ROI OF EMPLOYEE ENGAGEMENT

Employee engagement drives individual performance in an organization, but do companies with more engaged employees outperform those with a less-engaged workforce? Can the company show a stronger financial performance and operational efficiency with engaged employees?

Scholars, consultants, non-profits, and companies have been researching the ROI of employee engagement for quite some time. The correlative data revealed in their research initiatives is significant.

Here are some findings:

### INCREASED PROFITS

According to a study<sup>1</sup> conducted for the UK government, companies with a highly engaged workforce experience (over a 12-month period) a

**19.2% GROWTH**  
IN OPERATING INCOME.



Another study<sup>2</sup> found engaged companies grow profits as much as

**3X FASTER**  
THAN THEIR COMPETITORS.

### RETENTION

The Corporate Leadership Council studied<sup>3</sup> the engagement level of 50,000 employees around the world and found highly engaged employees are

**87% LESS LIKELY**  
TO LEAVE THE  
ORGANIZATION.



### COST OF DISENGAGEMENT

A study<sup>4</sup> by McLean & Company found a disengaged employee costs an organization approximately **\$3,400 for every \$10,000 in annual salary.**

The same study found that lost productivity due to disengaged employees cost the US economy up to



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3. <https://www.ericandco.com/research/implementation-an-action-plan-for-employee-engagement-issues>

identify some key areas that we could improve on as a company. It's really things that we felt as management we kind of had under control but having the candid answers back from the employees as to what we may want to tweak or where we had room for improvement was truly a refreshing surprise that

really made it worth the entire process."

Land Title of Alabama implemented the employee engagement survey during the COVID-19 pandemic in 2020. Niesen said communication was already an area the company needed to improve on. Through the survey, Land

Title of Alabama learned that some of its managers weren't doing as well.

"It just really gives the higher-level management a better idea of what's going on at middle-management level," Niesen said. "It's hard sometimes to stay plugged in from top to bottom, and

the employee engagement survey just did a fantastic job of really illuminating what was happening here in our company."

Niesen recommended title agency leaders of all sizes to consider taking part in the program.

"This is helpful for all sizes of companies, especially if you don't have a large agency with a human resources department or anything big," she said. "It allows you to really look at yourself in the mirror."

## Employee Engagement

ALTA has partnered with DecisionWise to help member companies improve employee engagement by turning feedback into results. For more information, go to [alta.org/business-tools/employee-engagement.cfm](https://alta.org/business-tools/employee-engagement.cfm).



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## When an Easement Holder Ran so Far Away From the Easement's Purpose, It Lost the Easement

**CITATION:** *A Flock of Seagirls LLC v. Walton County Florida*, 7 F.4th 1072 (2021).

**FACTS:** In 1996, the State of Florida initiated eminent domain proceedings against St. Joe Paper Co. The result of the proceedings was the creation of a “permanent public access easement allowing public pedestrian access laterally along the beach” on 75 feet of beach running parallel to the Gulf of Mexico, although St. Joe retained ownership of the strip of land. The judgment bound the parties as well as their successors and assigns.

In 2000, St. Joe established the WaterColor Community Association. St. Joe recorded the easement in 2002. The easement included an abandonment clause, which provided in relevant part that Walton County would be deemed to have abandoned the easement if it attempted to use the easement for any other purpose. In 2017, the county enacted an ordinance that permitted members of the public to make several recreational uses—including sunbathing, picnicking, fishing, swimming and building

sandcastles—of dry sand areas that are owned by private entities, including the land that is subject to the easement.

The plaintiffs own beachfront lots in the WaterColor community and sued claiming that the ordinance constituted an unconstitutional taking of their property rights and triggered the easement’s abandonment because it attempted to use the property for purposes other than “a way of passage, on or by foot only.”

While the constitutional claim was rendered moot by a bill passed in the Florida legislature, the abandonment claim was heard by the district court. That court acknowledged that by enacting the ordinance, the county had attempted to use the easement for an “expanded purpose,” but held that uses that expand on but are consistent with the purpose of an easement do not evince an intent to abandon. Because the ordinance contemplated uses that were consistent with (even if broader than) the easement’s purpose, the plaintiffs had not shown an intent to abandon and thus had not demonstrated that the county had abandoned the easement. The plaintiffs appealed.





**HOLDING:** The Eleventh Circuit reversed. In its decision, the court considered whether the ordinance triggered the terms of the easement’s abandonment clause, and whether any other sources of law forestall or limit the abandonment clause’s operation.

The court answered the first question, stating that the plain language of the ordinance indicated an abandonment of the easement, pointing out that the easement’s purpose as “a way of passage” was for “a locomotive purpose [i.e. an access easement],” rather than the Ordinance’s aim of using the land for “recreational purposes.” As for the second question, the court disagreed with the county’s assertion that Florida common law, separate provisions of the easement, and the original judgment limited the abandonment clause.

It instead found that under Florida law, the public’s right to full use of the beaches was not absolute or boundless, and that the county’s interpretation of the “perpetual” and “permanent” nature of the easement was flawed and the easement was still subject to conditions that could terminate it. As such, the Eleventh Circuit

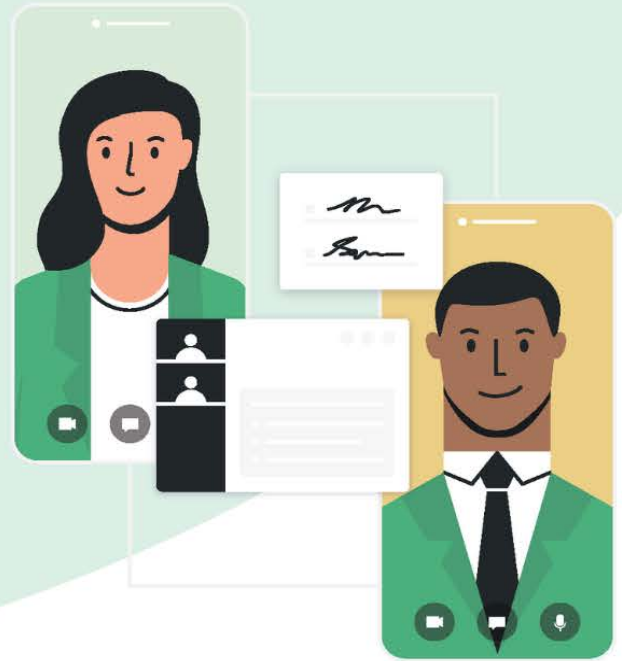
reversed, holding the easement was abandoned.

**IMPORTANCE TO THE TITLE INDUSTRY:** This case highlights that attempts to burden and expand on an easement—even when done in the public interest—are not enforceable when inconsistent with the very purpose for which the easement was given. Here, the court found an access easement is just that, and attempts to expand the easement with additional uses having nothing to do with access risks having the easement terminated.

*Michael R. O’Donnell, Michael P. Crowley and Kevin Hakansson are attorneys with the law firm Riker, Danzig, Scherer, Hyland & Perretti LLP. O’Donnell can be reached at [modonnell@riker.com](mailto:modonnell@riker.com), Crowley can be reached at [mcrowley@riker.com](mailto:mcrowley@riker.com) and Hakansson can be reached at [khakansson@riker.com](mailto:khakansson@riker.com).*

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# CFPB LAUNCHES INITIATIVE TARGETING 'JUNK FEES'



**THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) LAUNCHED AN INITIATIVE TO** collect information on alleged junk fees that will help shape the agency’s rulemaking, guidance and enforcement priorities.

“Many financial institutions obscure the true price of their services by luring customers with enticing offers and then charging excessive junk fees,” said CFPB Director Rohit Chopra. “By promoting competition and ridding the market of illegal practices, we hope to save Americans billions.”

According to the CFPB, companies are increasingly charging inflated and back-end fees to households and families. This conceals the true price of products from the competitive process, the bureau said in a release. For example, hotels and concert venues advertise rates, only to add “resort fees” and “service fees” after the fact.

The CFPB’s research has found several areas where back-end fees might obscure the true cost of a product and undermine a competitive market:

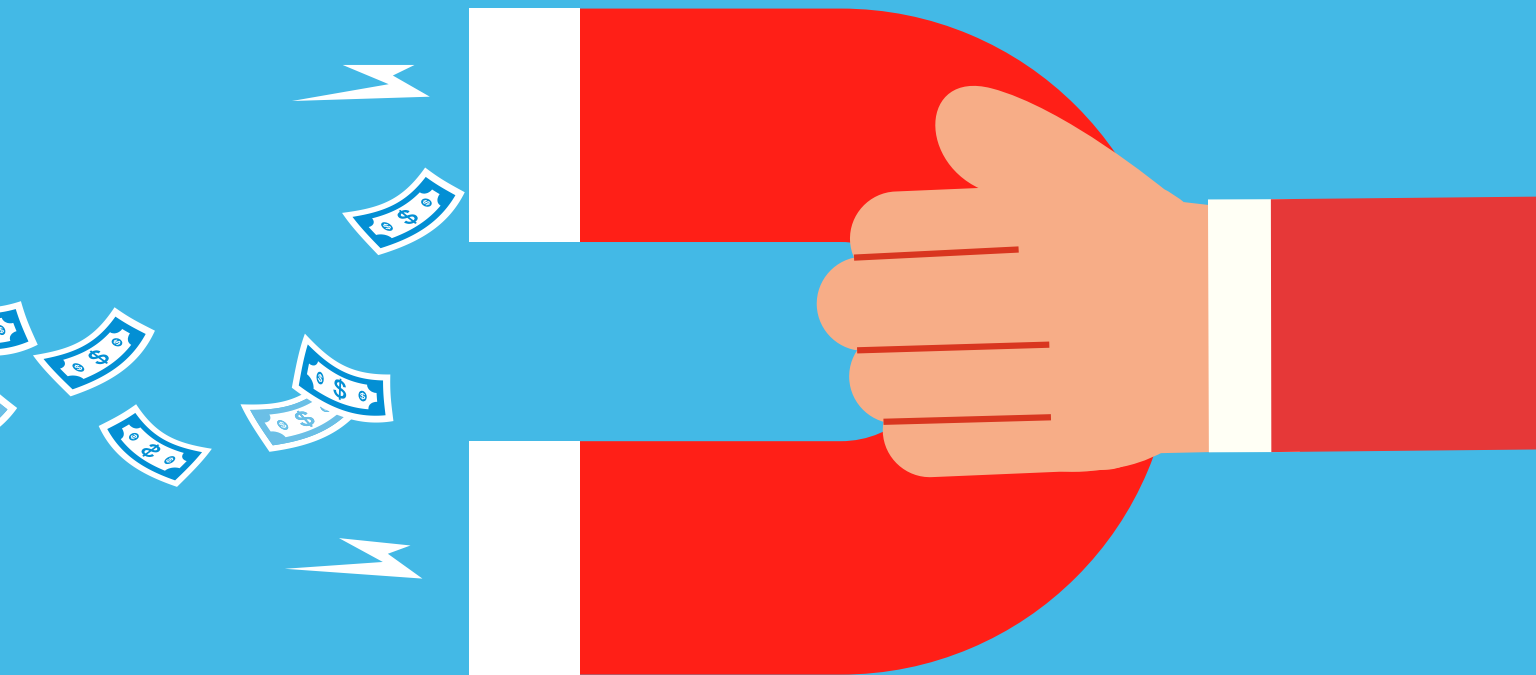
- In 2019, the major credit card companies charged over [\\$14 billion](#) each year in punitive late fees.
- In 2019, bank revenue from overdraft and non-sufficient funds fees surpassed [\\$15 billion](#).

Within the eight-page request for information, the CFPB specifically mentions title insurance and closing costs in the section focused on mortgages:

*Mortgages facilitate homeownership for millions of people,*

*and, through homeownership, allow millions of families to build and maintain intergenerational wealth. But priced into most mortgages are thousands of dollars in application fees and closing costs, which few people are well-positioned to shop on. These fees can act as a barrier to homeownership, strip wealth from homeowners accessing their equity through refinancing or home sales, and deter some homeowners from refinancing when doing so would lower total housing costs and be financially advantageous. Advocates and reporters have noted that many closing costs, like title insurance, may not always be subject to standard or appropriate competitive forces.*

*Even aside from inflated and padded fees rolled into the mortgage at closing, homeowners can find themselves forced to pay fees for making payments over the phone or online or even for the servicer’s bill pay service. Borrowers who face financial hardship and struggle to make mortgage payments can find themselves unable to catch up due to the snowballing of a plethora of fees related to the mortgage delinquency. Monthly property inspection fees, new title fees, legal fees, appraisals and valuations, broker price opinions, force-placed insurance, foreclosure fees, and miscellaneous, unspecified “corporate advances” can all price a homeowner out of a home.*



The CFPB cites old and critical testimony Robert Hunter of the Consumer Federation of American gave in 2006 about title insurance before the House Committee on Financial Services Subcommittee on Housing and Community Opportunity.

ALTA believes this effort is less about new rules and regulations and more about giving consumer groups the opportunity to pressure examiners on these fees. One big concern is that the RFI responses will provide pretext for using CFPB’s unfair, deceptive or abusive acts and practices (UDAAP) authority to combat these fees. ALTA will submit a comment letter. Deadline to submit comments is March 31.

The CFPB is interested in hearing about people’s experiences with fees associated with their bank, credit union, prepaid or credit card account, mortgage, loan or payment transfers, including:

- Fees for things people believed were covered by the baseline price of a product or service
- Unexpected fees for a product or service
- Fees that seemed too high for the purported service
- Fees where it was unclear why they were charged

This CFPB’s RFI is part of a larger regulatory push from the Biden administration. The Wall Street Journal recently reported that these new actions by the administration have alarmed businesses and prompted new, large-scale lobbying efforts on Capitol Hill. There already has been backlash to the RFI, and many in the industry are unsure what problem the inquiry is designed to solve, since existing consumer laws already regulate fees. However,

some businesses reportedly are trying to get ahead by reducing finance charges and dropping other fees.

Last year, ALTA sent an [introductory letter](#) to Chopra that provided an overview of the title industry and explained how ALTA members responded to the COVID-19 pandemic to help close transactions. The letter also reinforced ALTA’s position that the CFPB’s rule for the disclosure of title insurance fees on the Closing Disclosure does not provide consumers with clear information about their title insurance costs. ALTA encouraged Chopra to build on the warning the CFPB issued in 2019 to help educate consumers about wire transfer fraud.

ALTA also mentioned that effective and balanced oversight is important to the industry.

“We support robust efforts by the CFPB to give the industry an opportunity to comment on policy statements, guidance and bulletins, and seek advisory opinions to provide more specific guidance so businesses can meet bureau expectations in their daily business practices,” wrote Diane Tomb, ALTA’s chief executive officer. “Additionally, ALTA believes a Small Business Advisory Board, similar to other advisory boards created for community banks and credit unions, would help foster a relationship with regulated entities with whom the bureau may not engage directly as often, including many of our members.”

Want to help advocate for the title and settlement industry? Join ALTA’s [Title Action Network](#).



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# Is the Solution to Today's Title Challenges Hiding in Plain Sight?

By Prashant Kothari



Joel and Ethan Coen's 2000 comedy-drama, "O Brother, Where Art Thou?" there's a scene in which the three protagonists escape from a chain gang and find refuge in a barn, only to be awakened by lawmen who announce they have them surrounded. As the lawmen first shoot at them and then light the barn on fire, the leader of the gang, Ulysses, hilariously repeats the line, "D---, we're in a tight spot!"

While not nearly as comical, many title professionals today have probably uttered something similar, and more than once. That's because they face multiple, intensifying challenges—from staffing shortages to volatile revenues to processes that are riddled with manual labor. But there is relief available if they know where to look.



## Stuck in the Past?

In recent years, automation has erupted throughout the mortgage industry, especially at the front end of the loan transaction. From point-of-sale technologies to automated income and asset verifications, it has become increasingly faster and easier for lenders to price and originate loans. Yet the title industry has not seen anywhere near the same level of innovation. On the whole, title production, search and curative work remains a very labor-intensive business.

Title is also a very gray industry experiencing a major shortage in young talent. Title may be an essential business, but it's by no means sexy or glamorous, which means few young people even consider title work as a career. The vast majority of title processors and underwriters are in their 50s. I know of one title agency in California that has gone as far as visiting local community college campuses to look for recruits. Yet they are competing with manufacturing and technology companies that can offer work that's far more exciting to someone coming out of school.

Both the lack of automation and staff shortages are exacerbating the typical issues that hold up title processes. Title production and curative work is performed in an assembly-line fashion that involves many different activities. One obstacle can create bottlenecks that not only stall other title activities but the mortgage transaction as well. The demand for purchase loans, and past refinance boom, led to a lot of log-jams.

It doesn't help that the costs of title work are fixed, yet revenues are both cyclical and volatile. This makes it nearly impossible for title companies to maintain the proper staffing levels. In fact, in a typical month, the average title company is either understaffed or overstaffed for most of the time and perhaps optimally staffed one day in a month.

## These Are Not Yesterday's Outsourcers

Title challenges reached a fever pitch during the pandemic and have continued ever since. When COVID hit in March 2020, initially there was a bit of a freeze in the housing market. Within a month, however, mortgage refinancing volumes went through the roof. So did the volume of title work. As companies struggled with capacity, more work was outsourced—and yet even some of the biggest outsourcers couldn't handle the additional volume.

The good news is that, over the past several years, a new breed of outsourced title vendor has quietly emerged that is better equipped to address all the challenges title companies currently face. By combining deep benches of offshore and onshore title production, search and curative expertise with new technologies, it's now possible to outsource as much as to 80% of the behind-the-scenes title work while easily scaling resources to account for any volume of work clients require.

With such help at their disposal, title companies can focus their attention on acquiring new business without worrying about whether their teams can handle the additional workload.

Ten years ago, most offshore vendors were mostly capable of only handling additional refi volume, as purchase loans were viewed as being a little too complex to outsource. However, firms have invested significant time and money in providing specialized

training for their teams to handle purchase loans as well, with special focus on state and local intricacies. There are specialized desks to handle title work in states where originating purchase loans is particularly complicated (California, New York, Florida and Pennsylvania, among others) and full-fledged title curative teams working both offshore and onshore. Because curative work generally requires specialized knowledge, being able to access curative expertise in stateside locations ensures all work is done effectively and efficiently.

## Leveraging the Advantages of Technology and Time

While technology innovation and adoption have moved at a snail's pace within the title industry, there are title vendors that have developed their own proprietary technologies to improve title production efficiency. Very few title outsourcers have done so, but those that have also typically built compliance and quality control tools into their systems that ensure all work meets current regulatory requirements as well as each client's specifications and unique business rules.

These tools are particularly useful for clearing up the type of bottlenecks mentioned earlier. Every obstacle in the title process creates a domino effect that can affect everything downstream, including closing dates. By integrating compliance and quality control tools into the different activities attached to a title search order, for example, these obstacles can be identified and cleared almost instantly.

The key benefit of utilizing a title vendor with all the above traits—specialized training, a combination of offshore and onshore teams and proprietary technology—is the ability to significantly shorten cycle times. With the right title vendor, title orders can be sent over at the end of the day and be sitting completed in the client's inbox when they return to work in the morning. Shorter cycle times not only create a better customer experience, but they also enable title agencies to focus the bulk of their efforts on acquiring customers and growing their business.

The bottom line is that title work will continue to be very labor-intensive for the foreseeable future. Unlike other sectors of the housing economy, there are certain hurdles to automating and standardizing title work that make it difficult for title companies to be more productive while lowering costs. This means title companies still need people to do the work.

But while title challenges have grown over the past several years, so too have the capabilities of outsourcers that were able to make the key investments in people and technologies that most title companies could not. Getting out of the "tight spot" title companies currently find themselves in only takes rethinking what today's vendors are truly capable of—and using them.



**PRASHANT KOTHARI**, *managing Director of SitusAMC Title Production Services*, has been associated with the mortgage industry for more than three decades. In 2005, he launched String Real Estate Information Services, which was acquired in 2019 by SitusAMC.



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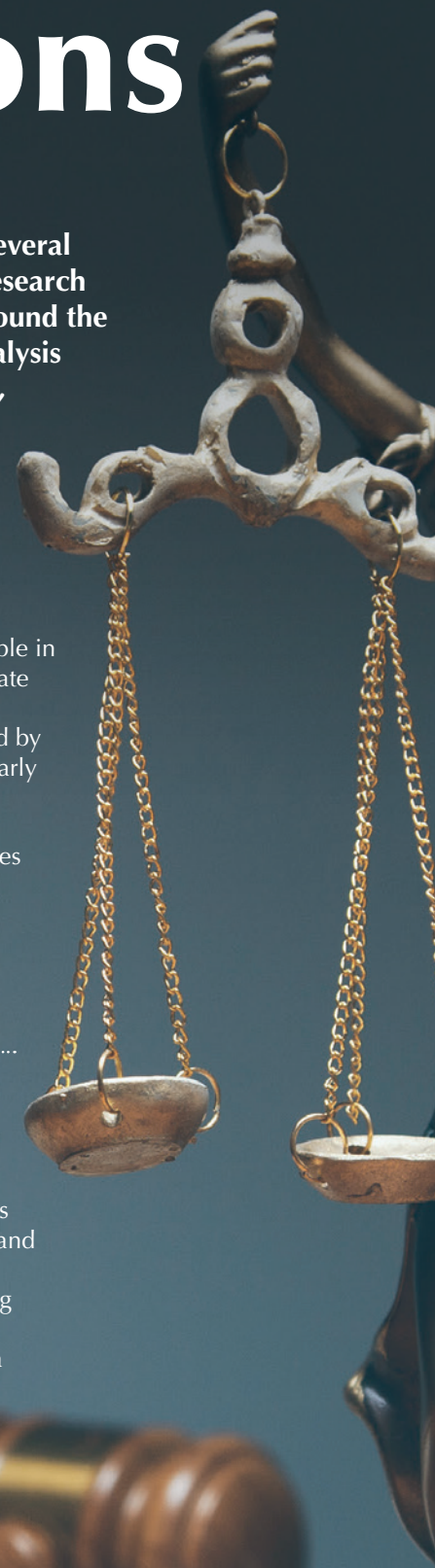
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### Title Insurance Law Newsletter

This monthly newsletter is the source of information about current law affecting the title insurance industry around the United States. The digital newsletter reports on important cases and decisions regarding title insurance coverage, class actions and regulatory enforcement, closing protection letters, escrow and settlement duties, agent/underwriter disputes, conveyancing law and RESPA and TILA compliance and violations. Author J. Bushnell Nielsen offers insightful analysis. Should you want a sample of the newsletter prior to purchase, please contact [cperez@alta.org](mailto:cperez@alta.org).

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Wendy Ethen | President | Guaranty Commercial Title Inc. in Minneapolis, Minn.

## Wendy Ethen Dives Into Title Industry After Temp Job as Closing Assistant

### How long have you been in the title industry and how did you get started in this profession?

I started in the industry after college when a temp agency assigned me to be a closing assistant at a residential shop. I moved up to closer, got a law degree and moved into commercial. I bought Guaranty Commercial Title in 2004 and have been all commercial for many years.

### What's a day on the job like for you? What excites you about what you do or what is the most challenging aspect of your job?

I'm in charge of company culture, and big relationships and ideas at Guaranty Commercial. I also collaborate with clients and team members on solutions. I get to brainstorm on large and complex projects and work with my team and clients on getting them closed. I love to have fun in the office, we do hard work, so we need to laugh a lot. We all have superhero capes if we need to wear them on a tough day.

### What's your best industry "war" story?

There are so many. I've done closings inside prisons, on the butcher table in the back of a meat market and closings with 18 layers of financing. Love the super complicated closings!

### What advice do you have for professionals starting their career in the industry?

Get involved! Join industry groups, read up and take classes on what your clients are doing. The better you understand their business, the more you can help your customers. And find something you are passionate about and build your work around that. Pick a neighborhood, or a market segment, or a cause that means something to you and spend time there so that you can weave it into your work. People at every experience level can do this.

### How has the industry evolved since you began your career? How has your company had to change to remain competitive?

Technology has changed a ton. We used to have typewriters in the

office. Now I can work from anywhere. And we've been able to automate some of the tasks so that we can spend more time talking to clients and strategizing with them.

### What have you learned about yourself or your company since the start of the COVID-19 pandemic?

We are strong and flexible. We have been in the cloud for many years, so the work from home part wasn't as bad. We also had social unrest and had to deal with vacating our office/boarding it up off and on. I learned that even when my plate is full, I always have a little more to give to my team and my community. I had to stand up and make some tough decisions and ensure my team, that I would keep them physically and financially safe.



### How does your company differentiate itself in the market (and you can't say customer service)?

We call it our three uniques, a combination of three things that no other title company in our market has. All our closers are attorneys, our closing team is engaged from the start, and we have a relationship-driven process. It's all about working with people you'd want to hang out with and the client/friend having a single point of contact.



## Why are you a member of ALTA?

The ALTA Large Agents meeting is my favorite part. The ideas I get from my peers are invaluable. There is always someone who has advice or resources or ways of turning problems on their head and helping me to see better ways of doing things. We also do a lot of partnering with agents in other states on projects our clients are doing there. The access to education and best practices is also very important to us.

## How does your company support its community?

We have a metric around “significant projects.” Growing by dollars wasn’t motivating us, so a few years ago we decided that we would aim for a third of our closings to be one of the following: proud to be involved in, important to the community, important to the client (like a corporate headquarters) or over \$25 million. We just raised that amount to one-half in the next three years. It’s so fun to discuss what we’re working on and decide as a team if it qualifies as “significant.” Also, a large portion of our work is in affordable housing. That’s my passion. We give lots of money, time and expertise to housing efforts in our community.

## Which ALTA committees do you participate in? Why do you participate?

I am on the Research Committee and recently joined the Abstracters and Title Insurance Agents Section Executive Committee. It’s important to me to keep improving our industry and to understand what’s going on in different parts of the country.

## What is something that others in the industry may not know about you?

Scuba diving—I’ve been certified for 30 years and have been diving all over the world. Scuba has been a great way for me to spend time with my kids and plan exotic vacations. Before they could get certified, they would snorkel. I snuck in a wreck and reef dive the morning the ALTA Commercial meeting started in Miami!

## If you could have dinner with anyone, who would it be and why?

Probably my ALTA girlfriends and I think we should have dinner on a boat in St. John.

## What’s your favorite book/movie/TV series?

Not sure why but I love the creepy ones, Criminal Minds, Law & Order, NCIS, FBI. Helps me fall asleep.

## What’s in your music playlist?

A bit embarrassing, but lots of ’80s and alt-rock. I also like some pop.







## Study Finds RON Drives ROI for Title Agents, Lenders

Title agents can save up to \$100 per transaction and lenders up to \$444 per loan when electronically closed with Remote Online Notarization (RON), according to a study by MarketWise Advisors.

MarketWise Advisors independently evaluated the financial and operational impact of the Notarize electronic closing and online notarization technology platform. The process included a survey and interviews with 661 individuals that use Notarize, including lenders and settlement agents. The study found that any form of electronically closed transaction produced positive ROI, as they can be closed faster, with fewer errors and with more money saved than with in-person or legacy paper processes.

The results from the study found that the impact of full e-closed loans with online notarization results in significant time and money savings, contributing to improving overall ROI. The savings stem from shorter closings, transactional quality improvement, direct costs associated with mail, printing shipping and reduced risk of lost documents. Lenders and title agents also reported that they are able to close more loans faster with the same or fewer people, and

improve overall loan quality by reducing critical errors, avoiding missed signatures and unnecessary rework. Full e-closings also reduced funding time during post-closing to the secondary market, ultimately resulting in an improved, measurable overall return on investment.

Highlights of the study:

- 87% of those in the study indicated that e-closings may help close more loans with the same or fewer staff.
- There's a drastic reduction in time needed to close via an e-closing:
  - Lenders doing hybrid e-closing experience a reduction of about 99 minutes.
  - Title agents save up to 104 minutes and experience improved lender communication, ease and reduced time during the closing.
  - Lenders leveraging RON for a full e-closing save up to 157 minutes per transaction.
- E-closings results in a gain in operational efficiencies, improved loan quality and up to a 31% reduction of errors.
- Time is money, and lenders experience increased ROI across the entire e-closing lifecycle, saving up to seven days in the processing/funding cycle,

and decreasing costs of up to \$174 per loan.

- Migration from hybrid to full e-closing provides significant financial and operational benefits, including:
    - Title agents able to do RON experience about \$100 savings due to reduced time, increased loan quality, and elimination of paper and shipping costs.
    - For lenders transitioning from hybrid to RON \$, there is 211.97 in total impact, a 37% uplift
    - Lenders transitioning from hybrid with e-note to full e-close (online notarization, e-vault, and e-registry) realize approximately \$444 in total impact—providing a 91% uplift.
- A [2021 digital closing survey](#) by ALTA, found 52% reported closing times decreased utilizing RON due to the number of documents signed ahead of time, while 43% reported cost savings. Implementing RON technology comes with a cost, however. The average expense to implement RON—including software, equipment and training—was just under \$30,000 per office, according to the survey.
- As of January, 39 states have [passed](#) RON legislation.

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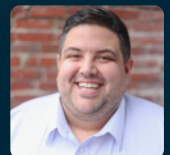
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Patrick Smith



Wayne Stanley

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## Ohio Title Startup Raises Nearly \$25M From Investors

Columbus, Ohio-based Empora Title officially entered the market after garnering \$24.6 million over the past year from venture capital firms.

The title company was founded by CEO Megan Harris, who previously served in product management for the cybersecurity firm SafeChain.

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## AI Virtual Assistant Alanna Now 'Speaks' 54 Languages

Alanna, a conversational AI-powered virtual assistant for title agents, can now communicate in 54 different languages.

Alanna can engage in conversations with clients via SMS text or web chat, often for customer service or information gathering. With the enhancement, Alanna can now engage in English, Spanish, French, German, Japanese and multiple additional languages. Additionally, the technology can facilitate a conversation in more than two languages at the same time, where needed (including cases where three parties are engaged in the conversation using three different languages).

"At a time when homebuyer demographics are changing and LEP (Limited English Proficiency) requirements are growing at the regulatory level, title agents need to be able to communicate with clients who are not proficient with the English language," said Hoyt Mann, co-founder and president of alanna.ai.

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## Old Republic Acquires Utah-based Title Company

Old Republic National Title Insurance Co. has acquired the operating assets of Utah-

based Mountain View Title & Escrow Inc.

The acquisition adds nine office locations and 86 employees to Old Republic Title's existing network of direct operations that includes more than 270 branch and subsidiary office locations nationwide.

Mountain View has served Utah since 1979 with company founder and President Michael Hendry at the helm. He will remain with the company as vice president and senior escrow officer and manager.

"Mountain View's commitment to serving with integrity and a genuine concern for customers in each transaction is an important part of what distinguishes them in the title industry," said Carolyn Monroe, president of Old Republic Title. "The company and its staff have a reputation for exceeding customers' expectations through service excellence and advanced technology. Those priorities align well with the culture and standards of Old Republic Title. This significant alignment will not only help Mountain View meet its strategic objectives, but this significant acquisition also accelerates Old Republic Title's growth plans in Utah, where commercial development, population and job growth are contributing to an unprecedented demand for housing."

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## The Real Brokerage Acquires Expetitle

The Real Brokerage Inc. recently purchased Florida-based Expetitle for \$8.2 million.

Founded in 2019, Expetitle also operates in Georgia and Texas, offering fully digital and hybrid closings.

Expetitle has developed technology that simplifies the title and escrow process, reducing errors and saving time. Real estate agents can navigate the entire closing experience in a few clicks using Expetitle's mobile app, the companies said in a release.

"We are so excited to be joining Real," said Sean Daly, Expetitle's founder and CEO. "Their mission of bringing more technology to the home-purchase experience aligns perfectly with our focus on bringing technology to the closing. Together, Real and Expetitle can help the real estate industry for the benefit of everyone."

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## DataTrace Adds Over 1,000 Title Plants

DataTrace Information Services LLC added over 1,000 new geographic title plants across the United States.

This gives the company title plants covering more than 80% of the U.S. population. The new title plants leverage the latest artificial intelligence and automation technology.

"We're committed to continually enhancing our industry leadership in the breadth and depth of title plant information as we aim to support the digital transformation of the title and settlement industry," said Robert Karraa, president of DataTrace. "Our new plants are instantly available and their value to our customers will only grow as the historical depth of their data increases year after year."

The investment in the new title plants almost triples the company's county coverage.

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## OceanFirst Financial to Purchase Trident Abstract Title Agency

OceanFirst Financial Corp. signed an agreement to acquire a majority interest in Trident Abstract Title Agency LLC.

OceanFirst Financial Corp. is the holding company for OceanFirst Bank NA, which was founded in 1902 and is an \$11.7 billion regional bank providing financial services throughout New Jersey and in the major metropolitan markets



of Philadelphia, New York, Baltimore, Washington, D.C., and Boston.

Established in 1975, Trident is a family owned and operated business located in Wall Township, N.J. Current owners Chris Carton and Derrick Scenna will continue to manage the daily operations. Trident writes title insurance through all of the nation's leading underwriters and through strategic alliances can also service client's title insurance needs outside of New Jersey.

"The acquisition of Trident is a natural step for OceanFirst that provides our clients an opportunity for a substantially improved borrowing experience," said Christopher Maher, chairman and CEO of OceanFirst. "OceanFirst clients will have the option of working with a preferred title partner that should provide for faster and more straight-forward loan closings. Trident has been a leader in delivering superior commercial and residential title services."

The deal includes a right to acquire 100% of Trident. The transaction was expected to close March 1. Upon closing, Trident will operate as an independent subsidiary.

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## Snapdocs Achieves MISMO Certification for E-closing System Providers

Snapdocs' e-closing offering has been certified as compliant with the MISMO eClosing System Certification Requirements. Snapdocs is the first e-closing provider to achieve this certification from MISMO.

MISMO is the standards development body for the mortgage industry. MISMO standards are accepted and deployed by every type of entity involved in creating mortgages, and they are required by most regulators, housing agencies and the GSEs that participate in the industry.

The MISMO eClosing System

Certification provides lenders, investors, settlement agents and consumers assurance that Snapdocs' platform, policies and procedures have met or exceeded a broad array of rigorous industry requirements such as:

- Verification of the signer's identity
- Presentation of electronic records for eSignature
- Application of e-signatures to electronic records
- Application of tamper-evident seals on electronic records
- Content and integrity of e-closing transaction audit trails

"Snapdocs is committed to exceeding industry standards for digital closings, and we're thrilled to demonstrate this commitment to industry through the MISMO eClosing System Certification," said Camelia Martin, vice president of industry and regulatory affairs at Snapdocs. "MISMO standards and certification programs are critical to instilling trust and confidence in digital mortgage transactions."

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## FinCen Proposes SARs Sharing Program to Combat Money Laundering

The Financial Crimes Enforcement Network (FinCEN) [issued](#) a Notice of Proposed Rulemaking (NPRM) that proposes and solicits public comment on the establishment of a limited-duration pilot program for sharing suspicious activity reports (SARs). This is in accordance with Section 6212 of the Anti-Money Laundering Act of 2020.

The pilot program would permit a financial institution with a SAR reporting obligation to share the report and related information with the institution's foreign branches, subsidiaries and affiliates for the purpose of combating illicit finance risks, subject to approval and conditions set by FinCEN. The proposed rule aims to

ensure that the sharing of information is limited by the requirements of federal and state law enforcement, takes into account potential concerns of the intelligence community, and is subject to appropriate standards and requirements regarding data security and the confidentiality of personally identifiable information.

The proposed rule seeks public comment on questions related to the establishment of a SAR sharing pilot program, such as expected costs and benefits, technical challenges, the merits of quarterly reporting and how to protect SAR confidentiality. Answers to these questions will help inform the final rule that FinCEN issues and the annual congressional briefings that FinCEN is required to provide.

Comments on the NPRM should be submitted by March 28, 2022.

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## PLTA Recognized by Pennsylvania Senate



The Pennsylvania Land Title Association (PLTA) received a special citation from the Senate of the Commonwealth of Pennsylvania commemorating the association's 100 years of advocating for its members.

"Receiving this recognition from our government officials is such an honor," said PLTA President Todd Rowe CLTP. "It further recognizes the important role our members play in facilitating

successful real estate closings in the Commonwealth.”

The special citation was signed by its sponsor, Sen. John I. Kane, as well as Sen. Jake Corman, president pro tempore of the Senate.

It reads in part: “PLTA members are experts in the real estate transfer process; they conduct title searches, examinations, and closings and issue title insurance that protects real property owners and lenders against losses from defects in title ... The PLTA has been serving its members and customers with care and integrity for the past 100 years ...”

Founded in 1921, the PLTA celebrated its 100th anniversary in the fall of last year in Philadelphia, the birthplace of title insurance.

## Truist to Buy Kensington Vanguard National Land Services

Truist Insurance Holdings Inc. recently signed a definitive agreement to acquire Kensington Vanguard National Land Services.

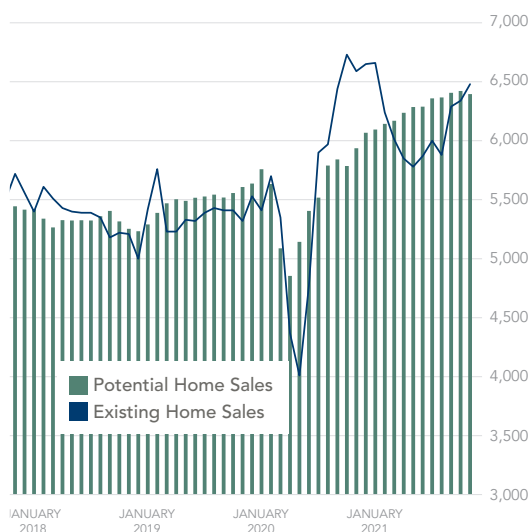
The transaction significantly expands Truist Insurance Holdings’ presence in the title insurance market. Truist’s existing title operation, BridgeTrust Title, will be integrated into the Kensington Vanguard platform. Truist Insurance Holdings is a subsidiary of Truist Financial Corp. and the sixth-largest insurance brokerage in the U.S.

“Kensington Vanguard has grown considerably over the past 15 years through a successful strategy built around geographic expansion, talent recruitment and acquisitions,” said John Howard, chairman and chief executive officer of Truist Insurance Holdings. “Its industry-leading expertise in both the commercial and residential title sectors will enable us to offer title and real estate services across the full market spectrum. The combined business will be one of the largest full-service real estate service agencies in the U.S.”

The transaction is expected to close later in the first quarter. The terms of the sale were not disclosed.

## Housing Market Potential

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



**6.48** SAAR  
Existing Home Sales

**6.40** SAAR  
Potential Home Sales

**+1.3%**  
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

November 2021

**\$475,180**  
House-Buying Power

**+0.6%**  
Year-Over-Year

## Where House-Buying Power is Strongest

Top States and Markets

- |   |                                   |   |                                       |
|---|-----------------------------------|---|---------------------------------------|
| 1 | New Jersey<br><b>\$699,421</b>    | 1 | San Jose CA<br><b>\$1,016,182</b>     |
| 2 | Maryland<br><b>\$691,163</b>      | 2 | San Francisco, CA<br><b>\$949,301</b> |
| 3 | Massachusetts<br><b>\$682,914</b> | 3 | Washington, DC<br><b>\$884,357</b>    |
| 4 | Hawaii<br><b>\$653,861</b>        | 4 | Boston, MA<br><b>\$786,842</b>        |
| 5 | California<br><b>\$646,244</b>    | 5 | Seattle, WA<br><b>\$715,051</b>       |

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

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## Whatcom Land Title Promotes New CEO, President



Bill Ronhaar

Washington-based Whatcom Land Title Co. began 2022 with some major promotions, including Bill Ronhaar to CEO and Mark Dethlefs to president. Ronhaar, who previously served as the company's president, joined Whatcom Land Title in 2014. He received his National Title Professional designation from ALTA and the Washington Title Professional designation from the Washington Land Title Association (WLTA). Ronhaar is a three-time past president of WLTA. Dethlefs will celebrate his 30th anniversary with Whatcom Land Title this summer. He has steadily risen through the ranks of the company after starting as a copy/delivery clerk. Dethlefs also has served on Whatcom Land Title's board of directors the last four years.

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## First National Title Hires VP and Underwriting Counsel



Mark Dethlefs

First National Title Insurance Co. (FNTI) announced the addition of Michelle Hebert as vice president and underwriting counsel. She will assist with underwriting questions for the company's Texas agents. Hebert has experience and knowledge in her past roles as examiner, escrow officer and underwriting attorney. She also has developed a curative department within her 15 years of industry experience.

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## Stewart Names North Central District Manager for Agency Services

Stewart Title promoted Iain Bryant to manager of agency services for the company's North Central District. Bryant will provide support for title agents in Illinois, Iowa, Indiana, Kentucky, Michigan, Minnesota, Missouri, North Dakota, Nebraska, Ohio, South Dakota, Wisconsin and Eastern Wyoming. He will be responsible for managing the existing agency team in these areas and identifying and onboarding new agents, while fostering existing agent relationships. Bryant previously was principal at A.S.K. Services Inc., a title production company acquired by Stewart in March 2021. Prior to A.S.K. Services, Bryant provided consulting services to senior IT leaders and their organizations within the Department of Defense.

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## Title Alliance Appoints General Manager of Pennsylvania

Title Alliance recently named Michelle Ellis as general manager of the company's operations in Pennsylvania. She will be accountable for profitability metrics set forth for each individual company. In addition to supporting their teams, she will oversee all new joint ventures. Ellis previously assisted the training and implementation team creating ResWare workflows for the joint ventures. She joined Title Alliance in 2021 having spent most of her career in the real estate industry.



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## AmeriTitle Bolsters Executive Team

Idaho-based AmeriTitle recently promoted Darci Davis to vice president. In this role, she will expand her role to provide support and leadership to an escrow team of over 50 members in Twin Falls, Idaho. She will continue to work with managers, escrow supervisors and escrow staff of AmeriTitle operations throughout Idaho and Eastern Oregon.

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## AmTrust Names Regional Sales Manager for Florida

AmTrust Title Insurance Co. appointed Richard Yankowski to head up its agency sales operations in Florida. Yankowski brings a decades-long track record of topline growth and will join AmTrust as senior manager of regional sales. Prior to joining AmTrust, Yankowski spent 12 years at Stewart Title, most recently serving as the organization's senior division president for the Southeast region. Before joining Stewart Title, he spent more than 20 years at Executive Title.

### SHARE YOUR NEWS

Does your company have a new hire or promotion you'd like us to consider for TitleNews? Email us the announcement along with a photo to [communications@alta.org](mailto:communications@alta.org).



## Flexibility Is the Name of the Game

### BASED NEAR THE LOCATION OF THE FIRST MAJOR CORONAVIRUS OUTBREAK IN THE UNITED STATES,



**DAN WOLD**  
ALTA president

Microsoft was the first major employer to shutter its offices in March 2020. At the end of February, the company announced employees had 30 days “to make adjustments to their routines and adopt the working preferences they’ve agreed upon with their managers.” Microsoft has long said it would embrace a hybrid work environment—with most employees able to work from home up to 50% of the time.

Figuring out the best approach is top of mind for all leaders these days. It’s clear the role of the office has changed. While people may not go back to the office five days a week, offices will be the hub of social interaction and innovation.

A large majority (82%) of executives say they intend to let employees work remotely at least part of the time, according to a survey by Gartner Inc. Nearly half (47%) say they will allow employees to work remotely full time.

We’ve also seen remote working is not for every company. And it’s not without risks. Some jobs require people to be onsite. Surveys show some individuals have trouble achieving work/life balance while working from home. There’s also a fear that corporate culture and innovation will suffer if co-workers aren’t in the same space.

The hybrid approach today may not be how we do it tomorrow. Companies will need to constantly adjust and remain flexible. They will need to ask tough questions about the type of work environment that’s best for their teams.

The ways in which a leader can be flexible are countless. Different leaders will face different challenges. Each person needs to recognize and seize opportunities for flexibility. Doing so can help solve difficulties in communicating or connecting with employees. Everyone has different listening, learning, and comprehension styles. A flexible leader should not only understand this concept, but also act on it. It’s important to identify how an employee wants to be communicated with and then alter your approach.

Industries are being transformed at the speed of light. To keep pace, leaders within organizations must raise the bar on their performance and reset their mindset. The leadership skills of yesterday will not carry in today’s continually evolving economy. Employees want flexible managers and workplaces. Companies must embrace flexibility to attract and retain talent. Microsoft has turned its office design on its head to give everyone a seat at the table, no matter where they are. To help people thrive in a more flexible work world, we need to rethink the entire employee experience.

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- Showcase your company's ability to perform remote online notarizations



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