

# TITLENews

AMERICAN LAND TITLE ASSOCIATION



## ALTA's Got a Brand New Bag

*New Logo, Redesigned Website Highlight Changes*

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DON'T MISS THIS MONTH'S  
DIGITAL ISSUE OF

# TITLENews

The digital edition of **TITLENews** includes a video explaining the process ALTA undertook to redesign its logo. Now with an updated color palette, readable sans-serif fonts and a fresh horizontal logo, the new branding helps position ALTA as a modern, forward-thinking association that has evolved into the digital age.

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# TITLENews

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## Do We Need the Bad?

**I ENJOY PLAYING GOLF THROUGHOUT THE YEAR**—especially during

the fall, when the courses aren't as busy and the air is a bit cooler. The downside is perfect drives lost under the colorful leaves—or sprayed shots into the woods.

There's also something to be said for when the temperature dips below freezing at tee time or when the skies open. I've often thought that playing a sport or working through adversity helps you appreciate and perform even better when conditions are more optimal.

A recent article highlighted the book, "The Comfort Crisis," in which author Michael Easter argues through research why a certain amount of discomfort is good for our well-being. In golf, there are examples of how focus sharpens during challenges, whether it's Tiger Woods winning the U.S. Open on a broken leg, or a weekend player like me trying to break 90 in the snow. With the right attitude, the hurdle becomes the advantage.

In his book, Easter details how some of the conveniences of modern society can also be harmful, which at first sounds counterintuitive. Isn't it a good thing that we can use artificial intelligence on websites to answer simple consumer questions or improve efficiency? Isn't driving a car preferable to walking to the store in the rain? Of course, it is when put this way. The rub is these advancements make life easier but rob us of exploring the boundaries of human potential.

The Japanese word "misogi" describes the act of taking on a difficult, uncomfortable challenge for the sheer purpose of proving you can. This reconnects us to a time when this was part of everyday human existence.

"In misogi we're using the artificial, contrived concept of going out and doing a hard task to mimic these challenges that humans used to face all the time ... challenges that our environment used to show us that we're so removed from now," Dr. Marcus Elliott said in Easter's book. "Then when we return to the Wild West of our everyday lives, we are better for it."

As you'll read about in this month's edition, for more than a year ALTA staff has worked behind the scenes on a rebrand project (led by Megan Hernandez) and website redesign (led by Shawn Sullivan). This was on top of the effort to convince Fannie Mae that its title insurance pilot program was a bad idea. We've also had to adjust our budget to reflect the downturn in the real estate market. To say it's been a tough, busy year is an understatement. But we're positioned to be even stronger over the next several years.

This misogi philosophy can be applied to business as well. In a cyclical industry, we've weathered the bad markets and enjoyed the strong times. We'll do it again.



**JEREMY YOHE**

ALTA vice president of communications

## U.S. Reps Introduce Bipartisan Bill Requiring Title Insurance on Loans Purchased by GSEs

U.S. Reps. Andrew Garbarino (R-N.Y.) and Vicente Gonzalez (D-Texas) introduced a bipartisan bill that requires title insurance issued by a state licensed and regulated title insurance company on all loans purchased by Fannie Mae and Freddie Mac.

The Protecting America's Property Rights Act ([HR. 5837](#)) is a companion bill to [S. 2687](#), introduced by Sen. John Kennedy (R-La.) and cosponsored by Sen. Katie Britt (R-Ala.).

"Title insurance agents work every day to educate consumers about their options to protect their property rights and investment in their home. Removing title agents from the closing process could leave consumers at risk, as they may not receive the proper education or options about protecting themselves. This legislation would protect consumers and ensure that Fannie Mae and Freddie Mac remain vigilant in their chartered mission of ensuring stability and liquidity in the secondary mortgage market, not expanding their business to self-insure the loans they purchase and taking on unnecessary risk."

U.S. Rep. Gonzalez added that the bill would ensure that people "who use government-backed mortgages, like veterans or low-income homebuyers, are protected from unforeseen risk and high legal fees."

In addition, the legislation would require that any new activities, programs or risks taken on by the government sponsored enterprises (GSEs) be approved by both the director

of the Federal Housing Finance Agency (FHFA) and the secretary of the Treasury. The director of the FHFA would also be required to appear semiannually before the House Financial Services Committee and the Senate Banking Committee to testify on any of these approved new activities, programs, or risks undertaken by the GSEs.

"We thank Representatives Garbarino and Gonzalez for their bipartisan leadership in introducing the Protecting America's Property Rights Act," said Diane Tomb, ALTA's chief executive officer. "They know the vital role that title insurance professionals play in protecting consumers and lenders and ensuring the integrity of property rights nationwide. We will continue to work with Congress to enact this legislation and promote homeownership opportunities for all Americans."

### You Can Take Action

We need your voice to help fight for the title insurance industry in Congress. [Click here](#) to contact your Representative and Senators and ask that they co-sponsor the Protecting American's Property Rights Act. If any of your members of Congress has already signed onto the bill, you may send a thank you letter. If you're not a member of the TAN, [click here](#) to join and help protect your business and industry.

## Senate Committee Passes ALTA-supported SAFER Banking Act

The SAFER Banking Act, the renamed version of a bipartisan bill that would allow banks to work with cannabis businesses without penalties, passed out of Senate Committee on Banking, Housing and Urban Affairs by a vote of 14-9 on Sept. 27.

"Regardless of how you feel about states' efforts to legalize marijuana, this bipartisan bill is necessary—it will make it safer for legal cannabis businesses and service providers to operate in their communities and protect their workers," said U.S. Senator Sherrod Brown (D-Ohio), chairman of the committee.

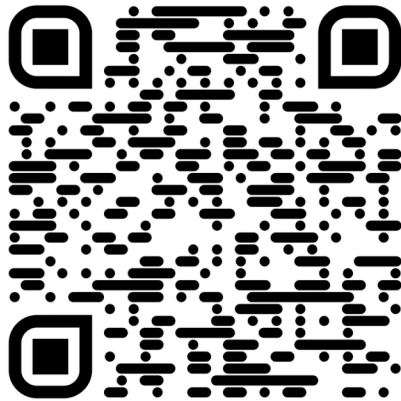
This bill provides protections for federally regulated financial institutions that serve state-sanctioned marijuana businesses. Currently, many financial institutions do not provide services to state-sanctioned marijuana businesses due to the federal classification of marijuana as a Schedule I controlled substance.

Versions of the bill have passed the House seven times, but this is the first time it has advanced in the Senate. While there have been some modifications, the insurance safe harbor language remains intact.

Continued on page 7

**HAS YOUR  
BUSINESS  
SLOWED?**

**SCAN HERE**



**SCAN WITH YOUR PHONE'S CAMERA**

## | Senate Committee Passes ALTA-supported SAFER Banking Act, cont.

Over the last few years, ALTA has worked to ensure insurance companies and settlement providers are protected. This includes securing a provision that protects cannabis business service providers, including title and settlement companies, by insulating the proceeds of cannabis businesses from criminal or civil forfeiture.

ALTA joined other insurance trade associations in a [letter of support](#) for the legislation.

“By resolving the legal uncertainty presented by the dueling state and federal treatment of marijuana, the insurance industry can serve both state-sanctioned marijuana businesses and other commercial and personal lines consumers who may have a direct or indirect relationship to state-legalized marijuana, and still be in compliance with the law. Insurers must also continue to satisfy all applicable state statutory or regulatory requirements, such as those pertaining to consumer protections and claims payments,” the letter said.

## | 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: 41
- Title Agents: 15
- New Associate Members: 10
- New Attorney Members: 4
- State With the Most, New Members: Texas with 10
- Total Members: 6,083

### ALTA 2023 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 2023, TIPAC raised \$451,130 from 765 people. In addition, \$149,000 from 18 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

## 2024 ALTA EVENTS

### LARGE AGENTS CONFERENCE

Jan. 14-16

Palm Beach Gardens, Fla.

### COMMERCIAL NETWORK

Feb. 25-27

San Diego, Calif.

### SPRINGBOARD

March 19-21

Oklahoma City, Okla.

## STATE CONVENTIONS

### MONTANA

Nov. 2-3

Billings, Mont.

### WASHINGTON, D.C.

Nov. 2-3

Washington, D.C.

### FLORIDA

Nov. 8-9

Orlando, Fla.

### KENTUCKY

Nov. 8-9

Louisville, Ky.

### LOUISIANA

Dec. 6-8

New Orleans, La.





# LET'S TALK ABOUT 2023 AND HOW YOUR NEEDS HAVE CHANGED

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2023 is halfway done. Whether that brings you joy or anxiety – it's a simple fact, and the FNF Family of Companies is here for our agents to lean on all year long. Are you on a good path to achieve your 2023 goals? Great. Rely on our expertise and resources so you can keep on keeping on. Need a push forward? Your local reps are here to provide that, too.

Reach out to us today, and let's talk. Whether your needs have changed or you simply need encouragement and a sounding board, our teams are here for you. Together, we'll make 2023 a year to remember for all the right reasons.



[NATIONALAGENCY.FNF.COM](https://nationalagency.fnf.com)

A blurred background image of a desk setup. In the foreground, a white keyboard is visible. In the background, there is a white alarm clock, a black calculator, and a white desk calendar with the year '2023' printed on it.

2023



ALTA's Got a

## DURING THE 116 YEARS OF ALTA'S EXISTENCE, its logo hasn't changed much.

Established in 1907, ALTA's brand has long been a sign of confidence for consumers who purchase real estate. Rich in history and tradition, ALTA originally introduced Thaddeus the eagle into the logo in 1949. It used the same version of its logo mascot since at least 1964.

ALTA unveiled its new brand—redesigned for the first time in nearly 60 years to reflect how the industry has adapted in the digital age—and revamped website during ALTA ONE, the largest annual event for the land title insurance industry.

"ALTA is thrilled to announce this exciting rebranding initiative," said ALTA CEO Diane Tomb. "ALTA's rebranding efforts reinforce how we as an industry have evolved to address the ever-changing landscape in which our members do business. It also reinforces who we are as an organization: an advocate and protector of property rights that is committed to meeting the ever-evolving needs of our members. Our rebranding includes an update of our website, which is perfectly structured to help ensure all title insurance professionals as well as our stakeholders and partners are well-informed."

Now with an updated color palette, readable sans-serif fonts and a fresh horizontal logo, the new branding helps position ALTA as a modern, forward-thinking association that has evolved into the digital age. Incorporating the new brand identity, the association's website, ALTA.org, has been redesigned to be more

visually appealing and reorganized to be more user-friendly, less intimidating and easier to navigate on all devices.

"Although it is important to retain the history of the association, we wanted to focus on what ALTA members bring to the table today rather than what the title insurance industry looked like 20, 30 or 40 years ago," said 2022-23 ALTA President Jack Rattikin III, president and CEO of Rattikin Title Company in Fort Worth, Texas. "The title insurance industry certainly has adapted to 21st-century technology, and it was time for ALTA's branding to reflect the industry's evolution."

The highlight of the new branding is a contemporary brand mark featuring a streamlined version of the eagle within a shield. Now turned to the right and looking forward into the future, the red eagle sits in a secure nest of blue feathers and keeps a watchful eye over the "ALTA" acronym; the black outline of the brand mark highlights a shield. The new branding is optimized for websites, social media platforms and other online uses.

"When we decided to modernize the ALTA brand, we wanted to highlight the themes of protection and security that ALTA members provide every day," said Megan Hernandez, ALTA director of public relations and marketing. "The title insurance industry leapt toward innovation, especially during the COVID-19 pandemic, and the association now looks and feels just as inspired and resourceful as the products and services we offer."



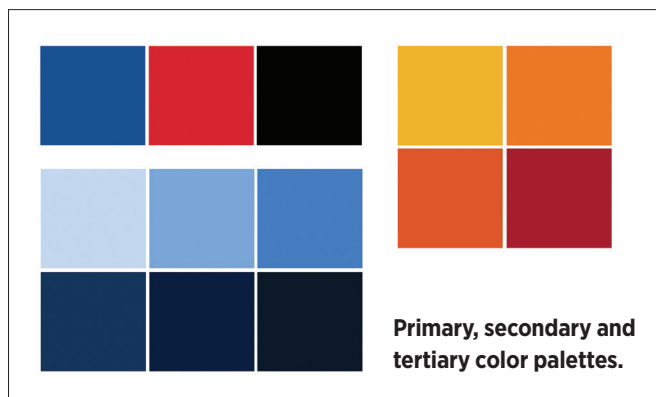
# Brand New Bag

*New Logo, Redesigned Website Highlight Changes*



## Highlights of ALTA's New Brand

- Brand mark:** ALTA retained the historic eagle element, but with a twist: Instead of using the full body of the eagle, the bird now sits in a secure nest of feathers, or one might see it as sitting under the protection of a wing. The outline of the eagle's nest is a shield, which speaks to the association's values and themes of protection and security. The eagle depicted is proud. Now turned to the right, it is looking forward into the future and keeping a literal watchful eye over "ALTA." This representation of the eagle depicts ALTA as innovative and forward-thinking.
- Word mark:** For the first time, the association is using the "ALTA" acronym along with its full name, "American Land Title Association" in the logo. Of course, acronyms can make a business name more memorable, help it stand out from competitors and make the name easier to say and write. But more importantly, it's imperative that our branding reflects the way ALTA members talk about the association. Additionally, acronyms speak to a younger audience.
- Fonts:** The two sans-serif fonts keep the logo streamlined and modern. The weight of the letters projects strength while remaining approachable. The main squared font balances the curves of the feathers and the badge as well as the rounded image of the eagle.
- Color palettes:** Although we are keeping the red and blue for the primary color palette—while adding black—the updated shades of red and blue are more vibrant and eye-catching. The red and blue also help connect ALTA with its past and assist with branding continuity, which is important when the association is making such a big change. Of course, red and blue are references to our nation's colors but, additionally, when we



### Family of Sub Brand Logos



think of marketing uses, red is associated with excitement and action while blue is associated with trust and security. Black is associated with power and sophistication and, in this case, helps the red and blue pop. The color palette shows our audience that we're still the same ALTA, but bolder, sleeker and more forward-thinking. A secondary color palette adds variations of blue as well as a selection of warm tones. The secondary colors highlight and compliment the primary colors and typically will be used for event signage, flyers, advertising and other marketing purposes.

- Family of logos:** In addition to the new main logo and 10 ALTA family logos, we developed similar logos for four separate ALTA entities, including the Title Insurance Political Action Committee (TIPAC), Title Action Network (TAN), ALTA Registry and ALTA Land Title Institute (LTI). Each of these entities either operate as a separate organization or legally cannot have a logo that looks exactly the same as the main ALTA logo. For each logo, the fonts, colors and brand mark structure remained the same. The difference came in trading the eagle mascot for another icon. As advocacy-related organizations, the TAN and TIPAC logos highlight recognizable Washington, D.C., buildings. LTI, ALTA's education arm, has a logo featuring a ribbon of certification, and the ALTA Registry logo features a checkmark, a symbol ALTA has used to represent the Registry on event name badges since its inception.

For more on the rebrand and to see all the new logos, go to [alta.org/topics/alta-logo-2023](https://alta.org/topics/alta-logo-2023). ■

# Key Features of the ALTA Website Redesign

## ALTA recently redesigned its website

to be more modern and usable. The new website allows ALTA to use it as a more effective marketing and communications platform.

In addition to better general usability, the new design helps make it easier for the many audiences who use the website to see at a glance what ALTA is all about, and what we offer:

- Individuals who seek networking, best practices and professional growth
- Businesses that rely on the tools and resources we offer
- Consumers and their representatives who want information
- The title insurance industry as a whole, whom we advocate for and ensure a seat at the table in policymaking discussions at all levels of government

The new homepage displays concise messaging about ALTA's identity and value: "We're the Title Insurance Industry, Protecting Life's Biggest Purchases." It provides clear callouts for the most popular resources on the website, as well as organized page "layers" for the latest news, upcoming events, educational resources, a membership pitch ("ALTA Membership Is Good Business,") issue advocacy information and collections of information on the hottest topics in the industry.

The new navigation menu, developed and tested with website users, offers clear paths to the most important and popular categories of content, and replaces old navigation that had become too deeply nested and confusing. New navigation categories include a Career & Learning section, Business Operations, and Policies & Standards, showcasing some of the most in-demand content ALTA offers.

Main navigation submenus offer an at-a-glance look at what is in each section of the website, plus a brief introduction that infuses the site with a welcoming and guiding voice throughout—narrative continuity that was missing from the old website.

You may notice the Topics navigation



in the blue bar at the top of the website. This new navigation section is designed to provide one-stop-shop collections on hot topics in the industry. Each topical collection will display all the events, white papers, webinars, articles, and blog posts on those topics, so website visitors need only go to one place to find all those different types of content. The website has launched with three topical collections—wire fraud, digital closings and the ALTA rebrand, but more topical collections will be added.

Inside the website, you'll notice more organized section landing pages that show what is available in that section of the website, with an emphasis on helping website visitors complete the tasks they typically undertake on ALTA's website. You'll also see visually organized listing pages that include plenty of white space to help guide the eye.

In addition, the website has audience-based navigation, which will be developed over time to display tailored views of site content for specific niche audiences who may not readily find relevant content otherwise.

Likewise, the site search, when implemented, will provide an easy way to find everything ALTA offers on subjects of

interest, with the ability to filter results by topic and other content characteristics.

Not only did we enhance the user experience, but this was an opportunity to translate our bolder ALTA brand identity into one of its most fundamental online expressions.

Upcoming webinars and conferences show ALTA's active presence while conveying strong community and member engagement. Increased white space and contemporary interactive approaches allow for a user-friendly and professional site that's delightful to explore.

The new ALTA colors were applied strategically to draw the user's attention to prioritized content, and understated visual user-interface elements throughout allowed us to feature the ALTA branding, reinforcing our visual brand story without sacrificing focus on the content (responsive for any device or screen size).

Finally, the new ALTA website is designed to be scalable and flexible, to grow with the organization and adapt as goals change and more content is developed in a variety of formats. We invite you to look around. Let us know if you have any questions or suggestions at [communications@alta.org](mailto:communications@alta.org).

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# QUANTUM LEAP IN TECHNOLOGY: Boon for Title Agents and Bane for Cybersecurity

By Kevin Nincehelter and Shawn Fox





**BY NOW, THE TITLE INDUSTRY IS AWARE THAT IT IS A PRIME TARGET OF CYBERCRIMINALS AND FRAUDSTERS.** It is exciting to learn about and experiment with the next-generation AI platforms such as ChatGPT and Bard. There is an incredible amount of potential to be unlocked and doubtless hundreds of ways in which we'll soon see the title and settlement services industry impacted by this breathtaking new technology.

But there's a cautionary note to this advance: The most successful criminals are also racing to be the first to exploit this new technology.

### The Dark Side of AI?

It's not unreasonable—and, in fact—highly likely that we'll be experiencing the dark side of natural language processing (NLP) AI technology in the coming year. While ChatGPT, Bard and similar corporate tools already have ethical logic built in to prevent such misuse, upcoming open-source variations will increasingly become available to bad actors and state-sponsored cybercrime syndicates overseas. As of right now, vigilance and training, paired with a robust and modern IT security stack, will be the most effective way to prevent AI-enabled attacks. While new technology will almost certainly arise to defend against this dangerous threat, there is always a lag between threat and defense.

The most likely and immediate criminal use case is to increase the volume and sophistication of business email compromise (BEC) attacks substantially and exponentially with the use of up-and-coming open-source large language models (LLMs). While poorly worded language or frequent misspellings still raise the red flag for otherwise unsuspecting targets of BEC attacks, this will increasingly become a thing of the past. Primarily, that is because LLMs can craft well-worded email communications en masse to distribute malware or phishing vehicles.

### Numbers Don't Lie

While title businesses have come a long way when it comes to beefing up their cyber defenses, the ongoing reliance on tools like email to conduct business makes them vulnerable to BEC, the root of many of these attacks.

The Internet Crime Compliant Center's (IC3) 2022 report tells us that BEC continued its growth pattern last year, with overall victims' losses climbing to \$2.7 billion (over 2021's \$2.4 billion). An ALTA survey reported that 86% of respondents said the volume of cyberattacks they experienced in 2022 either increased or remained at the same level they experienced in 2020. In fact, almost half of the respondents reported their employees receive at least one email a month attempting to change wire or payoff instructions. That means that, at least once per month, a cyber threat is touching thousands of businesses, only requiring one momentary lapse in judgment for the potential to hit the jackpot.

What if each employee received 10 wire change attempts per month? What if they each received 100 per month? While the majority of title businesses have begun to step up both their investment in cyber defense and staff training on cyber threats, it can't be forgotten that the perpetrators of these attacks continue to evolve as well. As always, their means range from

exploiting outdated technology to making use of leading-edge tools. A couple of trends, in particular, merit our attention.

### Danger Lurking Within .RTF and .ONE Files

Over the past few months, we've seen a growing number of targeted email attacks using rich text format (.RTF) and OneNote (.ONE) email attachments. RTF documents are the predecessor to the .DOC and then .DOCX files before Microsoft Word became the almost universally preferred medium for text-based documents. OneNote is a notetaking and note-sharing application offered by Microsoft as a part of the Microsoft 365 Apps for Business.

While the majority of American business has long since migrated away from .RTF files, the older format remains fairly commonplace for legal and financial services firms like mortgage lenders to use when sending documents to their title and closing partners. However, cyber attackers are increasingly using .RTF files now to spearhead their BEC attacks. The reason is that, by and large, most of the title agencies' cyber defenses are still set to allow .RTF files through without fully scanning them. The reason for this, of course, is that there are still some clients or vendors providing important information in that format. While most other older file formats are routinely blocked by protective technology, .RTF is still allowed through. We highly recommend that title businesses educate their clients and business partners on this threat, as well as asking their IT managers or vendors to implement blocking for unknown senders of .RTF and .ONE files.

### So, What's the Good News?

We will never see a day when we can declare the death of cyber threats. They'll continue to evolve and the cyber defense complex will continue to react and evolve with them. But the latest trends in cybercrime and BEC are a strong reminder that the most powerful defenses, vigilance and knowledge, reside with the everyday users of business technology.

As we embrace new technologies and innovate with a security mindset, these new technologies may prove to be the gateway to the speed, efficiency and quality of service that is our constant pursuit in the title industry. And through those efforts, we will continue to thrive as a community and serve our clients well.



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# The Priority TEST



Consider Your Tasks, Energy, Scheduling and Time to Accomplish Tasks

By Samantha Smith

Riddle me this: What's the biggest asset you own (but technically is not yours), yet many lose it, throw it away, and underestimate it every single day? The answer? **TIME.**

- 
- 1.
  - 2.
  - 3.



## Scheduling

I've heard it said, "If it's not on my schedule, it didn't happen and it won't happen." It's easy to have a schedule, but it's more important to create a schedule. Are you actively scheduling breaks and rest like you schedule your work? It's even important to schedule your preparation time when it comes to the tasks you must complete and the events that you have to attend. While the action of scheduling is not perfect or foolproof, it has helped me to be very intentional about my time and how I fill it. To keep scheduling a proactive part of my routine as it relates to my work, I had to ask myself the following questions:

- What is my daily/weekly/monthly schedule?
- How do I schedule time to prepare for each day?

## Time

Going back to the riddle at the start of the article, I had to admit that I did not have a healthy relationship with or an accurate concept of time. There were long days filled with lots of busy work that ended with me feeling exhausted with little to no results. There were days when outside factors and poor planning led to time mismanagement. I used to think that my gift was the ability to multi-task like I was beating time. Juggling tasks (especially if those tasks didn't take me closer to the goal) often resulted in having to use more time to go back and fix things. It also meant that nothing had my complete attention and focus. My momma shared with me that she believed that I could do anything, but she also warned me that I should not attempt to do it all. While it's true that we all have the same 24 hours in a day, how we make the best use of those hours is an entirely different conversation. In order to realistically look at my time, I had to ask myself the following questions:

- How long does it take me to ...?
- How much time do I need to complete ...?
- What is my biggest time thief?

The Priority TEST is how I actively navigate my full life. I not only use it for my business and career activities, but it also works for me when it comes to family and leisure planning. For me, the message became crystal clear while trying to focus on everything at once, and feeling like I had to do it all negatively impacted my health and the quality of my work. Everything is not a priority. There are several important things that must be accomplished at any given time, but there can only be a single priority at a time. The system that I created helped me to identify the priority and intentionally build specific tasks, consider my energy, create a productive schedule and make the best use of my time to achieve the best results.

 **SAMANTHA SMITH** has a 20-year career in education and serves Georgia in the office of the Notary Public. Her role as a notary public evolved into the service-based business industry through her company ShelistenS Notary Specialists. Smith also is a co-founder of the Georgia Notary Network Inc. (GaNN), which is a community for notaries public commissioned in Georgia to connect, learn and expand business opportunities. She can be reached at [info@shelistensllc.com](mailto:info@shelistensllc.com).

Whether in our personal or professional lives, we all are up against a time clock and facing deadlines. It wasn't until a traumatic health scare a few years ago that I had to address the LIES I told myself about my schedule and identify the habits and "skills" that were negatively impacting me. This process would be bigger than a "to-do" list and would require more than me purchasing another calendar or planner. I needed a new system, a filter, that would help me to create time in my day, get things accomplished, and identify what was truly important. That was the beginning of the Priority TEST.

As an educator, the word "test" never sounds like a good thing under any circumstance. For me, my test involved a deep dive into my tasks, energy, scheduling and time. These were the areas that had the greatest impact on how I identified what I considered a priority, what I was able to accomplish, and ultimately, what I needed to eliminate.

## Tasks

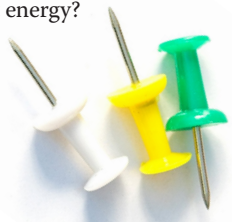
Many people pride themselves on creating massive "to-do" lists. I was one of those people. There was nothing more satisfying than drawing that trail of ink through each line on the paper or putting that check mark in the margin signifying that I had completed *something*. But did that *something* actually result in progress? How did that *something* move me closer to the bigger picture or the bottom line? A list full of tasks did not mean that I was productive and marking them complete didn't mean that I had accomplished a thing. I had to throw away my lists and ask myself the following questions when it came down to the work I needed to do:

- What tasks do I need to complete?
- What tasks can someone else complete for me?
- What tasks are taking me away from a more critical task?

## Energy

Whether you work 9 to 5, 7 to 7, sunrise or graveyard shifts, everyone performs their best when their energy levels are highest. For as long as I can remember, I have been an early bird. Getting up first thing in the morning allows me to get the most done. I was the college student who scheduled the 8 a.m. classes. I'm the parent who got my day started before the kids got out of bed. I am also aware that it's best for me to do heavy "mental" lifting first thing in the morning. Honestly evaluating my energy has helped me to not overbook myself on any given day and to schedule meetings and critical activities (like working on budgets) during times when my energy is at its highest. While most of the standard work schedules can lock us into time frames that go against the energy that we have, it is still possible to get the most out of your highest energy levels during any given time frame. When assessing my energy levels and how I approach my work, I had to ask myself the following questions:

- What time of the day do I have the most energy?
- What drains my energy?
- What gives me an energy boost?



Jenny Martin | SVP, Chief Business Development Officer | Futura Title & Escrow LLC

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

I started in the industry in 1994. I wish I could say something like I always had a fascination with property and maps and then one day a title officer came to my high school and I fell in love with the idea of being in the title business, but that is not the case. Like everyone else, I got started by accident. I graduated college with a bachelor's degree in business/finance. I was working for an accounting firm but wanted to become a mortgage banker. To get a leg up, I enrolled in real estate school. It turned out that the real estate school owned a title company that started a 1031 Tax Deferred Exchange company. I was hired out of real estate school to do 1031 exchanges. From there I've held varying positions in the title business for the last 29 and a half 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?

When in the office, my days tend to be filled with meetings, projects, phone calls and a lot of email. What excites me and challenges me is the variety of topics throughout the day. I often have to switch gears, which can be a challenge, but it gives me the opportunity to interact with a variety of people focused on different aspects of the business.

As an example, a day may involve any or all of the following: an executive team meeting talking about potential acquisitions or companywide strategy/initiatives; meetings or communications with national clients to discuss workflows or new business; meetings or communications with our national title and escrow operations on orders, workflows, goals, etc.; meeting or interaction with our corporate marketing team on social media strategy, marketing campaigns, tools or general questions related to supporting our branch marketing efforts; committee meetings for ALTA; and perhaps a board or taskforce meeting for my favorite local non-profit—the YMCA.

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

My best industry war story would be the years 2008-2009. At the time, I was the corporate business development director. I was focused on establishing a corporate marketing department and developing national business. Sounds nice, right? It was, but then our COO added managing Long Term Escrow Services (LTES) and Regional Escrow Services (RES). The concept was 80% of my time would be spent on corporate business development and 20% would be spent on managing Long Term and Regional Escrow. Then the housing market crashed, and I was managing the department that

we positioned to handle the REO business with a single point of contact and responsible for building relationships with the national customers for their default (TSG) work. Hiring the right people and learning seemingly overnight all things default, REO and national customer related became my world. It went from 20% of my time to 120%. I became versed in the default and REO process, and unfortunately, a bit desensitized to the consumer as they waited (not so patiently) for their deed to be signed by the GSE. I did manage to hire during this time our current VP of Escrow & Compliance, Robin Aberasturi, and eventually turned the escrow reins over to her as I continued on my professional growth path. Although it is my war story, the knowledge I learned during this time period has helped me with everything I have done since. It was a deep dive that taught me so much about our business, managing through challenges and the needs of our national customers.

## How has the industry evolved since you began your career?

Let's see, we don't use typewriters or fax machines anymore, and we can't possibly work without our cell phone and email. Kidding aside, technology is what has most notably evolved since I began my career. What hasn't changed is that we are a relationship business. We may do things differently since we operate much more efficiently with the use of technology but at the core of everything, our products are the same (updated forms and delivery mechanisms) and we continue to grow our business by delivering a quality product and building and maintaining solid customer relationships.

## How does your company support its community?

One of the value drivers we promote within our companies is supporting our local communities. Futura Title & Escrow's family of companies holds an annual Closing the Hunger Gap food drive. Alliance Title & Escrow has participated since its inaugural year in 2012. AmeriTitle, Kittitas Title and Pacific Alliance Title participated for the first time this year.

Together, Futura Title's family of companies contributed more than 12,300 pounds of non-perishable food items and more than \$60,450 in monetary donations to local beneficiaries across Idaho, Oregon and parts of Montana and Washington in 2023. Since 2012, Alliance Title's Closing the Hunger Gap campaign has donated 268,116 pounds of food and nearly \$364,000 to various local food banks in Idaho, Montana and Washington.

As of 2023, Futura Title was joined in this endeavor by its parent company, JM Family Enterprises, to help end hunger in additional communities across the nation.

## Why is it important to advocate for the industry?

We protect the largest investment of the consumer -we protect the property records and are instrumental in fraud prevention. Title insurance is a one-time fee that is often misunderstood and undervalued as to its relevancy so advocacy to protect the industry is an ongoing uphill battle. The other reason I believe that advocacy is so important is that advocacy protects the livelihood of the many families that are supported by the title insurance profession.

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

I serve on the Abstracters and Title Insurance Agents Executive Committee, the Membership Committee and the Business Steering Committee. I also co-chair the Registry Committee and Member Retention Subcommittee. I believe it is important to participate so we can continue to grow and elevate our industry. It is necessary to not only have a seat at the table but also to actively participate by sharing experiences and perspectives.

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

That I am an outdoor girl and love the mountains. I believe that outdoor activities help me mentally as much as they do physically—walking, hiking, biking, skiing, etc.

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

I struggled with this question as I know I should be thinking of something grand but all I could come up with was my family. Spending time with family—especially those I don't get to see as often—is precious and I truly think my heart is most full when I have the opportunity to be present and connect with those I love.

## What's your favorite book/movie/TV series? Why?

My favorite TV series is Ted Lasso. I love that show. It impacts every generation, puts a smile on your face, addresses almost every issue and has more lessons wrapped up in one show than I would have even thought possible.

## What's in your music playlist?

This is a mixed bag as I pretty much like everything—new, old, classic rock, country, etc. Here are a few songs on my playlist: "Not Afraid" (Eminem), "Thinking out Loud" (Ed Sheeran), "Dirt Road Anthem" (Jason Aldean), "Don't Stop Believing" (Journey), "Chicken Fried" (Zac Brown Band) and "D'yer Mak'er" (Led Zeppelin).



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# Key Information for 1099-S Reporting

We say it every year: Where did the time go? It seems one day it's the Fourth of July, then suddenly, it's 1099 season. We realize 1099 reporting is a thankless burden for all title agencies, as most are required to report 1099 information to the IRS as well as furnish copies to sellers. It can be an arduous task that takes employee time, while risking penalties from the IRS if reporting is late or inaccurate.

## What's New This Year? Not Much

The IRS made two small changes to 1099-S reporting for tax year 2023. First, any entity filing 10 or more 1099-S forms with the IRS must do so electronically. The previous threshold was 250 filings. Almost all title agencies are already using e-filing, so this is not likely to affect many of you.

Second, the IRS has launched a new portal for e-filing. This allows agencies to e-file on their own with less red tape than before. However, we recommend working with a vendor to e-file. Many vendors, such as AccuTitle, make the process easier, help eliminate costly errors and do not require you to apply for an IRS Transaction Control Code.

## Best Practices

- Have a 1099-S “quarterback” who creates a 1099-S plan and is responsible for all process aspects. Remember this is a year-round process, not something that you start to consider at the end of the year.
- Collect all information ahead of the closing. Do not leave yourself scrambling at the end of the year to find a seller's Social Security number (SSN) or discover that the SSN they provided is incorrect. It will be much harder to contact them to provide this information after the transaction is completed.
- Validate all tax IDs. The best practice is to validate tax IDs prior to the closing but at least do this prior to IRS submission. If the seller provided you with an incorrect TIN, you would likely avoid a penalty from the IRS, but you will have to endure an appeals process. Validate to avoid the headache in the first place.
- Mail 1099-S forms to sellers each quarter. Do not wait until the end of the year. This way, you reduce the burden come January and allow the seller to identify and correct issues. You could also provide the 1099 at the closing table.
- Use a 1099-S vendor. Do not make your staff stay late at night stuffing envelopes and then crossing your fingers that no mistakes were made. Using the right vendor can allow you to avoid all this hassle and ensure your reporting goes off without a hitch.

## What Should Your Software Offer?

When choosing a partner for 1099-S reporting, it is all about having a

“one-stop shop” that will catch all errors ahead of reporting.

- Choose one vendor that can assist with IRS reporting and printing and mailing to sellers (payees or transferors). You don't want to import, validate and track these as separate processes.
- Ensure they validate every piece of data on the 1099 form. Catching errors now prevents wasted time and money later.
- Confirm that they have tax ID verification and that it is done directly with the IRS. This is one of the most common errors we see with 1099 reporting; often it is due to an error made by the seller or their representative.
- Make sure they have tracking or audit trail capabilities. Ultimately, you will be responsible for all 1099-S reporting so make sure your vendor provides confirmation that 1099 reporting was completed. This should include an IRS confirmation number for your reference.

## Important Dates

- **Jan. 6, 2024:** First day when 2023 1099-S information can be reported to the IRS. (This is based on the end of the IRS FIRE system maintenance window in previous years. The exact date may differ.)
- **Feb. 15, 2024:** Due date for furnishing 1099-S to sellers. If mailed, the form must be postmarked by this date. Also, sellers or their accountants often incorrectly believe that Jan. 31 is the due date because this is the case for other 1099 forms. You can point them to [this link](#) if you have this issue.
- **March 31, 2024:** Due date for reporting 1099-S information to the IRS, if filed electronically.

**RICK VAUGHAN** is executive vice president of product and data management for [AccuTitle](#), which provides the title management platforms management platforms TitleFusion, Land tech, Closers' Choice and TrackerPro. Vaughan can be reached at [rickv@accutitle.com](mailto:rickv@accutitle.com).





## Settlor Introduces Next-generation Portal

Settlor launched a new one-stop portal for customers to access transaction details such as contact information for all parties, closing details and documents.

Accessible from any device, BaseCamp allows customers to place title orders for any product offered by the title company. Coming soon, the next release of BaseCamp will include the ability to request a rate quote, create a seller's net sheet, view transaction progress via a status tracker and more.

"Featuring a modern and intuitive design, BaseCamp is the singular destination for agents, buyers, sellers and lenders to quickly and safely access information about their transactions and place title orders," said John E. Freyer Jr., co-founder and president of Settlor.

A cloud-based solution, Settlor leverages more than 30 years of transactional experience to deliver a trusted solution that is scalable, secure and highly customizable. Established as a standalone company in 2021, Settlor is currently used by more than 1,000 users in multiple states across the West and Midwest.

"Settlor is a vital partner and an integral part of our ongoing success," said Craig Burns, CEO of Security 1st Title. "Settlor's support and responsive collaboration have been critical in transitioning our TPS platform. From the ability to access Settlor from anywhere on any device, to customizing workflows across departments and locations that help us take better care of our customers, we could not be more excited about our future with Settlor."

## Qualia Launches New Wire Fraud Detection Product

Qualia released a new funding and disbursement product aimed at helping title and escrow companies simplify their processes and protect against wire fraud.

Key features of Qualia Shield include earnest money deposit (EMD) collection, automated wire matching, wire-sending integrations, wire fraud detection and seller ID verification.

In support of efforts to combat wire fraud, Qualia Shield provides agents with the ability to securely collect and share wire instructions with buyers and sellers, as well as assess the wire instructions they collect for risk of fraud. According to Qualia, a multivariable assessment shows agents the level of fraud risk so they can make informed decisions about the trustworthiness of sellers' and payoff lenders' wire instructions.

As an additional layer of protection against seller impersonation fraud, Shield prompts sellers to scan their IDs via mobile phone and provides an analysis of the barcode to determine if the ID is government-issued or not. Shield also scans facial geometry and calculates a similarity score between the photo ID and the facial scan. For agents operating on Qualia's platform, this work can all be accomplished without leaving their title production software.

"Bad actors are continually refining their methods for wire fraud," said Charlotte Brown, vice president of product at Qualia. "Existing solutions on the market for fraud detection and EMD collection are often disconnected from existing workflows, leading to limited efficacy and increased costs. We developed



Shield to combat wire fraud through a fully integrated approach, aiding title companies in offering a unified, elegant and secure client experience."

In addition to the wire fraud detection features, Qualia Shield also provides a way for agents to integrate their client portal with banks. Agents now have the ability to gather digital earnest money deposits from homebuyers in a secure portal and manage incoming and outgoing wires through an integration with their bank.

## Sekady Unveils Real Estate Payments Platform

Sekady announced the launch of a new platform to securely send real estate payments.

Called Tidal Money, the service facilitates payments for escrow closing disbursements, net proceeds, payoffs, earnest money and more. Title Money provides options for ACH, wires and Real Time Payments.

Amid growing concern about the rising prevalence of fraud and wire schemes in the real estate industry, Sekady adheres to SOC-2 certified protocols and organizational compliance. Multi-factor authentication (MFA) and bank-grade encryption further ensure alignment with ALTA Best Practices.

"We have a duty to protect our clients' sensitive personal and financial information, so we are excited to offer the Tidal Money platform to our customers," said Tim Bundgard, chief executive officer of Pioneer Title. "There's no doubt that Tidal Money will be the most efficient, friction-free way to transmit earnest money while providing our clients with an additional layer of security and protection."

## New York-based Law Firm Launches Title Company

New York-based law firm Monaco Cooper Lamme & Carr PLLC announced it has launched Maverick Title Services LLC. The firm's attorneys, Jacob Lamme and Brian Carr, joined by title insurance associates and professionals, will parlay their years of experience in real estate law to provide exceptional title services to their clients.

"With the growth in our corporate and real estate transactional practice, we needed to be able to provide our clients

with quick and efficient title services to keep their deals on track," Lamme said. "MCLC closed so many real estate deals in the past few years, and we have significant contacts in the real estate and financial services community, so forming our own title company made sense. We believe Maverick will deliver the personal service, experience and resources needed in a title company."

## First American Provides Wire Verification Service to Title Agents

First American Title Insurance Co. is now providing a wire verification service through PCN Network's SAFEvalidation.

The service is available to title agents at no additional charge for First American insured transactions.

"Combating the threat of wire fraud is a top priority for everyone involved in real estate transactions," said Stephen Vincini, president of First American's Agency Division. "Providing this comprehensive wire verification service at no additional cost reflects our commitment to empowering our title agents with cutting-edge tools that help provide a seamless and more secure transaction process that protects consumers."

Accessed via a secure portal, the SAFEvalidation service authenticates payee wire and bank account information using proprietary payoff authentication technology. PCN backs up its SAFEvalidation service by providing users up to \$1 million insurance protection from a third-party insurance provider for each transaction the service authenticates.

## Massachusetts Law Firms Merge

Boston-based law firm Ligris and Associates PC recently merged with

Adelson, Loria & Weisman PC.

The merger expands Ligris' capabilities in matters involving the purchase, sale, development and leasing of residential, commercial and condominium property throughout Massachusetts. It also bolsters the firm's title agent, title insurance and expert witness services. Joining Ligris is a team of 11 professionals, including six attorneys, three paralegals and two in-house title examiners.

Founded in 1977, Adelson, Loria & Weisman represents purchasers, sellers, lenders, developers and institutions throughout Massachusetts. The law firm was founded by Stephen M. Adelson, Martin A. Loria and Lisa S. Weisman.

## Futura Title & Escrow Expands AmeriTitle Brand in Oregon

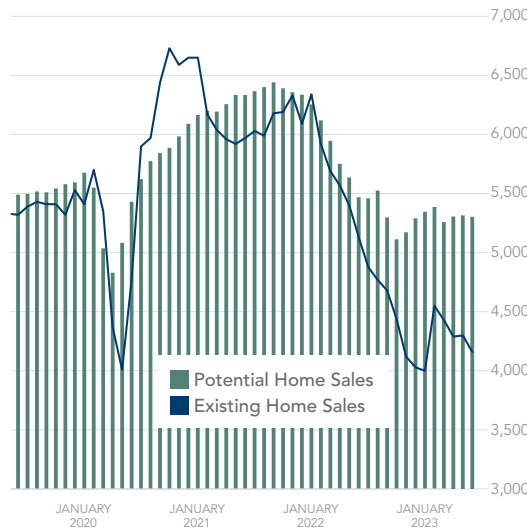
Idaho-based AmeriTitle LLC recently acquired Pacific Title Company, adding Clatsop County, Ore., to its coverage area. AmeriTitle is part of the Futura Title & Escrow Family of Companies.

"We are proud to welcome DeeAnne McCall, Rhonda Sewell and the outstanding professionals at Pacific Title Company to our AmeriTitle team and the Futura Title Family of Companies," said Eric Templeton, Oregon division manager for Futura Title & Escrow. "We admire their commitment to customers and the community, and we look forward to continuing to support their efforts. Pacific Title Company will rebrand to AmeriTitle, and we couldn't be more pleased about gaining this team of local experts."

Futura, which is part of JM Family Enterprises, operates 75 offices covering 64 counties throughout Idaho, Oregon and parts of Montana, Washington and Wyoming.

# Housing Market Potential

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



**4.16** SAAR  
Existing Home Sales

**5.30** SAAR  
Potential Home Sales

**-21.6%**  
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.

## CertifID Secures \$20M in Series B Funding

CertifID received \$20 million in Series B funding, which was led by Arthur Ventures.

The latest round of funding comes on the heels of strong adoption of CertifID's wire fraud protection software, insurance and recovery services.

Arthur Ventures also invested in CertifID's \$12.5 million Series A in May 2022.

Patrick Meenan, general partner at Arthur Ventures, said, "CertifID is addressing a growing problem in an industry looking for modern solutions. Despite the challenges posed by a decelerating housing market, CertifID stands out as a technology leader with a mission of utmost importance to the U.S. economy. We are excited to continue our partnership with CertifID and are eager to see them continue their impressive growth."

## RTP Network Surpasses 1 Million Payments on a Single Day

The RTP network surpassed the one million daily payment milestone on Sept. 1 as more financial institutions and their customers realize the benefits of real-time payments.

According to The Clearing House, the RTP network currently transacts more than 60 million transactions each quarter.

In the title and closing space, The Clearing House said the RTP Network is used to send agent commissions, inspections fees, last-minute payment adjustments and any payments related to the real estate mortgage closing process.

## National Consumer House-Buying Power

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

June 2023

**\$340,040**  
House-Buying Power

**-8.6%**  
Year-Over-Year

## Where House-Buying Power is Strongest

Top States and Markets

- |  |  |
|--|--|
| <b>1</b> Massachusetts<br><b>\$483,324</b> | <b>1</b> San Jose, CA<br><b>\$702,332</b>      |
| <b>2</b> New Jersey<br><b>\$481,524</b>    | <b>2</b> San Francisco, CA<br><b>\$633,641</b> |
| <b>3</b> Hawaii<br><b>\$466,523</b>        | <b>3</b> Washington, DC<br><b>\$593,888</b>    |
| <b>4</b> Maryland<br><b>\$461,425</b>      | <b>4</b> Boston, MA<br><b>\$512,312</b>        |
| <b>5</b> Rhode Island<br><b>\$444,477</b>  | <b>5</b> Seattle, WA<br><b>\$490,217</b>       |

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



Chad Hansen

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## First National Title Appoints President

First National Title Insurance Co. (FNTI) promoted Chad Hansen to president. Hansen has over 24 years of experience and knowledge in the title industry in a variety of roles ranging from agency and field work to executive level leadership roles. Hansen joined the company in April 2021 as compliance/regulatory counsel. He was promoted to chief operations officer in December 2021. "Chad's experience and leadership roles with other underwriters give him the unique opportunity to help guide us through our future adventures," said Chris Phillips, CEO of FNTI. "I have already seen the positive impact of his operational expertise and anticipate similar success in his new role."



Joe Grealish

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## Fidelity Names President of National Agency Operations

Fidelity National Financial announced that Joe Grealish will assume the position of president of National Agency Operations effective Jan. 1. Grealish will assume additional leadership responsibilities as Steve Day NTP, current president of National Agency Operations, will retire at the end of 2023. "Joe has had many years of experience working in markets where direct residential, commercial, and our independent agency partners compete and thrive," said Mike Nolan, chief executive officer of Fidelity National Financial. "His vast amount of experience across a large geography of the US leading operations, regions, and divisions in both the West, Midwest, South and Northeast will help lead our agency operations into an increasing technology focused future."



Alice Bell

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## AccuTitle Rings In President

AccuTitle appointed Alice Bell as president. In this role, she will work closely with CEO Bill Bartzak to lead AccuTitle into a new era of innovation and growth. This strategic decision is part of AccuTitle's ongoing pledge to harness our leadership team's diverse strengths and talents and bring new products and services to its customers. As the CEO of Landtech Data Corp., Bell joined the leadership

team when the company was acquired by AccuTitle in July 2020. Since the acquisition, she has played a pivotal role in strategic leadership, leveraging her two decades of industry expertise.

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## Snapdocs Appoints New CEO

Snapdocs promoted Michael Sachdev from president to chief executive officer. Sachdev succeeds Snapdocs founder Aaron King, who will take on the role of executive chairman. As CEO, Sachdev will oversee all company operations and business strategy, with input and oversight from the company's board. Sachdev joined Snapdocs in 2021 as president to lead the company's operating teams. Prior to Snapdocs, he served as chief product officer at Sunrun.

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## Stewart National Commercial Services Makes Leadership Changes

Stewart National Commercial Services promoted Peggy Sue Lane to national sales director and hired Edwin Kezar Jr. to serve as senior vice president and regional manager for Southern California. Prior to joining Stewart, Lane served as a vice president with First American Title Co. Lane has more than 30 years in the title industry. Kezar joins Stewart from Chicago Title where he served eight years as senior vice president of operations for the company's National Commercial Services in California.

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## Doma Names Agency Manager in South Florida

Doma Title Insurance Inc. has appointed Saud Sadeya as agency manager for its South Florida market. In this role, he will provide Doma title agents with market intelligence and assist them with tools and resources to maximize their productivity and strengthen their agency operations. Sadeya brings more than three decades of business development experience to his position. Launching his career in the title insurance industry in 1990, he has held sales and management positions for three national underwriters.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★  
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## The Importance of Rebranding

### IN THE FAST-PACED AND EVER-EVOLVING BUSINESS LANDSCAPE, STAYING RELEVANT IS A CONSTANT CHALLENGE.



**JACK RATTIKIN III**  
ALTA president

As entities grow and evolve, their brand identity should evolve with them. A brand that accurately represents the company's core values and mission is more likely to connect with its target audience. Rebranding can serve as an opportunity to showcase the company's progress, the addition of new products or services, and a broader market presence.

ALTA's logo hadn't changed much over the past 100 years. In fact, the last update to its design was in 1964. But after the 2008 housing crisis, the pandemic and the evolution of technology over the last 15 years, we felt it was time to completely overhaul our logo to reflect these changes and have a more future-forward look.

If there was one thing we wanted to preserve, it was Thaddeus, our iconic eagle. Thaddeus takes the strength, protection and power that we associate with America and ties it in with the title industry. Because that's our promise. If you buy property, you are protected.

When Thaddeus was first created more than seven decades ago, social media and websites didn't exist. As we redesigned the logo, we optimized it for these platforms and the digital world.

Stagnation can be a significant threat to any business. Rebranding can inject a sense of modernity and innovation into an organization. It gives a company the opportunity to update its visual identity, adopt current design trends, and showcase technological advancements. This can create a perception of a forward-thinking, adaptive company in the eyes of consumers. We accomplished this as the updated logo defines who we are as an organization, where we're going and how we will serve our customers.

The new brand was the culmination of more than a year's work behind the scenes. It takes a lot of time and effort to complete a project like this. At the same time, ALTA staff worked on the website redesign—two Herculean efforts to give ALTA a fresh look and better serve its members, our customers and interested stakeholders.

Rebranding is not just about changing a logo or a color scheme—it's also about adapting, innovating and connecting with customers in meaningful ways. In the dynamic landscape of business, rebranding is a vital component of long-term success.

I'm so proud of the new logo, branding and website design and I'm sure you will be proud as well.



# Are your customers' funds **SAFE?**

Help protect your customers against wire fraud and get more peace of mind with our SAFEvalidation<sup>®</sup> service, now with **no separate fee\***

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\$1 million in insurance coverage

Authenticates payee and bank account information

Validates payoff wire instructions using a proprierty database

No bank validation required from the payee

No set-up fee

Onboarding is fast and easy

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Our SAFEvalidation service has protected agents from \$43 million in potential wire fraud in 2023 alone.

**Join them.**

**Learn more**

[firstam.us/protect-against-wire-fraud](https://firstam.us/protect-against-wire-fraud)



*First American Title*<sup>™</sup>

\* Our SAFEvalidation<sup>®</sup> Service is now included with underwriter services for First American insured transactions.

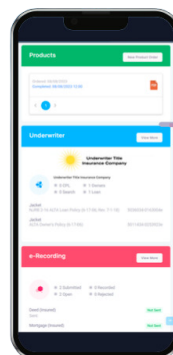
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# Accuair

## Soar Above Limitations

### AccuTitle's newest Real Estate and Title Application

A team of lifetime title professionals has carefully crafted every aspect of Accuair. We have combined intuitive functionality with a modern, airy look and feel.

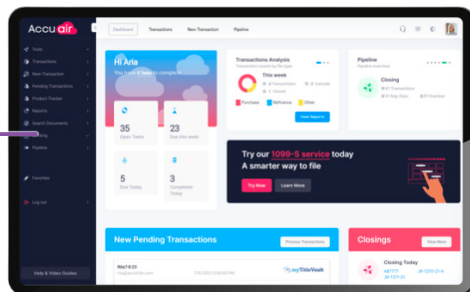


#### Lighter

Designed with flexibility and scalability in mind, optimized for all devices.

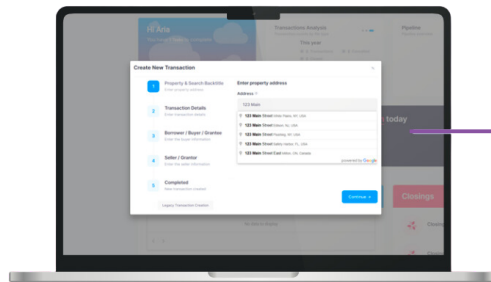
#### Cleaner

Our intuitive dashboard showcases and organizes your work.



Using AccuTitle's deep bench of industry players and software applications, we cherry-picked the best functionality and workflow solutions.

This is a best-in-breed product that is a beast in terms of workflow solutions and a beauty to work in.



#### Faster

Experience unprecedented speed and responsiveness.

Coming soon in 2024



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