



# Certified Title CORPORATION

WWW.ORDERMYTITLE.COM | 1.888.486.5511



# OUR SERVICES

## AREAS OF CONCENTRATION

### **PURCHASE TRANSACTIONS**

Settlement is the final step in the purchase process. CTC is responsible for ordering the title examination and survey, providing the mortgage lender with a title insurance commitment, making sure the seller can convey marketable title, and scheduling the actual time and place for the closing with all concerned parties. In addition to coordinating all aspects of the closing, we are responsible for preparing the documents necessary to convey title, create a mortgage lien and provide for a proper financial accounting according to the terms of the contract of sale and loan commitment. Our goal is to act as a clearinghouse of information for all interested parties. The closing itself, which usually takes about one hour, is busy

with many details to be coordinated. During the closing, the settlement officer manages the numerous documents which are explained and signed and after settlement, receives and disburses the funds.

### **REFINANCE TRANSACTIONS**

When refinancing an existing mortgage, many of the same steps are required as when purchasing a property, although there are fewer people with which to coordinate. CTC is responsible for ordering the title examination, providing the mortgage lender with a title insurance commitment, making sure title is clear, and scheduling the actual time and place for the closing with the mortgage broker, lender and borrower.

### **REO SETTLEMENTS**

CTC is familiar with the unique challenges presented by REO transactions throughout our region. Although the legal procedures differ among Maryland, DC and Virginia, we are well acquainted with the rules of law and underwriting guidelines of all three jurisdictions. We have always had a high standard for reviewing foreclosure title work and have developed a rapport with that area's REO sellers and trustees to obtain the required documentation and resolve any open issues. Our experience in REO and our ability to competently process those files can help you close your transactions smoothly and efficiently.

### **FORECLOSURE INVESTMENTS**

The staff at CTC have particular experience in assisting foreclosure investors in Maryland, DC, and Virginia. As a result of our familiarity with the foreclosure process and our commitment to professionalism, we have developed a rapport with the major foreclosure trustees in the area. We can assist in coordinating third party settlements with the various trustee offices, as well as providing advice to third party purchasers with regard to evictions, motions to substitute purchaser, and other matters unique to Maryland, DC and Virginia foreclosures.





## FORECLOSURE AND REO TITLE SERVICES

Move your transaction from contract to closing in a timely and efficient manner with CTC. Our REO services division works diligently with brokers, lenders, asset managers and attorneys to meet month-end deadlines, shorten lead times and handle complex title issues.

Nationwide REO Client

Our staff is experienced in the foreclosure arena and has been operating in this niche market for many years. Whether you need a preliminary REO Title report or full closing coordination, turn to CTC Settlements for all your REO title and closing needs.

### Benefit from:

- Specialized REO team and single point of contact nationwide
- Short notice and last minute closings
- Competitive Fees
- Attorneys on staff for immediate responses to all your questions
- Experienced with bulk REO transactions and simultaneous closings

Additional services include deed preparation, power of attorney review and preparation, out-of-state closing coordination and payoff ordering.

Partner with CTC for your REO transactions and settle with confidence every time.

## PURCHASE TRANSACTIONS

Count on the resources of a national title company and the expertise associated with locally owned and operated branches to ensure your purchase is handled efficiently. With centralized processing and a dedicated customer service team, questions are answered instantly and your transaction is followed from beginning to end to ensure no surprises at the settlement table.

Whether you want to close in one of our full service offices or an off-site location convenient for your clients, our attorneys and notaries are available.

### Benefit from:

- On-site attorneys always available for real-time answers to your purchase questions
- Online settlement scheduling, ensuring your clients get on the calendar
- File tracking 24 hours per day
- Electronic recorded history of past settlements, including contracts
- Early preview of settlement documents, including HUD

On settlement day, rest assured that your purchase is our top priority. Even last minute changes do not have to become problematic. Our technology allows us to send and receive all closing documents electronically, giving our closers the ability to print new documents remotely.

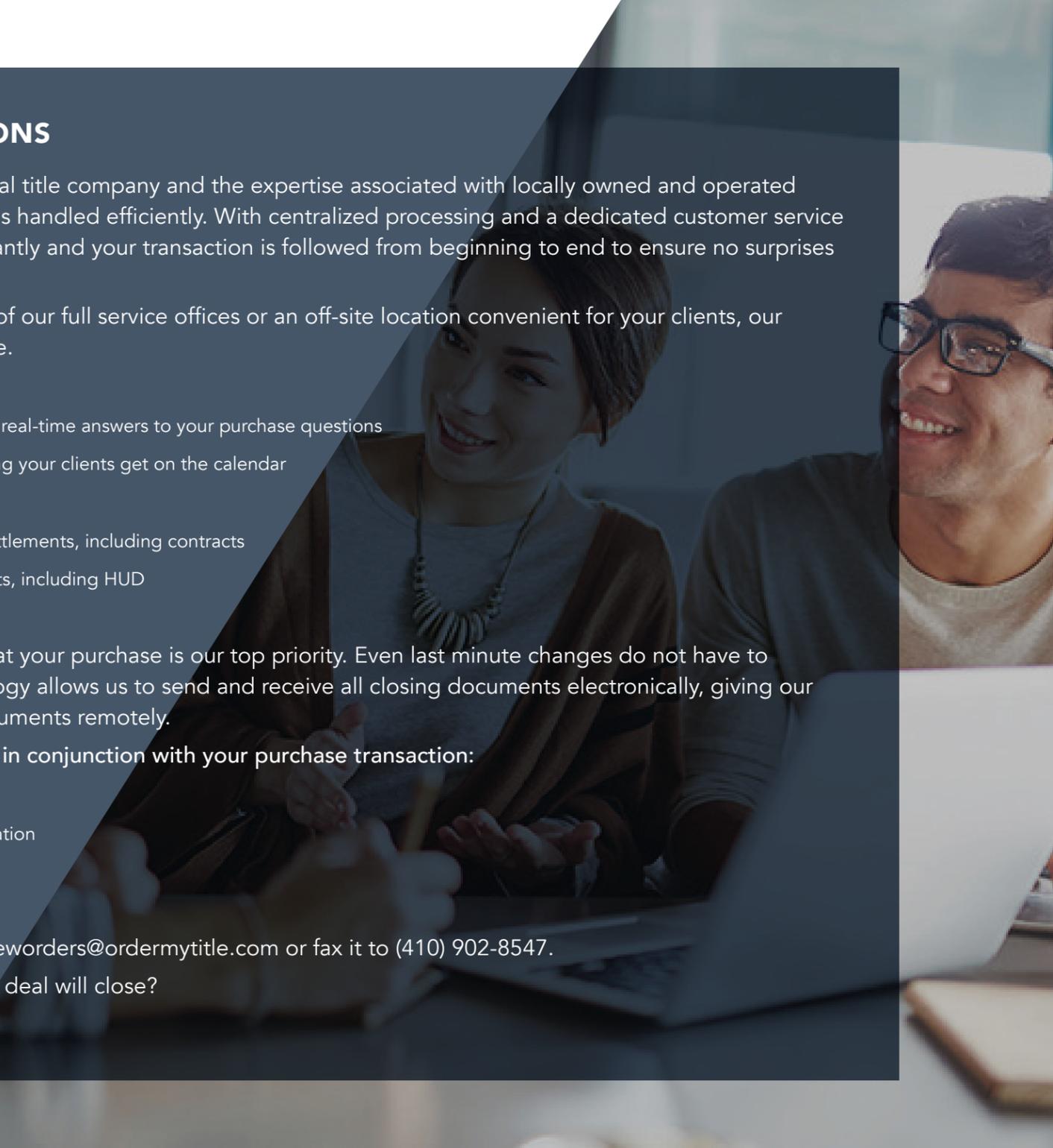
### We offer these additional services in conjunction with your purchase transaction:

- Deed Preparation
- Power of Attorney review and preparation
- Out-of-state closing coordination
- Payoff ordering

Email your new sales contract to [neworders@ordermytitle.com](mailto:neworders@ordermytitle.com) or fax it to (410) 902-8547.

Tired of wondering if or when your deal will close?

Settle with confidence at CTC.



## REFINANCE TRANSACTIONS

Easy online ordering in more than 40 states and quick turnaround times will get your loan to the table quickly and flawlessly. In this market, even a matter of minutes can make the difference to your bottom line. Superior customer service and customized online solutions have put CTC at the forefront of the title industry. Trust CTC as your mortgage title company.

Once your title order is received, our processing team goes to work. After a careful review of the search, we obtain the necessary documentation to try and clear unwanted liens and encumbrances. Your assigned customer service representative will update you every step of the process and work with you to ensure your loan is ready to close when you are.

Last-minute closing? Borrower homebound? No problem. Our cutting-edge technology combined with our nationwide network of attorneys and notaries offer the convenience of anytime, anywhere closings. We close after-hours and weekends, we close in-office or at the borrower's home, we even close on the Internet. Changes at the closing table are handled electronically, allowing new documents to be received and printed remotely.

We offer these additional services in conjunction with your refinance transaction:

- Deed Preparation
- Power of Attorney review and preparation
- Out-of-state closing coordination
- Payoff ordering

You provide your clients with outstanding service; demand the same from your title company.

## UNMATCHED TURNAROUND TIME

Certified Title Corporation will provide courteous professional service, excellent communication, speedy title searches (24-48 hours in most cases), accurate documentation, and timely disbursement.

## LOAN DISBURSEMENT OPTIONS

All parties have the option of having their funds wired or sent via overnight carrier when disbursement occurs.

## 24/7 SETTLEMENT SERVICES

We currently offer settlement services 24 hours a day, 7 days a week nationwide.

## PROBLEM RESOLUTION

With Certified Title Corporation, you never need to worry. We will assist you by getting all necessary payoffs and clearing any title problems without bothering you.

Certified Title Corporation is a title company that will resolve problems, not create them.

## NO CANCELLATION FEE

Our abstractors do not charge a cancellation fee for the title work performed on files that do not settle. Therefore, Certified Title Corporation assures you that no cancellation fees will be passed on to you.

We will never jeopardize your loan because of our fees; we recognize the opportunity for volume as we develop a long-term relationship.

## COMMERCIAL TITLE INSURANCE SERVICES YOU CAN RELY ON

Commercial title insurance will play a critical role in your next property transaction, and there are plenty of service providers to choose from. What makes Certified different is that our expertise is founded in decades of real-world successes and legal understanding. Unlike other commercial title insurance service providers, we never balk at a challenge because we've got the knowledge to rise to any occasion.

## FULFILLING THE PURSUIT OF COMMERCIAL TITLE EXCELLENCE

Our team works with one consistent goal: We empower our clients to make better decisions and exercise improved title options based on insightful, accurate information. Whether you require counsel concerning a prospective deal or help refining a transaction that has grown overly complicated, Certified analysts and title specialists work tirelessly to identify practicable, financially sound solutions.

We've helped clients master diverse domains such as:

- Hotel, agricultural, special-use, industrial and office properties,
- Development of independent retail facilities and malls,
- Recreational facilities, including golf-courses and public spaces,
- Affordable, multi-family, condominium, co-op and specialty housing projects,
- Financing and titling new and ongoing construction,
- Industrial Development Agency and mezzanine financing,
- Transactions spanning multiple sites and jurisdictions,
- Transactions that involved defeasance, debt-restructuring and leasehold, and
- Development and redevelopment rights and transactions.

Certified teams have even engineered complex undertakings involving air rights, preservation of open space, conservation easements, railroads, eminent domain and underwater holdings. No project is too unfamiliar, and this gives our clients the self-assurance that comes with knowing their transactions are in the right hands.





## PROVEN CREDENTIALS

Your stakeholders want more than assurances. The viability of any transaction you undertake depends on the competence of your title service providers. Certified is backed by the world's best underwriters, and the trust they place in us is indicative of the exemplary service we provide. Learn how you can benefit by contacting us today.

Certified Title helps title companies grow their business, expand their coverage and solidify existing relationships without the hassle. We help you accept more title orders from out-of-state clients without having to obtain additional state licensing.

### PROGRAM FEATURES INCLUDE:

- A Single point of contact with a national provider
- Best practices certified for maximum data security
- Scale operations through automation & easy integration
- Proprietary technology tools & data services
- Lowest & most convenient premiums available
- Bundled fees
- Streamlined technology for seamless transactions
- 24/7 web portal access for placing orders & tracking progress

### PARTNER WITH CERTIFIED TITLE

Our unique and flexible title-only solution is fully compliant with all RESPA regulations so you can maximize revenue, expand coverage, and maintain control of all your transactions. For more information on our program, please visit our homepage or contact us today.

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