

SETTLEMENT AND ESCROW PRODUCTS AND SERVICES

- **Closing Management Services**
 - Lenders receive a customer service team, once the first order is placed, that will prepare accurate documents and conduct closings for customers nationwide.
 - Closing teams can prepare HUD I statements accurately and efficiently – month end requests are completed in less than 30 minutes on most files.
 - The closing team will handle arrangement of time & location of the closing, including multiple contacts made with both borrowers and notaries to confirm requirements and expectations.
 - Extended Hours of Operations - 7:00 AM-9:00 PM CST
- **Curative Services–**
 - Arrangement of Nations Dedicated Clearance Team (DCT) means escrow officers receive files ready to close pro-actively
 - Multiple contacts are made with lender clients to ensure that all vital issues, or clouds on title have been resolved, including difficult IRS lien releases that have proper authority.
- **Signing Agents**
 - With over 15 years experience, Nations is on the cutting edge with over 1000 captive, and Staff Signing Agents (SSA's) in the US.
 - Attorney coverage in all applicable states.
 - Last second, end of month scheduling nationwide.
- **Title Offices Nationwide**
 - In major cities within difficult state laws, or landscapes Nations operates fully functioning escrow settlement offices, all with local talent and expertise.
 - Offices located in: AZ, AR, CA, FL, GA, IL, IN, KS, MI, MN, MO, NY, OH, OK, TN, UT
- **Pre Loan Document Retrieval**
 - Arrangements made between professional certified notary and the borrower to go to a location of choice to collect the required lender documents
 - Reduces the time between application and closing, lender staffing, and shipping. This service guarantees the accuracy of the documents, and in most cases, the same notary for the actual loan closing so the borrower is comfortable.
- **Document Shipping Standards**
 - Consistent and reliable lender client teams ship every time to match each lenders special requests and standards.
 - Speedy return from Signing Agents back to Lenders, via Kinko's as a national partner.
- **Accurate Disbursement of Funds**
 - Same lender teams know funding standards for each lender specifically, and lender clients have the 20+ year backing of Nations that disbursements are done correctly.
 - Last second funding changes are no problem at Nations to perform perfectly via each lenders individual authority and change standards.



High Tech Escrow

- **Nations Proprietary TRAX Technology**
 - 24/7 on line access with interactive change & status ability.
 - Upload and Download pertinent Docs that alter closings.
 - SAS70 and SSAE 16 certified, encrypted data to protect all vital borrowers' data.
- **Manage Escrow Functions Nationwide**
 - Contain settlement data for all loans, and work on line with a dedicated team 24/7.
 - Handle Attorney States within the same Escrow Company as non attorney states.

