

TITLE INSURANCE PRODUCTS AND SERVICES

Title Insurance Products

- **Short Form ALTA Policy** - Delivery of policies guaranteed within compliance within all lender time requirements. Active in all applicable states, and eliminates secondary market concerns.
- **Long Form ALTA Policy** – Delivery of policies guaranteed to be clean and within compliance while being issued on time, regardless of the complications.
- **Stand Alone Modification endorsement/Stand Alone Endorsement (SAE)**
 - The SAE is an alternative product created to meet the needs of servicing customers. Insures the continued priority of existing loans whose terms were now being modified. The Lender no longer needs to obtain subordination from the Jr. Lien holder.
 - Authority to issue the endorsement even if the loan policy insuring the original mortgage/deed of trust was issued by another underwriter. In that regard, unlike other policy endorsements, this particular endorsement is considered to “stand alone”.
 - The endorsement insures the Insured against loss sustained or incurred by reason of (1) any invalidity or unenforceability of the mortgage resulting from the execution of the modification; (2) any defect or encumbrance first appearing in the public records between the underlying loan policy date and the recording date of the modification; and (3) any loss of priority resulting from the recording of any junior mortgage, deed of trust or other voluntary lien in the public records between the underlying loan policy date and the recording date of the modification.



Title Insurance Expert Services

- **Subordination Processing** – Expert reviews of all requirements, presents to the subordinating lender and completion of process, with turn times at 14 days. Fronting of Funds with approval.
- **Title Clearance** – At Nations the Dedicated Clearance Team (DCT) obtain all information and documentation to clear the most challenging liens, and judgments of record. This auto function will guarantee a lender is in the proper lien position when the final policy is issued.
- **Handling of Trusts**, Probate & other difficult matters, with nationwide coverage!
- **Fast Turnaround Time**, less than 2 days Nationwide!
- **Lowest Rates Available**, customizable based on bundled service requirements
- **Multiple Underwriters** equates to flexibility and 2nd opinions.
- **Customer Service Team**, available any time to deal with emergencies.

Online Title Insurance Nationwide

- **GFE Rate Calculator** produces fast accurate, and guaranteed quotes,
- **One Click Title Order** reaches lender service team encrypted and ready to work.
- **Detailed, Real Time Order Tracking** 24/7 means Lenders are always in the know.
- **Instant Downloads & Uploads** for all important documents that fix title clouds.
- **Customized Reporting** to grade performance of speed and accuracy.



REO Title Services

- **Pre-Listing title searches**, full REO Title commitments
- **Comprehensive title curative**, and grading services.
- **Lien Monitoring**, during entire process
- **Deed-in-lieu** services offered nationwide.
- **Short Sale Solutions** that allow sales to close on time.
- **Subordination** negotiations.
- **Second Lien** and MI negotiations.
- **Delinquent Tax Resolution**
- **Assignment Preparation** and release
- **Trustee Sale Guarantee (TSG)** to be used for properties in Western States.
- **Single Provider** for all 50 States and the District of Columbia.
- **Process & Product Consistency**
- **Customized Work Flow**

Property Search Products

- **Legal and Vesting (Deed Search)** - Includes copy of last vesting deed.
- **Current Owner Search** - Last Conveyance Deed plus any liens and taxes.
- **Two Owner Search** - Includes last two conveyance deeds, liens and taxes with copies.
- **Full Search** - Marketable chain of title per each state statute, pertinent page copies are included.
- **Lien Position Report** – For purchasing loans or modifying existing portfolio loans (wraps nicely with the SAE Endorsement). Client is given yes/no answers to customizable questions including Vesting, Lien position, Foreclosure and Bankruptcy filings.
- **Equity Express** – Insured search product covering vesting, legal, lien position (based on credit) and fraud.
- **Tax Information Certification** – Includes verification of parcel and tax amounts and paid or existing balances based on availability at the county level.
- **Title Update** - A search from effective date of the first search within 180 days of original order.
- **Document Retrieval Services** – Obtaining specific documents from the courthouse including book/page, date