THE DIRECTORY OF THE BEST IN DEFAULT TITLE

Exceeding expectations—that’s what it takes to have a spot as one of the nation’s top title and settlement firms practicing in the default and distressed property space.

Finding a trusted title agency that can handle any unexpected obstacles along the way is critical. Obtaining clear title and preparing for closing are essential steps both in the foreclosure process and in selling an REO.

Flip the page as we present some of the top title agencies serving the industry. They have not only the expertise but also the resolve to handle even the most challenging transactions.
ATA National Title Group

CORPORATE DETAILS: 31440 Northwestern Highway, Suite 100, Farmington Hills, MI 48334  |  248.594.3839  | pruokis@atatitle.com  | ATATitle.com

COMPANY DESCRIPTION: ATA National Title Group is a full-service title insurance agency providing comprehensive title and settlement services to companies and individuals involved in real estate transactions. It is licensed to issue title insurance in 28 states and, through partnering relationships, offers title and settlement services in all 50 states. It additionally maintains 43 offices, staffed by 431 employees, located throughout the states of Michigan, Ohio, Indiana, and Illinois. ATA brands also include: Greco Title Agency; Midstate Title Agency; Seaver Title Agency; and Talon Title Agency. For more information, please visit ATATitle.com

COMPANY HISTORY: Founded in 1999, ATA was initially created to provide centralized title searches, insurance, and settlement services to lenders and investors engaged in managing defaulted mortgage secured loans. In an effort to diversify its business base, ATA acquired the operations or branches of over 15 companies located in the Illinois, Indiana, Ohio, and Michigan markets. In 2008 it acquired the bulk of the operations of the former Midstate Title Company and its newly formed Midstate Title Agency subsidiary services customers throughout mid and western Michigan. In 2009 ATA acquired the assets of the former Philip R. Seaver Title Company, and in 2010, it acquired the assets of the former Philip F. Greco Title Company, two of the largest and most widely respected title insurance agencies in the Midwest. ATA’s Seaver Title and Greco Title units now service customers seamlessly throughout southeastern Michigan. In 2012, ATA acquired the assets of the former Talon Title Agency of Central Ohio, Inc. and in 2013, formed Attorneys Title Agency of Indiana, LLC. Both of these additions enable ATA to service customers in the Ohio and Indiana markets. In 2014, it opened an office in Tinley Park, a suburb of Chicago. That diversification, however, never changed ATA’s core competency—providing superlative centralized services at a single point of entry to support its lender customer group.

To further that mission, ATA has rolled out its National Lender Services Division (NLS) to leverage the experience and expertise of its one-stop default service group. Through direct operations or vendor partnerships, NLS can provide a full array of refinance, default, and title curative services throughout the country. This combination of Midwestern-based direct operations and national service components comprises the ATA National Title Group.

KEY FEATURES/BENEFITS: The accomplished staff at ATA National Title Group have successfully handled thousands of transactions. They are experienced, understand the title business, and are proud of their ability to apply that experience on behalf of their clients.

Recognizing that customer service and satisfaction will always be the principal objective, they have structured the company to best accommodate those goals. Their large staff, and multi-office locations, allow them to offer a remarkable depth of service, and they constantly emphasize timely, responsive, and accurate support and attention.

TELL YOUR STORY: What sets you apart from your competitors? Size and financial strength; commitment to excellence; and unparalleled experience in servicing REO, commercial, conventional residential, and all other types of real estate transactions. ATA National Title Group is an ideal partner for anyone seeking a premier national title, curative, and settlement service solution.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS? ATA’s ongoing commitment to exceed industry standards for compliance and the ability to provide customized solutions to fit our client’s needs.

What are the keys to your success? ATA National Title Group’s team of talented and experienced professionals focus on fulfilling one overriding goal: an ongoing commitment to helping ATA clients grow their businesses, and a pledge to work closely with every client to determine the best way to add maximum value to the professional relationship. The agency’s core values are centered on a profound respect for the industry, for its clients and for ATA employees. While customers are drawn to ATA’s well-earned reputation for experienced personal service, the agency’s stability, reliability and financial strength are appealing assets. ATA’s ability to maintain its strong market foothold— and continue a steady growth pattern—is a promising indicator of long-term strength and stability.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED? Freddie Mac excellence in Title and Closing, VRM Premier Vendor (multi-year), Detroit Free Press Best places to work, Fidelity National Title Circle of Excellence, Stewart Title Foundation of Excellence and Pacesetter Awards.
Carrington Title Services

CORPORATE DETAILS: 6200 Tennyson Parkway, #110, Plano, TX 75024 | 888.375.1715 | information@carringtontss.com | CarringtonTitleServices.com

CORPORATE PROFILE: Carrington Title Services is a leading national title agency that provides a broad array of residential and commercial title and settlement-related services to support the unique requirements of lenders, asset managers, servicing organizations, and investors. The company understands the complexity of these transactions and offers customized solutions to meet clients’ needs. Their model includes client-dedicated teams, state specialists, experienced examination and legal support, and unique processes that drive efficient on-time closings. Carrington Title Services’ mission is to provide high levels of service, transaction transparency, and unparalleled execution that allows its partners to maximize their performance for their customers.

Operations are managed from two locations in California and Texas, supporting all 50 states and leveraging mobile technology that provides transparency throughout the entire closing process. A subsidiary of Carrington Holding Company, LLC, Carrington Title Services offers clients the full continuum of services provided by The Carrington Companies. This integrated network gives Carrington clients firsthand knowledge of what is required by various organizations from title, escrow, and insurance, making Carrington Title Services an ideal partner for commercial and residential lenders, brokers, real estate agents, servicers, and asset managers.

COMPANY HISTORY: Established in 2009, Carrington Title Services is part of a family of settlement services companies that includes Carrington Escrow, Inc., a California-based licensed escrow company.

EXTENSIVE PRODUCTS AND SERVICES:
» Residential purchase/refinance title and settlement
» Commercial title and settlement
» Title curative services
» One or two owner abstract searches
» Mortgage modification policies (MMP)
» Replacement title policies
» Conveyance title policies

COMPETITIVE ADVANTAGE:
» Access to title products from multiple underwriters to provide the lowest cost title solution
» A management team with deep expertise across various disciplines allowing Carrington to develop customized solutions and form valuable relationships with clients
» Significant expertise with title curative, which helps assure clients’ closing timelines are met
» An advanced technology platform that supports a wide variety of title and settlement-related solutions and provides customized workflow processing
» Ability to support a wide range of residential and commercial purchase and refinance transactions and efficiently manage the unique curative challenges associated with complex title issues.

ADDED VALUE TO CLIENTS: Carrington Title Services maintains relationships with several of the nation’s largest financial institutions, GSEs, asset managers, title underwriters, and the real estate brokerage community. The team and infrastructure provide new clients with project management, regulatory support, and advanced system technology to assure a smooth client launch.

KEYS TO SUCCESS:
» Advanced technology, systems, and client and vendor integration capabilities that create maximum efficiency and productivity
» A platform that allows the ability to create tailored solutions for national refinance title and settlement needs
» Centralized solutions to support national production
» Transparency and robust reporting
» Broad access to title products from multiple title underwriters
» Tenured management team with extensive industry knowledge
» Compliance with ALTA Best Practices

States Serviced: Anaheim, California
CORPORATE DETAILS: 1800 West 213 St., Torrance, CA 90501 | 800.649.1362 | DocMagic.com

CORPORATE PROFILE: DocMagic is the leading provider of fully compliant loan document preparation, compliance, and eDelivery solutions for the mortgage industry. DocMagic is the largest provider of end-to-end document production and preparation, delivery, automated compliance, and comprehensive eMortgage services for the mortgage industry.

COMPANY HISTORY: Founded in 1988, DocMagic has grown over the past three decades to become the leading provider of Software as a Service (SaaS) document generation, automated compliance and digital transaction services to the national mortgage industry. DocMagic’s mission is to deliver critical, robust technology solutions that address complex compliance issues and needs for both lenders and title companies.

DocMagic works with over 10,000 companies nationwide. These companies span financial institutions, mortgage lenders, community banks, credit unions, national depository banks, law firms, settlement/title companies, correspondent lenders, brokers, fintech companies, and more.

END-USER CATEGORIES
» Lender/servicer
» Investors
» Attorney
» Settlement service provider

BUSINESS LINES, SERVICES, AND PRODUCTS
» Key features: DocMagic’s primary focus is to deliver compliant documents on a digital mortgage platform where all parties collaborate in a secure, scalable environment.
» Delivery platform: DocMagic is the leading provider of SaaS-based document generation, eSign, eNotary, and eClosing services to the settlement services industry.
» Key benefits: Paperless, end-to-end, digital mortgage transactions
» Key Products: The SmartCLOSE collaborative closing platform was designed to bring lenders, settlement service providers, and associates together inside a secure environment to share, edit, validate, audit, track and collaborate on loan costs, data, and documents in real-time.

BUILD-IN AUTOMATED COMPLIANCE: We believe our “in house” legal and regulatory compliance engine is a key differentiator, allowing us to ensure a complete, current and compliant data and document process.

DocMagic’s robust Audit engine is used to interrogate the data in a variety of ways including Data Validation, Compliance Review, TRID tolerance validation, ATR/QM, Predatory Lending, GSE salability analysis and more. The system is easy to customize to adjust the severity of the findings and adding new audits to meet a client’s need.

INDUSTRY AWARDS AND ACCOLADES:
» DocMagic’s Total eClose Solution Facilitated First State Sponsored eClosing in North Carolina: DocMagic’s Total eClose served as the single platform that enabled the entire transaction. eNotarization was facilitated by long-time DocMagic strategic partner World Wide Notary (WWN).
» Total eClose Wins 2017 Innovation Award: PROGRESS in Lending Association has named the work done by DocMagic a top innovation.
» DocMagic named to National Mortgage Professional (NMP) magazine’s annual ‘Top 100 Mortgage Employers’ list for 2017 for the second consecutive year.

ADDED VALUE TO CLIENTS:
DocMagic’s title and settlement services industry solutions include a comprehensive, easy-to-use collaboration system for live fee data exchange and paperless eClosing between lender and title systems. DocMagic’s in-house legal and regulatory compliance expertise is woven into every aspect of its process and technology. The company ensures a complete, current and compliant data and document process and has extensive representations and warrants on both the data and the documents.

KEYS TO SUCCESS
By not outsourcing critical functions like regulatory compliance, DocMagic can provide unparalleled speed in processing, lower costs and provide more extensive and sophisticated integrations.

COMPETITIVE ADVANTAGE: DocMagic has created and owns all the technology in its solution stack which allows them to realize significant efficiencies that competition simply cannot compare with.

DocMagic
MCS Title, a division of MCS Solutions

CORPORATE DETAILS: 350 Highland Drive, Suite 100, Lewisville, TX 75067 | 1.888.374.2744 | titlecustomerservice@mcs360.com | MCSTitle360.com

COMPANY DESCRIPTION: MCS Title, a division of MCS Solutions, serves as a nationwide title agency offering a full suite of title and escrow services supporting a wide range of transactions including purchases, refinances, home equity, reverse mortgage, modification, foreclosures, and REO sales. The company offers a variety of services including title insurance, closing and settlement services, loan document signing services, and flood certifications to all areas of the financial services marketplace, many of those being nationally recognized leaders in mortgage and home equity lending, banking, telecommunications, and government agencies.

COMPANY HISTORY: The licensed companies comprising MCS Title have roots that go back to 2009 serving as a national title and settlement agency. The company has an executive team with approximately 750 combined years of experience in providing services in the industry.

WHAT SETS YOU APART FROM YOUR COMPETITORS: MCS Title offers streamlined title insurance rates, where available, to national lender clients. The company’s escrow fees are some of the lowest in the country, and it can also provide a bundled fee for all settlement services if requested. All of the company’s clients have access to its proprietary “Quote Engine,” so you can get all of your fees, including any recording fees, upfront before placing the order, and they are guaranteed to match the HUD-1 settlement statement.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS: MCS Title’s proprietary technology solutions are extremely scalable and designed for growth and compliance. The company has a dedicated team of internal IT professionals who can deliver custom integration when required and continue to support the multiple third-party integration with companies, like RealEC, FNC, Fiserv, Encompass, and Calyx.

The company’s web platform provides real-time status updates via either e-mail or text. All vendors have employees’ cellphone numbers to reach them seven days a week, and each client receives a dedicated e-mail and phone number. MCS Title provides clients with several different management reports in a very user-friendly manner so they can see their pipeline every day. If you need a custom report, let the MCS team know and they will design and deliver it at no additional charge.

“MCS Title is proud to provide a full suite of title and escrow services supporting a wide range of transactions including purchases, refinances, home equity, reverse mortgage, modification, foreclosures and REO sales. We work hard for our customers and have a team across the nation ready to serve you.”

—Chad Mosley, Chief Operating Officer, MCS
Nationwide Title Clearing, Inc

CORPORATE DETAILS: 2100 Alt 19 Palm Harbor, FL 34683 | 800.346.9152 x 310 | NWTC.com

COMPANY DESCRIPTION: Nationwide Title Clearing, Inc. (NTC) is a leading document-processing and research service provider to the mortgage industry. With clients that include the top mortgage lenders, servicers, investors, and custodians, NTC is highly regarded for its significant contributions to the industry, as well as to its local community.

COMPANY HISTORY: Founded in 1991, NTC was originally established to provide lien-release services. Now, NTC has expanded to Life of Loan services that partners with the mortgage industry to protect homeowners, while also preserving the integrity of the nation’s land records.

BUSINESS LINES
- Chain of Title Binder Services – NTC’s solution to providing a complete collateral review and remediation service, that results in a validation package with supporting documentation that the note holder and lender of record matches the legal/foreclosing entity.
- Collateral to Land Records Validation – NTC’s AVR product validates at land records that the collateral is current and consistent with land records.
- MERS Status/Registration Review – Taking its services one step further, NTC will also validate that the collateral/land records are consistent with the information and status in MERS.
- Complete Assignment Chain Verification – NTC reviews the assignment chain to determine the current lender of record as well as identifies any assignment chain issues that may prevent legal standing.

KEY FEATURES/BENEFITS: NTC’s key features and benefits include true subject matter experts, employee loyalty, and effective training programs that are also offered to its clients, stringent quality control, and strong strategic relationships, along with technology advancements that support strong controls and flexible processes. In addition, all services benefit from the efficiency gains below:
- Proprietary document review and execution module
- 70 percent-plus eRecord Coverage
- Up to 80 percent research coverage without abstracting
- Less than one percent document reject rate
- Over 99.9 percent state compliance

COMPETITIVE ADVANTAGE: NTC is one of the largest privately-held companies in the industry focused on providing quality solutions, not just services. Resource and technology investments are made with clients’ needs in mind and not driven by a parent company’s objectives. True subject matter experts with over 200 years combined experience partner with clients to build successful processes that are most importantly governed by stringent quality controls, as well as an independent and dedicated quality inspection team that is maintained at 7 to 10 percent of its overall staff.

ADDED VALUE:
- Bundled services: NTC has successfully established a Life of Loan service platform built upon expertise, knowledge, and experience that reduces redundant tasks, controls data entry points, and—not importantly—is paperless after the first touch of the actual collateral.
- Flexibility: With an in-house technology infrastructure and key project management, NTC can easily integrate solutions into client processes, continuously gain efficiencies, and stay within budget.
- Capacity: NTC manages up to 150 percent capacity at all times with cross-trained experts and multiple working shifts to accommodate volume influx and new/unforeseen project demands.
- Keys to Success: Partnering with clients has been the backbone of NTC’s success. “Off-the-shelf” services, just to be included in an RFP, was never a strong business model. Instead, NTC listens to its clients and becomes part of their team, not just another vendor. As a result, NTC has earned the confidence of its customers, which has allowed the company to evolve its business and expand its services. Being a relationship-based business, it should come as no surprise that the average tenure of NTC’s senior management matches that of its largest clients—10 years is a long time and that fact speaks for itself.

INDUSTRY AWARDS AND ACCOLADES
- Inc. 5000 company since 2012
- Tampa Bay Times Top 100 Workplaces
- Tampa Bay Business Journal Fast 50
- Tampa Bay Business Journal Top 200 Private Employers
- HousingWire Trailblazer
- Florida’s Fast 100 Awards List
- Inc Magazine Hire Power Award

CORPORATE STRATEGIES AND GOALS: NTC is committed to technology investments that enhance and expand upon the services they currently offer to shorten SLAs and trim budgets without compromising quality. This strengthens NTC’s position of already being a premier third-party service provider in the mortgage industry.

COVERAGE AREA
NATIONAL COVERAGE
Corporate Headquarters
Palm Harbor, Florida

STAFFING
- 500+ Employees

KEY PERSONNEL
- John Hillman: CEO
- Michael O’Connell: COO
- Greg McCoskey: Lead General Counsel
- Danny Byrnes: VP of Sales and Marketing
- Debbie Lastoria: VP of National Sales

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