

Nationwide Title Clearing, Inc



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

STAFFING

- » 500+ Employees

GEOGRAPHICAL SCOPE AND COVERAGE AREA

NTC provides coverage nationwide in all 50 states, including Puerto Rico and the Virgin Islands.



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:

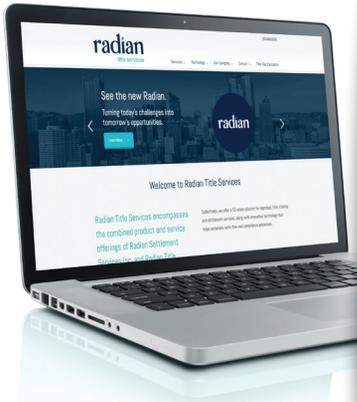
- » Bundled services: NTC has successfully established a Life of Loan service platform built upon expertise, knowledge, and experience that reduces redundant tasks, controls data entry points, and—most importantly—is paperless after the first touch of the actual collateral.
- » Flexibility: With an in-house 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.

Radian Settlement Services Inc.



→ KEY PERSONNEL

Sam Zaki

SVP, National Sales and Strategy Manager

Jill Cadwell

SVP, Radian Settlement Services Operations

Lee Baskey

SVP, Underwriting Operations

CORPORATE DETAILS: 1000 GSK Drive, Suite 210, Coraopolis, PA 15108 | Phone: 800.646.8258
Email: ClientRelationsRSS@Radian.com | Web: RadianTitle.com

COMPANY DESCRIPTION

Radian Title Services offers title services and title insurance through Radian Settlement Services Inc. and Radian Title Insurance Inc. Through these wholly owned Radian subsidiaries, we provide a 50-state solution for our clients.

BUSINESS LINES, SERVICES, AND PRODUCTS

- » Centralized refinance title and settlement
- » REO title and close
- » Deed reports—legal and vesting only
- » Property reports—current owner search, two-owner search, full search
- » Standalone closings
- » Standalone recording
- » Replacement policies

COMPETITIVE ADVANTAGE

Because of the company’s deep knowledge and understanding of the industry, it recognizes that all clients’ needs are different, and it works closely with new and existing clients to determine how to maximize each relationship. The company’s consultative approach and strong business partnerships help to offer better price value, bundled services, faster turn times, and customized solutions to accommodate desired workflows.

ADDED VALUE TO CLIENTS

- » Trusted to Deliver—Radian has a deep-rooted reputation in mortgage insurance and a proven history of always doing the right thing.
- » Structured to Support Your Probability—Radian has centralized its title and settlement services and complements all of its technology with a human touch.
- » Simple, Straightforward Pricing—The company has streamlined its pricing with all-inclusive escrow fees. Radian makes it easy for you to understand and doesn’t pile on unnecessary costs.

KEYS TO SUCCESS

- » Compliance with ALTA’s Title Insurance & Settlement Company Best Practices
- » A broad experience and understanding of the title business
- » Third-party ordering platform integrations that enhance productivity
- » Providing staff with training and support to foster a culture of knowledge and professionalism

END-USER CATEGORIES

- » Lender/Servicer
- » Service Provider

TESTIMONIAL

“[Radian Settlement Services] is a pleasure to deal with. Your more than timely manner in which you return annual due diligence items is not the norm and is greatly appreciated!”

—A Radian Settlement Services Client

“We have worked with [Radian Settlement Services] for four years and are looking forward to many more years in this partnership. The products they offer have allowed us to grow in our volume and the service they provide is a true example of customer-first.”

—A Radian Settlement Services Client

