



## An Innovative “Sales, Closing and Transfer Strategy” Serving Realtors



The nation's first program providing a Government Sponsored Enterprises (GSEs) authorized alternative to closing and seller-transfer services.

Consistent with the GSEs authorization of an Attorney Opinion Letter (AOL) as an alternative to title insurance, iTitleTransfer's goal is based on advancing consumer knowledge of the alternative, thereby expanding consumer choice, and significantly lowering real estate closing and transfer costs. iTitleTransfer's program expands AOL protections by indemnifying lenders, sellers, buyers and successors.

iTitleTransfer's end-to-end process correlates closing and transfer costs to actual risk. Our process includes the following:

- Search and Examination
- Proprietary Risk Scoring
- Curative Services
- GSE Compliant AOL
- Escrow and Document Preparation
- eNotary, eSign and Ownership Transfer
- eRecording and Deed Monitoring

The title insurance industry, dominated by a monopoly of four corporate conglomerates, generated \$26 Billion in revenue in 2021, yet incredibly paid claims of only 3%.

The American Land Title Association (ALTA) states 75% of title searches reveal “clean title” rendering title insurance unnecessary to closing and ownership-transfer.

The title status quo is facing disruption, due to:

1. Pricing that is not Correlated to Risk
2. Excessive Brick & Mortar
3. High Direct Labor Costs
4. 80% Commissions Paid to Agents
5. Federal (RESPA) Regulatory Laws to Control Bribery and Kickbacks
6. Controlled Business Agreements (CBAs) Protecting Monopolization
7. Lack of Alternatives Providing Consumer Choice
8. Excessive Consumer Costs

For alternative program details, pricing and for placing a new order, please contact iTitleTransfer directly

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