



## Reduce Closing and Transfer Costs in a Cooling Real Estate Market

*iTitleTransfer* provides a safe, reliable alternative to traditional closings, reducing costs for buyers and sellers in a cooling real estate market; thereby minimizing buyer purchase costs and maximizing seller net sale proceeds.

We believe that excessive and often-unnecessary home-loan closing and transfer costs are barriers for many families to participate in the American dream of home ownership.

During a time of both stable and fluctuating housing markets, *iTitleTransfer* serves first-time, low-income and minority home purchasers, most affected by traditionally excessive closing costs. We assist Realtors and their buyer and seller clients in a manner respectful of diversity, equitability and inclusion.

Consistent with the GSEs authorization of an Attorney Opinion Letter (AOL) as an alternative to title insurance, *iTitleTransfer* provides the nation's first end-to-end alternative, expanding consumer choice, and significantly lowering real estate closing and ownership-transfer costs.



An “over-heated” real estate market reflects closing costs artificially driven up by inflated Single Family Residential sales prices; generally the result of low interest rates and limited inventory. A “cooling market” refers to inventory catching up with demand, often associated with higher interest rates, reduced future appreciation and excessive closing costs affecting many buyers from qualifying for mortgage loans.

*iTitleTransfer's* mission is providing safe, reliable and low-cost closing and transfer services in a cooling real estate market. *iTitleTransfer's* process includes the following:

- *Search and Examination*
- *Proprietary Risk Scoring*
- *Curative Services and Attorney Opinion Letter*
- *Escrow and Document Preparation*
- *eNotary and eSign*
- *Ownership Transfer and Indemnification*
- *eRecording and Deed Monitoring*

We provide consumer choice...an alternative to inefficient, overpriced and often-unnecessary closing costs, such as title insurance. Reducing costs for buyers and sellers minimizes buyer purchase costs and maximizes seller net sale proceeds.

For program details, pricing, please contact *iTitleTransfer* directly.

