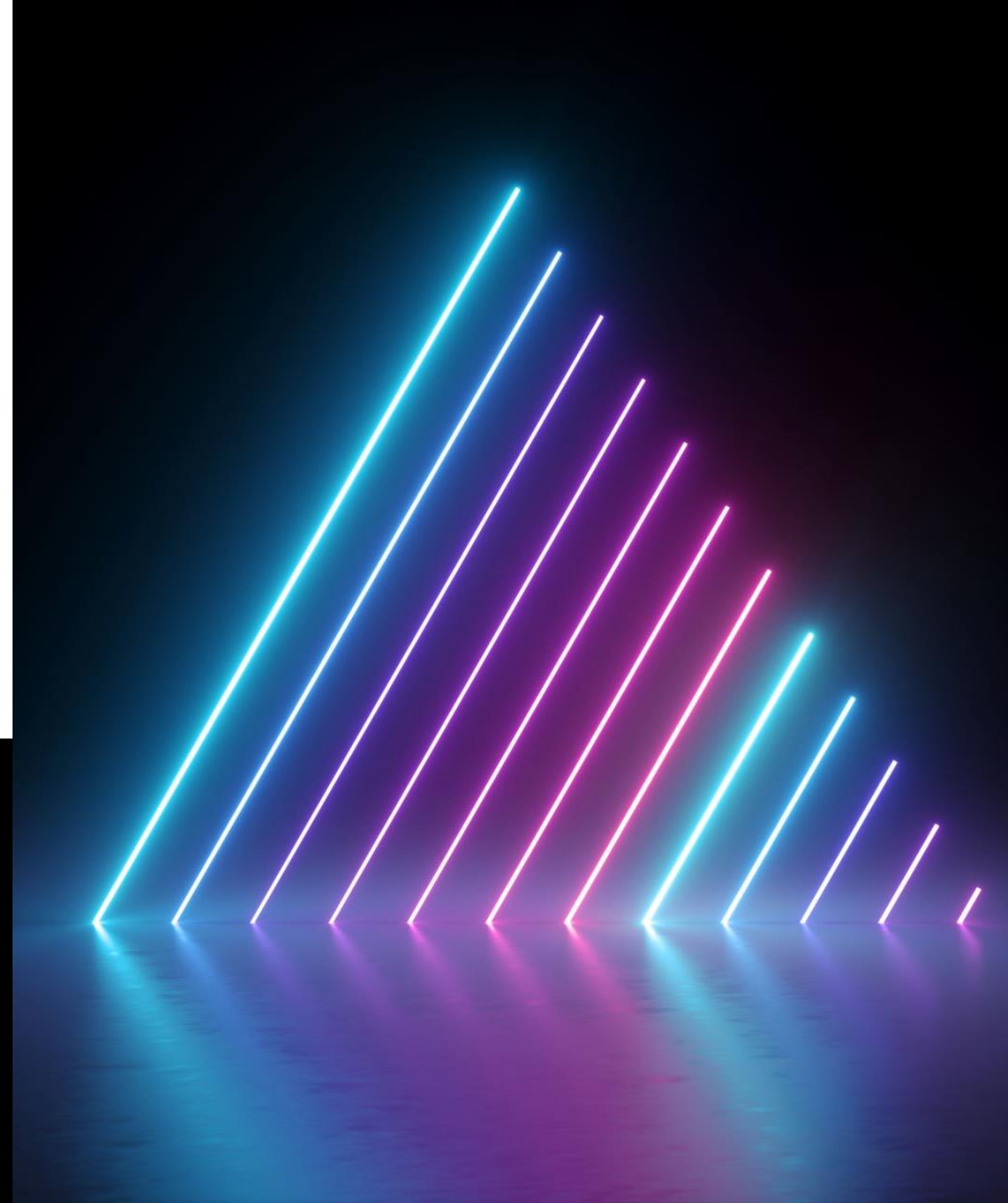


# BUILDING THE OPTIMAL TITLE AGENCY FROM THE GROUND UP





Third party escrow account reconciliation



Remote closing support solutions



Training in all aspects of the closing process

# MARY ANNE HARRIS



**President of Positively Balanced**

**President of Positively Closed**

**Founder of Real Estate Closing Path**

# JANIS GAINES



**Executive Director  
of Real Estate Closing Path**

# PAMALLA LANAUX



**Training Specialist  
for Real Estate Closing Path**

# **BUILDING AN OPTIMAL TITLE AGENCY FROM THE GROUND UP**

**Building a successful training program for employees requires a strategic approach that balances regulatory compliance, technical proficiency, and customer service.**

**This session outlines key strategies for designing effective, role-based training tailored to the unique demands of the title industry while maximizing employee satisfaction, performance, and retention.**



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# **INTRODUCTION & OVERVIEW**

**Building the Optimal Title Agency  
from the Ground Up**



# BEGIN WITH THE END IN MIND

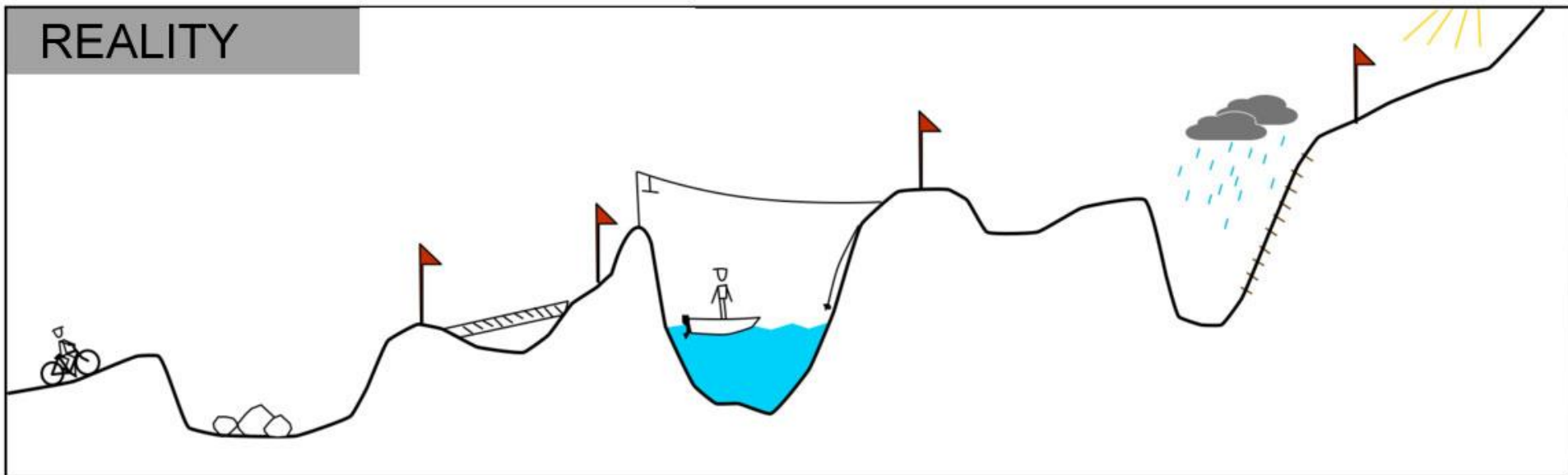
## STEPHEN COVEY



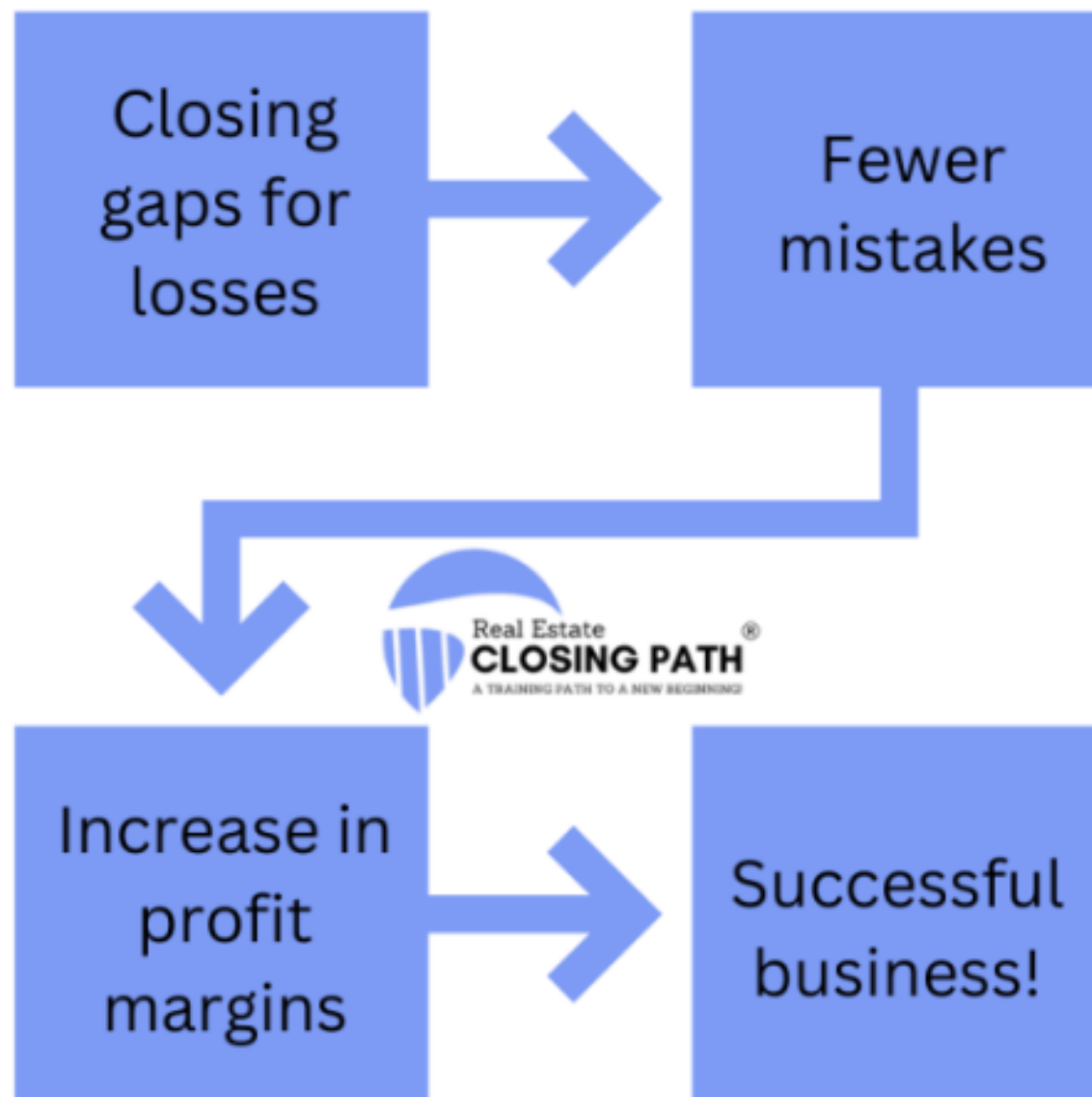
## YOUR PLAN



## REALITY



# ***Why invest in training?***



# ROLE-BASED CURRICULUM

**Building the Optimal Title Agency  
from the Ground Up**



# FIRST DECISION

## WHO WILL DO WHAT?



Different roles need different knowledge and skills.



Design learning paths for each role with overlapping core modules where needed.

# **SECOND DECISION**

## **CLEARLY DEFINE ROLES**

**Title Examiner/  
Abstractor**

**Escrow Officer**

**Title Officer**

**Closing  
Coordinator**

**Sales/Business  
Development**

**Compliance/  
Underwriting**

# IDENTIFY CORE TOPICS

**Building the Optimal Title Agency  
from the Ground Up**



# BUILD TRAINING SYSTEMS



- ❖ Structure training modules based on the industry lifecycle.
- ❖ Consider outsourcing training.

# TRAINING SYSTEMS NEEDED

**Foundational  
Knowledge**

**Title & Escrow-  
Specific Skills**

**Regulations &  
Compliance**

**Technology &  
Software**

**Customer  
Experience &  
Communication**

# FOUNDATIONAL KNOWLEDGE



- ❖ Overview of the real estate transaction process
- ❖ Roles of title companies & underwriters
- ❖ Title insurance basics, such as owner's & lender's policies
- ❖ Key regulations, such as RESPA, TRID, & ALTA Best Practices

# Car Analogy

---

We teach people  
how to drive,  
but each car is  
a little different.



# CLOSING TIMELINE

## ORDER OPENING

- PURCHASE AGREEMENT OR TITLE REQUEST IS RECEIVED BY THE CLOSING OFFICE
- OPEN FILE IN SETTLEMENT OFFICE'S SOFTWARE
- ORDER TITLE SEARCH; ALSO, LIEN SEARCHES AND SURVEYS IF APPLICABLE

## CLOSING

- RECEIVE CLOSING INSTRUCTIONS
- BALANCE FILE
- PREPARE FINAL CLOSING STATEMENT (CD, ALTA, SETTLEMENT STATEMENT, HUD)
- ADD FINAL LENDER DOCUMENTS AND/OR SETTLEMENT OFFICE DOCUMENTS TO THE CLOSING PACKAGE
- CLOSING TAKES PLACE

## PRE- CLOSING

- TITLE SEARCH IS RECEIVED
- TITLE COMMITMENT IS PREPARED
- TITLE PACKAGE IS SENT TO THE LENDER (TITLE COMMITMENT, CPL, PRELIMINARY CD, WIRING INSTRUCTIONS, E&O)
- CLEAR TITLE (ORDER PAYOFFS, HOA LETTERS, TAX BILLS, LIENS)
- SCHEDULE CLOSING

## POST- CLOSING

- SATISFY LENDER FUNDING REQUIREMENTS
- FUNDS RECEIVED AND DISBURSED
- PACKAGE SENT TO THE LENDER
- DOCUMENTS RECORDED
- FINAL POLICIES ISSUED
- E-RECORDING

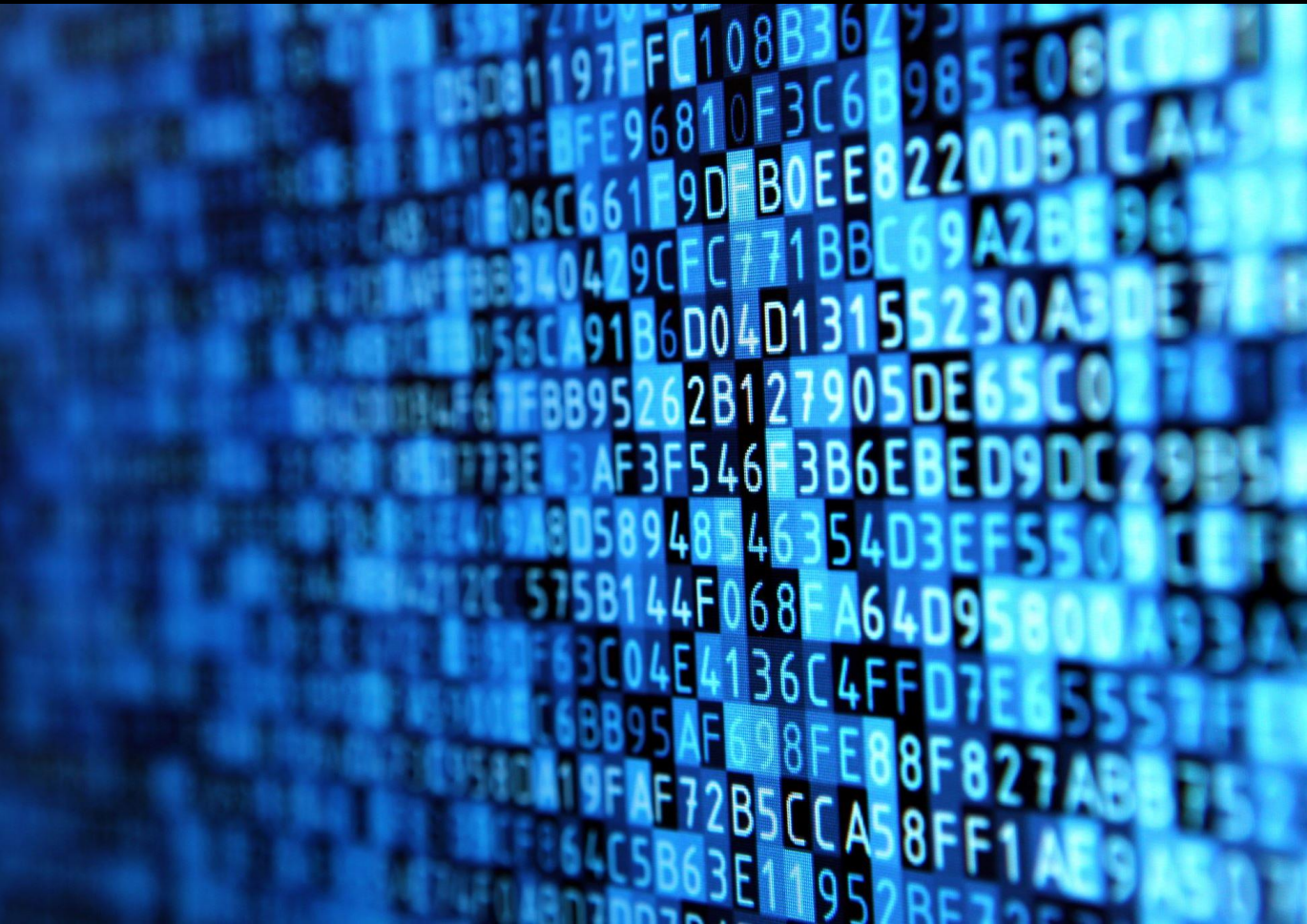


# TITLE & ESCROW-SPECIFIC SKILLS



- ❖ Title search & examination
- ❖ Interpret legal documents, such as deeds, liens, & easements.
- ❖ Commitment preparation
- ❖ Clearing title issues
- ❖ Settlement statement preparation, such as ALTA & CD
- ❖ Escrow procedures and disbursements

# REGULATIONS & COMPLIANCE



- ❖ Data privacy and cybersecurity
- ❖ Anti-money laundering
- ❖ Fraud preventions & red flags
- ❖ State-specific regulations

# TECHNOLOGY & SOFTWARE



- ❖ Title production systems
- ❖ E-closing platforms
- ❖ Digital notary tools
- ❖ Integrations with county recorders, underwriters, etc.

# **CUSTOMER EXPERIENCE & COMMUNICATION**



- ❖ Working with agents, lenders, attorneys, etc.
- ❖ Managing client expectations and high-stress situations
- ❖ Email and phone etiquette
- ❖ Conflict resolution

# PEOPLE REMEMBER HOW YOU MAKE THEM FEEL



Maya Angelou once said,  
“I’ve learned that people will  
forget what you said, people  
will forget what you did, but  
people will never forget how  
you made them feel.”

# ADDRESS THE STRESS



- ❖ How would you treat anyone who was having a difficult day?  
**Offer a kind word or gesture.**
- ❖ Anticipate a challenging client or schedule and **plan accordingly.**
- ❖ Make someone feel like an MVP!  
**Mirror, Validate, & emPathize**

# CHOOSE A TRAINING FORMAT

**Building the Optimal Title Agency  
from the Ground Up**



FQ JIXDYMEBSLJBW XDUNL  
GFBVWLCTFPOIZQAYW XAT  
MYVLOYFJRCVUNIJPNJXI  
WZUXQURAXIOMVMVOFTDC  
VYCDYCJKMOPXEFRTPCOB  
KBJIMUKIVAGVGRONTEZX  
ZMYBSECNIMDCOMFVETOE  
CIPUYKFIXOCTFZCHJEAR  
YKRVEGICRLXCLKLCTRD  
QLGZRWFPFOEIYFVRMZHX  
RPZYDUIVTEAXLJWSIRUC  
JLAVMPLOTYCKIBQYWYPK  
BPF RDJTVAQIFSTZVFMJC  
SYECVINGFBRNYUCBSNTD  
CFIBRMSZJEDXRWTKADFE

- ❖ Use a blended approach.
- ❖ Teach to all learning pathways, **visual, auditory, & kinesthetic**.
- ❖ People learn best by repetition.

# CHOOSE A TRAINING FORMAT



- ❖ On-demand eLearning
- ❖ Live virtual sessions
- ❖ Workshops & role-play, such as a mock closing
- ❖ Mentorship & apprenticeship

# **CONTINUING EDUCATION**

**Building the Optimal Title Agency  
from the Ground Up**

# CONTINUING EDUCATION

A graphic consisting of two overlapping rounded rectangles. The background rectangle is orange, and the foreground rectangle is a lighter, semi-transparent orange. The text "Microlearning" is centered in the foreground rectangle in a bold, black, sans-serif font.

**Microlearning**

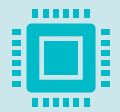
A graphic consisting of two overlapping rounded rectangles. The background rectangle is orange, and the foreground rectangle is a lighter, semi-transparent orange. The text "Industry Updates" is centered in the foreground rectangle in a bold, black, sans-serif font.

**Industry  
Updates**

# MICROLEARNING

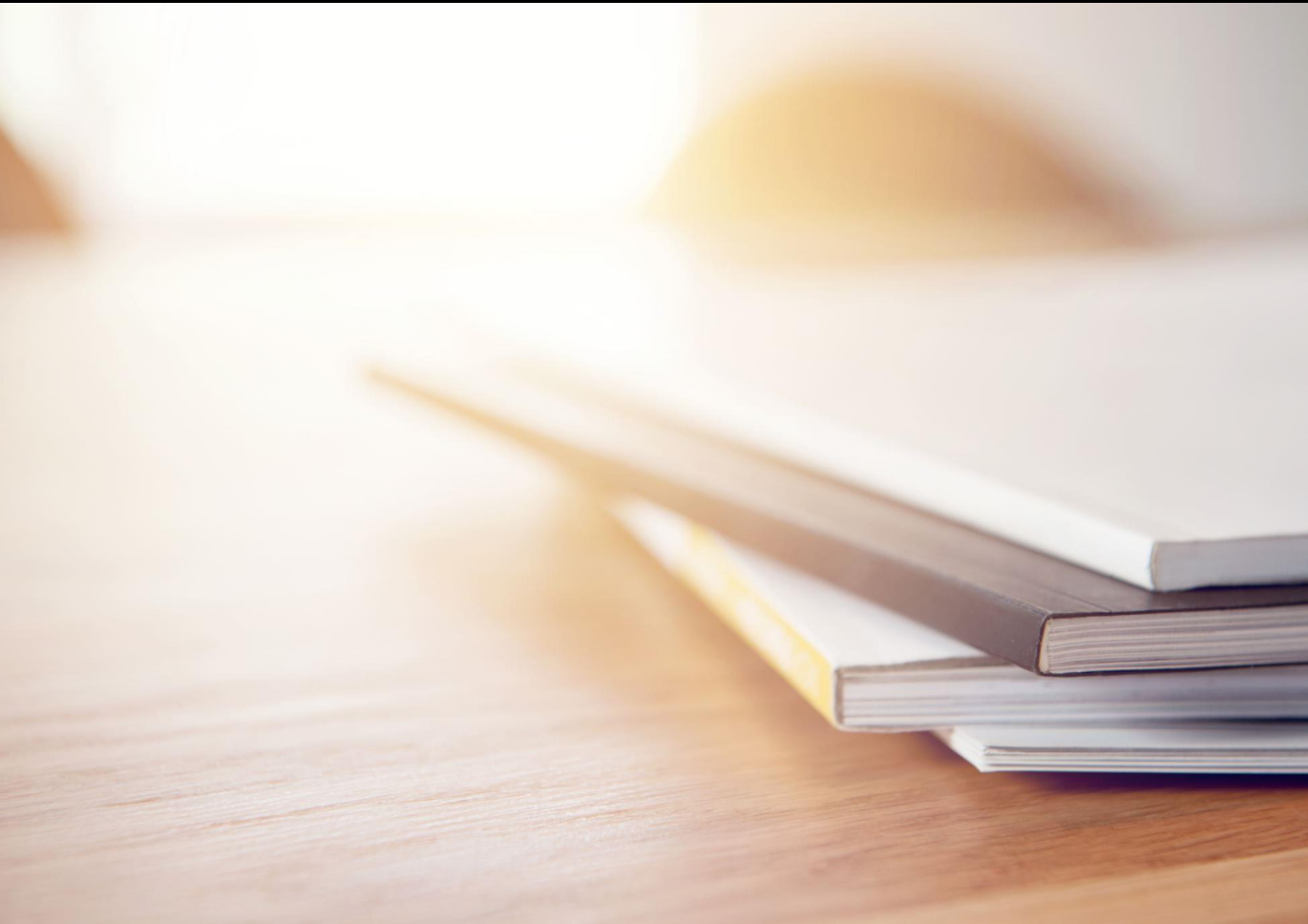


**Title regulations and tools evolve.**



**Create short, regular refreshers on new tool rollouts, legal changes, and cybersecurity**

# INDUSTRY UPDATES



- ❖ Stay on top of industry changes
- ❖ Read newsletters & articles
- ❖ Join professional organizations
- ❖ Attend training conferences

# **SUMMARY & REVIEW**

**Building the Optimal Title Agency  
from the Ground Up**



# TRAINING IS A LONG-TERM INVESTMENT



**Spend a LITTLE now  
to save a LOT later!**

# HANDOUTS FOR THIS TRAINING



- ❖ Checklists
- ❖ Closing Timeline Graph
- ❖ Customer Service Scripts
- ❖ Training Solutions

# FINAL THOUGHTS



# Virtual Training Workshops



Lunch & Learns also available!

- ❖ Pre-Closing Prep
- ❖ Closing Cram Session
- ❖ Polishing Off Post-Closing
- ❖ Contracts & Forms: Seal the Deal
- ❖ Lender Basics
- ❖ Dissecting Title Searches
- ❖ The ABCs of Deeds
- ❖ Title Commitment Anatomy
- ❖ Unique Closing Circumstances
- ❖ Custom Curriculum Options

# Testimonial



This program is **a must!!** The knowledge I gained from the courses is **extremely valuable!** I am definitely going to take more courses in the future!

Sandi and Janis made me feel at home. I was extremely **comfortable** with asking any questions that I had. I am in the process of opening my own law practice. I did not feel confident before, however after taking these courses, **I feel ready** and I know that I have a **team** behind me if I ever have any questions! Thanks ladies!!!

-Tia Bridges, Attorney  
Training Workshop Participant





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**@realestateclosingpath**

# CONTACT US



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