Strategic Efficiency in a Margin-Compressed Market

Key Takeaways for Title Agents | Capital Bank

Market Reality

• Transaction volume is down and margins are under pressure
• Every file carries greater financial, compliance, and fraud risk
• Operational efficiency now directly impacts profitability

Protecting & Increasing the Bottom Line

• Lower cost per file through process standardization
• Identify and eliminate unnecessary bank fees, vendors, and licenses
• Automation and integration replace manual labor
• Cross-training helps do more without adding headcount

Combating Fraud

• Wire fraud and seller impersonation attempts continue to rise
• ALTA Best Practices emphasize identity verification and controls
• Secure workflows protect consumers, reputation, and escrow funds

Remote Online Notarization (RON)

• RON supports efficiency in low-volume markets
• Proposed SECURE Notarization Act introduces national minimum standards
• MISMO RON v2 strengthens identity verification and audit requirements

Cross-Training: Operational Insurance

• Reduces reliance on any single employee
• Improves coverage during absences and turnover
• Creates flexibility while sustaining compliance

Key Takeaways

• Efficiency is an ongoing discipline, not a one-time project
• Protect and increase your bottom line by finding cost-saving measures
• Strong processes support security, compliance, and client experience

Your Notes