

## EQUITY SETTLEMENT SERVICES



REAL PEOPLE. REAL SERVICE. REAL FAST.

  
Equity  
Settlement  
Services Inc.

# equity SETTLEMENT services



At Equity Settlement Services, our full service commitment to you is built on a robust transaction management system and a team-centered philosophy that guarantees consistent and attentive personal service.

For more than 20 years Equity Settlement Services has been providing national and regional banks, lenders, brokers and attorneys with complete title and closing services.

Our centralized and integrated approach focuses all aspects of every client's account under one roof for maximum efficiency while providing scalable operations that can rapidly accommodate a growing volume of transactions. Equity Settlement Services utilizes technology on par with the largest title and settlement companies, while maintaining the speed, flexibility and individualized service of a local provider.

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unique  
LEGAL EXPERTISE  
& services

Equity Settlement Services has established a reliable network of attorneys and law firms to provide legal services where state law and customs require the involvement of an attorney in certain aspects of the title and settlement process.

We understand that in some municipalities as well as with certain transaction types a licensed legal professional is required to properly and legally execute all or some of a real estate transaction.



Equity  
Settlement

our  
DEDICATION  
to you



We provide Title and Settlement Services to Equity Settlement customers with professionalism, accuracy and efficiency while understanding the needs of each individual customer. We pride and differentiate ourselves by our ability to go above and beyond for our customers while balancing and mitigating all risks to ESS, our underwriters and our customers. We deliver a high quality product and customer experience through a highly professional and dedicated team and highly efficient technology and process.

  
Equity  
Settlement

## our OPERATING principles



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No client is more or less important than any other at Equity Settlement Services. We ensure this by assigning each client to a dedicated Client Support Team, with the size of the team proportionate to that client's needs. Whether the client's operation services one state or the nation, the same group of trained and motivated representatives is focused on providing the highest possible level of service. Dedicated phone, fax and e-mail access put clients in immediate contact with individuals who know their specific preferences and operational policies.

*"In Teamwork Lies Success."*

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# title ORDERING simplified



We provide both residential and commercial services to legal professionals and Lenders.

## Full Alta Title Insurance Policies

### Title Services

- Title Searches
- Foreclosure Searches
- Insured Foreclosure Certificates
- Mortgage Policies
- Owners Policies
- Leasehold Policies

### Our Innovative Technology

- Secure web access
- Electronic ordering, delivery, and tracking
- Online examining
- Staff of developers and administrators

At Equity Settlement Services our dedicated staff is ready, willing, and able to provide the type of service that has become hard to find.

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## ny CEMA specialist

- CEMA Calculators (Available at [www.equitysettlement.com](http://www.equitysettlement.com))
- Lender Staff Training On-site or Online
- Loan collateral acquisition, management and delivery services
- CEMA legal document preparations
- Attorney reviewed Witness Closings
- Purchase CEMA transaction management
- Bundled Fee for CEMA transaction services
- Expert CEMA Funding
- Attorney Settlements

**AT WORK  
FOR YOU.**



We are a national service provider with a niche' product called CEMA. Although most of our clients and customers are national, New York is our home state, and New York is also home of the NY CEMA transaction.

A CEMA is a Consolidation, Extension and Modification transaction. It is the process of taking the mortgage of the new lender by the way of assignment, then consolidating the old and new mortgage. The purpose of a NY CEMA is to save the Mortgage Tax on the old loan for the borrower. Mortgage Tax is only due on the new portion of the loan. Borrowers save between \$780 and \$1,800 per \$100,000 of the existing mortgage!

With 20 years of CEMA experience, staff attorneys and an affiliated law firms, we have everything required to process and fund CEMA transactions while providing outstanding customer service to help you and your borrowers navigate through the process.

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## experience CLOSING with ease

Where would you like to close today?

A question we ask many times a day and one that we have many different answers for. All of which result in unbeatable service and convenience to your borrowers. We close nationally using local talent.

Equity Settlement Services provide both Notary and Attorney real estate closings. With a national network of professional notaries and attorneys specializing in Real Property signing Equity Settlement services can service clients while meeting the specific markets requirements and customs.

Client transactions in states that specify attorney services are referred to an Equity Settlement Service affiliated law firm assuring compliance and the appropriate level of expertise required.

Equity Settlement Services offers loan closings in 1 to 3 days through its national network of qualified closers. Equity Settlement Services will coordinate the closing process at virtually any time and location convenient to borrower.

We are committed to working closely with our clients to deliver the products and services that best fits your needs.

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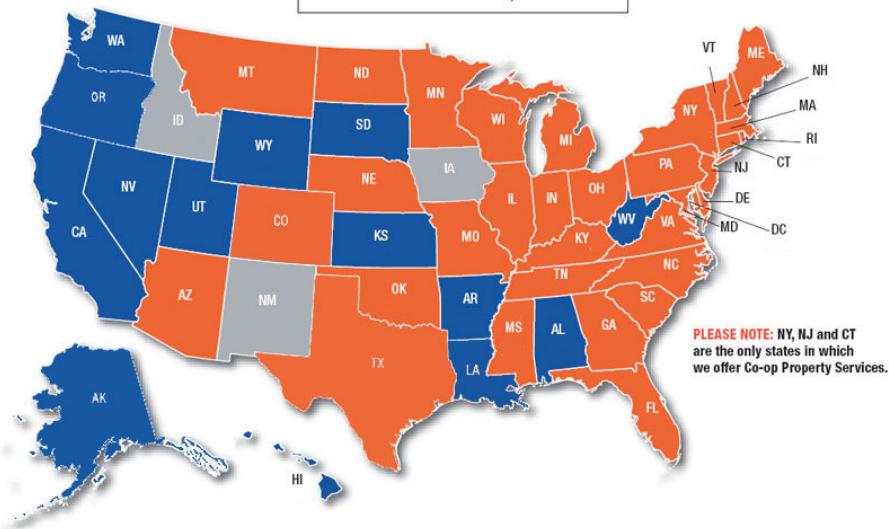
### Available Closing Services and Features:

- Witness/Notary closing
- Traditional attorney closings  
*(with attorneys experienced in lender representation)*
- National electronic document scanning and transmission capabilities
- Centralized Settlement Coordination & Disbursements
- Document preparation *(state/lender specific, EDI-Electronic Data Interface)*
- Fully insured
- Post-Closing Review & Archiving



# the COVERAGE you need

-  = **Direct License States**  
Refinance & Purchase Transactions Available
-  = **Work Share States**  
Refinance Transactions Only

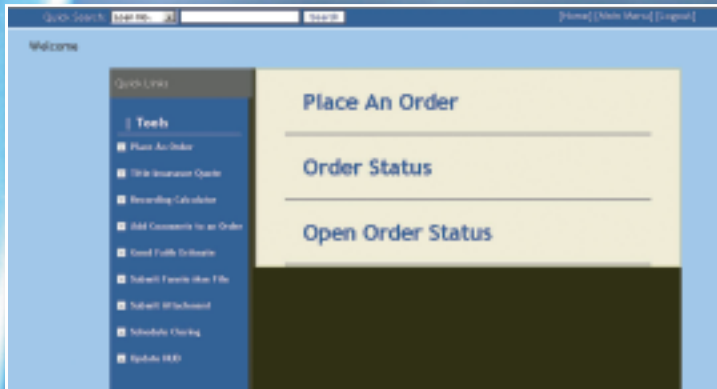


Equity Settlement Services can create a Title commitment in one to three days, and complete the closing at the client's convenience through our national network of qualified closers, notaries and attorneys. We back them with a comprehensive suite of support services for title and closing.

Equity Settlement Services now holds direct licenses in most states, including virtually all of the eastern United States. We continue to grow through workshare arrangements with our underwriters to offer you the coverage you need as a title and settlement service provider.

  
Equity  
Settlement

people +  
TECHNOLOGY  
= performance



Equity Settlement Services success lies in the combination of our people, our “passion for process”, and a strong technology platform.

EquityNet, our fulfillment and information management system is a GATORS platform, a product of FiServ. We have surrounded this robust vendor management system with proprietary applications and a website supporting e-commerce and client file access. EquityNet provides an all-inclusive electronic loan document and vendor management solution. The program streamlines the ordering of settlement products and services such as appraisals, title insurance, flood reports, and closing management. It enables our customers and vendors to order and fulfill products through one integrated system.

EquityNet is also a web based workflow management system that enables all type of loan data and documents for settlement services to be electronically produced and transmitted between mortgage lenders and Equity Settlement Services. EquityNet effectively manages the entire process, from order entry and status through product fulfillment, while enabling quick, efficient communications without paper and phone calls.

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