

Title Insurance Underwriting Programs & Resources

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Mississippi Valley Title Website

www.mvt.com

Welcome

We are...

MISSISSIPPI VALLEY TITLE

Serving Your Title Insurance Needs In Mississippi

Your purchase of a Title Insurance Policy should ensure not only your financial protection, but also your peace of mind. That assurance, however, is only as strong as the stability and fiscal responsibility of the company underwriting the policy. Since 1992, the Old Republic Title Insurance Group, which Mississippi Valley Title supports, has had the highest overall financial strength ratings.



- ValleyRite
- StarsLink
- CPL's
- Premium Calculator
- Underwriting Manual
- Excess Risk/Over
 Limits Request Form
- ALTA Endorsements
- ALTA Website
- And more...

For the Agent

Home For the Consumer

For the Agent

Quick Links

Lender Servicing Program

ValleyRite

Welcome

We are...

MISSISSIPPI VALLEY TITLE

Serving Your Title Insurance Needs In Mississippi

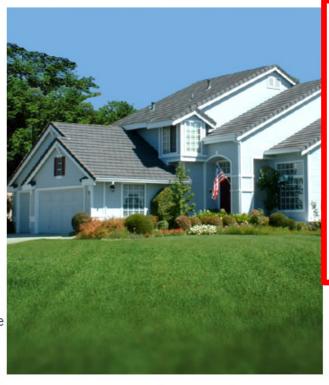
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CFPB Combined Disclosure Final Rule Released November 20, 2013

Click here for Final Rule



For the Agent

- 2008 ALTA Endorsements
- Brochure Request Form
- * Lender Alerts
- ValleyRite
- Premium Calculator Mississippi
- * Closing Protection Letter
- Million Dollar + Policy Approval
- Miscellaneous Forms
- Underwriting Bulletins
- Subscribe for Alerts/Bulletins
- * Underwriting Practices Manual
- * Password required.

* Abstract Services

Escrow Services

Underwriting Questions and Services

Agent Application

Approved Attorney Application

Company News

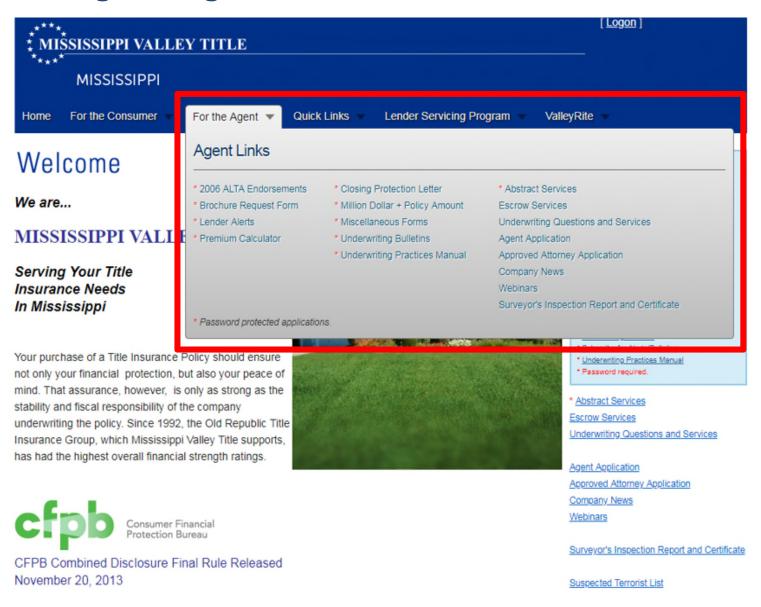
Webinars

Surveyor's Inspection Report and Certificate

Suspected Terrorist List



For the Agent: Agent Links





Other Resources

Quick Links

STRENGTH:

The Mississippi office of Mississippi Valley Title demonstrates its unparalleled commitment to agents through responsive, dependable team-based service. The excellent relationship we have with agents is facilitated by the fact that underwriting and claim decisions are made in our Mississippi office, underwriting practices manuals are customized for Mississippi, training sessions are available, and staff members are always on hand to assist agents.

Add to this the financial strength described above and you have Mississippi Valley Title/Old Republic Title.



For the Consumer

About Us

Office Directory

1031 Exchange

Title Insurance Frequently Asked Questions

(FAQ's)

Commercial Service

Financial Ratings

Claims

Quick Links

Old Republic National Title Insurance

Company

American Land Title Association

MERS

Deed Plotter

StarsLink

OR Signing Pro

MVT Home Page

Contact Webmaster



www.starslink.com



EVERYTHING YOU NEED AT YOUR FINGERTIPS

At Old Republic Title, your success is our success. That's why we created StarsLink, your one-stop destination for Old Republic Title's services, forms, back titles, rates, information and so much more!

When you use StarsLink, you're connected to the latest information and services from Old Republic Title, including:

AGENT SERVICES

- ezJacket/ezRemit generates and tracks policy jackets
- Closing protection letters
- Underwriting practices
- Marketing brochures and Annual Reports
- Patriot Act name search
- Excess Risk Policy request
- Quick links to industry websites

BEST PRACTICES

- Licensing
- Trust accounts
- Privacy and information security
- Recording and pricing procedures
- Title policy procedures
- Professional liability insurance
- Resolving consumer complaints

AND MORE...

- Quick and easy rate calculator
- Policy forms and endorsements
- Discounts and services from trusted companies















StarsLink

What is available?



Get Tuned in to ORT

View StarsLink on Mobile Device Visit Your ORT State or Service Center Page



StarsLink Site Tip

Promote the importance of cybersecurity awareness! Access our Cybersecurity Information page content and help spread the word.



What's New on StarsLink

Just added to Star Agent Discount Technology section, Real Estate Data Shield. New to Best Practices Compliance Providers: CertifID and



Shared Success University

Complementary industry-related webinars focusing on topics important to you - our agents and attorneys!

Services



ezJacket/ezRemit

Access electronic policy jackets and reporting system



Closing Protection Letters

A complete electronic Closing Protection Letter application



Rate Calculator

Calculate state title insurance rates online

MORE AGENT SERVICES



StarsLink: Agent Services

Tools & Resources



ezJacket/ezRemit

Access electronic policy jackets and reporting system



Closing Protection Letters

A complete electronic Closing Protection Letter application



Rate Calculator

Calculate state title insurance rates online



Excess Risk Policy/Over Limits Request

Obtain form for underwriter approval to issue policies over contract limit



OR Title Guide

Find answers to questions concerning underwriting, policy production, forms, settlement practices and real estate law



Underwriting Practices Resource

Online underwriting information



ORT/ALTA Forms & Endorsements

Access Old Republic Title and American Land Title Association forms and endorsements



CLTA Forms & Endorsements

Access industry and California Land Title Association forms and endorsements



USA Patriot Act Name Search

Search of the U.S. Department of the Treasury's Office of Foreign Assets Control database



ORT's TRID Closing Calendar

To help plan your TRID settlement/signing dates



ezPremiumPay

Simplify policy premium remittance through ACH electronic funds transfer

Star Agent Discounts



Star Agent Business Discounts are offered exclusively to Old Republic Title agents and employees. Please be sure to check with each participating provider about the specifics of each discount, any restrictions or limitations.

LEARN MORE



StarsLink: Best Practices

Implementing ALTA's Best Practices

Best Practices Tools & Resources



Best Practices - Licensing

Establish and maintain current license(s) as required to conduct the business of title insurance and settlement services.



Best Practices - Title Policy Procedures

Adopt and maintain written procedures related to title policy production, delivery, reporting and premium remittance.



Best Practices - Escrow & Trust Accounts

Adopt and maintain appropriate written procedures and controls for Escrow/Trust Accounts.



Best Practices - Professional Liability Insurance

Maintain appropriate professional liability insurance and fidelity coverage.



Best Practices - Privacy & Information Security

Adopt and maintain a written privacy and information security program to protect Non-public Personal Information as required by local, state and federal law.



Best Practices - Resolving Consumer Complaints

Adopt and maintain procedures for resolving consumer complaints.



Best Practices - Recording & Pricing Procedures

Adopt standard real estate settlement procedures and policies that helps ensure compliance with Federal and State Consumer Financial Laws as applicable to the Settlement Process.



Compliance Providers



StarsLink: Education & Marketing

Education Links

Education



CFPB's TILA-RESPA Integrated Disclosure Rule Additional resources on the CFPB's TRID Rule.



Shared Success

ORT's "Shared Success Program" provides business-building consulting, sales and marketing training, access to complimentary live and recorded webinars, and more.



Legal Education

Relevant topics such as bankruptcy and foreclosures can be found here.



Best Practices Education

Check out our resources! Keeping you in the game!



Cybersecurity Information

Useful information for the prevention & detection of cybercrime.

Shared Success Recorded Webinars and Programs

How to Access...

www.starslink.com

StarsLink

Education and Marketing

Shared Success

Live & Recorded Webinars

University Program Webinar

Schedule

Upcoming

Previously Recorded

On Demand Programs

Previously Recorded Webinars

Business Etiquette and Closing Best Practices

Claims - Simple Errors; Big Hassles, Unpredictable Losses

Cyber Issues - "Becoming a Harder Target"

Cyber Stories - Prevent These Mistakes

Cybercrime - Protection and Prevention

Cybercrime "It won't happen to me!" Or so he thought...

FIRPTA Part 2 "Frequently Asked Questions About FIRPTA"

Foreign Investment in Real Property Tax Act (FIRPTA)

Generational Selling

Growing Your Business with Facebook and LinkedIn

Networking: It's More than Exchanging Business Cards

Technology - Changing the Way We Close and Record

Title Agent Audit - Unlocking the Value

<u>Title Insurance and Cannabis - Stirring the Pot</u>

What's the Matter of Ethics? - Decision Making



StarsLink: Education & Marketing

Marketing for Agents



Old Republic Title Marketing Collateral

View, download, customize and print ORT marketing collateral and use to promote your Agency.



Old Republic Title's YouTube Channel

Follow ORT's YouTube channel for great resources and videos about the title industry.



Authorized Agent Program

If you're an agent of Old Republic Title (ORT) then you're in the Authorized Agent Program!



Homebuyer Outreach Program

An American Land Title Association initiative to easily communicate the benefits of owner's title insurance with homebuyers, real estate agents, and others.



Home Closing 101 – Consumer Education Initiative

A consumer resource provided by the American Land Title Association (ALTA), Home Closing 101 provides consumers information about how to prepare for closing day.



Protecting Your Best Investment – Consumer Education Video

The "Designing Spaces" series partnered with ALTA for the segment "Protecting Your Best Investment" to explain the closing process and importance of purchasing owner's title insurance to homebuyers.



Old Republic Title Insurance Group (ORTIG) Annual Reports

View and download ORTIG annual reports.



Old Republic Title Blog

View blog posts on our public website for educational articles, white papers on real estate industry hot topics and more!



ALTA Registry

The national ALTA Title & Settlement Agent Registry is a searchable online database through ALTA ID numbers available for free to title agents and real estate attorneys.



Authorized Agent Program

Authorized Policy Issuing Agent Letter

If you are an agent of Old Republic Title (ORT) then you are in the Authorized Agent Program!

Just another benefit of being an ORT agent.



Agent Verification Website

Visit our Agent Verification section of OldRepublicTitle.com. Generate an Authorized Agent in Good Standing Letter.





Authorized Agent Badge

Download Instructions Available



Authorized Agent Badge



ORT is providing a version of the Authorized Agent Bodge for your promotional purposes.

Download and save a high resolution version father bodge.

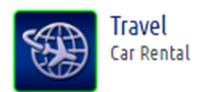


Instructions on how to insert badge in your email signature (once you've downloaded and saved the adge).

Star Agent Discount Program

Vendor Discounts







Technology Computers, equipment, title fee

quote app, email encryption, document scanning & reconciliation services



Insurance

Avis – Budget – Hertz National Dell – PropLogix – PRS Kyocera - Echoworx Title Industry Assurance Co.
The Merriam Agency



Shipping



Marketing
Advertising, promotional & customized website design

Software

FedEx

American
Solutions for Business

RamQuest



ezJacket/ezRemit & ezPremiumPay

Simple solutions for our agents...



ezJacket/ezRemit

Access electronic policy jackets and reporting system



ezPremiumPay

Simplify policy premium remittance through ACH electronic funds transfer

ezPremiumPay

Policy Premium Remittance



1. SIGN UP

 Contact the institution holding your escrow/premium funds to determine how to initiate ACH Credit Transactions.



2. SET UP

- If possible, set up an Old Republic Title ACH
 Credit template to expedite future remittances.
- Select ACH payment type "CCD+ with Addenda."
- · Insert your agent number in the addenda field.



3. PROCESS

- Use your parent or main agent number for each monthly remittance or submit one ACH per agent number. Remittances without the agent number may be returned.
- Provide the following information to your bank:

Policy Reporting

Reporting Options

Software:



















- EzRemit WITH ePolicy Upload
- EzRemit WITHOUT ePolicy Upload
- Mail policy report WITH printed copies of the policies/schedules
- **Email policy report WITH** attached images of the policies/schedules
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EzMarket

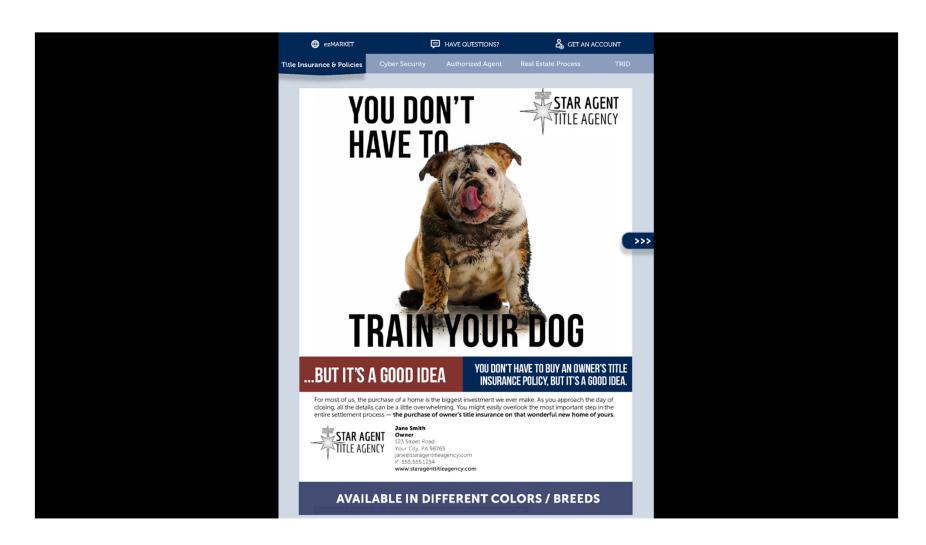
Personalized Marketing





EzMarket

Catalog Samples





Become Pavaso Certified today and take advantage of this program for Old Republic Title agents!

Contact your Old Republic Title representative to register for your complimentary seat in our upcoming certification training webinars. After two 90-minute sessions and a system configuration, your agency will appear on Pavaso's list of certified title agency providers from which lenders may choose.

A modern digital closing

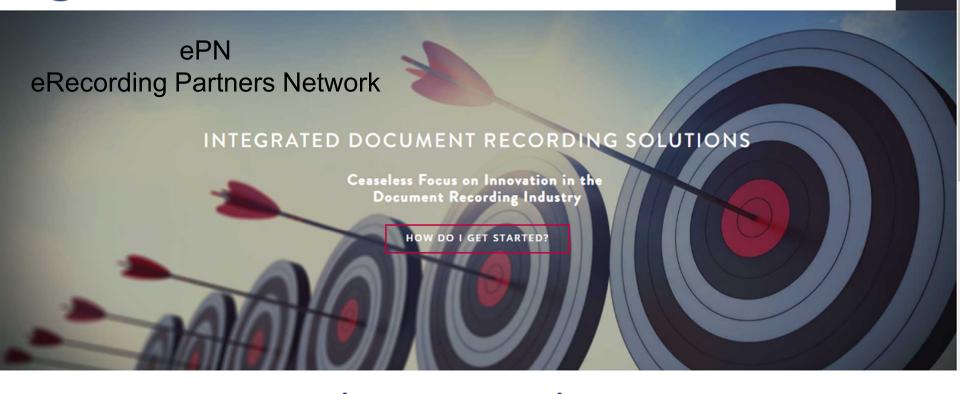
- Conduct shorter closings
- Utilize ONE seamless integrated portal for all stakeholders
- Eliminate manual steps, streamline the entire closing process, and gain business and operational efficiencies
- Standardize closings, even if some documents need to be wet-signed
- Collaborate, communicate, and deliver the closing package in one secure location
- Differentiate yourself among consumers, real estate agents, and lenders with a convenient and modern digital process

Robust capabilities

- eDelivery, eClosing, eNotary, eVaulting
- Audit & QA Reports for consistent closings
- Notary credential validation
- Automated status updates
- Automatic tracking of the transaction's progress, every step of the way
- Intuitive, easy-to-use, step-by-step process
- Customizable educational library
- Real-time communication features







There are currently 11 Participating Counties in Alabama





UPCOMING WEBINARS

SHARED SUCCESS offers Quarterly Webinars for CE and CLE Credit with the first one for 2019 being March 14th.

Please remember that your Alabama Office offers monthly webinars on the 3rd Wednesday of each month for CE and as much as possible CLE Credit as well.



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What's the Matter of Ethics? - Decision Making



WE ARE MORE THAN TITLE

OR PRO SERIES

THE PERFECT BALANCE

OF ESCROW MANAGEMENT
WITHOUT THE STRESS
OF AN ESCROW ACCOUNT

OF SECURE CLOSINGS
WITHOUT SEARCHING FOR
A SIGNING PROFESSIONAL



OR EscrowPro®
Escrow Management Solution

Our centralized funding service provides a complete solution for escrow management and disbursement.

www.orescrowpro.com



OR SigningPro® Nationwide Mobile Signing Service

Fulfill your closing needs seven days a week through a panel of fully-vetted signing professionals across the nation.

www.orsigningpro.com

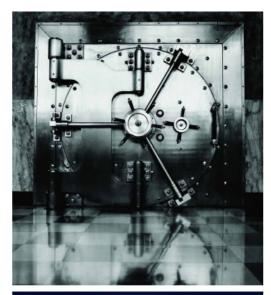


OR EscrowPro®

Learn more at: orescrowpro.com

OR EscrowPro® is a centralized funding service that provides title agents with a complete solution for escrow management and disbursement. Title agents maintain control over the consumer relationship and closing process while reducing risk. These benefits and more are provided using only your internet browser, without the need for new technology or any upfront costs!





Old Republic Title is committed to meeting the evolving needs of all of our title agents and approved attorneys, no matter the size of your operations, so you are able to focus on addressing your customers' needs, running a successful business and staying in the game!



OR SigningPro®

Learn more at: orsigningpro.com



OR SigningPro®, Old Republic Title's nationwide signing service, is committed to assisting title agents in handling successful real estate closings with precision. Whether you are looking to expand your small office or you are managing a large, high-volume title agency, OR SigningPro is the trusted source for meeting your mobile notary service needs.

Some of the many benefits of OR SigningPro include:

- Options to help you fulfill your real estate closing needs seven days a week
- Assist you in managing your overflow volume
- Rush order availability for your last-minute needs
- Execution of your closings that occur out of county, out of state or at a location inconvenient to you; with our nationwide panel of fully vetted signing professionals
- Technology that allows the signing professional to provide real-time updates
- Ranking information based on previous transactions to select the highest rated signing professionals
- Advances ALTA Best Practices and National Notary Association standards

Old Republic Title teams with the best and brightest signing professionals to execute secure, quality real estate closings.





Programs for Your Customers

- Title Agent
- Realtor
- Lender

Topic

- Customer Service
- Sales
- Industry Specific

Program Length (duration)

- 15 minutes or less
- 16-30 minutes
- 31-60 minutes
- Over an hour

Tools Needed

- Video/Recording
- PowerPoint Presentation
- Handout (PDF or Word)



Claim Stories

As we start talking more about Owner's Title being "optional" on the Loan Estimate and Closing Disclosure, it has become more apparent that we need to communicate the importance of an Owner's Policy. What better way to so than through hearing claim stories! These short stories articulate the message of how buyers were saved because they purchased owner's title, or how they experienced loss because they waived coverage.



How to Talk About Owner's Title Insurance | University On-Demand | November 2017



Wire Fraud Alert: Scammers are Finding New Ways to Steal Money | University On-Demand | April 2018

Cybercriminals continue to target the Real Estate Industry with Business Email Compromise (BEC) and E-mail Account Compromise (EAC) scams. Title companies, law firms, real estate agents, buyers and sellers are falling victim to recent wire fraud scams. What are the latest tactics scammers are using to steal money? The answer might surprise you. Check out this cyberfraud alert.



Cybercrime Stories - Prevent These Mistakes | University Webinar | April 2016





TURN TO THE EXPERTS

Old Republic Title offers 1031 exchange services through **Old Republic Exchange (ORE)**. ORE's knowledgeable and professional staff of qualified account managers and experienced attorneys understand your individual needs in the IRC § 1031 property exchange process and will assist you with each step in that process. When necessary, ORE provides complete and concise exchange documentation within hours.

ORE has facilitated thousands of 1031 transactions. We are the unparalleled leader in the exchange business. Our national team consists of qualified, experienced professionals who will assist you in structuring and managing your transaction – be it the simple delayed or simultaneous exchange, or the complicated reverse, build-to-suit or multi-site commercial transaction. ORE is your national 1031 exchange services solution.

TO LEARN MORE PLEASE CONTACT:

Old Republic Exchange orexco1031.com • 800.738.1031







TURN TO THE EXPERTS

Four Party Exchange with a Qualified Intermediary



TO LEARN MORE PLEASE CONTACT:

Old Republic Exchange

orexco1031.com • 800.738.1031





Additional Services



Timeshare Title and Inventory Management Services & Inventory Recovery Services



Relocation Services



Old Republic Title

Financial Rating

SINCE 1992, NO OTHER TITLE INSURER HAS HAD HIGHER OVERALL RATINGS THAN OLD REPUBLIC TITLE

Company	A.M. Best	Moody's Ratings	Standard & Poor's	Demotech
OLD REPUBLIC TITLE	A	A2	A	A "
Fidelity National Title Insurance	Not Rated	A2	А	A' - A"
First American Title Insurance Company	Α	A2	A-	Α"
Stewart Title Guaranty Company	Α-	Not Rated	Not Rated	Α"



Thank You!