

TITLE TALK

VOLUME 19

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You can win a
\$5 Starbucks gift card
from Title Source.
See page 15 to learn more.





TELL US WHAT YOU THINK OF MY SIGNINGS

Take our survey to help us improve the mobile app

Answer the poll now, see the most popular answers later.

Take our survey poll and let us know what features you want implemented. Then, write to us at TitleTalk@titlesource.com, and guess what feature you think will be the *most* desired from the panel based on our survey questions. If you're correct, you could win a \$5 Starbucks gift card.

You have to take the survey to win!

BEGIN YOUR SURVEY

SPLIT MAIL AWAY CLOSING?

Multiple acknowledgements are needed



Have a mail away split closing? There should be multiple acknowledgements. As a signing agent, you should only be notarizing the signature that you witnessed in person. If another signature is on docs, but the person did not sign in front of you, please cross out their name on the acknowledgement (not their actual signature).

~~John Smith~~

Print Name

John Smith

Signature

Are you the first signing agent completing the closing? If so, it's best practice to ensure that there's an additional blank acknowledgement form for the second signing agent. If you need one, you can get one from the Secretary of State.



VA FORM 26-1820

Working to improve disbursement delays

Not every signing is completed perfectly every time, but there is room for improvement when it comes to closings that include a VA Form. We are working to help raise your level of awareness by covering where the most common errors occur in our example instructional sheet on the next page.

Just to note:

- If your client does not know what lien type they want, have them contact their loan officer, because this information is needed
- The client can choose not to complete 28B through 28D, but 28A is always required and 29A is always required if there is a co-borrower
 - Disregard that this section is labeled “voluntary information for government monitoring purposes”
- Signatures and dates are needed after the VA form is completed in full



Department of Veterans Affairs			
REPORT AND CERTIFICATION OF LOAN DISBURSEMENT			
		<input checked="" type="checkbox"/> AUTOMATIC PROCEDURE	
		<input type="checkbox"/> PRIOR APPROVAL PROCEDURE	
<p>INSTRUCTIONS TO LENDERS: For use by lenders closing VA loans under 38 U.S.C. 3710. After closing of the loan and completion of the form, the original is to be forwarded to the VA; the duplicate is to be retained by the lender; the triplicate is to be provided to the veteran. With this report, unless previously submitted to VA, please submit the following: (a) copy of the borrower's loan application to you showing income, assets and obligations; (b) the ORIGINAL verification(s) of employment and earnings; (c) ORIGINAL credit report on the borrower and co-borrower, if any; (d) ORIGINAL VA Form 26-8937, Verification of VA Benefit Related Indebtedness; (e) ORIGINAL VA Form 26-0503, Federal Collection Policy Notice; (f) VA Form 26-0551, Debt Questionnaire; (g) Veteran's Certificate of Eligibility; (h) a copy of the veteran's executed sales or construction contract, as appropriate; (i) ORIGINAL verification of bank deposit; (j) a true copy of the HUD Form 1 or, if a refinancing loan, a statement of the loan disbursement and costs, showing the fees and costs charged to the borrower and seller (HUD Form 1 may be used); (k) if the home is of new construction, an executed copy of the builder's warranty, VA Form 26-1859; a copy of the Master Certificate of Reasonable Value, VA Form 26-1043a and any related endorsements, and a VA or FHA final compliance inspection report. In special cases, such as loans wherein some of the proceeds are to be escrowed to cover the completion of postponed exterior improvements, etc., other attachments to the report may be necessary. Lenders should consult with the VA regional office in this regard. For refinancing loans under 38 U.S.C. 3710 (a)(5), provide evidence of the lien of record on the property and the veteran's ownership of the property. For all loans, submit VA Form 26-8998, Acknowledgment of Receipt of Funding Fee From Mortgagee, if required.</p> <p>RESPONDENT BURDEN: We need this information to confirm that the lender has closed the loan in compliance with all applicable VA laws and regulations and that the veteran has entered into the loan with an understanding of all relevant requirements and responsibilities. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.</p>			
1. VA LOAN NUMBER	2A. LENDER'S LOAN NUMBER	2B. LENDER'S VA IDENTIFICATION NUMBER	3. DATE OF REPORT
4A. FIRST NAME - MIDDLE NAME - LAST NAME OF VETERAN			4B. VETERAN'S SOCIAL SECURITY NO.
5. PRESENT ADDRESS OF VETERAN (Include ZIP Code)		6. NAME AND ADDRESS OF RELATIVE NOT LIVING WITH VETERAN (include ZIP Code and complete telephone number if available)	
<p>This report of the undersigned lender is made pursuant to Section 3702(c), Title 38, United States Code. The undersigned lender and veteran each agree that the Regulations issued under Chapter 37, Title 38, United States Code, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties and that any provisions of the loan instruments inconsistent with such Regulations are hereby amended and supplemented to conform thereto and request issuance of evidence of the loan to the full extent permitted by the veteran's available entitlement.</p>			
<input type="checkbox"/> GUARANTY <input type="checkbox"/> INSURANCE			
SECTION I - PURPOSE, AMOUNT, TERMS AND SECURITY FOR LOAN			
7. PURPOSE OF LOAN			
<input checked="" type="checkbox"/> REFINANCE <input type="checkbox"/> PURCHASE EXISTING HOME NOT PREVIOUSLY OCCUPIED <input type="checkbox"/> PURCHASE NEW CONDOMINIUM UNIT		<input type="checkbox"/> PURCHASE PERMANENTLY SITED MANUFACTURED HOME <input type="checkbox"/> PURCHASE EXISTING HOME PREVIOUSLY OCCUPIED <input type="checkbox"/> CONSTRUCT HOME-PROCEEDS TO BE PAID OUT DURING CONSTRUCTION <input type="checkbox"/> PURCHASE EXISTING CONDOMINIUM UNIT	
8. ADDRESS OF PROPERTY (lot and block numbers, subdivision name and ZIP Code)		9. AMOUNT OF LOAN \$	
10. TERMS OF LOAN			
A. PRINCIPAL AND INTEREST PAYABLE EACH PERIOD \$	B. RATE OF INTEREST PER ANNUM	C. DATE OF NOTE	D. DATE OF FIRST PAYMENT
E. DATE LOAN WAS CLOSED	F. DATE LOAN PROCEEDS FULLY PAID OUT	G. TERM OF LOAN YEARS 0 MONTHS	H. DATE OF MATURITY
11. TYPE OF LIEN (38 CFR 36.435f)			
<input type="checkbox"/> FIRST REALTY MORTGAGE <input type="checkbox"/> SECOND REALTY MORTGAGE <input type="checkbox"/> FIRST CHATTEL MORTGAGE <input type="checkbox"/> UNSECURED <input type="checkbox"/> OTHER (Specify)			
12. TITLE OF PROPERTY IS VESTED IN THE FOLLOWING PERSON(S)			
<input type="checkbox"/> VETERAN <input type="checkbox"/> VETERAN AND SPOUSE <input type="checkbox"/> OTHER (Specify)			
13. ESTATE IN PROPERTY IS (38 CFR 36.435d)			
<input type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD (Give expiration date) <input type="checkbox"/> OTHER (Specify)			
14. APPROXIMATE ANNUAL REAL ESTATE TAXES \$	15. INSURANCE	A. HAZARD	B. FLOOD (Where applicable)
	FACE AMOUNT OF POLICY \$		
	ANNUAL PREMIUM \$	NONE	
			16. APPROXIMATE ANNUAL ASSESSMENT PAYMENT \$ 0.00
			17. TOTAL UNPAID SPECIAL ASSESSMENTS \$ 0.00
18. ANNUAL MAINTENANCE ASSESSMENT \$	19. DESCRIBE NONREALTY, IF ANY, ACQUIRED WITH PROCEEDS OF LOAN (Attach separate sheet, if necessary)		
20. DESCRIBE ADDITIONAL SECURITY TAKEN AND LIST OF OTHERS (including Spouse) LIABLE ON INDEBTEDNESS, IF ANY (Attach separate sheet, if necessary)			
IF LAND ACQUIRED BY SEPARATE TRANSACTION COMPLETE ITEMS 21 AND 22	21. DATE ACQUIRED	22. PURCHASE PRICE (If acquired other than by purchase, state "None") \$	23. AMOUNT WITHHELD FROM LOAN PROCEEDS AND DEPOSITED IN
			<input type="checkbox"/> ESCROW <input type="checkbox"/> EARMARKED ACCOUNT \$
SECTION II - LENDER'S CERTIFICATION			
24. I, THE UNDERSIGNED LENDER, CERTIFY THAT:			
A. If this loan was closed under the automatic procedure, no default exists which has continued for more than 30 days. B. The lender has not imposed and will not impose any charges or fees against the veteran borrower in excess of those permissible under the schedule set forth in paragraph (d) of 38 CFR 36.4312. C. The information furnished in Section I is true, accurate and complete. D. The information contained in the loan application was obtained directly from the veteran by an employee of the undersigned lender or the lender's duly authorized agent and is true to the best of the lender's knowledge and belief. E. The credit report submitted on the subject veteran (and co-borrower, if any) was ordered by the undersigned lender or the lender's duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau. F. The verification(s) of employment and verification(s) of deposits were requested and received by the lender or the lender's duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief. G. This report was signed by the veteran after Sections I, II and III were completed. H. VA Forms 26-0503, Federal Collection Policy Notice, and 26-0551, Debt Questionnaire, were signed by the veteran and a signed copy of each was furnished to the veteran. (NOTE: These forms are not required for loans in which an URLA and HUD/VA Addendum are used.) I. This loan to the named veteran meets the income and credit requirements of the governing law in the judgment of the undersigned. J. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:			
NAME	ADDRESS	FUNCTION (e.g. obtained information for loan application; ordered credit report; verification of employment; verification of deposits, etc.)	
a. _____	_____	_____	
b. _____	_____	_____	
c. _____	_____	_____	
d. _____	_____	_____	
If no agent is shown above, the undersigned lender affirmatively charges that all information and supporting credit data were obtained directly by the lender. K. The undersigned lender understands and agrees that the lender is responsible for the acts of agents identified in Item 24.J as to the functions with which they are identified. L. The loan conforms with the applicable provisions of Title 38, U.S. Code and the Regulations concerning guaranty or insurance of loans to veterans.			
M. COMPLETE WHERE AUTHORIZED BY CERTIFICATE OF REASONABLE VALUE			
<input type="checkbox"/> Any construction, repairs, alterations, or improvements upon which the reasonable value of the property is predicated and which were not inspected and approved subsequent to completion by a compliance inspector designated by the Secretary have been completed properly.			

Type of Lien must be selected.

24. Continued

N. If the loan application has been submitted for the prior approval of the VA, the proceeds of the loan were expended for the purposes described in the loan application or refinancing proposal originally submitted for the prior approval of the VA and in the amounts shown in the statement of loan disbursement and costs or HUD Form 1 that is attached to and incorporated in this report.

O. Any deviations or changes of identity in the security of the property from that set forth in the plans and specifications upon which the original appraisal was based are itemized in an attachment hereto and have been approved as required in 38 C.F.R. 38.4304 and have been completed properly.

P. If this is a refinancing loan under section 3710a(5) of title 38, U.S.C., the veteran's secured liens of record identified on the property and shown on the loan application, and any debts listed on the application which were not secured by liens of record and which were to have been retired from the proceeds of the loan, have, in fact, been paid in full. The amount of cash, if any, shown as paid to the veteran on the statement of loan disbursement and costs or HUD Form 1 that is attached to and incorporated in this report was, in fact, disbursed to him or her personally.

Q. If this loan is required to be personally reviewed and approved by a VA-approved underwriter, the name of that underwriter is as follows:

25A. NAME AND ADDRESS OF LENDER

25B. TELEPHONE NO. OF LENDER

26A. DATE SIGNED

26B. SIGNATURE AND TITLE OF LENDER REPRESENTATIVE

PRIVACY ACT NOTICE: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information may be disclosed to Congress when requested on behalf of a veteran for statistical purposes in specific geographic regions) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Veterans Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is voluntary, but failure to provide requested information could impede processing. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny any individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the VA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

SECTION III - VETERAN'S CERTIFICATIONS (To be executed by the veteran on the date loan is closed)

27. As a GI home loan borrower you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made **WILL NOT RELIEVE YOU OF LIABILITY FOR MAKING THESE PAYMENTS.**

Some GI home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reason, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owner may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Also, unless you are able to sell the property to a credit-worthy obligor who is acceptable to the VA and who will assume the payment of your obligation to the lender and the Department of Veterans Affairs, you will not be relieved from liability to repay any guaranty claim which the VA may be required to pay your lender on account of default in your loan payments.

THE AMOUNT OF ANY SUCH CLAIM PAYMENT WILL BE A DEBT OWED BY YOU TO THE FEDERAL GOVERNMENT. This debt will be the object of established collection procedures. Payment of the loan in full ordinarily is the way in which continuing liability on a mortgage note is ended. Therefore, if you expect to move from the area in which you are now considering the purchase of a home and should you be unable to sell such home with the purchaser obtaining new financing to pay off your loan, you should understand that you may continue to be liable to the holder of your mortgage and the Department of Veterans Affairs.

I, THE UNDERSIGNED VETERAN, CERTIFY THAT:

a. I have read and understand the foregoing concerning the liability on the loan.

b. Occupancy:

(1) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

(2) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

(3) The veteran is on active military duty and in his or her absence, I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home. *(NOTE: this requires that the veteran's attorney sign Item 31.)*

(4) I previously occupied the property securing this loan as my home. *(For interest rate reduction loans.)*

(5) While my spouse was on active military duty and unable to occupy the property that is securing this loan as my home. *(For interest rate reduction loans.)*

(6) While the veteran was on active military duty and unable to occupy the property that is securing this loan as my home by the veteran's dependent child as his or her home. *(For interest rate reduction loans.) (NOTE: the dependent child must sign Item 31.)*

NOTE: If item b(2) or b(5) is checked the veteran's spouse must also sign Item 32.

THE VA REASONABLE VALUE, COMPLETE EITHER ITEM D OR E

I have paid or will pay in cash from my own resources prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA reasonable value. I do not and will not have any outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

I have paid or will pay in cash from my own resources prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA reasonable value. I do not and will not have any outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

I refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or other property covered by this loan to any person because of race, color, religion, sex or national origin. I recognize that such refusal may be a violation of the applicable law. I understand that a civil action for injunctive relief may be brought by appropriate U.S. District Court against any person responsible for the violation of the applicable law.

THE CONDITION OR VALUE OF THE PROPERTY.

IF CERTIFICATE OF ELIGIBILITY REQUIRED, CERTIFICATION OF ACTIVE DUTY STATUS, FOLLOWING CERTIFICATION MUST BE CHECKED

I certify that I have not been discharged or released from active duty since the date my Certificate of Eligibility was issued.

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES	28A. VETERAN <i>(If you do not wish to complete Items 28B thru 28D, please initial here)</i>	INITIALS	28B. ETHNICITY <input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO	28C. RACE <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE	28D. SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
	29A. COBORROWER <i>(If you do not wish to complete Items 28B thru 28D, please initial here)</i>	INITIALS	29B. ETHNICITY <input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO	29C. RACE <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE	29D. SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE

30. DATE SIGNED

31. SIGNATURE OF VETERAN *(Read Certifications Carefully before Signing)*

32. SIGNATURE OF SPOUSE *(If applicable)*

Federal Statutes provide severe penalties for any fraud, intentional misrepresentation, or Criminal Conviction or conspiracy purposed to influence the issuance of any guaranty or insurance by the Department of Veterans Affairs.

Borrower AND Co-Borrower (if applicable) MUST initial or complete Sections 28B-29D

Co-Borrower must sign Box 32 if 27B2 OR 27B5 is checked

Q & A WITH SHERREE WAGEMAN

A panel signing agent peer in California

In her 15th year as signing agent, and sixth year as a Title Source partner, Sherree shares her most relevant tactics as a seasoned professional.

What state do you reside in?

My practice is in California – primarily in Ventura and Los Angeles counties

How long have you partnered with Title Source?

I have been a partner with Title Source for over six years, and a practicing signing agent for the last 15 years.

It makes a big difference in the client experience when you show up with a smile on your face and meet a client's enthusiasm.

Why do you think signing agents must operate according to a title agent's standards?

I think that a signing agent needs to operate according to a title company's standards, because not only are we representing them, but it also helps with consistency and the elimination of errors.

What philosophy do you live by as a professional signing agent?

A philosophy that I live by is to provide the friendliest and most professional services that I possibly can. It makes a big difference in the client experience when you show up with a smile on your face and meet a client's enthusiasm.

While at a closing, how do you deal with a situation where a client asks questions about their loan?

When I first meet with a client, I explain that I am only here to witness their signature, and that any questions regarding the loan should be directed to the lender. I offer time for them to call the lender as well, so the client can have their question answered before signing their documents.

Always be consistent in your service, and strive to match your client's enthusiasm!

Q & A WITH SHERREE WAGEMAN

How do you conduct yourself in a professional manner when speaking with a client for the first time?

When speaking with or meeting with a client for the first time, I keep in mind that I only have one chance to make a good first impression. To help with that, here are three rules that I live by:

1. Always arrive on time to the appointment
2. Dress the part; look like a professional
3. Act like a professional — offer a warm and friendly greeting and supply a business card

“I only have one chance to make a good first impression”

What’s a best practice that you would like to share with other signing agent peers?

A best practice that I could share is to be aware of your mindset; never judge anyone and always be consistent in your service.

What has been your most interesting closing?

My most interesting closing took place at a McDonalds — with a client of a similar name. By the end of the closing, the client’s wife and I serenaded him by singing the classic children’s song: “Old MacDonald Had a Farm.” And to top it all off, we ordered him a Big Mac with a side of fries and a shake. What a fun closing!

What’s your favorite part about being a signing agent?

The best part about being a signing agent is that I get to meet such a wide variety of people, who are all interesting in their own way.



RESET YOUR OWN MY SIGNINGS PASSWORD/USERNAME

Forgot password or username? Reset it!

If you forgot your login for the Web Portal or My Signings app, which use the same password and username, you don't need to call Title Source. You can reset these yourself by following the links on the Web Portal login page or in the app. See below for more details.

Forgot Username or Password?

Web Portal:

- Visit titlesource.com and click **Sign In** at the top right corner

TITLE SOURCE® [Sign In](#) | [Appraisal Partners](#) | [Contact Us](#) | [Feedback](#)

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- Named a *Detroit Free Press* Top Workplace for six consecutive years.

TOP 100 2016 **Detroit Free Press**
A GANNETT COMPANY

Closing Made Convenient With ACH

Want to pay your fees prior to closing? ACH is a safe and secure way for borrowers or buyers to pay fees online before going to the table to close.

Get a head start. [Click here to begin](#)

Order Now **Client/Partner Registration**

Latest News

Fewer Singles, More Unmarried Couples Buying Homes
Posted on: Monday, February 20, 2017

Chinese Biotech Developer to Add 1,200 Bay Area Apartments
Posted on: Friday, February 17, 2017

Developers Turn Focus to Napa's Overlooked Downtown
Posted on: Thursday, February 16, 2017

[more...](#)

Press Releases

Title Source® Brian Hughes to Speak at 2016 National Notary Association Conference
Hughes, Title Source Chief Operating Officer, to discuss borrower's privacy protections
Posted on: June 6, 2016

Title Source® Featured in WXYZ-Detroit Channel 7 News Segment
Posted on: June 25, 2015

Title Source® Hosts Career Fair to Fill 350 Jobs
Seeking candidates in the appraisal, closing services, title clearance and title production fields
Posted on: May 28, 2015

[more...](#)

RESET YOUR OWN PASSWORD/USERNAME

- To retrieve your password, click ***I forgot my password***

TITLE SOURCE SIGN IN | APPRAISAL PARTNERS | CONTACT US

Sign in to your account

User Name: Remember my User Name

Password: [I forgot my password](#)

Are you an appraisal partner? We have a new site for you, sign in [here](#)

Need Assistance?
Call: 888-848-5355, Ext. 72000
Hours: Monday - Friday 8:00 A.M. - 9:00 P.M. and Saturday 10:00 A.M. - 2:00 P.M. EST
Email: clientrelations@titlesource.com

Not a Registered User?
♦ [Register Now](#)

- Enter your username

TITLE SOURCE SIGN IN | APPRAISAL PARTNERS | CONTACT US

To reset your password, please enter your User Name.

* User Name:

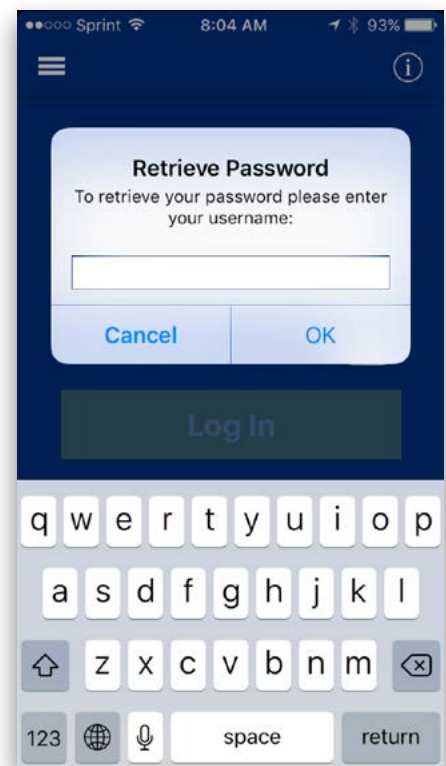
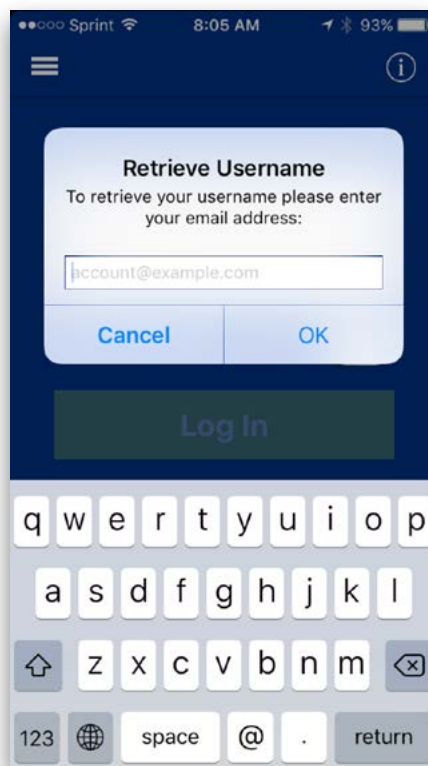
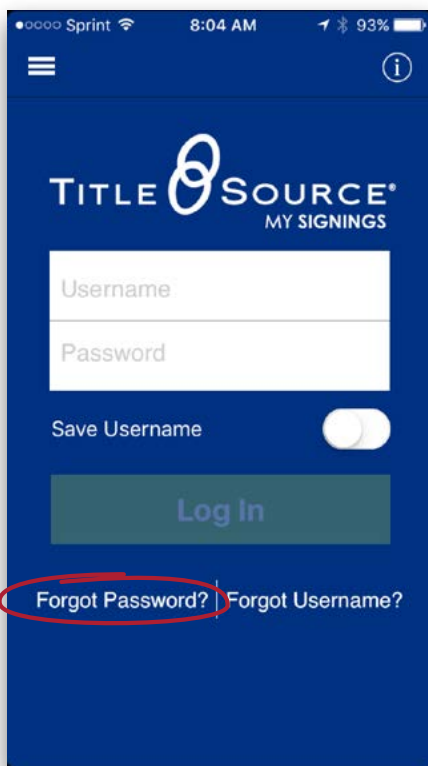
Client Relations
662 Woodward Avenue
Detroit, MI 48226
Phone: 888-848-5355
Extension: 72000
Fax: 800-652-7033
clientrelations@titlesource.com

- Check your email for a link to reset your password
- To retrieve your username, call **[\(888\) 848-5355](tel:8888485355)**, or retrieve it using your My Signings app (on the next page)

RESET YOUR OWN PASSWORD/USERNAME

My Signings:

- Open your My Signings app
- Click **Forgot Password?** or **Forgot Username?**
- To retrieve your password, enter your username
- To retrieve your username, enter your email address
 - Check your email for a link to reset your username or password



IMPROVING THE QUICKEN LOANS PROCESS

We Have Good News For You!



Quicken Loans has enhanced their online service to borrowers, so you no longer need to wonder or worry if the client has received their documents for the signing, because they will receive their own package electronically. For Quicken Loans closings, only one package will need to be printed (this does not apply to lender clients).

Quicken Loans will not be providing a hard copy of the closing package to the client unless otherwise requested. If the client is requesting a printed copy of the package please make Title Source aware right away.

WHAT DOES THIS MEAN FOR YOU?

You will see more closings that require documents to be printed.* Don't worry, you still only need to print one copy of the package. The borrower will receive a copy of the package prior to the closing, but it will be an electronic copy.

There will be no need to cancel and then reschedule a closing if the method of package delivery changes, and this change will not impact Quicken Loans documents being posted to the portal in a timely fashion. Please note that the process for lender clients, non-Quicken Loans clients, has not changed.

**There may still be closings in your pipeline where the borrower will have the package, and you will not need to print one.*

We hope this helps make the closing process a better experience for you and our clients.

Questions?

Call **(888) 784-2514**, or email **PartnerManagement@titlesource.com**.

LOG INTO THE APP WITH ONE TOUCH

With your Android or Apple device

When we sent a survey about the mobile app, we asked how it could make life easier for you. We got an overwhelming response about the app login – it was too clunky and time consuming.

Because you voiced this feedback, Title Source found a better way to log into the app. Introducing Touch ID Login for My Signings. Touch ID is a fingerprint identity sensor that works by touching the home button on your device when you are on the My Signings' login screen. You will need the latest version of the app to use Touch ID.

This feature is available on Apple/iOS 5s devices (or newer) that are running on iOS 8 (or newer), or Android devices with fingerprint scan hardware that are running on Android version 6.0 (or newer).



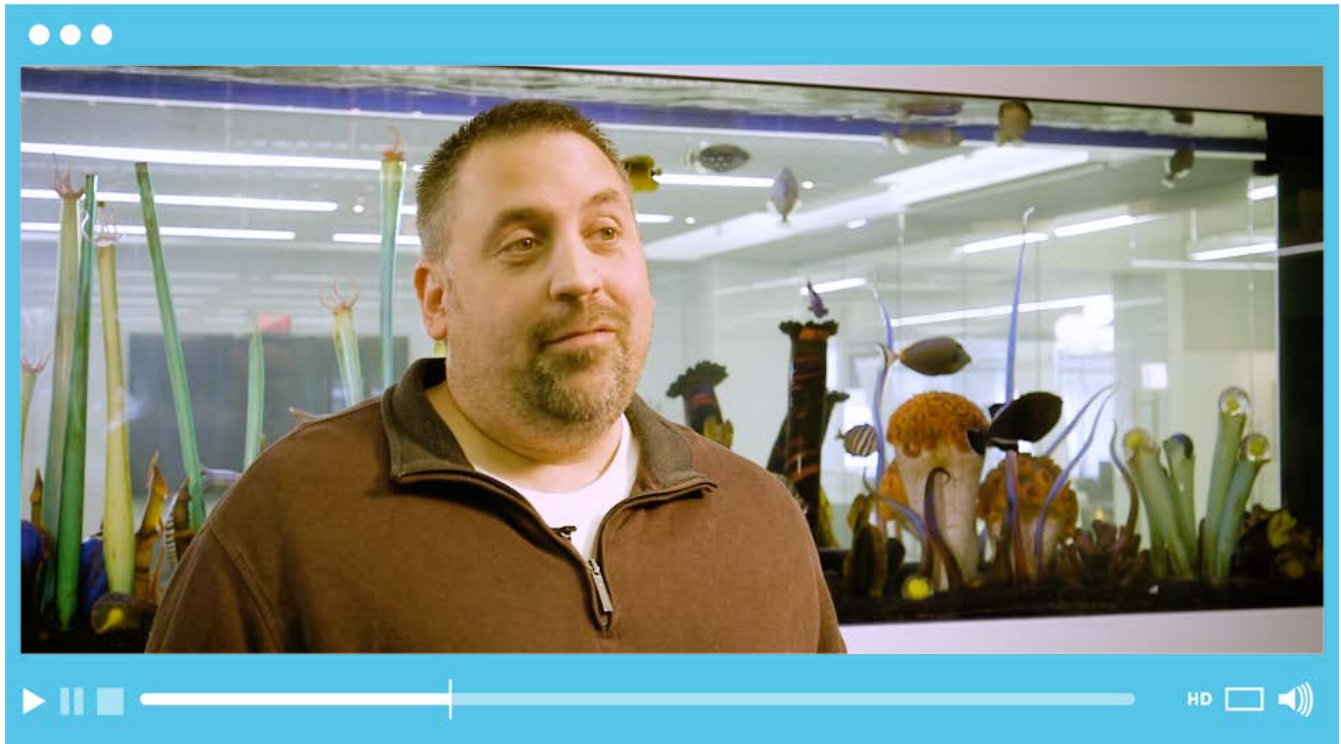
**TOUCH ID IS NOW
AVAILABLE FOR IOS
AND ANDROID DEVICES**

**Remember
to keep
the feedback
coming, so we
can make the best
available app for you!**

MEET THE TEAM

We put the spotlight on Title Source team members

Meet our team members Ken Laine and Geralyn Heitchue in this new release. Click on the play button to watch the video.



“One tip I would give you is to make sure you’re getting closings completed under or around 90 minutes. Completion turn time is huge to us ... we love to reward excellence and send more closings your way.”

Don't hesitate to ask

Contact us at [\(888\) 784-2514](tel:8887842514), or email PartnerManagement@titlesource.com.



Have a question?
Just give us a call.

YOUR NEXT STARBUCKS BREW COULD BE ON US

Enter to win a \$5 Starbucks gift card

Answer our quiz question below and you could be entered to win a \$5 Starbucks gift card!

Congratulations to our previous issue's winners:

- Hillary S. from Florida
- Nadine D. from Louisiana
- Paul H. From Maryland
- Nancy W. from Florida
- Julie H. from Florida

Question:

Can you predict what the panel's most desired feature will be based on our survey questions? If you're correct, you could win a \$5 Starbucks gift card.

You have to take the survey to win!

Do you have the answer?

Write to TitleTalk@titlesource.com with the correct answer. If you're one of the first several people to respond correctly, your next brew is on us!



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