
Job Description

Role: Title Agent

Pay: Hourly: \$20 - \$25/hour, + bonus incentive if applicable

After one-year salary option, + bonus incentive

Hours: 8:45 am – 5:15 pm, Monday – Friday (*when in the office*)

Breaks: At team members discretion, limited to two per day, 15 minutes each.

Time off: After one year of employment, 10 days per year, paid. (See Office Policy PowerPoint)

If hourly, up to 14 days unpaid. (See Office Policy PowerPoint).

Before one year of employment, after 6 months, unpaid time off only with supervisor approval.

Open new orders.

Be an expert in opening new title orders and support processors as they do the bulk of this work. E.g.:

- Gather necessary information for Buyer, Seller, Borrower using company's information sheets.
- Coordinate ordering surveys and wood destroying organism inspections with realtors and parties.
- Collect EMDs and issue receipts to parties.

Pre-Closing Title work

Be an expert in pre-closing title work and support processor in the same. E.g.:

- Data input into company software.
- Download current deeds from county property appraiser's site.
- Order and confirm receipt of title search through integrated software with titlewave.net.
- Order and confirm receipt of code violation searches and permit searches.
- Close open permits if necessary, know when it is necessary.
- Process lender title order (a.k.a. title request) & upload; notify lender of receipt.
- Order and confirm receipt of HOA estoppels.
- Examine Title Searches.
- Complete commitments, provide to parties, be able to explain questions to realtors and parties.
- Work up Closing Disclosures for Lenders.
- Review surveys, add in survey exceptions to Commitment Exceptions (B2), read/verify legal descriptions between survey and commitment.
- Order and understand payoffs.
- Clear clouds on title (e.g. corrective deeds, NOCs, payoffs).
- Order title search bringdown/update TitleWave.

Pre-Closing Settlement/Escrow work

Be an expert in the following settlement and escrow matters, e.g.:

- Coordinate buyer, seller, borrower mail-outs.
- On-line notary expert.
- General understanding of Home Warranties, be able to coordinate receiving invoices from realtors.
- Coordinate disbursement authorizations (aka pay at table forms) with realtors and brokers.
- Schedule and coordinate signing of documents for buyers, sellers, borrowers and their realtors and lenders.
- Expert understanding of Settlement Statements and Closing Disclosures, e.g. be able to balance Closing Disclosure with Lenders.
- Expert understanding of escrow accounting.
- Verify incoming wires, and create receipts for cash to close amounts, assist processors in doing the majority of this work.
- Expert understanding of all closing docs: Internal Seller Docs, Internal Buyer Docs, array of lender docs on an array of loan types.

Post-Closing: Settlement/Escrow work

Expert in the following settlement and escrow work after closing, e.g:

- Closing buyers, sellers, and borrowers then reviewing documents for accuracy and completion.
- Process closing documents for parties and funding: Scan/send docs to parties; Scan/send Final Signed ALTA to realtors; Organize/scan/email or upload funding docs to Lender.
- Use software to print Overnight labels for loan documents, ship docs to lenders.
- Deliver/mail checks to parties (e.g. realtors, (B), (S) banks, contractors, etc.).
- Competent understating of trial balance issues, be able to check and identify problems.

Post-Closing: Title work

Be an expert in title work after closing and support processors in their work, e.g.:

- Mark-Up Title Commitment after closing and before recording.
- Support processor as needed, to:
 - o scan using QR Codes the recording docs (e.g. Deed to Record, Mtg to Record, any POAs or affidavits); Submit documents for recording (Simplifile).
 - o Issue Final Policy, email policies to underwriter and all other parties.
 - o Mail out Deed and Owner's policies.
 - o Submit Underwriting premium.
- Identify if 1099 reporting is necessary for seller, and generate/send to seller if so.
- Check for recorded Satisfactions of Mortgages or any other related satisfaction matter.

Customer Service & General Duties

- Must be an expert in Outlook, Microsoft Word, and must have experience with some title software or CRM.
- Arrive 15 minutes before company opens, i.e. at or before 8:45 am every day.
- Provide backup assistance on phones when front desk is unavailable.
- Answer all incoming calls within 2 rings (if someone is up front then by the third ring).
- Distribute messages to team members; return personal messages within 24 hours.
- Provide backup assistance for walk-ins when front desk is unavailable.
- Provide backup assistance for Front Desk Tasks in company software program.
- Scanning large amounts of documents to correct title orders.
- Provide team lead with an overall desired outcome for next year working at Bright Light Land Title.
- Be agreeable to quarterly (20 minute) coaching meetings from team lead.