

Streamlined Title Products

Innovative, cost-effective, and designed with your success in mind

SWBC Lending Solutions™ offers a number of title and lien position products, from Full ALTA Title Policies to streamlined title solutions. Lending Solutions has developed a unique set of products tailored for refinance and home equity lenders. Our innovative lien-position products are designed to improve efficiency, streamline lending process requirements, enhance existing credit underwriting, and reduce risk. Upon default or foreclosure, Lending Solutions protects the lender, up to the loan amount, from loss related to errors or omissions in the reports. These products include the Platinum Express and Property Plus Report.

PLATINUM EXPRESS

In our effort to make loan processing faster and more cost-effective for you, we offer a unique title product, designed to provide you with the lien information you need to close your loan—all within a single report.

This product includes:

- Pre-existing credit report
- Vesting information
- Borrowers' affidavit
- Property tax information
- Protects the lender from unknown liens

More specifically, when combined with a credit report, the Platinum Express report consolidates the vesting, legal, and lien information (including borrower-disclosed information you need to prepare for a loan closing).

PROPERTY PLUS

This turnkey product protects and bridges the gap between underwriting and recordation at a fraction of the cost of a title policy. The Property Plus Report is a traditional Ownership and Encumbrance (O&E) property report which includes information pertaining to the current owner, open mortgages, liens, judgments, taxes, and the legal description.

Property Plus Reports are simplified, title reports designed to aid in closings of refinances and home equity loans. Our network of independent contractors is extensive and constantly monitored, so you can be confident that the reporting will be accurate and available within 24 to 48 hours.

Our reports search public records and include the following information:



Those who service portfolios of performing and semi-performing loans can use this report to warrant assumed position as part of the due diligence phase of portfolio acquisition.





PLATINUM EXPRESS AND PROPERTY PLUS FEATURES INCLUDE:

- More efficient and economical than traditional products
- Equity/second loans and refinances up to \$500,000 on primary residences
- Cumulative loan-to-value up to 100%
- Protects lender from unknown liens
- Provides protection against fraud
- Simple claims process, and claims are guaranteed to be settled within 30 days
- Claims paid without foreclosure when commercially uneconomical
- Gap coverage between report date and recordation
- Transferable throughout Life of loan

SWBC Lending Solutions™ is the ONE SOLUTION for the tools and services financial institutions need to efficiently originate, service, and manage real estate loans, while ensuring compliance in today's regulatory environment.

To learn more, call us at **888.594.6575** or visit **lendingsolutions.swbc.com**.

We also offer:

Closing Services | Recordation | Reconveyance
Lien Release | Flood Services

