



**Offering Clients Significant Closing Cost Savings**



# Save Clients Hundreds, Even *Thousands* of Dollars in Closing Costs

- Introduce clients to a breakthrough in title insurance - now you can help clients save 35% or more on title insurance!
- We're ENTITLE DIRECT and our goal is to provide the highest level of service while saving your customers hundreds - even *thousands* - of dollars in title premiums.
- We sell our policies direct, allowing us to offer your customers significant savings compared to traditional providers.

# Our History



- Entitle Direct Group, Inc. was incorporated in June 2007. Entitle Direct Group's investors include founder and CEO Timothy Dwyer, Plainfield Asset Management, and 30 individual investors.
- On July 13, 2007, Entitle Direct Group, Inc. acquired Guardian National Title Insurance Company (subsequently renamed EnTitle Insurance Company) as a platform for national expansion of ENTITLE DIRECT. Guardian had been successfully writing title insurance since 1978.
- ENTITLE DIRECT was created to offer, for the first time, 35% savings on title insurance and to make the home closing process more transparent.

# Praise from the Press



Can I Cut My Title Insurance Fees?



Title Insurance  
**How To Save On Home Closing Costs**  
Scott Woolley, 05.19.09, 07:00 PM EDT



Home buyers can now purchase title insurance directly

THE WALL STREET JOURNAL. PERSONAL FINANCE

JULY 21, 2009  
Title-Insurer Fees Draw Scrutiny By JAMES R. HAGERTY



Direct to Borrowers: Title Insurance for Sale Online

Save at the Settlement Table

If you're buying a house or refinancing a mortgage, don't pay more than you need to.  
BY PATRICIA MERTZ ESSWEIN



**The Motley Fool.**  
To Educate, Amuse & Enrich™

[Title Insurance a Scam?](#)

JULY 09, 2009 – [COMMENTS \(12\)](#)



**inmanNEWS**  
Where Real Estate & Technology Connect

New title insurer undercuts competitors



Direct Sales Of Title Insurance  
Could Cut Lawyers' Fees



Buying Title Insurance Online Can Save Money

# Lender Experience



EnTitle Insurance Company has worked with HUNDREDS of lenders, including:



To learn more visit [www.EntitleDirect.com](http://www.EntitleDirect.com) or call 1-877-936-8485

# Our Title Insurance Services



- At ENTITLE DIRECT, our goal is to provide the highest-quality title insurance products and services at the lowest-available price. We have extensive experience with state-specific title insurance requirements and recording guidelines.
- We closely manage the entire title process from the point at which you place your order to when the policy is delivered, protecting the quality of your transaction and ensuring your client's satisfaction every step of the way.
- ENTITLE DIRECT delivers title insurance commitments electronically or via fax (depending on your preference) within 24 to 72 hours. Our friendly, highly-experienced Closing Specialists are dedicated to providing you with the highest-quality title insurance and closing services.

## Our Settlement Services



- ENTITLE DIRECT offers real estate settlement solutions for mortgage refinance and home purchase transactions. Our network of signing agents and attorneys are available to accommodate your client's schedule.
- Our highly-trained Closing Specialists work directly with you to be sure we're meeting your specific needs.



## We Don't Stop There. We Offer Consumers SO MUCH MORE!

- An Open Closing - A state-of-the-art, web-based resource for uploading and tracking closing documents and communicating with you and all involved parties (patent pending).
- A Personal Title Insurance Specialist - Every customer has a Title Insurance Specialist on call to answer any questions that may come up during the closing process.
- Closing Knowledge - Our website has a wealth of closing information, including a glossary of terms, FAQs and guides to help your clients understand title insurance and the closing process.

# Savings with ENTITLE DIRECT



## Current Business Model

NY Home Buyer  
(Westchester County)

↓  
**\$2,664**  
premium for the owner's  
and lender's policies

Title Agent

↓  
Traditional Title  
Insurance Co.

A \$500,000 NY home buyer who is borrowing \$400,000 is charged over \$2,600 at closing, most of which is retained by the title agent as commission.

## ENTITLE DIRECT Business Model

NY Home Buyer  
(Westchester County)

↓  
**\$1,665**  
premium for the owner's  
and lender's policies

 ENTITLEDIRECT  
INSURANCE

**35% savings**  
= **\$1,000 less!**

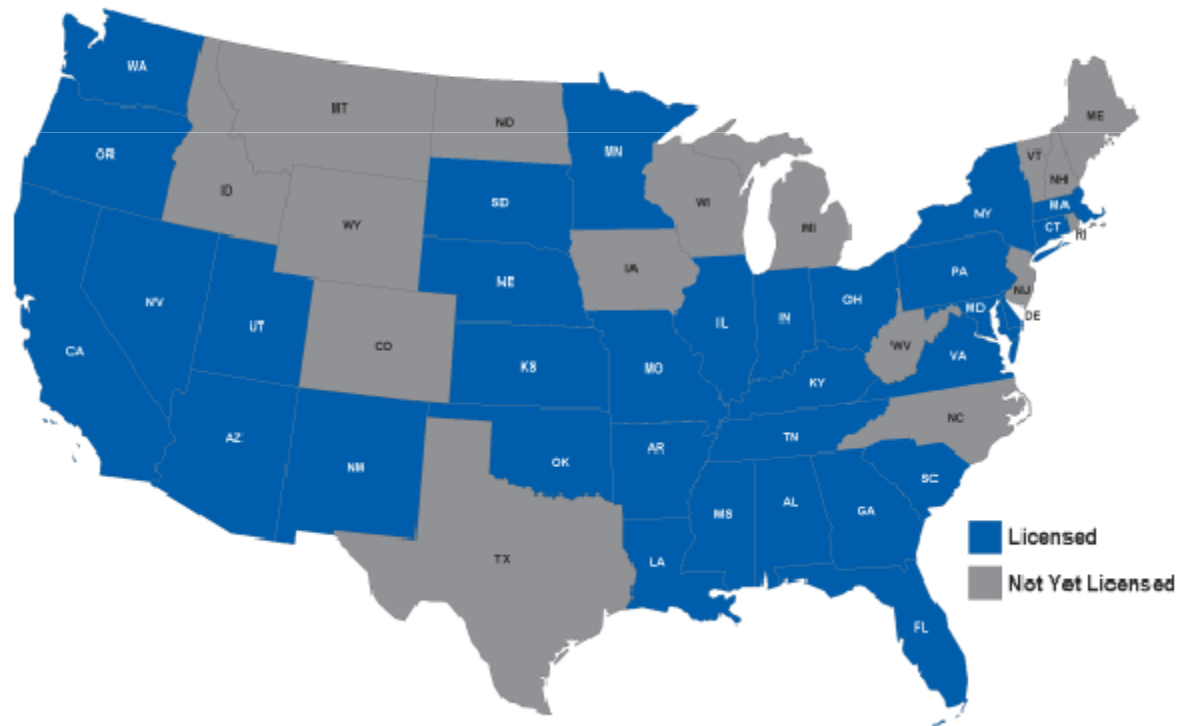
↓  
 ENTITLEINSURANCE  
COMPANY

The same \$500,000 NY home buyer will now pay approximately \$1,665 (about 35% less) at closing for title insurance. Buying directly from ENTITLE DIRECT saves the home buyer \$1,000!

# Geographic Coverage



- EnTitle Insurance Company licensed in 32 states, representing more than 75% of the \$10 billion title insurance market.
- EnTitle Insurance Company will be submitting applications for licensure in additional states during 2009.



To learn more visit [www.EntitleDirect.com](http://www.EntitleDirect.com) or call 1-877-936-8485



## J.D. Power and Associates 2009 Home Buyer/Seller Study

- Your clients are looking to you not just because you are their agent. You are their trusted advisor!
- According to the J.D. Power and Associates 2009 Home Buyer/Seller Study<sup>SM</sup>, consumers appreciate it when real estate professionals recommend or help them find additional services involved in buying and selling a home.

### **J.D. Power and Associates Reports:**

#### **Importance of Extra Services Increases as Home Buyers and Sellers Seek Value from Real Estate Companies**

Among Home Buyers, Keller Williams Ranks Highest in Customer Satisfaction for a Second Consecutive Year, While Coldwell Banker Ranks Highest among Home Sellers

**WESTLAKE VILLAGE, Calif.: 30 July 2009** — Extra services provided by real estate companies—such as inspections, appraisals and legal and moving company recommendations—have become increasingly important to home buyers and sellers, according to the J.D. Power and Associates 2009 Home Buyer/Seller Study<sup>SM</sup> released today.



## You Can Be Assured Your Closings will Happen on Schedule and Will Go Smoothly

- When you recommend ENTITLE DIRECT to your clients, you can be assured by our 30-year track record\* of reliability, expertise and stability.
- We're now licensed in 32 states and growing. And we're not a title agent - we *are* the title insurance company and you work with us *directly*.
- Our Demotech Financial Stability Rating® is A Prime (Unsurpassed) so you can be confident about our financial stability.
- We are members of both ALTA and CLTA.

\*All title insurance policies are being underwritten and issued by EnTitle Insurance Company, 4600 Rockside Road, Independence, OH 44131. EnTitle Insurance Company (formerly known as Guardian National Title Insurance Company) is regulated by the Ohio Department of Insurance.



EnTitle Insurance Company is a member of the American Land Title Association (ALTA)

# Demotech FSR®: A Prime (Unsurpassed)



## EnTitle Insurance Company Formerly Guardian National Title Insurance Company

4600 Rockside Road, Suite 104  
Independence, OH 44131  
800-362-2305

### Financial Stability Rating®

After a rigorous and quantitative analysis, the Company was assigned a 2009 Financial Stability Rating® of:



### 2009 Commercial Real Estate Recommendation of RECOMMENDED.

Based on the Demotech review of statutory financial statements, this Financial Stability Rating® represents our current opinion of the Company's ability to meet its financial obligations.

The data to develop our ratings is obtained from statutory financial statements. Some of the items reviewed include:

Total Current Assets	Total Assets
Total Current Liabilities	Total Liabilities
Working Capital	Surplus
Total Revenue	Net Income
Receivables	Total Expenses
Administrative Expenses	Leverage Ratios

Financial Stability Ratings® are:

A* (Unsurpassed)	S (Substantial)
A' (Unsurpassed)	M (Moderate)
A (Exceptional)	L (Licensed)

The distinction between A\* and A' may be related to the magnitude of policyholders' surplus, market share, national presence or other objective determinants.

The Company's Financial Stability Rating® expires on or before May 31, 2010. Information must be confirmed by visiting Demotech's web site, [www.demotech.com](http://www.demotech.com).

- A Prime (Unsurpassed) is the highest possible Financial Stability Rating® that EnTitle Insurance Company is eligible for.
- EnTitle Insurance Company is regulated by the Ohio Department of insurance.
- EnTitle Insurance Company is the largest non-public title insurance underwriter in the country (ranked by geographic coverage).
- With the recent bankruptcy of Land America and the insolvency of Guarantee Title & Trust, it has never been more important to know your underwriter.
- EnTitle Insurance Company (f/k/a Guardian National Title Insurance Company) was founded in 1978 and has been successfully operating, and evaluating risk, for over 30 years.



## Find Out More About Offering Your Clients Significant Savings and Peace of Mind

- Call us toll-free today at 1-877-936-8485. We'll answer all your questions so you can get started right away.
- Visit our website at [www.EntitleDirect.com](http://www.EntitleDirect.com)
- Corporate Office: Entitle Direct Group, Inc.  
281 Tresser Boulevard, 6<sup>th</sup> Floor  
Stamford, CT 06901  
203.724.1150