



Mother Lode Holding Company embraces paperless processing

The title insurance industry has changed a lot since Ben White, IT division manager of Mother Lode Holding Company, joined it in 2003. PDF files existed but they were a once-in-a-while need. The grand majority of all work was done on paper.

“I remember the first escrow branch that I worked in,” says Ben. “A ream of paper has 500 pages, and a box would have 10 reams, and we’d order about 20 boxes every month, conservatively. And this was just for the reverse mortgage division that I worked in.”

Complex processes, communication and compliance needs

Today, paperless has become an initiative in many industries, but title insurance has more incentive than others. Efficiency, accuracy and compliance all play into the need.

“A few years ago, there were major changes that affected the lending industry,” adds Ben. “Now, our lenders have to adhere to very strict timelines. From the time escrow officers first disclose estimated fees, the clock starts ticking. They have a certain amount of time to provide documents to the customer legally, or we’re out of compliance.”

Matters are made more complex by the very nature of the title insurance process. As a family of national companies, MLHC handles everything across both the title and escrow spectrum. “The two are compartmentalized,” says Ben. “The title folks have their workflow, and the escrow folks have another.”

For the title portion, that means property and owner name searches in county records for deeds of record, judgements, recorded liens, easements, and anything else pertaining to the homeowner. This creates “run sheets” that are anywhere from five to twenty pages long, containing all information about a property going as far back in time as possible.

Mother Lode Holding Company (MLHC) provides title insurance, escrow services and transaction support services to the nation's real estate industry. With the founding of its principal subsidiary, Placer Title Company in 1973, Mother Lode has since expanded outside of its original California market to provide title and title-related products and services throughout the United States.

Recently, MLHC decided to go paperless and set about converting their national divisions. The problem was, their PDF software wasn't up to the task of performing in areas such as PDF markup, reorganizing pages, image editing and OCR text conversion. They turned to Foxit PhantomPDF and never looked back.

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On the escrow side, officers prepare all the documents that the home buyer and seller sign, plus disclosures from the title company. There are many acknowledgements that need to be made on individual documents along the way, so it's up to escrow officers to stamp documents as approved. What's more, all these documents need to be placed in order for signing so that the lender can fund the loan quickly.

Another challenge is communication from one department to another. In the old days, title and escrow shared the same space in a single office, so it was simply a matter of an escrow officer walking over to the title officer and going through closing documents to make sure everything was included and all documents were recorded. In today's environment, many of these groups work in different offices, cities, even states. That makes communication more difficult.

Going paperless meant needing more from PDF

For MLHC, with everything pointing to going paperless, they determined that their national division would be the first to do so. But the PDF software they were using wasn't up to the task. "When we moved the national divisions to a new software system for the title and escrow production process, we realized that our PDF software didn't cover the tasks we needed," says Ben. "It didn't provide PDF features to markup, reorganize pages, or edit images. The software also treated PDFs as if they're pictures rather than text that can be searched and edited."

The company started looking at various PDF software products in the market and did a side by side comparison. In the end, they decided that for the price and functionality they would get, Foxit was the best option. "Foxit was far superior on both those scores," adds Ben.

To solve many of their business needs, staff looked at PhantomPDF's capabilities in light of the tasks they needed to perform and documented them to their knowledge base so that the entire organization could benefit. For example, because employees must email documents to outside notaries and lenders, whose email systems often have file size limits, MLHC staff makes use of PhantomPDF's ability to reduce file size. They also use it frequently to annotate documents such as assessed parcel maps in order to ensure that clients can readily tell which parcel is theirs.

"We found the solutions in Foxit by looking at the edit, document organization, comments and other functions that we need to do frequently and then we captured how to do them in PhantomPDF using screenshots that we e-mailed our user community. If they call our help desk, our folks are able to walk them through on how to use it, so it's really great."

Foxit PhantomPDF was key to going paperless

The biggest challenge they faced was staff's comfort with paper. "For folks that have been in the industry for years, they're not used to doing their work on a computer screen." Their solution: set up two monitors at everyone's workstation—one for everything that they normally use for productivity, the other as their "paper," where they handle signing, stamping and organizing PDF documents. Also, ensuring staff knew how to search for and find electronic files was key for their comfort.

Plus, showing staff how to replace paper-based processes is also a must. Stamping is one example. "Before we'd have people printing documents, hand-stamping them, scanning them, emailing them, then dragging and dropping the PDF into our system," Ben says. "Now, they use stamping on their PDFs and it's done."

In short, Foxit PhantomPDF was key to going paperless. "Without Foxit, we wouldn't have been able to go paperless. It's about efficiency. It's the ability to communicate effectively in an electronic system. It's about accuracy, too. It's been great for us."



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