



# PATTEN

## TITLE COMPANY

*Closing on Time Shouldn't Cost Your Time!*

[PattenTitle.com](http://PattenTitle.com)

# The Patten Proven Process!

START  
HERE



1

Contract Executed &  
Earnest Money  
Receipted



At Patten Title Company, we know that you want to be a Real Estate Phenom. In order to do that, you need a reliable, efficient and proactive title partner who gets you to your closing without the chaos.

The problem is you can waste time micromanaging the closing process and your reactive title company, which makes you feel frustrated, overworked, and overwhelmed.

We believe that closing on time shouldn't cost your time and part of being a True Partner is being able to create value by finding solutions to problems or obstacles that slow you down or might even keep you from closing.

We understand that your time is valuable, and you'd rather spend it on you, rather than taking care of us, which is why we have closed over one million title transactions in our 20 years in the market.

*Here's How We Do It:*



2

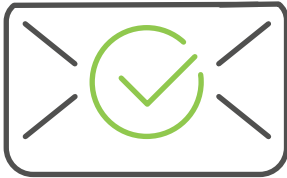
Order Opened, Contract  
Processed & All Parties  
Contacted

## SIGNED



First, sign and secure your contracts with Patten Title.

## SEALED



Next, safely and securely store all processing requirements onto our streamlined portals, then sit back and let us do the rest. Patten Title's technologies will keep you up to date with your files real time progress

## DELIVERED



Finally, deliver the good news to your closing clients and enjoy spending the time and money you earned by choosing The Patten Process.

# We've broken down our Proven Process

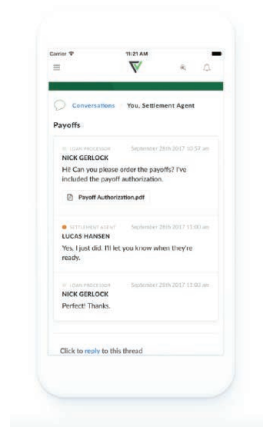
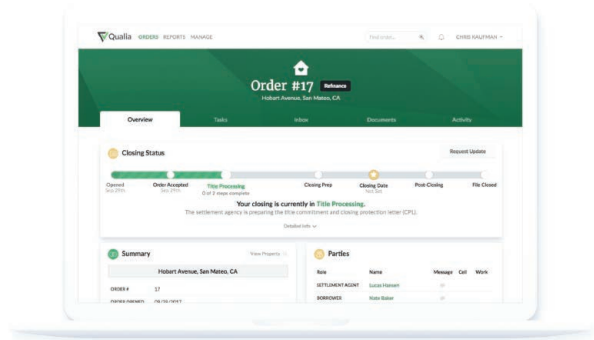


# QUALIA

*We utilize the top tools in the industry to ensure your successful closing!*

Qualia is the only secure, cloud-based real estate platform designed specifically to provide seamless closing experiences for real estate agents and their clients.

Qualia is SOC 2 and ISO 27001 certified, meaning your data and your clients' data is protected at the highest level.



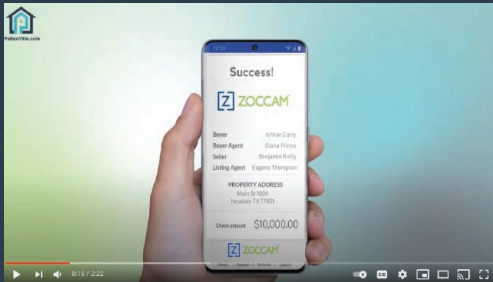
## With Qualia, you can:

- Ensure your clients get an exceptional end-to-end closing experience
- Share and store documents securely
- Streamline and track communication between all closing parties
- Keep updated on your closings at all times
- Get instant quotes and seller net sheets and place title orders seamlessly

# ZOCCAM

## Virtual Courier at Your Fingertips

In today's tech-driven world, safety and security are often two things that are hard to come by - particularly when looking at financial transactions like earnest & option money deposits.



Designed to alleviate the industry's reliance on in-person, web-based and ACH transactions, **ZOCCAM's** patented platform deposits earnest & option money right from your clients' smart device.

No more wasting time standing in bank lines trying to get cashiers' checks or running the risk of fraud. Trusted by some of the nations largest title underwriters, banks, and real estate conglomerates, **ZOCCAM** puts the confidence back into your most delicate financial transactions.

## WHY ZOCCAM?

- NO use of ACH websites, which can be cloned and redirected
- ADD a layer of protection when transferring funds
- CONNECT directly to banks via a secure file transfer protocol to deliver good funds
- ELIMINATE the hassle of mailing or delivering checks by hand
- MITIGATE the risks of fraud or loss
- MITEK Mobile Verify® support
- INSTANT ID verification from mobile devices

## CERTIFID

### THE FRAUD PROBLEM

Wire fraud in real estate transactions has hit an epidemic level costing consumers and businesses over \$1.5Bil last year. This affects all of us and recent court decisions around the country are creating a higher standard of care for all professionals involved in a business transaction after holding a real estate agent personally liable for wire fraud losses

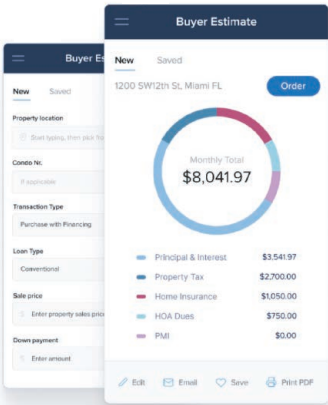
### WHAT WE'VE DONE

We've implemented next-level best practices around identity verification and wire fraud prevention through the use of **CertifID**, a solution created to combat wire fraud nationally. We now have the ability to conduct real-time identity verification and bank account confirmation so that closing funds are safely received by the proper parties. We expect that our use of **CertifID**, together with other best practices, will protect all transaction participants from fraud.

### AN IMPORTANT DECISION

Wire fraud is no longer someone else's problem, so before you allow your customer to close with another title company, make sure you understand how identity is being verified and critical information is being shared and stored.

# — TITLE CAPTURE —



Title Capture is the best way to generate estimates. We're able to provide you with **FREE** access to the fastest, most accurate estimate tools in our industry. These will transform your daily interactions with buyers and sellers.

### It's all about speed.

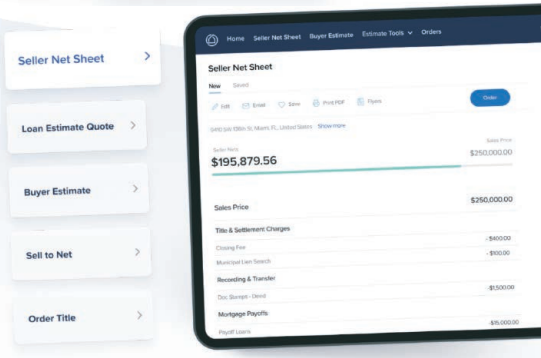
No more hanging around for estimates. Whether you're in the office or on the go, simply login to your account and plug in the numbers to share an instant quote with your client.

### Accurate & compliant.

With our specific rates and fees built-in, you can trust that any estimate you generate will be identical to one created by your title officer or closer.

### 24/7 on any device.

Access your account and all estimates on a smartphone, tablet, laptop, or desktop. The cloudbased platform lets you generate estimates 24/7, from any location.



With all relevant rates & fees built into the platform, this is the fastest and most user-friendly estimate tool in the industry, giving you access to Seller Net Sheets, Buyer Estimates, and much more.





**T-19 restrictions, Encroachments, Mineral Endorsement**

**Cost:** \$50 minimum or 5% of the basic rate on residential and 10% of the basic rate on non-residential.

**When Needed:** Required by most lenders on the Mortgagee's title policy. In addition to a survey being done.

**Protects:** Gives the lender further coverage with regards to survey encroachments, mineral right and/or restrictions set out on Schedule B.

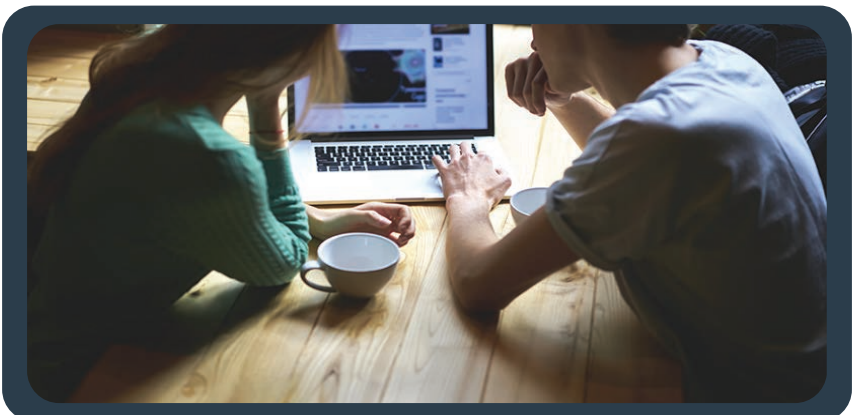
T-19.1 for non-residential Owner Title Policy for 15%  
T-19.2/19.3 for Minerals and Surfaces Damage End \$50.

**T-17 Planned Unit Development Endorsement**

**Cost:** \$25

**When Needed:** Required by most lenders on the Mortgagee's Title Policy when the property lies within a Planned Unit Development.

**Protects:** Gives lender further coverage with regards to restrictive covenants, HOA dues, enforced removal of existing structures and right of first refusal.



**T-30 Tax Deletion****T-3 Taxes Not Yet Due and Payable****Cost:** \$25

**When Needed:** Required by almost all lenders on Mortgagee's Title Policy.

**Protects:** Provides protection against rollback taxes subsequent taxes and assessments for prior years due to change in land usage or ownership.

\*Not Issued Under Agricultural Exemption

**T-33 Adjustable Rate Endorsement****Cost:** \$20

**When Needed:** Required by the mortgage company as an endorsement to the Mortgagee's Title Policy whenever the borrower has an Adjustable Rate Note.



**T-35 Revolving Credit Endorsement**

**Cost:** \$50

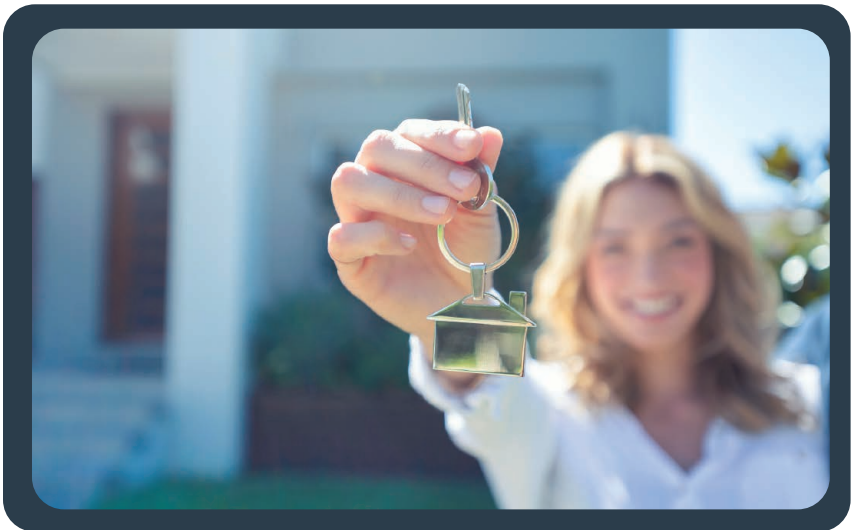
**When Needed:** Required by almost all mortgage companies on the Mortgagee's Title policy on residential properties.

**T-36 Environmental Protection Lien Endorsement**

**Cost:** \$25

**When Needed:** Required by almost all mortgage companies on the Mortgagee's Title Policy on residential properties.

**Protects:** The lender in case there are any existing liens regarding environment issues.





### **Survey Amendment on Owner's Title Policies**

**Cost:** 5% of the basic rate on residential and 15% on non-residential property.

**When Needed:** Optional coverage for owners.

**Protects:** Deletes language out of survey exceptions so that the owner has coverage from any discrepancies, conflicts, encroachments or protrusions or overlapping of improvements.

### **T-39 Balloon Endorsements**

**Cost:** \$25

**When Needed:** Required by the mortgage company as an endorsement to the Mortgagee's Title Policy whenever the borrower has a balloon note.

*Congrats on Closing with  
the Patten Proven Process!*

**T-42 Equity Loan Mortgage Endorsement**

**Cost:** 10% of basic rate

**When Needed:** Required by all mortgage companies on all home equity transactions.

**T-42.1 Supplemental Coverage Equity Loan Mortgage Endorsement**

**Cost:** 15% of basic rate

**When Needed:** Additional coverage required by most lenders on all home equity transactions.

POLICY ENDORSEMENTS



# Our Locations Across Texas to Serve You!



## Gulf Coast

### 1. Houston - River Oaks (HQ) |

**713.621.5808**

2500 West Loop S., Ste 500 *(Until Mid Sept. 2021)*

4265 San Felipe St, Ste 400 *(From Mid Sept. 2021 forward)*

Houston, TX 77027

### 2. Cypress | **832.364.6900**

12300 Dundee Ct, Ste 215,  
Cypress, TX 77429

### 3. Kingwood | **832.564.4512**

2815 W Lake Houston Pkwy,  
Ste 106,  
Kingwood, TX 77339

### 4. Katy | **281.578.4035**

19219 Katy Fwy, Ste 250,  
Houston, TX 77094

### 5. Sugar Land | **281.240.2049**

1650 Highway 6, Ste 160,  
Sugar Land, TX 77478

### 6. Memorial | **713.275.8110**

820 Gessner Rd, Ste 220,  
Houston, TX 77024

## Central Texas

### 1. Northwest Austin | **512.241.1818**

9600 Great Hills Trail,  
Ste 150 E,  
Austin, TX 78759

### 2. West Austin | **512.607.5020**

3801 N. Capital of TX Hwy,  
Ste J-120,  
Austin, TX 78746

## North Texas

### 1. DFW Metroplex | **469.202.8800**

106 Decker Drive, Ste 330,  
Irving, TX 75062

## Fee Offices

### 1. Ghrist Law Firm |

**713.337.0160**

5850 San Felipe Street,  
Ste 500,  
Houston, TX 77057

### 2. Ghrist Law Firm |

**817.415.2800**

9125 Belshire Drive, Ste 100,  
North Richland Hills, TX 76182

### 3. Ghrist Law Firm |

**817.778.4136**

4016 Gateway Drive, Ste 130,  
Colleyville, Texas 76034

### 4. Kingsland | **512.521.0778**

14757 West FM 1431, Ste 204,  
Kingsland, TX 78639

# WORK HARD, PLAY HARD

*with Patten Title*



Patten Title Company only succeeds because of the amazing people who work here. We cultivate a family atmosphere in the office through excellent pay, superior benefits, mentorship opportunities, and regular team outings. We then carry this spirit of togetherness and camaraderie into our client interactions. By treating each other with the utmost respect, we create an environment where you're excited to do superior work for our clients each and every day.

The Patten Title team is fueled by a passion for people and client success. Our clients receive unmatched title services and individual attention for all their title needs because we invest time and energy into developing our people because we know the success of our clients depends on them.



With members on the team gauging 15+ year tenures, the company's leadership team prioritize celebrating and nurturing the team members, companywide. It is this synergy that trickles down and effectively nurtures our client relationships. Any title agency will tell you it's growth and profits stem from client relationships and referrals. But it comes down to more than Patten Title's unique strategies and streamlined platforms. It all comes down to our people, and we put our people **FIRST!**



**PATTEN**  
**TITLE COMPANY**  
Real Title Solutions



A True  
Partner



Solutions  
Oriented



VIIP  
Service

PattenTitle.com



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