

Experience for yourself the level of quality that is our standard... offering personalized service delivered by a NASDAQ-traded title insurance company with superior financial stability.



Based in Chapel Hill, North Carolina, **Investors Title Insurance Company** is a publicly held title insurance underwriter that writes policies to protect mortgage lenders and homeowners from unforeseen claims made against title to real property.

**Investors Title** consistently earns exceptional financial ratings.



 A.M. Best Company: Financial Strength Rating of A (Excellent) for excellent ability to meet ongoing insurance obligations (<u>ambest.com</u>)



 Demotech, Inc.: Financial Stability Rating® (FSR) of A" (A Double Prime), Unsurpassed (<u>demotech.com</u>)

At Bankers Settlement Services–Capital Region, LLC, we are committed to providing fast, efficient service while offering high quality title products through Investors Title.

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A Settlement Team YOU Can Count On



### **About Us**

**Bankers Settlement Services-Capital Region** 

We are an agent of **Investors Title Insurance Company**, founded in 1972 and publicly traded on NASDAQ (symbol ITIC) since 1986. Licensed in 44 states, Investors Title is the fifth largest family of title insurance companies in the country.

We have been proudly providing title insurance and related services in Pennsylvania since 1999. We are a multi-owner title agent and we are proud to be affiliated with over twenty Pennsylvania community banks.

Our goal is to provide you and your clients with a positive title insurance experience and unsurpassed customer service. From the courteous and engaging way our staff answers the phone to the hassle-free and efficient closing, we demonstrate that you can count on us to meet your needs.

We follow ALTA Best Practices.

### **Our Services**

We provide title and settlement services to financial institutions, lenders, attorneys, realtors, and builders doing business in Pennsylvania. Bankers Settlement Services–Capital Region can also handle your out-of-state transactions with our large referral network nationwide.

- Title Insurance
- Closing Protection Letters
- Full Settlement Services
- · Remote Closing Ability
- Facilitation of Deed Preparation
- On-Site Certified Commercial Underwriter
- 1031 Like-Kind Exchanges
- Industry Education

Our website offers an online rate calculator and title application submissions. We guarantee prompt turnround of title commitments and policies.

## **The Customer Experience**

What is it like to work with Bankers Settlement Services-Capital Region?

We have a partnership-based philosophy so we focus on more than just the immediate needs of our customers. We actively educate the real estate and lending communities on products, claims, and title insurance basics so they can provide better service to their customers.

## What We Do, We Do Well

Our agency has built a team of knowledgeable experts who offer innovative products and excellent customer service. Our depth of knowledge enables us to respond quickly and effectively to detailed settlement questions, unusual search results, challenging title issues, and complex closings. We have the insight and ability to process even the most complicated transactions in a timely manner, and we take pride in consistently delivering outstanding title and settlement services.

Most importantly, we nurture lasting relationships with those we serve. We know you have a choice, and we want you to choose Bankers Settlement Services–Capital Region as your title insurance provider.

### **Our Fees**

Title Insurance Premium....All-Inclusive/Approved Attorney
Rate differs with loan amount/purchase amount

Endorsements \$300.00\*\*

Endorsements	\$300.00**
Closing Protection Letter (single transact	ion) \$125.00
Deed Preparation, if applicable	\$100.00
Outgoing Wire Fee	\$8.00

\* Rates/Charges are set by the Title Insurance Rating Bureau of PA and available upon request.

\*\* Standard endorsements are 100, 300 and 900; other lender required endorsements will be charged at cost.

**Please Note:** PA is an all-inclusive rate state whereas the premium includes the search, title exam, escrow and settlement services. We do not charge "junk fees" such as travel,

notary, courier, and others. We highly recommend comparison shopping.

# **What Our Customers Say About**

**Bankers Settlement Services-Capital Region** 

"Thanks to your hard work, my settlement happened without a hitch!" – Orrstown Bank Mortgage Originator

"Thank you so much for making my client's settlement a success!" – Jack Gaughen, Realtor

"Thank you for going the extra mile for my customer's settlement!" – Ephrata National Bank, Mortgage Officer

"Employees of BSSCR are so helpful in dealing with our title issues and concerns."

- FNCB Bank

"I have really enjoyed working with you. You have always provided everything that I needed in a timely manner. Thank you for all of your good service."

- Kish Bank

"I want to let you know what a pleasure it is working with all of you. Everyone is so helpful, pleasant and easy to work with."

– Jonestown Bank & Trust Co.