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**BANKERS SETTLEMENT SERVICES**
CAPITAL REGION, LLC

OUR UNDERWRITER

Based in Chapel Hill, North Carolina, Investors Title Insurance Company (ITIC) 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. ITIC is licensed in 44 states and operational in 22 states, including the District of Columbia. The Investors Title Company and its family of companies are among the largest in the country.

ITIC consistently earns exceptional financial ratings:



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



- Demotech, Inc.: Financial Stability Rating® (FSR) of A" (A Double Prime), *Unsurpassed* (demotech.com)

As an ITIC agent, 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 is a multi-owner title insurance agency established in 1999 in Harrisburg, Pennsylvania. As a multi-owner title agency, we are proud of our partnership with our community member banks. Together, we deliver a comprehensive solution that caters to our clients' diverse needs.

Our clients can expect a positive title insurance experience and exceptional customer service. From the courteous and engaging way our staff answers the phone to the hassle-free and efficient closing process, we strive to ensure you can rely on us for all your title insurance needs.

SOLUTIONS AND SERVICES

We provide title and settlement services to financial institutions, lenders, attorneys, realtors, and builders doing business in Pennsylvania. Our extensive referral network allows us to handle your out-of-state transactions nationwide.

- Title Insurance (owners and lenders)
- Closing Protection Letters
- Full Settlement Services
- Remote Closing Ability
- Facilitation of Deed Preparation
- On-Site Certified Commercial Underwriter
- 1031 Exchanges
- Industry Education

Our website provides an online rate calculator and title application submission form. We ensure a prompt turnaround for title commitments and policies.

UNPARALLELED EXPERTISE

Our agency consists of experts dedicated to offering innovative products and exceptional customer service. With extensive knowledge in our field, we are equipped to respond promptly and effectively to detailed settlement inquiries, unusual search results, challenging title issues, and complex closings. We have the insight and capability to handle even the most complicated transactions quickly, and we take pride in consistently delivering outstanding title and settlement services.

Most importantly, we cultivate long-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**
Closing Protection Letter (single transaction)	\$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.

EDUCATIONAL OUTREACH

As a multi-owner agency with a partnership philosophy, we are dedicated to educating the real estate and lending communities about the essentials of title insurance, claims, and related real estate products to improve service for their clients. We also prioritize ongoing communication about industry-related topics that directly impact our sector.

WHAT OUR CLIENTS SAY

- “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.”
– Peoples Security Bank & Trust Company
- “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.

