

The Title and Real Estate Industries Demand

“It’s time for a New Direction”

A White Paper

By

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Real Technology, Real Solutions, Real Benefits

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The Title and Real Estate Industries Demand... “It’s Time for a New Direction”

The Title and Real Estate Industries are now Adopting New Standards that Embrace a “High Performance Model” that Achieves Breakthrough Competitive Advantages...

Executive Summary

The Title and Real Estate industries are beginning to see the bottom of the housing slump, the resolution of the sub-mortgage collapse and order out of chaos within the financial markets. Obviously the impact to geographic markets in the U.S. vary considerably, but with the assistance that has been provided by the Federal Government in the form of stimulus and special programs, the Title and Real Estate industries are starting to become healthy beneficiaries of these initiatives.

Many may look at these programs as a convenient means to help shore up struggling industries to get back on track and/or take themselves out of survival mode; but others look at these government and state sponsored programs and see the potential for a new beginning. Where status-quo is no longer an acceptable strategy and the ramification of this disruption has altered the competitive landscape, a natural gap has occurred and has created the opportunity for new visions, goals and ideas. Old is tired, and new is energetic and contagious...so within industries that have been slow to change, suddenly the ability to impact and influence a new direction abounds...the questions now on the table for Title and Real Estate management teams are resoundingly clear;

“What am I going to do differently to prepare for a full recovery in light of current challenges; what are my competitors doing that I need to know about; and most important what do my customers want me to do differently to add value?”

The paradigm for success is growth, revenue and profitability...nothing has changed here and traditionally results have been achieved organically and/or through acquisition. If the industries are to change to a high performance model, full achievement must include four key imperatives that will directly impact results:

1. Enter new markets
2. Increase revenues in existing markets
3. Improve operational performance
4. Deliver products and services more efficiently and effectively



The gauge for success, however, is how well you execute and this becomes the determining factor if your company is “on” or “off” the road to becoming a High Performance Organization. The common thread for enablement of these imperatives is:

- Aggressively implementing new processes that drive positive levels of performance
- Leverage innovative technologies that helps deliver immediate results

- Institutionalize new patterns of behavior that reinforce “time to productivity” and “time to market”
- Eliminate the need for manual intervention and capture cost savings that will sustain profitability.

The decision today is at hand, for something to be done differently...and for those companies that embrace a new beginning and follow a High Performance Model as their strategic mantra for future growth...tomorrow will become brighter than ever!



The Changing Marketplace

The Title Industry by its nature is very competitive and the slow adoption of technological processes has become an inhibitor for growth. Internally developed programs have become a residual of the past, albeit some work better than others: while others, because it was always done this way, provide an old pathway for pre-determined results without regard for or trust in innovation. The constant drive for cost containment and the search for new business opportunities with improved profitability paths clearly are limited if innovation does not become the vehicle for consideration. The progressives, who are now adopting new avenues for growth of their businesses, are embracing change and selecting a high performance pathway forward to out-perform their peers and achieve best-in-class results by becoming truly high performance organizations.

High-performance business strategies build upon expertise in process, consulting, technology and services - which enable performance at the highest levels and create sustainable value for customers and shareholders. Would you consider altering standard business operations with complimentary digital processes that provide full regulatory compliance...and map to the intersection of leading technology service standards and best-in-class business practices to achieve improved profit margins and competitive advantages in the marketplace?

Among the key strengths that distinguish a high performance organization in the marketplace as opposed to remaining just a “me-too-company” include:

- Extensive industry expertise
- Broad and evolving service offerings
- Expertise and positive attitude for business transformation
- History of technology innovation and implementation
- Proven and experienced management teams

Operational success has been established in the Title and Real Estate industries when a company begins to execute its pathway forward in the drive to become a high performance organization.

What has been common-place in this process are the initial steps:

- Right size their organizations

- Simultaneously expand service offerings
- Stay focused on core competencies
- Outsource tasks that are aligned to support and service functions.

When implementing these steps, these companies have moved forward positively in every part of their business from strategic, tactical and day-to-day operations. Their customers can now count on them to mobilize the right people, provide the right skill-sets and support every interaction and service engagement with a world class “state-of-readiness,” and meet all delivery expectations in the Title and Real Estate Industries.



Today, customers are receiving the benefit of fully automated Title Production Platforms that provide closed loop property searches, access to property reports and data on a 24x7 basis, and delivery of “Title Ready” products in record breaking time. These new business processes, supported with front and back end technical interfaces, operate a paperless production and reporting platform that is networked via Software as a Service (SaaS) architected Internet portals. The digital information highway travels from customers, to title plants, to service operations centers, and back to the customer within hours, not days.

New industry standards have now been set in the marketplace and are quickly becoming recognized by customers who are demanding change from vendors and/or suppliers. Customers will become the drivers in the market as the industries move forward as they seek to become competitively advantaged while old performance standards go by the way-side.

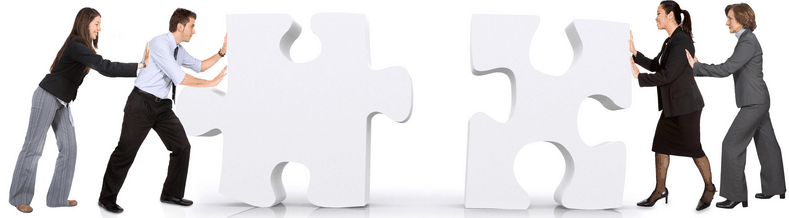
Results speak for themselves, when you deliver digital property searches with advanced state of the art reporting processes and have the capability for “title ready” products to be issued in hours, ongoing business value becomes economic value...and as the provider of these services you are on your way to becoming a High Performance Organization.

Sustaining Customer Relationships

Every High Performance team holds dear the relationships developed with customers. Understanding the unique set of business requirements that every customer has is imperative to maintaining an excellent relationship; whether this means the content and structure of search reporting, data capture methods, or the process used to integrate with their production systems. As expected, there are different levels of expertise within each provider organization in the Title and Real Estate Industries....so a one size fits all approach simply does not work. High performance organizations must stand ready to provide customized solutions with maximum flexibility that address their customer needs, wants and desires and not just provide standard offerings.

So what are the steps that make the high performance customer model work for you to maximize customer relationships:

- Assess internal and external environments and then determine a complimentary strategy that will advance the current state to a mutually agreed upon targeted conclusion.
- Decide on the most expeditious path forward to capture early results that reinforce the strategic direction and support the long term goals.
- Implement change efficiently and effectively and be open-minded that results are fully optimized when there is agreement and understanding.
- Always view the customer relationship as long term, and whereby over time you will provide added value and deliver promised results.



The achievement of superior customer satisfaction always pushes the upper levels of the performance bar and becomes the new standard that is expected by the customer. High-performance results are definable, quantifiable and achievable...how do you compare?

High Performance Business Innovation

High-performing business employees continue to “push the envelope” with innovative processes, procedures, creative approaches to enter into new markets and deliver more effective products and services that speak to value added. Often-times ground-breaking research and development and unmatched experience have shown startling results within the Title and Real Estate Industries, but so much of this goes unnoticed because the competitive advantage speaks louder than public pronouncements. However, times are changing fast, and it is the customer who is so pleased with their new performance standards that they are singing the praise of their own results...the word is getting out, have you heard?

High Performance Business Defined

There are several common threads that define high-performance businesses in the Title and Real Estate industries that include:

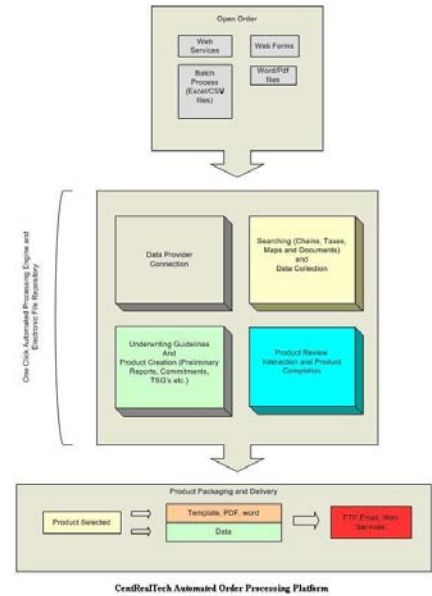
- Effectively balancing current needs and future opportunities.
- Consistently outperforming peers in revenue growth, profitability and total return to shareholders.
- Sustaining superiority across time, business cycles, industry disruptions and changes in leadership.

Customers reach high-performance levels of achievement when they address how to better compete in today’s markets with a vision for what markets will look like tomorrow. Their success is predicated on a clear set of adoption drivers that include a keen ability to make timely decisions, implementing distinctive and unique capabilities resulting in better organizational practices and creating winning organizational mindsets that support new directions and deliver efficiencies with greater profits.

High Performance Technology Defined

High performance technology has changed the way customers think about and execute business functionality and the results have impacted new standards for the Title and Real Estate Industry. Value derived and now expected will be provided through the execution of technological innovation when coupled with business practices. In reviewing these new standards each one by itself becomes a critical component to complete a property search and title process. The new closed loop digital platform should be benchmarked against the following criteria:

- Title products that contain hyperlinks to all referenced documents
- OCR technology to easily extract and insert appropriate information into title products
- Asynchronous integration to accelerate processing time for batch searches
- Secured partner and customer portals for transmission of property records
- XML technology to populate documents automatically
- A single seat solution that drives and completes “Title Ready” products
- A SaaS architecture delivered over the Internet which reduces upfront costs, no software to install, no hardware to manage, with greater productivity/ROI and lower total cost of ownership (TCO)
- Open API’s for compatible internal/partner application integration
- A world class disaster recovery center for full operational back-up
- The capability to produce all property documents and “Title Ready” products within hours.



Achieving High Performance Business Results

The ultimate test for any High Performance business is when the customer validates what was delivered versus what was promised. The standards that have evolved for the Title and Real Estate Industries are now customer defined:

- Improve processing turn times by optimizing workflow rules and technology.
- Automate and streamline processes by eliminating manual intervention.
- Improve organizational quality with mindsets that embrace change for the betterment of the organization.
- Deliver direct cost savings to the bottom line every time a property search is undertaken.

Now is the time to make your move and become a High Performance Organization delivering what the customer now expects in today's marketplace.

CentRealTech Defined

CentRealTech, Inc. is a privately held “high performance” technology and services company led by former title industry and technology executives with over 100 years of experience. The team set out in 2007 to become an established brand within the Title and Real Estate industries. Our strategy is to provide innovative services and technology that will eliminate manual processes from current practices, incorporate streamlined work flow processes with integrated information flows and deliver complete property searches that facilitate “title ready” products and documentation within hours of the initial request.

This "high-performance business strategy" builds on using our industry knowledge, extensive service practices and acquired technical capabilities by aligning industry standards, regulatory processes and business practices with a dynamic digital Title Production Platform. The platform architecture is a software as a service solution, designed and integrated via secured portals to the customer, the title plants and CentRealTech's world class operations center. Our robust platform helps customers solve their most pressing business problems such as gaining entry into new markets, adding revenue growth in existing markets and improving operational performance, by delivering products and services more effectively and efficiently through their production systems.

A balanced professional approach works...our deep domain expertise allows us to quickly assess and expertly determine a path forward with our customers. Our strong title plant relationships will provide nationwide data fulfillment and our highly-experienced and well-trained Title personnel will ensure that customers are the recipients of consistent, accurate and dependable property information and “title ready” products.

CentRealTech's customer goal is to achieve superior levels of satisfaction by accommodating customers with service solutions that are complimentary to organization design, support operational mandates, conform to industry/regulatory standards and delivered on time with direct cost savings to the bottom line. As a high performance organization, CentRealTech provides customers with an Industry 1st...a guarantee for performance that supports definable, quantifiable and achievable results!

For more information about our company please visit our website at www.centrealtech.com or call us at 916-273-9573.

For specific product and service information on the One Click System or Ultimate Services, please email us at info@centrealtech.com

***CentRealTech: Your High Performance
Business Partner***



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