

Job Title: Commercial Title Officer

Status: Non-Exempt

Team: Title Department

Reports to: Title Team Leader

Summary

A Commercial Title Officer is responsible for searching public records and examining documents to determine record status of real property title and is well versed in all aspects of commercial title transactions. The Commercial Title Officer prepares write-ups for commitments, title policies, guarantees, and endorsements in accordance with company examining procedures and established policies.

Essential Duties and Job Responsibilities (include, but are not limited to the following):

- Examines records such as deeds, deeds of trust, liens, judgments, and easements to determine ownership, encumbrances, and to verify the legal description of property. Communicates with escrow staff and/or customers concerning any discrepancies.
- Analyzes chains of title and prepares commitments outlining matters affecting title and actions required to clear title, with primary accountability for all title underwriting requirements.
- Reviews customer instructions to determine whether instructions can be met within the limits of the policy requested and the scope of services rendered by the company.
- Properly prices commitments, endorsements, policies, and guarantees using the appropriate schedule of fees and charges.
- Requests high-liability approvals according to company and underwriter guidelines.
- Assists escrow staff and customers with questions regarding the insurability of title orders.
- Coordinates the company's response to title objections put forth by buyer's counsel and/or lender's counsel.
- Reviews collateral documents such as trusts, powers of attorney, and court documents as necessary.
- Receives and responds to customer inquiries; provides technical expertise to customer inquiries, while adhering to company and underwriting guidelines.
- Consults with customers for verification of facts and details involving the property; takes responsibility for exceptional customer satisfaction.
- Provides support, training, and mentorship to other team members.

Qualifications and Requirements

- Thorough knowledge of title plant resources, industry-accepted best practices, underwriter guidelines, and title insurance rate manuals.
- High level understanding of legal descriptions and deed plotting software.
- Working knowledge of title industry systems and software. (ResWare and PropertySync experience preferred but not required)
- Minimum of five years' experience in the title insurance industry.
- High school diploma or equivalent required.
- Proficient with Microsoft Office applications, including Word, Excel, Teams, and Outlook.
- Excellent interpersonal skills, analytical, and critical thinking skills.

- Strong written and verbal communication skills to assist in delivering industry-leading customer service.
- Ability to be detail-oriented, diligent, and flexible.

Physical Requirements

- Sit for prolonged periods.
- Use hands and/or fingers to pick up, grasp, and sort
- Occasionally lift and/or move up to 25 pounds.
- Specific vision abilities include close and peripheral vision and the ability to focus and identify/distinguish colors.

Language Skills

This position requires the ability to read, analyze, and interpret the most complex documents related to title insurance and settlement services. The ability to communicate in writing and orally in an effective manner is necessary. It is also necessary to effectively present information and respond to questions from other team members, customers, underwriters, and other stakeholders. Good public speaking skills capable of presenting to small and medium sized groups is important. Candidates must be able to organize, create, and present classes on title, escrow, and related products and services.

Mathematical Skills

Ability to work with basic mathematical concepts used in the calculation of rates and premiums. The ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

Technology Skills

Proficiency in the use of the following, or similar software programs, including Word, Excel, Teams, and Outlook. Experience with common title industry file management systems and title plant software. Likewise, the ability to use a personal computer, multi-line phone system, copy/fax/scanning machines, and printers. Basic typing skills are also important.

Work Environment

The work environment characteristics described herein are representative of those a team member encounters while performing the essential functions of this job. Occasionally, travel to branch, customer, vendor, or event locations are required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Operates in a typical office environment.
- Work is performed largely at a desk, utilizing typical office equipment, including computers.
- The noise level in the work environment is usually low to moderate.