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# Of Particular Interest

## Quiz Coffee Break



Be the first person to answer this trivia question and you will win a \$20 gift card to Starbucks!

February Coffee Break Quiz

Who became the first U.S. President to visit China on February 21, 1972?

Just email your answer with the subject line: *February Coffee Break Quiz* to [sales@richmondmonroe.com](mailto:sales@richmondmonroe.com).



## FALL IN LOVE WITH OUTSOURCING

### *Do you have limited staff and not enough manpower?*

Richmond Monroe can help resolve your manpower issues—

Consider us an extension of your existing staff for a fraction of the cost of hiring temps and eliminate allocation of existing staff away from other areas. And you can forget about paying those expensive attorney fees! You don't need them anymore. Get exceptional service and superior document preparation, tracking and recording for less. Just tell us what you want to accomplish and we will make it happen backed by a Professional Service Level Agreement.

### *Don't know where to begin?*

Richmond Monroe accepts your documents in any format or quantity—

By utilizing our website you can enter information on a document-by-document basis, upload multiple documents or provide a data feed or spreadsheet with any number of documents and we will upload them to our system. We can also utilize your website for uploads and downloads of data or your existing imaging system to access images for processing. Don't worry! This part is easy and we will walk you through it.

### *Not only do you need the Assignment prepared but you need the POA recorded, but how?*

Richmond Monroe prepares and records documents in every jurisdiction in the US—

Whether you need a single or multiple POA's recorded, Richmond Monroe can handle it. We obtain certified copies of the POA upon recording so we can process your assignments quickly. We provide data entry, quality control processes, we can sign, print the assignment, cut the recording fee check and send to record your assignments and any other documents needed. The documents are sent to the jurisdiction in various methods and you can view the status and tracking of your documents through the entire process. Specialized reporting is also available, just ask your representative.

### *Experienced problems with rejections?*

Richmond can help you avoid Rejections—

Our system calculates the recording fees for each document and customizes each document based upon jurisdictional requirements. Errors can often be resolved without client intervention or additional cost. What more can you ask for? It's virtually effortless on your part.

# We our clients!



## LIEN RELEASE SERVICES:

We have the capability and experience to process lien releases nationwide, regardless of location or volume. Following guidelines set by our clients, we adhere to strict compliance regulations at state and local levels in over 3600 recording jurisdictions nationwide. Our lien release services include:

- Custodial file ordering
- Data entry
- Signing and notarizing all documents
- Calculate and issue recording fees
- Packaging/mailing of the release
- Recording confirmation
- Imaging and indexing
- Packaging/mailing of the homeowner/borrower

## ASSIGNMENT SERVICES:

We offer the preparation of missing/intervening assignments and/or bulk assignment projects for the residential and commercial industry. Assignments are prepared within state and recording jurisdiction guidelines. Our range of assignment services includes:

- Custodial file ordering
- Data entry
- Quality control
- Printing
- Signing and notarizing all documents
- Calculate and issue recording fees
- Packaging/mailing of the assignment
- Recording confirmation
- Imaging and indexing

## RECORDING SERVICES:

Our database of State and County requirements is continuously updated to ensure the documents are recorded in a timely manner. Once the documents are received in our office, they go through the following procedures:

- Verify all county requirements are met
- Exception reporting
- Create any necessary county cover sheets
- Calculate recording and Real Estate Tax costs
- Package documents/mail to the recorder
- Confirmation of recordation
- Imaging and indexing
- Mail completed documents at client's direction

## DOCUMENT RETRIEVAL:

Individual or bulk research requests can be submitted either by a download or by using our secure website. Utilizing our online subscriptions and a nationwide network of abstractors, we can provide copies, certified copies and/or basic recording information of any document recorded in any jurisdiction.

When an order is completed, it is uploaded to an access restricted client portal or sent based on client's preference. Our detail oriented research team strives for accuracy and quick turnaround times.





### TITLE POLICY RETRIEVAL:

There are two methods of obtaining original lenders title policies, duplicate original policies, certified copies of the duplicate original, plain copies and endorsements.

*Letter Process* - Letters are mailed to the closing agent, title agent or attorney requesting the documents specified. Using this method we get back approximately 35% of the documents we requested.

*Phone Call Process* - Further research directly by phone provides verification of the lenders policy by obtaining the commitment/title policy number and timeframe for delivery. We monitor timeframes closely until delivery is complete or an exception occurs. RM has upheld a 97% success rate using our unique title policy retrieval processes.

### LENDER TRACING:

Our system holds a database of entities that have moved, changed names, were assumed, merged, etc. We attempt to locate and contact a potential signor to confirm signing rights. If locating a signor is unsuccessful, we will advise the client that the lender is closed. If an exception occurs we notify the client and provide a detailed exception report. For other possible exceptions, we also provide Misc Document Preparation.

# Document Control Services

## Post Closing Trailing Documents

Post closing documents can be sent directly to RM. We will image and index all documents in the file and/or capture any data. Images are available online 24/7 from our secure website. We can deliver the data and images in a variety of formats or upload them to your internal systems. Documents will be forwarded to the custodian and/or the investor.

## Collateral File Review

We offer complete scrub down of your pool of loans to ensure they are clean and exception free. Images are available online 24/7 from our secure website. We can deliver the data and images in a variety of formats or upload them to your internal systems. Documents will be forwarded to the custodian and/or the investor.

## Imaging, Indexing and Data Storage

Our team of experts can eliminate your challenges of organizing and storing documents. Utilizing our unique software we are able to image, index and upload documents through our secure website 24/7.

## Foreclosure Collateral Tracking

Upon receipt of a download of loans in the foreclosure process, we generate a request of the custodial file from the custodian. We image and audit each file. We then complete the foreclosure attorneys request and inform the client of any exceptions. Our range of Foreclosure Collateral Tracking includes:

- Capture of data
- Image all valuable documents
- Forward all needed documents to the Attorney
- Send documents with a bailee letter
- Storage of documents until the loan is either reinstated, Paid-In-full or considered REO
- Request the return of documents from the attorney

## Misc Document Preparation

We can also prepare special purpose documents such as Lost Note Affidavits, Allonges, Partial Releases, Quit Claim Deeds, Lost Mortgage Affidavits, etc.

We will provide electronic or print and forward the document to the client for signature.





# Particular Interest



Richmond Monroe loves to help their clients to succeed. Our goal is to do everything possible to help our clients continue their successful business practices. Consider Richmond Monroe an extension of your current processes. We make it easy to outsource a small piece of the process, or the entire flow line. By allowing us to assist you, your team is able to focus on other areas, or in the departments where they are needed most. Throughout this newsletter you can read about the services we provide which may benefit you. Call us today to find out how we can help you and we will give you a complete run down of how it all comes together.

## *County Updates*

Howard, MD – Address Update  
Clerk of the Circuit Court for Howard County  
Land Records/License Department  
9250 Bendix Road  
Columbia, MD 21045

Andrew, MO – Send Self Addressed Stamped  
Return Envelope with any documents for  
recording



15511 State Highway 13  
Branson West, MO

