



PCS Title:

Sealing the Deal with Simplifile



Joseph Seagle - PCS Title

In 2004 Joseph E. Seagle founded his Florida law firm and real estate closing business, PCS Title. It has since grown to four offices in the greater Orlando area and is currently expanding into 14 more states. The flourishing company's specialty is investors with a focus on land trusts and distressed properties, including those in foreclosure, bankruptcy, and probate. This niche has presented special challenges—challenges Simplifile was poised to address.

Challenge: *A to Z: What's the Shortest Route Possible?*

PCS Title counts among their clients many private investors for whom rapid closure isn't just a desire but a necessity. Some of their clients may purchase a foreclosure at the courthouse and need to record that deed within hours. Others with "distressed" properties can be vulnerable to fraudulent actions such as property resell; they must have their purchase promptly recorded by the County—before the "deed in fraud" itself completes the recordation process.

PCS Title seeks first to eliminate risk for these customers, by performing a search of the public records, law, and court decisions pertaining to the property. They determine the current recorded ownership, any recorded liens or encumbrances, and any other matters of record that could affect the title. Being proactive is one half of the service necessary to address their customers' needs. *(continued >)*

The other half, of course, is rapid turnaround. To ensure a successful transaction, what PCS Title needed was to eliminate the gap between their most recent title search and the property's recordation. Their business success depended upon it. So Dave Heine, PCS Title's Director of Operations, investigated Orange County's early efforts at eRecording.

Heine knew that the rapid turnaround eRecording provides could solve his gap problem. What he found, however, was that the eRecording technology of several years ago was "too cumbersome to deal with." At its foundation were XML cover sheets, and every sheet had to be tailor made to address the content in each specific document. According to Heine, "It would have required that I hire a full-time person just to write the XML code and data sheets for document submission. And that was cost prohibitive."

The gap fix PCS Title sought lay just beyond reach.

Solution: *Simplifile: There's No One Faster*

In early 2007, however, Heine learned that Simplifile had entered the Florida market and was beginning to offer their particular brand of eRecording services in Orange County. He was thrilled. PCS Title already had their County-required Agent ID number from the earlier years of eRecording failures, and thus was immediately ready to jump on board this latest eRecording venture.

What Heine found was that Simplifile software was everything he could have asked for in an eRecording offering. PCS Title employees simply scan the documents they wish to submit to the County, converting them into an electronic image, and with one click of the mouse they are on their way for approval and eRecording. And minutes—not days or weeks—later, the document approved, PCS Title can instantly retrieve the original image featuring the recordation stamp, issue title policies, and return files to customers the same day. Turnaround is now rapid enough to meet the needs of all their clientele.

Result: *And Everybody Wins*

PCS Title was the first Orange County, Florida, submitter for Simplifile, and in fact the first Orange County title company to electronically record a deed and mortgage. They are delighted that they can now hand clients recorded deeds before they even leave the Closing Room. That is what you call customer service!

Everyone, PCS Title employees and customers alike, now wears the Simplifile Smile. •

ABOUT SIMPLIFILE

Simplifile provides innovative, simple, and secure eRecording services for a wide variety of customers, including title companies, banks, attorneys, and county and state government jurisdictions. Our eRecording services accelerate document recording and simplify document workflow processes, significantly reducing costly overhead associated with traditional submission and recordation methods while improving client service levels dramatically.

Simplifile is focused on building the industry's de facto eRecording network. As such, we provide a streamlined yet scalable approach to electronic recording tailored to customers of all shapes and sizes. For more information on how Simplifile can help you succeed, visit simplifile.com or call 800.460.5657.