



## **Job Description – Title Examiner**

*The position of Title Examiner performs a core role in the business operation of Simplicity Title. We rely on our Examiners to use their independent judgment and discretion in their work. Title examination is a major assignment and substantially affects our business operations. Some of your responsibilities include:*

### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Review and examine title searches to determine the appropriate requirements to clear title, exceptions from coverage, legal description, and vested owner to be included in the title commitment and order additional searches as needed
- Evaluate which documents need to be reviewed to determine the insurability of the property and the insured parties of the transaction
- Draft documents to include Closing Service Letters, Affidavits of Title, and Notices of Settlement
- Prepare title commitment package for submission to attorneys, lender responsible for financing, and appropriate parties associated with the transaction
- Prepare Endorsements for additional protection for various types of transactions (e.g., ALTA 4 for condominium transactions)
- Review and prepare survey exceptions to title policies
- Monitor emails and reply to title inquiries from attorneys, purchasers, lenders, vendors, and co-workers regarding title-related matters, search inquiries, invoices, and turn-around time for commitments
- Upload documents and important email correspondence into AccuTitle for use by attorneys, borrowers, lenders, and co-workers relating to searches, surveys, lender information, and title documents
- Review and use discretion to comment on sale documents
- Communicate any issues that may affect the closing of a transaction and/or any circumstances that may lead to client dissatisfaction with the appropriate Settlement Processor and Management
- Collaborate with the Settlement Team to ensure all items are cleared to proceed with closing (i.e: tax liens, bankruptcies, boundary disputes, list pendants, etc.)
- Review industry publications to remain knowledgeable of changes in laws and practices affecting the issuance of title policies
- Answer phones, as needed for the completion of the core responsibilities of the Title Department

### **DESIRED COMPETENCIES**

- Ability to follow company procedures and policies in meeting the Company's expectations for customer service
- Possess in-depth knowledge of title insurance requirements, title search procedures, regulatory guidelines, legal descriptions and real estate closing practices,
- Experience as a Title Abstractor is a plus

### **REQUIRED SKILLS AND QUALIFICATIONS**

- At least 3-5 years of experience in title examining
- Valid and active NJ Title Producer's License
- Experience with AccuTitle software or other title related software is preferred (*not required*)
- Strong research, analytical, investigative and problem-solving skills
- Great customer service skills with excellent problem-solving ability
- Exceptional written and verbal communication skills are a must
- Strong attention to detail and consistently displays high levels of professionalism
- Ability to make sound judgement calls