

Starters (Priors)

General

Title Data is one of the nation's leaders in loading digital copies of starters (title insurance commitments and policies) into its online Image Library, fully linked to the corresponding parcel in the geographic portion of the Title Plant. Over 5 million starters are just a click away. Title Data makes a county's digital starters available to all customers subscribing to that county's Title Plant. The availability of these digital starters can be a tremendous help to title companies who do their own title work, as it shortcuts the search and examination process.

Digital Starter Fee

Title Data charges \$30 for each digital starter a customer retrieves from Title Data's Image Library (\$10 when a customer retrieves its own digital starter), and the fee includes viewing and printing. Title Data pays \$20 of the \$30 fee to the title company that furnished Title Data with the digital starter (no payment is made when a customer retrieves its own starter). Title Data bills its customers for digital starters in arrears - i.e., the current month's invoice charges a customer for digital starters retrieved during the prior month.

Minimum Requirements for a Digital Starter

To be eligible for storage in Title Data's Image Library a digital starter must satisfy *all* of the following requirements:

1. The digital starter must be legible and contain a valid legal description.
2. The digital starter must contain the issuing company's name and GF number.
3. The digital starter must contain, at a minimum, the type of policy or policies issued or to be issued, interest of the insured or proposed insured in the property, vesting information, a list of exceptions, and Schedule C (if the digital starter is a commitment). The digital starter may exclude the name of the insured or proposed insured, policy amount and sales price.

Credit for Deficient Digital Starters

While Title Data makes no warranties to its customers or any third party regarding the accuracy or completeness of a digital starter, nor does Title Data accept any liability for the inaccuracy or incompleteness of a digital starter, Title Data *will* issue its customer a full credit in the event the customer retrieves a digital starter from the Image Library which does not satisfy *all* of the conditions set forth above under *Minimum Requirements*. Simply contact Title Data's Customer Support Department via e-mail at customersupport@titledata.com anytime or call 713.880.2600 within 10 days to request credit.

How to Get Started (Furnishing *Your* Commitments and Policies to Title Data)

If you are a Title Data customer, you are welcome to make your title insurance commitments and policies available to Title Data's other customers (subscribing to the county to which the commitment or policy pertains) by means of Title Data's Title Plant and Image Library. Title Data will pay you \$20 for each digital starter another customer retrieves from Title Data's Image Library. There is no cost to get started and no cost for Title Data to store your starters in its Image Library, and *you* choose which digital starters you send to Title Data. For example, you may not wish to share your title work on a high-liability transaction or an extremely complex title examination. While most title companies prefer to purchase a digital commitment as it shows what curative matters the examiner noted, Title Data does accept digital policies if the corresponding digital commitment is not available.

Starter Submission Procedures:

Document Formats: PDF or TIFF

Document Naming: GF#

Examples: 1234520181105.pdf, 1105201812345.TIFF, etc.

Optional:

Legal: If it is possible to provide the legal, it should be embedded in a CSV or XML file that matches the file name of the document.

Bulk Submission: If you export multiple records, you can provide a single CSV or XML that contains the file names for each document batched, matched with the GF and the legal.

- Note: Bulk processing can make the process more complicated, as changes in your CSV or XML format will break the process. We will also need to coordinate on what will be provided within the CSV or XML so that it can be processed into the plant. If you prefer this option, please contact Paul Lambert for specific details at plambert@titledata.com

Transmission:

We facilitate electronic transmission of starters using SFTP/FTP. When your company is initially setup for this process, we will provide you FTP credentials.

To learn more about getting started, e-mail Kevin Gugenheim at kgugenheim@titledata.com.