



OUR UNDERWRITER

Based in Chapel Hill, North Carolina, Investors Title Insurance Company (ITIC) is a publicly held title insurance underwriter that writes policies to protect mortgage lenders and homeowners from unforeseen claims made against title to real property. ITIC is licensed in 44 states and operational in 22 states, including the District of Columbia. The Investors Title Company and its family of companies are among the largest in the country.

ITIC consistently earns exceptional financial ratings:

- A.M. Best Company:
Financial Strength Rating of
A (Excellent) for excellent
ability to meet ongoing insurance obligations
(ambest.com)
- Demotech, Inc.: Financial
Stability Rating® (FSR)
of A" (A Double Prime),
Unsurpassed (demotech.com)



As an ITIC agent, we are committed to providing fast, efficient service while offering high-quality title products through Investors Title.

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 **Bankers Settlement Services**
OF SOUTHWEST PA, LLC



**A Settlement
Team **YOU** Can
Count On.**



ABOUT US

Bankers Settlement Services of Southwest PA is a multi-owner title insurance agency established in 1999 in Hollidaysburg, Pennsylvania. As a multi-owner title agency, we are proud of our partnership with our community members. Together, we deliver a comprehensive solution that caters to our clients' diverse needs.

Our clients can expect a positive title insurance experience and exceptional customer service. From the courteous and engaging way our staff answers the phone to the hassle-free and efficient closing process, we strive to ensure you can rely on us for all your title insurance needs.

EDUCATIONAL OUTREACH

As a multi-owner agency with a partnership philosophy, we are dedicated to educating the real estate and lending communities about the essentials of title insurance, claims, and related real estate products to improve service for their clients. We also prioritize ongoing communication about industry-related topics that directly impact our sector.

SOLUTIONS AND SERVICES

We provide title and settlement services to financial institutions, lenders, attorneys, realtors, and builders doing business in Pennsylvania. Our extensive referral network allows us to handle your out-of-state transactions nationwide.

- Title Insurance
- Closing Protection Letters
- Full Settlement Services
- Remote Closing Ability
- Facilitation of Deed Preparation
- On-Site Certified Commercial Underwriter
- 1031 Like-Kind Exchanges
- Industry Education

Our website provides an online rate calculator and title application submission form. We ensure a prompt turnaround for title commitments and policies.

UNPARALLELED EXPERTISE

Our agency consists of experts dedicated to offering innovative products and exceptional customer service. With extensive knowledge in our field, we are equipped to respond promptly and effectively to detailed settlement inquiries, unusual search results, challenging title issues, and complex closings. We have the insight and capability to handle even the most complicated transactions quickly, and we take pride in consistently delivering outstanding title and settlement services.

Most importantly, we cultivate long-lasting relationships with those we serve. We know you have a choice, and we want you to choose Bankers Settlement Services of Southwest PA as your title insurance provider.

OUR FEES

Title Insurance Premium	All-Inclusive/Approved
Attorney Rate differs with loan amount/purchase amount	
Endorsements	\$300.00**
Closing Protection Letter (single transaction)	\$125.00
Deed Preparation, if applicable	\$125.00
Outgoing Wire Fee	\$15.00
Overnight Fee	\$25

* Rates/Charges are set by the Title Insurance Rating Bureau of PA and available upon request.

** Standard endorsements are 100, 300 and 900; other lender required endorsements will be charged at cost.

Please Note: PA is an all-inclusive rate state whereas the premium includes the search, title exam, escrow and settlement services. We do not charge "junk fees" such as travel, notary, courier, and others. We highly recommend comparison shopping.



OWNER AFFILIATES

- Ameriserv Financial Bank
- 1st Summit Bank
- CNB Bank
- C&N
- InFirst Bank
- Reliance Bank
- PS Bank
- S&T Bank

We have a relationship with over 350 settlement providers in 38 Pennsylvania counties to whom we provide title insurance for the mortgagee and owner.