



Office of Central Procurement  
1100 Bank Street ~ Suite 724  
Richmond, Virginia 23219  
Email: [procurement@dgs.virginia.gov](mailto:procurement@dgs.virginia.gov)

**MODIFICATION #5  
TO  
CONTRACT DGS-140825-ETA  
BETWEEN  
THE COMMONWEALTH OF VIRGINIA  
DEPARTMENT OF GENERAL SERVICES  
AND  
eTITLE AGENCY, INC.**

This Modification #5 is an Agreement between the Commonwealth of Virginia, hereinafter referred to as "State" or "Commonwealth" or "DGS" (Department of General Services) and eTitle Agency, Inc., hereinafter referred to as "Contractor," relating to Contract DGS-140825-ETA dated August 20, 2014, as amended, hereinafter referred to as the "Contract" or "Agreement." This Modification #5 is hereby incorporated into and made an integral part of Contract DGS-140825-ETA.

The purpose of this Modification #5 is to document both parties' agreement concerning Renewal of Contract.

**Reference:** Contract DGS-140825-ETA Section VI., entitled "Mandatory Special Terms and Conditions," Subsection E, entitled "Renewal of Contract."

The Commonwealth elects to exercise its option to renew the fifth of five (5) successive one (1) year renewal periods under the terms and conditions of the original Contract beginning August 20, 2019 and continuing through August 19, 2020.

The foregoing is the complete and final expression of the parties' agreement to modify Contract DGS-140825-ETA and cannot be modified, except in writing signed by the duly authorized representatives of both parties. Notwithstanding the above, this Modification #5 is effective immediately upon its final execution unless otherwise stated herein.

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.**

**PERSONS SIGNING THIS CONTRACT ARE AUTHORIZED REPRESENTATIVES OF EACH PARTY TO THIS CONTRACT AND ACKNOWLEDGE THAT EACH PARTY AGREES TO BE BOUND BY THE TERMS AND CONDITIONS OF THE CONTRACT.**

**SIGNATURE CONTINUED ON NEXT PAGE**

**ETITLE AGENCY, INC.**

**COMMONWEALTH OF VIRGINIA**

BY: L B Phelps

BY: 

NAME: LORI B PHELPS  
(PRINTED)

NAME: Ninikiekwe M. Harris, VCA  
(PRINTED)

TITLE: CONTROLLER

TITLE: Contracting Officer

DATE: 7.30.19

DATE: 8/1/19

**CONTINUED ON NEXT PAGE**

**ATTACHMENT A  
TO  
CONTRACT DGS-140825-ETA  
BETWEEN  
THE COMMONWEALTH OF VIRGINIA  
DEPARTMENT OF GENERAL SERVICES  
AND  
ETITLE AGENCY, INC.**

***Services and Pricing Schedule***

***PRICING EFFECTIVE AUGUST 20, 2019***

Attachment A is hereby incorporated into and made an integral part of Contract DGS-140825-ETA between the Commonwealth of Virginia's Department of General Services ("Commonwealth", "State", or "DGS") and The ETitle Agency, Inc. ("Contractor").

In the event of any discrepancy between Attachment A and Contract DGS-140825-ETA, the provisions of Contract DGS-140825-ETA shall control.

<b>Item</b>	<b>Description of Service</b>	<b>Cost (Not to Exceed)</b>
A.	Title Insurance Rate Schedule	\$3.00 per M \$
B.	Endorsement/Extra Hazard Fee	1%
C.	Title Examination	\$150.00 per hour
D.	Document Copies	\$1.00 per page
E.	Title Commitment	\$1,000.00
F.	Settlement and Escrow Services	\$500.00



DEPARTMENT OF  
GENERAL SERVICES

# COMMONWEALTH of VIRGINIA

## SOLICITATION ~ OFFER ~ and AWARD Non-Professional Services

**Sealed Invitation for Bid (IFB) for  
TITLE EXAMINATIONS, TITLE INSURANCE, AND SETTLEMENT SERVICES  
NIGP Codes 94615-Appraisal Services, 94646-Escrow & Title Services, and 96866-Right of Way Services**

1. Contract #: TO BE ISSUED AT TIME OF AWARD	2. IFB #: EKB-2014-0626	3. Date Issued: JUNE 26, 2014	4. Due Date / Time: AUGUST 5, 2014 02:00PM EST
For Information Contact: Ebony K. Beaver, VCO, VCA via email at: <a href="mailto:ebony.beaver@dgs.virginia.gov">ebony.beaver@dgs.virginia.gov</a> <b>NO QUESTIONS WILL BE ANSWERED VIA TELEPHONE</b>			
5. ISSUING OFFICE: Department of General Services Central Procurement Unit (CPU) 1100 Bank Street, Suite 724 Richmond, Virginia 23219		6. SHIP TO: As stipulated in individual eVA Orders	

### SOLICITATION

7. This is an advertised solicitation consisting of (1) the Purpose; (2) Scope of Work; (3) Mandatory General Terms and Conditions; (4) Mandatory Special Terms and Conditions; and other provisions, representations, certifications, or specifications as per attached or incorporated herein by reference. **Sealed bids for furnishing the Services set forth in the schedule must be returned to the Issuing Office (Item #5 above.)** If hand carried, deliver to the CPU located on the seventh floor of the address indicated above. **Complete bids must be received prior to 02:00 P.M. local time on the Date Due indicated above in Item #4 above.** Bids will be publicly opened at 11:00 A.M. (local time), August 6, 2014, in the CPU Conference Room, 1100 Bank Street, Seventh Floor, Suite 724, Richmond, Virginia.

**CLARIFICATION OF TERMS:** If any prospective Bidder has questions about the specifications or other solicitation documents, the prospective Bidder should contact the Contracting Officer named below in writing via email or fax no later than five (5) working days before the due date. No questions will be answered by telephone. Any revisions to the solicitation will be made only by an addendum issued by the Contracting Officer. The addendum, if necessary, will be posted online at <http://www.eva.virginia.gov>. It is the responsibility of the Bidder to download the addendum.

**PERIOD OF CONTRACT:** One (1) year term contract with five (5) additional successive one (1) year renewal options.

Issued by: Ebony K. Beaver, VCO, VCA  
DGS Contracting Officer

*Ebony K. Beaver /s/*  
Signature

### OFFER

In Compliance with the Terms and Conditions set forth in the solicitation, the undersigned agrees, if this offer is accepted, within 90 days from the date due above, to furnish any or all Bid Items awarded at the prices offered in the Schedule, delivered to the Ship To Address above within the time specified in the Schedule. All bidders are subject to the Mandatory General and Mandatory Special Terms and Conditions set forth herein.

8. Company Name: eTitle Agency, Inc. eVA Vendor ID or DUNS #: 144123606  
Address: 1602 Village Market Blvd. SE, Suite 300 State Corporation Commission ID #: F1796061  
City/State/ZIP: Laesburg, VA 20175 Fax No.: (248) 502-1401  
Signature: *Alison Orlans* Cell No.: \_\_\_\_\_  
Printed Name: Alison Orlans Email: aorlans@etitleagency.com  
Title: President  
Telephone No.: (248) 502-3144  
Contractor's TIN: 38-3515274

9. BILL TO:  
See Section VII: Method of Payment

### AWARD

10. ACCEPTED AS TO BID ITEM / CATEGORY NUMBERS: <u>A-F</u>	11. AMOUNT: <u>NOTE \$100,000 per term</u>	12. AWARD DATE: <u>8/20/14</u>
13. COMMONWEALTH'S REPRESENTATIVE: Ebony K. Beaver, VCO, VCA	14. COMMONWEALTH OF VIRGINIA By: <u><i>Ebony K. Beaver</i></u>	

NOTE: This public body does not discriminate against faith-based organizations in accordance with the Code of Virginia, §2.2-4343.1 or against an Bidder because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment.

**ATTACHMENT A**

**BID PRICING**

Bidder shall review this complete solicitation before completing and submitting the below bid pricing page.

- A. Title Insurance Rate Schedule. Attach a schedule for title insurance premiums (which shall include "as completed" endorsements) shall not exceed \$ 3.00 per thousand dollars of insured value..
- B. Endorsement/Extra Hazard Fee. The fee for one or more endorsements (excluding any "as completed" endorsement) shall not exceed 1 % of the rate charged for the title insurance premium.
- C. Title Examination. The hourly rate to be charged for title examination services performed anywhere throughout the Commonwealth of Virginia shall not exceed \$ 150.00 per hour.
- D. Document Copies. The fee for document copies shall not exceed \$ 1.00 per page.
- E. Title Commitment. The fee for preparing and delivering a title report or commitment shall not exceed \$ 1,000.00.
- F. Settlement and Escrow Services. The fee for settlement and escrow services shall not exceed \$ 500.00.

**REGISTRATION CERTIFICATION**

By my signature below, I certify that the individual or entity named below is registered as a settlement agent pursuant to the Real Estate Settlement Agents Act with the appropriate authority as follows:

Registrant's Name: eTitle Agency, Inc.

Registration Number: F1796061

Registering Authority:  
 State Corporation Commission  
 Virginia State Bar  
 Virginia Real Estate Board

Signature: 

Printed Name: Alison Orlans

Title: President

Name of Business/Proprietorship: eTitle Agency, Inc.

Date: 8/19/14



1602 Village Market Blvd. SE, Suite 300  
Leesburg, Virginia 20175  
P 703 777 4261  
F 703 940 9111  
www.etitleagency.com

August 5, 2014

Ms. Ebony K. Beaver, VCO, VCA  
Department of General Services  
Central Procurement Unit (CPU)  
1100 Bank Street, Suite 724  
Richmond, VA 23219

Re: Solicitation Event I.D.: 94646-IFB#EKB-2014-0626  
Event Title: Title Examinations, Title Insurance, and Settlement Services

Dear Ms. Beaver:

eTitle is pleased to submit this proposal for the provision of Real Estate Title Examinations, Title Insurance, Title Insurance underwriting, and Settlement Services for sophisticated and complex commercial real estate transactions as requested by the departments, agencies, and institutions of the Commonwealth of Virginia, with the support of the Department of General Services and the Office of The Attorney General, to acquire and dispose of interests in real property throughout the Commonwealth via purchase, exchange, condemnation, proffer, gift, lease, or conveyance.

eTitle is an established WBENC certified women-owned title company that has performed hundreds of thousands of real estate title searches, examinations, and settlement services over the last fourteen years for both residential and commercial properties.

Based on our vast experience in delivering title search services in Maryland, D.C. and Virginia, we believe that we understand your challenges and objectives and that our service delivery will exceed your expectations. Our operational workflow and associated technology help our current clients meet their business objectives and we are confident these capabilities will deliver the results you desire as well.

We welcome the opportunity to build a mutually beneficial business relationship with the Department of General Services and the Office of The Attorney General and look forward to discussing the contents of this bid proposal with you further.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Alison Orleans', is written over a faint, larger version of the signature.

Alison Orleans

*President, eTitle Agency, Inc.*



1602 Village Market Blvd. SE, Suite 300  
Leesburg, Virginia 20175  
P 703 777 4261  
F 703 940 9111  
www.etitleagency.com

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## I. PURPOSE

The purpose of this Invitation for Bids ("IFB") is to solicit sealed bids for the establishment of a contract, or contracts ("Contract"), for Title Examinations, Title Insurance, and Comprehensive Settlement Services from persons authorized to act in the capacity of a settlement agent under the Real Estate Settlement Agents Act, as amended, codified at *Code of Virginia* §§55-525.16 through 55-525.32. These services will include, as further set forth below: title insurance underwriting, title examinations, document preparation (but not the drafting of legal instruments), document filing and recording, and escrow, closing and settlement services in accordance with the terms and conditions of this IFB (collectively known as "Services"). To adequately address the numerous locations, property types, and necessary Services, a Contract may be awarded to multiple bidders.

Consistent with the intent for cooperative procurements established in *Code of Virginia §2.2-4304*, this IFB contemplates that the Services may be rendered to any public body as defined in *Code of Virginia §2.2-4301* ("Authorized Users"), who may submit an Order, which shall include an accompanying Scope of Work ("SOW"), against the Contract awarded through this IFB to one or more Contractors. In particular, departments, agencies, and institutions of the Commonwealth of Virginia, with the support of the Department of General Services ("DGS") and the Office of The Attorney General ("OAG"), acquire and dispose of interests in real property throughout the Commonwealth via purchase, exchange, condemnation, proffer, gift, lease, conveyance or otherwise. The predominant nature of the Services for these transactions will be the provision of title examination, title insurance, title insurance underwriting, and settlement services for sophisticated and complex real estate transactions (and only infrequently the acquisition of residential real property). Services are for use by the Commonwealth of Virginia, Department of General Services (DGS), Division of Real Estate Services (DRES), and other qualified public bodies ("Authorized Users") as defined in the *Code of Virginia §2.2-4301*, who will be able to submit orders under an Agreement with selected Contractors for Services to be provided, as delineated in any Order, which shall include an accompanying Scope of Work (SOW), and shall be issued against the awarded Contract. Consistent with the intent for cooperative procurements established in *Code of Virginia §2.2-4304*, this IFB contemplates that DRES, together with such institutions and local government bodies as defined in *Code of Virginia §2.2-4301*, may use any Agreements resulting from this IFB.

Following the award of a contract, Authorized Users will submit orders directly with the Contractor, as stipulated herein, using eVA.

## II. SCOPE OF WORK (SOW)

Award of a contract DOES NOT guarantee a Contractor work but allows eligibility to submit a price quotation for Services on projects from an Authorized User, as described in an Authorized User's SOW, as such Services are needed, and as a real property project requiring Services becomes available.

From the pool of selected and qualified Contractors, DRES or other Authorized Users will be enabled to solicit quotations for specific real estate projects, select one based upon qualifications, location, timeliness, and price, and then submit an Order for Services that will be accompanied by a completed Scope of Work, an example of which is attached hereto as Attachment C. The SOW is to be used by an Authorized User to describe all Service requirements for a specific project.

The Contractor shall furnish all labor, travel, and incidentals necessary to perform the Services described herein. The required Services may include, but shall not be limited to, one or more of the following tasks:

A. **Performing a title examination.** The Contractor may use prior title examinations or polices, in their discretion and at their own risk, but in any event the Contractor is responsible for conducting, at a minimum, a sixty-year title examination. Title will not be certified by the OAG or any outside attorney. Title examinations will be comprehensive, unless specified otherwise in the Scope of Work, and shall include, but not be limited to:

1. Parcel identification number
2. Legal description
3. Current assessment value
4. Current tax amount and status
5. Deed(s) / Chain of Title
6. Open mortgages
7. Mortgage related documents (e.g. assignments, subordinations)
8. List of documents found relating to partial rights to subject property during the time period searched (e.g. mineral rights, agricultural rights, life estates)
9. Open recorded judgments
10. Open recorded liens
11. Recorded probate documents
12. Recorded foreclosure filings
13. Bankruptcy filing(s)
14. Recorded easements and/or restrictions
15. All other properly recorded documents affecting the subject property
16. Notation of discrepancies found within search related documents

B. **Preparing and delivering a title report or title insurance commitment.** The title report or commitment shall include all encumbrances, such as outstanding mortgages, liens, covenants, restrictions, easements, and rights-of-way, applicable to the property and must identify any discrepancies about the property's boundaries.

The Contractor shall furnish revised reports or commitments in a timely manner at no additional cost, when it is determined that such reports or commitments require clarification or revision of form, facts, reasonable conclusions, and so forth. The commitment must agree to issue an owner's policy of title insurance in standard American Land Title Association ("ALTA") marketability of title format without exception to unfiled mechanics' and material men's liens.

When requested, Contractor shall provide an insured closing letter from the title insurance company issuing the title insurance policy. Any provision providing for binding arbitration shall be removed through endorsement. In preparation of such commitment, when DGS or an Authorized User is obtaining a survey, the Contractor shall cooperate and assist with the Authorized User's surveyor in preparation of such survey. All exceptions for easements or other like encumbrances upon the property must be specifically located on the survey provided by the Authorized User, if the location can be determined from the document. Similarly, if an existing recorded survey is being relied upon for the legal description, the Contractor must determine, when reasonably discernible from the document, whether an exception for an easement or other like encumbrance affects the property. In the event two or more parcels are to be conveyed by the same grantor, the commitment shall specifically recite whether such parcels are contiguous and shall clearly identify to which parcels any exceptions are applicable.

Dependent upon circumstances, a variety of endorsements providing affirmative title insurance coverage may be required. In this regard, the Contractor must have the authority to make major underwriting decisions for the title insurance company, providing insurance coverage or, at a minimum, possess a thorough knowledge of underwriting standards and the ability and authority to negotiate promptly special title insurance coverage with the underwriters for the title insurance company. In addition, without limitation, the Contractor should be able to delete exceptions to title coverage typically contained on Schedule B of the standard ALTA owner's policy, such as boundary discrepancies that would be identified by an accurate survey, easements not of record, parties in possession, etc.

C. **Providing copies.** Providing a copy of the deeds or other conveyance documents in the chain of title for the search period and all documents that give rise to title exceptions (including a copy of any survey attached to the foregoing).

D. **Furnishing legal descriptions.** Assisting in furnishing or revising legal descriptions based upon a new survey, if applicable, or in the event that two or more parcels are to be consolidated in connection with the conveyance.

E. **Performing escrow, closing or settlement services.** Performing escrow, closing and settlement services, including:

1. preparing the settlement statement (including calculation of all recordation costs and pro-rations), the report of sale to the IRS, and such other documents as are customarily the responsibility of a settlement agent (Note: this does not include the preparation of any contracts, deeds or other legal documents);
2. securing pay-off information from the holders of all outstanding liens affecting the property;
3. receiving funds (to be held in escrow separate and apart from the funds of the Contractor);
4. providing a specimen title commitment and/or insurance policy, prior to closing, if requested;
5. distributing funds, in accordance with the settlement statement as approved by the Authorized User, to grantor(s), lien holders and others as appropriate;
6. performing pre-recordation title run-down;
7. recording documents;
8. consulting with Authorized User personnel and the Authorized User's legal counsel as necessary; and;
9. providing, after settlement, the original recording receipts, fully executed settlement statements, receipt for taxes paid, and, as appropriate recorded copies or the originals of all recorded documents (except those mailed directly to the Authorized User by the Clerk of the Circuit Court).

F. **Issuing a title insurance policy.** Issuing a standard ALTA owner's title insurance policy (most current form) consistent with the commitment, which shall include deleting any exceptions noted in the commitment that are resolved or modified at or prior to closing. Any provision providing for binding arbitration shall be removed through endorsement. If non-contiguous parcels are being acquired, a separate policy shall be issued for each parcel.

**All Services shall be performed in full compliance with all applicable federal, state and local law, rules and regulations. No Service shall be performed that would constitute the**

practice of law (For guidance, see the Virginia State Bar's "Unauthorized Practice of Law (UPL) Guidelines for Real Estate Settlement Agents" posted at <http://www.vsb.org/site/regulation/upl-guidelines-for-real-estate-settlement-agents>). Each Contractor shall endeavor to conduct itself, and shall perform the Services hereunder, to the best of its ability and in accordance with the latest issuance of the American Land Title Association's "Title Insurance and Settlement Company Best Practices".

### III. BID RESPONSE INSTRUCTIONS

#### A. EXPLANATION TO BIDDERS:

The governing files for this solicitation are those files posted to the eVA website: <http://www.eva.virginia.gov> under the Invitation for Bid (IFB) number shown on the IFB's cover page. All requests for clarification or explanation regarding any portion of this IFB, including all attachments and amendments, must be submitted in writing to the Contracting Officer identified on the cover page of the IFB not later than five (5) business days prior to bid opening. BIDDER IS STRONGLY ADVISED TO READ AND CLEARLY UNDERSTAND THESE INSTRUCTIONS AND ALL SOLICITATION FILES PRIOR TO SUBMITTING A BID. BIDDER IS FURTHER ADVISED TO CHECK THE VIRGINIA E-PROCUREMENT WEBSITE (<http://www.eva.virginia.gov/>) FOR ANY AMENDMENTS OR CHANGES TO THIS SOLICITATION.

THIS SOLICITATION IS SUBJECT TO THE PROVISIONS OF THE VIRGINIA PUBLIC PROCUREMENT ACT (VPPA), §§ 2.2-4300 et seq. of the *Code of Virginia*.

#### B. PREPARATION OF BID RESPONSES:

1. Bids shall be submitted on the forms furnished, and must bear an original signature by an individual authorized to bind the company that is submitting the bid. If erasures or other changes appear on the form, each erasure or change must be initialed by the person signing the bid. **Electronic or facsimile bids will not be considered.** Bidders may not submit multiple bids in a single envelope.
2. The bid form may provide for submission of a price or prices for one (1) or more items. All prices shall be entered in the appropriate section of the Bid Schedule. Where the bid form explicitly requires that the vendor bid on all items, (e.g., an all or none requirement), failure to do so will disqualify the bid. When submission of a price on all items is *not* required, the bidder must insert the words "no bid" in the space provided for any item on which no price is submitted.
3. Modification of bids already submitted will be considered if received at the office designated in the invitation for bids **before** the time set for opening of bids.

### IV. OPTIONAL PRE-BID CONFERENCE

An **optional attendance** pre-bid conference will be conducted on **Tuesday July 22, 2014 at 10:00 A.M. EST** at the Washington Building, Conference Room 1100 Bank Street, Suite 724, Richmond, Virginia 23219 and via teleconference. The purpose of this conference is to allow potential Bidders an opportunity to present questions and obtain clarification relative to any facet of this solicitation.

Potential Bidders are encouraged to submit any questions pertaining to this IFB **in writing** prior to the date and time of the pre-bid conference. All questions should be submitted to Ebony K. Beaver via email at [ebony.beaver@dgs.virginia.gov](mailto:ebony.beaver@dgs.virginia.gov).

Although participation at this conference **is not** a prerequisite for submitting a bid package, due to the importance of all Bidders having a clear understanding of the Scope of Work and requirements of this solicitation, interested Bidders are encouraged to participate whether attending in-person or via teleconference.

Potential Bidders who wish to attend the conference in-person are asked to register with the DGS Contracting Officer, Ebony K. Beaver, **via email**, no later than **Friday July 18, 2014**. Please provide the full name, title, and e-mail address, and phone numbers of the person(s) attending representing your company with your registration request to: [ebony.beaver@dgs.virginia.gov](mailto:ebony.beaver@dgs.virginia.gov). Due to space limitations, **no more than two (2) persons** representing a vendor should attend. Additional, unlimited representatives may participate via teleconference. Interested parties attending in-person **should bring a copy of the IFB**. Printed copies **will not** be made available during this conference.

Attendees participating in-person will be required to present photo identification issued by a state or federal entity and sign in at the security desk located at the building's main entrance in order to gain access to the building. Examples of acceptable photo identification include, but are not limited to, a current driver's license or passport. Please plan your arrival accordingly.

Interested Bidders wishing to participate via teleconference must register with the DGS Contracting Officer, Ebony K. Beaver, via email, at [ebony.beaver@dgs.virginia.gov](mailto:ebony.beaver@dgs.virginia.gov) by close of business on **Friday, July 18, 2014**. Registered participants will be provided the telephone number and conference code needed in order to participate.

Any change in this solicitation will be made through an addendum issued by the Contracting Officer and will be posted on the state procurement website at [www.eva.virginia.gov](http://www.eva.virginia.gov). It is the responsibility of the Bidder to download the addendum.

## V. MANDATORY GENERAL TERMS AND CONDITIONS

The following terms and conditions are MANDATORY and shall be included verbatim in any Contract awarded as a result of this solicitation.

These Required General Terms and Conditions shall be construed under the laws of the Commonwealth of Virginia. The Commonwealth may update or change these Terms and Conditions from time to time. The most current version of the *Agency Procurement and Surplus Property Manual (APSPM)* Terms and Conditions may be viewed at any time at [www.eva.virginia.gov](http://www.eva.virginia.gov) (*I SELL TO VIRGINIA / APSPM*). Any changes will be reflected in the most current Procurement Information Memorandum "PIM". If the Commonwealth makes a material change to these Terms and Conditions, you will be provided notice of that change. Updates or changes to the Terms and Conditions will automatically be effective when posted on the eVA website reflected above. Submission of a bid in response to this solicitation shall constitute your consent to these changes.

Both Parties agree to comply with all applicable local, state and national laws, rules, and regulations under this Agreement.

- 
- A. **VENDORS MANUAL**: This solicitation is subject to the provisions of the Commonwealth of Virginia *Vendors Manual* and any changes or revisions thereto, which are hereby incorporated into this contract in their entirety. The procedure for filing contractual claims is in section 7.19 of the *Vendors Manual*. A copy of the manual is normally available for review at the purchasing office and is accessible on the Internet at [www.eva.virginia.gov](http://www.eva.virginia.gov) under "Vendors Manual" on the vendors tab.
- B. **APPLICABLE LAWS AND COURTS**: This solicitation and any resulting contract shall be governed in all respects by the laws of the Commonwealth of Virginia and any litigation with respect thereto shall be brought in the courts of the Commonwealth. The agency and the contractor are encouraged to resolve any issues in controversy arising from the award of the contract or any contractual dispute using Alternative Dispute Resolution (ADR) procedures (Code of Virginia, § 2.2-4366). ADR procedures are described in Chapter 9 of the *Vendors Manual*. The contractor shall comply with all applicable federal, state and local laws, rules and regulations.
- C. **ANTI-DISCRIMINATION**: By submitting their bids, bidders certify to the Commonwealth that they will conform to the provisions of the Federal Civil Rights Act of 1964, as amended, as well as the Virginia Fair Employment Contracting Act of 1975, as amended, where applicable, the Virginians With Disabilities Act, the Americans With Disabilities Act and § 2.2-4311 of the *Virginia Public Procurement Act (VPPA)*. If the award is made to a faith-based organization, the organization shall not discriminate against any recipient of goods, services, or disbursements made pursuant to the contract on the basis of the recipient's religion, religious belief, refusal to participate in a religious practice, or on the basis of race, age, color, gender or national origin and shall be subject to the same rules as other organizations that contract with public bodies to account for the use of the funds provided; however, if the faith-based organization segregates public funds into separate accounts, only the accounts and programs funded with public funds shall be subject to audit by the public body. (*Code of Virginia*, § 2.2-4343.1E).

In every contract over \$10,000 the provisions in 1. and 2. below apply:

1. During the performance of this contract, the contractor agrees as follows:

a. The contractor will not discriminate against any employee or applicant for employment because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment, except where there is a bona fide occupational qualification reasonably necessary to the normal operation of the contractor. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices setting forth the provisions of this nondiscrimination clause.

b. The contractor, in all solicitations or advertisements for employees placed by or on behalf of the contractor, will state that such contractor is an equal opportunity employer.

c. Notices, advertisements and solicitations placed in accordance with federal law, rule or regulation shall be deemed sufficient for the purpose of meeting these requirements.

2. The contractor will include the provisions of 1. above in every subcontract or purchase order over \$10,000, so that the provisions will be binding upon each subcontractor or vendor.

D. **ETHICS IN PUBLIC CONTRACTING:** By submitting their bids, bidders certify that their bids are made without collusion or fraud and that they have not offered or received any kickbacks or inducements from any other bidder, supplier, manufacturer or subcontractor in connection with their bid, and that they have not conferred on any public employee having official responsibility for this procurement transaction any payment, loan, subscription, advance, deposit of money, services or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value was exchanged.

E. **IMMIGRATION REFORM AND CONTROL ACT OF 1986:** By entering into a written contract with the Commonwealth of Virginia, the Contractor certifies that the Contractor does not, and shall not during the performance of the contract for goods and services in the Commonwealth, knowingly employ an unauthorized alien as defined in the federal Immigration Reform and Control Act of 1986.

F. **DEBARMENT STATUS:** By submitting their (bids/proposals), (bidders/offerors) certify that they are not currently debarred by the Commonwealth of Virginia from submitting bids or proposals on contracts for the type of goods and/or services covered by this solicitation, nor are they an agent of any person or entity that is currently so debarred.

G. **ANTITRUST:** By entering into a contract, the contractor conveys, sells, assigns, and transfers to the Commonwealth of Virginia all rights, title and interest in and to all causes of action it may now have or hereafter acquire under the antitrust laws of the United States and the Commonwealth of Virginia, relating to the particular goods or services purchased or acquired by the Commonwealth of Virginia under said contract.

H. **MANDATORY USE OF STATE FORM AND TERMS AND CONDITIONS FOR IFB's**  
Failure to submit a bid on the official state form provided for that purpose shall be a cause for rejection of the bid. Modification of or additions to any portion of the Invitation for Bids may be cause for rejection of the bid; however, the Commonwealth reserves the right to decide, on a case by case basis, in its sole discretion, whether to reject such a bid as nonresponsive. As a precondition to its acceptance, the Commonwealth may, in its sole discretion, request

that the bidder withdraw or modify nonresponsive portions of a bid which do not affect quality, quantity, price, or delivery. No modification of or addition to the provisions of the contract shall be effective unless reduced to writing and signed by the parties.

- I. **CLARIFICATION OF TERMS:** If any prospective bidder has questions about the specifications or other solicitation documents, the prospective bidder should contact the buyer whose name appears on the face of the solicitation no later than five working days before the due date. Any revisions to the solicitation will be made only by addendum issued by the buyer.

J. **PAYMENT:**

1. **To Prime Contractor:**

- a. Invoices for items ordered, delivered and accepted shall be submitted by the contractor directly to the payment address shown on the purchase order/contract. All invoices shall show the state contract number and/or purchase order number; social security number (for individual contractors) or the federal employer identification number (for proprietorships, partnerships, and corporations).
- b. Any payment terms requiring payment in less than 30 days will be regarded as requiring payment 30 days after invoice or delivery, whichever occurs last. This shall not affect offers of discounts for payment in less than 30 days, however.
- c. All goods or services provided under this contract or purchase order, that are to be paid for with public funds, shall be billed by the contractor at the contract price, regardless of which public agency is being billed.
- d. The following shall be deemed to be the date of payment: the date of postmark in all cases where payment is made by mail, or the date of offset when offset proceedings have been instituted as authorized under the Virginia Debt Collection Act.
- e. **Unreasonable Charges.** Under certain emergency procurements and for most time and material purchases, final job costs cannot be accurately determined at the time orders are placed. In such cases, contractors should be put on notice that final payment in full is contingent on a determination of reasonableness with respect to all invoiced charges. Charges which appear to be unreasonable will be researched and challenged, and that portion of the invoice held in abeyance until a settlement can be reached. Upon determining that invoiced charges are not reasonable, the Commonwealth shall promptly notify the contractor, in writing, as to those charges which it considers unreasonable and the basis for the determination. A contractor may not institute legal action unless a settlement cannot be reached within thirty (30) days of notification. The provisions of this section do not relieve an agency of its prompt payment obligations with respect to those charges which are not in dispute (*Code of Virginia, § 2.2-4363*).

2. **To Subcontractors:**

- a. A contractor awarded a contract under this solicitation is hereby obligated:

(1) To pay the subcontractor(s) within seven (7) days of the contractor's receipt of payment from the Commonwealth for the proportionate share of the payment received for work performed by the subcontractor(s) under the contract; or

(2) To notify the agency and the subcontractor(s), in writing, of the contractor's intention to withhold payment and the reason.

b. The contractor is obligated to pay the subcontractor(s) interest at the rate of one percent per month (unless otherwise provided under the terms of the contract) on all amounts owed by the contractor that remain unpaid seven (7) days following receipt of payment from the Commonwealth, except for amounts withheld as stated in (2) above. The date of mailing of any payment by U. S. Mail is deemed to be payment to the addressee. These provisions apply to each sub-tier contractor performing under the primary contract. A contractor's obligation to pay an interest charge to a subcontractor may not be construed to be an obligation of the Commonwealth.

3. Each prime contractor who wins an award in which provision of a SWAM procurement plan is a condition to the award, shall deliver to the contracting agency or institution, on or before request for final payment, evidence and certification of compliance (subject only to insubstantial shortfalls and to shortfalls arising from subcontractor default) with the SWAM procurement plan. Final payment under the contract in question may be withheld until such certification is delivered and, if necessary, confirmed by the agency or institution, or other appropriate penalties may be assessed in lieu of withholding such payment.

4. The Commonwealth of Virginia encourages contractors and subcontractors to accept electronic and credit card payments.

K. **PRECEDENCE OF TERMS:** The following General Terms and Conditions *VENDORS MANUAL*, *APPLICABLE LAWS AND COURTS*, *ANTI-DISCRIMINATION*, *ETHICS IN PUBLIC CONTRACTING*, *IMMIGRATION REFORM AND CONTROL ACT OF 1986*, *DEBARMENT STATUS*, *ANTITRUST*, *MANDATORY USE OF STATE FORM AND TERMS AND CONDITIONS*, *CLARIFICATION OF TERMS*, *PAYMENT* shall apply in all instances. In the event there is a conflict between any of the other General Terms and Conditions and any Special Terms and Conditions in this solicitation, the Special Terms and Conditions shall apply.

L. **QUALIFICATIONS OF BIDDERS:** The Commonwealth may make such reasonable investigations as deemed proper and necessary to determine the ability of the bidder to perform the services/furnish the goods and the bidder shall furnish to the Commonwealth all such information and data for this purpose as may be requested. The Commonwealth reserves the right to inspect bidder's physical facilities prior to award to satisfy questions regarding the bidder's capabilities. The Commonwealth further reserves the right to reject any bid if the evidence submitted by, or investigations of, such bidder fails to satisfy the Commonwealth that such bidder is properly qualified to carry out the obligations of the contract and to provide the services and/or furnish the goods contemplated therein.

M. **TESTING AND INSPECTION:** The Commonwealth reserves the right to conduct any test/inspection it may deem advisable to assure goods and services conform to the specifications.

N. **ASSIGNMENT OF CONTRACT:** A contract shall not be assignable by the contractor in whole or in part without the written consent of the Commonwealth.

O. **CHANGES TO THE CONTRACT:** Changes can be made to the contract in any of the following ways:

1. The parties may agree in writing to modify the terms, conditions, or scope of the contract. Any additional goods or services to be provided shall be of a sort that is ancillary to the contract goods or services, or within the same broad product or service categories as were included in the contract award. Any increase or decrease in the price of the contract resulting from such modification shall be agreed to by the parties as a part of their written agreement to modify the scope of the contract.

2. The Purchasing Agency may order changes within the general scope of the contract at any time by written notice to the contractor. Changes within the scope of the contract include, but are not limited to, things such as services to be performed, the method of packing or shipment, and the place of delivery or installation. The contractor shall comply with the notice upon receipt, unless the contractor intends to claim an adjustment to compensation, schedule, or other contractual impact that would be caused by complying with such notice, in which case the contractor shall, in writing, promptly notify the Purchasing Agency of the adjustment to be sought, and before proceeding to comply with the notice, shall await the Purchasing Agency's written decision affirming, modifying, or revoking the prior written notice. If the Purchasing Agency decides to issue a notice that requires an adjustment to compensation, the contractor shall be compensated for any additional costs incurred as the result of such order and shall give the Purchasing Agency a credit for any savings. Said compensation shall be determined by one of the following methods:

a. By mutual agreement between the parties in writing; or

b. By agreeing upon a unit price or using a unit price set forth in the contract, if the work to be done can be expressed in units, and the contractor accounts for the number of units of work performed, subject to the Purchasing Agency's right to audit the contractor's records and/or to determine the correct number of units independently; or

c. By ordering the contractor to proceed with the work and keep a record of all costs incurred and savings realized. A markup for overhead and profit may be allowed if provided by the contract. The same markup shall be used for determining a decrease in price as the result of savings realized. The contractor shall present the Purchasing Agency with all vouchers and records of expenses incurred and savings realized. The Purchasing Agency shall have the right to audit the records of the contractor as it deems necessary to determine costs or savings. Any claim for an adjustment in price under this provision must be asserted by written notice to the Purchasing Agency within thirty (30) days from the date of receipt of the written order from the Purchasing Agency. If the parties fail to agree on an amount of adjustment, the question of an increase or decrease in the contract price or time for performance shall be resolved in accordance with the procedures for resolving disputes provided by the Disputes Clause of this contract or, if there is none, in accordance with the disputes provisions of the Commonwealth of Virginia *Vendors Manual*. Neither the existence of a claim nor a dispute resolution process, litigation or any other provision of this contract shall excuse the contractor from promptly complying with the changes ordered by the Purchasing Agency or with the performance of the contract generally.

- P. **DEFAULT:** In case of failure to deliver goods or services in accordance with the contract terms and conditions, the Commonwealth, after due oral or written notice, may procure them from other sources and hold the contractor responsible for any resulting additional purchase and administrative costs. This remedy shall be in addition to any other remedies which the Commonwealth may have.
- Q. **TAXES:** Sales to the Commonwealth of Virginia are normally exempt from State sales tax. State sales and use tax certificates of exemption, Form ST-12, will be issued upon request. Deliveries against this contract shall usually be free of Federal excise and transportation taxes. The Commonwealth's excise tax exemption registration number is 54-73-0076K.
- R. **INSURANCE:** By signing and submitting a bid under this solicitation, the bidder certifies that if awarded the contract, it will have the following insurance coverage at the time the contract is awarded. For construction contracts, if any subcontractors are involved, the subcontractor will have workers' compensation insurance in accordance with §§ 2.2-4332 and 65.2-800 et seq. of the *Code of Virginia*. The bidder further certifies that the contractor and any subcontractors will maintain these insurance coverage during the entire term of the contract and that all insurance coverage will be provided by insurance companies authorized to sell insurance in Virginia by the Virginia State Corporation Commission.

MINIMUM INSURANCE COVERAGES AND LIMITS REQUIRED FOR MOST CONTRACTS:

1. Workers' Compensation - Statutory requirements and benefits. Coverage is compulsory for employers of three or more employees, to include the employer. Contractors who fail to notify the Commonwealth of increases in the number of employees that change their workers' compensation requirements under the *Code of Virginia* during the course of the contract shall be in noncompliance with the contract.
  2. Employer's Liability - \$100,000.
  3. Commercial General Liability - \$1,000,000 per occurrence and \$2,000,000 in the aggregate. Commercial General Liability is to include bodily injury and property damage, personal injury and advertising injury, products and completed operations coverage. The Commonwealth of Virginia must be named as an additional insured and so endorsed on the policy.
  4. Automobile Liability - \$1,000,000 combined single limit. (Required only if a motor vehicle not owned by the Commonwealth is to be used in the contract. Contractor must assure that the required coverage is maintained by the Contractor (or third party owner of such motor vehicle.)
- S. **ANNOUNCEMENT OF AWARD:** Upon the award or the announcement of the decision to award a contract as a result of this solicitation, the purchasing agency will publicly post such notice on the DGS/DPS eVA VBO ([www.eva.virginia.gov](http://www.eva.virginia.gov)) for a minimum of 10 days.
- T. **DRUG-FREE WORKPLACE:** During the performance of this contract, the contractor agrees to (i) provide a drug-free workplace for the contractor's employees; (ii) post in conspicuous places, available to employees and applicants for employment, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana is prohibited in the contractor's workplace and

specifying the actions that will be taken against employees for violations of such prohibition; (iii) state in all solicitations or advertisements for employees placed by or on behalf of the contractor that the contractor maintains a drug-free workplace; and (iv) include the provisions of the foregoing clauses in every subcontract or purchase order of over \$10,000, so that the provisions will be binding upon each subcontractor or vendor.

For the purposes of this section, "drug-free workplace" means a site for the performance of work done in connection with a specific contract awarded to a contractor, the employees of whom are prohibited from engaging in the unlawful manufacture, sale, distribution, dispensation, possession or use of any controlled substance or marijuana during the performance of the contract.

U. **NONDISCRIMINATION OF CONTRACTORS**: A bidder, offeror, or contractor shall not be discriminated against in the solicitation or award of this contract because of race, religion, color, sex, national origin, age, disability, faith-based organizational status, any other basis prohibited by state law relating to discrimination in employment or because the bidder or offeror employs ex-offenders unless the state agency, department or institution has made a written determination that employing ex-offenders on the specific contract is not in its best interest. If the award of this contract is made to a faith-based organization and an individual, who applies for or receives goods, services, or disbursements provided pursuant to this contract objects to the religious character of the faith-based organization from which the individual receives or would receive the goods, services, or disbursements, the public body shall offer the individual, within a reasonable period of time after the date of his objection, access to equivalent goods, services, or disbursements from an alternative provider.

V. **eVA BUSINESS-TO-GOVERNMENT VENDOR REGISTRATION, CONTRACTS, AND ORDERS**:

The eVA Internet electronic procurement solution, website portal [www.eVA.virginia.gov](http://www.eVA.virginia.gov), streamlines and automates government purchasing activities in the Commonwealth. The eVA portal is the gateway for vendors to conduct business with state agencies and public bodies. All vendors desiring to provide goods and/or services to the Commonwealth shall participate in the eVA Internet eprocurement solution by completing the free eVA Vendor Registration. All bidders or offerors must register in eVA and pay the Vendor Transaction Fees specified below; failure to register will result in the bid/proposal being rejected.

Vendor transaction fees are determined by the date the original purchase order is issued and the current fees are as follows:

- a. For orders issued July 1, 2011 thru June 30, 2014, the Vendor Transaction Fee is:
  - (i) DMBE-certified Small Businesses: 0.75%, capped at \$500 per order.
  - (ii) Businesses that are not DMBE-certified Small Businesses: 0.75%, capped at \$1,500 per order.
- b. For orders issued July 1, 2014 and after, the Vendor Transaction Fee is:
  - (i) DMBE-certified Small Businesses: 1%, capped at \$500 per order.
  - (ii) Businesses that are not DMBE-certified Small Businesses: 1%, capped at \$1,500 per order.

For orders issued prior to July 1, 2011 the vendor transaction fees can be found at [www.eVA.virginia.gov](http://www.eVA.virginia.gov).

The specified vendor transaction fee will be invoiced, by the Commonwealth of Virginia Department of General Services, approximately 30 days after the corresponding purchase order is issued and payable 30 days after the invoice date. Any adjustments (increases/decreases) will be handled through purchase order changes.

- W. **AVAILABILITY OF FUNDS:** It is understood and agreed between the parties herein that the agency shall be bound hereunder only to the extent of the funds available or which may hereafter become available for the purpose of this agreement.
- X. **SET-ASIDES.** This solicitation is set-aside for DMBE-certified small business participation only when designated "SET-ASIDE FOR SMALL BUSINESSES" in the solicitation. DMBE-certified small businesses are those businesses that hold current small business certification from the Virginia Department of Minority Business Enterprise. This shall not exclude DMBE-certified women-owned and minority-owned businesses when they have received the DMBE small business certification. For purposes of award, bidders/offers shall be deemed small businesses if and only if they are certified as such by DMBE on the due date for receipt of bids/proposals.
- Y. **BID PRICE CURRENCY:** Unless stated otherwise in the solicitation, bidders shall state bid prices in US dollars.
- Z. **AUTHORIZATION TO CONDUCT BUSINESS IN THE COMMONWEALTH:** A contractor organized as a stock or nonstock corporation, limited liability company, business trust, or limited partnership or registered as a registered limited liability partnership shall be authorized to transact business in the Commonwealth as a domestic or foreign business entity if so required by Title 13.1 or Title 50 of the *Code of Virginia* or as otherwise required by law. Any business entity described above that enters into a contract with a public body pursuant to the *Virginia Public Procurement Act* shall not allow its existence to lapse or its certificate of authority or registration to transact business in the Commonwealth, if so required under Title 13.1 or Title 50, to be revoked or cancelled at any time during the term of the contract. A public body may void any contract with a business entity if the business entity fails to remain in compliance with the provisions of this section.

## VI. MANDATORY SPECIAL TERMS AND CONDITIONS

- A. **AUDIT:** The contractor shall retain all books, records, and other documents relative to this contract for five (5) years after final payment, or until audited by the Commonwealth of Virginia, whichever is sooner. The agency, its authorized agents, and/or state auditors shall have full access to and the right to examine any of said materials during said period.
- B. **AWARD TO MULTIPLE BIDDERS:** The Commonwealth reserves the right to make multiple awards as a result of this solicitation. The award(s) will be made to the lowest responsive and responsible bidder(s) meeting the requirements of the solicitation. The Commonwealth reserves the right to conduct any tests it may deem advisable and to make all evaluations. The Commonwealth also reserves the right to reject any or all bids, in whole or in part, to waive informalities and to delete items prior to making the award, whenever it is deemed in the sole opinion of the procuring public body to be in its best interest.

C. **CANCELLATION OF CONTRACT:** The purchasing agency reserves the right to cancel and terminate any resulting contract, in part or in whole, without penalty, upon 60 days written notice to the contractor. In the event the initial contract period is for more than 12 months, the resulting contract may be terminated by either party, without penalty, after the initial 12 months of the contract period upon 60 days written notice to the other party. Any contract cancellation notice shall not relieve the contractor of the obligation to deliver and/or perform on all outstanding orders issued prior to the effective date of cancellation.

The Commonwealth reserves the right to cancel and terminate any resulting contract, in part or in whole, without penalty, upon sixty (60) days written notice to the Contractor. Any contract cancellation notice shall not relieve the Contractor of the obligation to deliver and/or perform on all outstanding orders issued prior to the effective date of cancellation.

The Commonwealth shall be obligated for all outstanding Orders, according to the Contract, subsequent to this Termination. The Commonwealth shall not be obligated for any other costs in the event of Termination.

D. **eVA BUSINESS-TO-GOVERNMENT CONTRACTS AND ORDERS:** The contract will result in multiple purchase order(s) with the eVA transaction fee specified below assessed for each order.

For orders issued January 1, 2014, and after, the Vendor Transaction Fee is:

- (i) DMBE-certified Small Businesses: 1%, capped at \$500 per order.
- (ii) Businesses that are not DMBE-certified Small Businesses: 1%, capped at \$1,500 per order.

The specified vendor transaction fee will be invoiced by the Commonwealth of Virginia Department of General Services, approximately 30 days after the corresponding purchase order is issued and payable 30 days after the invoice date. Any adjustments (increases/decreases) will be handled through purchase order changes.

The eVA Internet electronic procurement solution, website portal [www.eva.virginia.gov](http://www.eva.virginia.gov), streamlines and automates government purchasing activities in the Commonwealth. The portal is the gateway for vendors to conduct business with state agencies and public bodies.

E. **RENEWAL OF CONTRACT:** This contract may be renewed by the Commonwealth for five (5) successive one year periods under the terms and conditions of the original contract except as stated in 1. and 2. below. Price increases may be negotiated only at the time of renewal. Written notice of the Commonwealth's intention to renew shall be given approximately 90 days prior to the expiration date of each contract period.

1. If the Commonwealth elects to exercise the option to renew the contract for an additional one-year period, the contract price(s) for the additional one year shall not exceed the contract price(s) of the original contract increased/decreased by more than the percentage increase/decrease of the Urban Wage Earners and Clerical Workers category of the CPI-W section of the Consumer Price Index of the United States Bureau of Labor Statistics for the latest twelve months for which statistics are available.

2. If during any subsequent renewal periods, the Commonwealth elects to exercise the option to renew the contract, the contract price(s) for the subsequent renewal period shall not exceed the contract price(s) of the previous renewal period increased/decreased by more

than the percentage increase/decrease of the Urban Wage Earners and Clerical Workers category of the CPI-W section of the Consumer Price Index of the United States Bureau of Labor Statistics for the latest twelve months for which statistics are available.

- F. **ADDITIONAL USERS:** This procurement is being conducted on behalf of state agencies, institutions and other public bodies who may be added or deleted at anytime during the period of the contract. The addition or deletion of authorized users not specifically named in the solicitation shall be made only by written contract modification issued by this agency or institution and upon mutual agreement of the contractor. Such modification shall name the specific agency added or deleted and the effective date. The contractor shall not honor an order citing the resulting contract unless the ordering entity has been added by written contract modification.
- G. **BID ACCEPTANCE PERIOD:** Any bid in response to this solicitation shall be valid for ninety (90) days. At the end of the days the bid may be withdrawn at the written request of the bidder. If the bid is not withdrawn at that time it remains in effect until an award is made or the solicitation is canceled.
- H. **CONTRACTOR/SUBCONTRACTOR LICENSE REQUIREMENT:** By my signature on this solicitation, I certify that this firm/individual and subcontractor is properly licensed for providing the goods/services specified.

Contractor Name: eTitle Agency, Inc.  
License # 126565 Type Producer, Title, and Settlement Agent

Subcontractor Name: \_\_\_\_\_  
License # \_\_\_\_\_ Type \_\_\_\_\_

- I. **EXTRA CHARGES NOT ALLOWED:** The bid price shall be for complete installation ready for the Commonwealth's use, and shall include all applicable freight and installation charges; extra charges will not be allowed.
- J. **SMALL BUSINESS SUBCONTRACTING AND EVIDENCE OF COMPLIANCE:**  
1. It is the goal of the Commonwealth that 40% of its purchases be made from small businesses. This includes discretionary spending in prime contracts and subcontracts. All potential bidders are required to submit a Small Business Subcontracting Plan. Unless the bidder is registered as a DMBE-certified small business and where it is practicable for any portion of the awarded contract to be subcontracted to other suppliers, the contractor is encouraged to offer such subcontracting opportunities to DMBE-certified small businesses. This shall not exclude DMBE-certified women-owned and minority-owned businesses when they have received DMBE small business certification. No bidder or subcontractor shall be considered a Small Business, a Women-Owned Business or a Minority-Owned Business unless certified as such by the Department of Minority Business Enterprise (DMBE) by the due date for receipt of bids or proposals. If small business subcontractors are used, the prime contractor agrees to report the use of small business subcontractors by providing the purchasing office at a minimum the following information: name of small business with the

DMBE certification number, phone number, total dollar amount subcontracted, category type (small, women-owned, or minority-owned), and type of product/service provided.

2. Each prime contractor who wins an award in which provision of a small business subcontracting plan is a condition of the award, shall deliver to the contracting agency or institution on a quarterly basis, evidence of compliance (subject only to insubstantial shortfalls and to shortfalls arising from subcontractor default) with the small business subcontracting plan. When such business has been subcontracted to these firms and upon completion of the contract, the contractor agrees to furnish the purchasing office at a minimum the following information: name of firm with the DMBE certification number, phone number, total dollar amount subcontracted, category type (small, women-owned, or minority-owned), and type of product or service provided. Payment(s) may be withheld until compliance with the plan is received and confirmed by the agency or institution. The agency or institution reserves the right to pursue other appropriate remedies to include, but not be limited to, termination for default.
  3. Each prime contractor who wins an award valued over \$200,000 shall deliver to the contracting agency or institution on a quarterly basis, information on use of subcontractors that are not DMBE-certified small businesses. When such business has been subcontracted to these firms and upon completion of the contract, the contractor agrees to furnish the purchasing office at a minimum the following information: name of firm, phone number, total dollar amount subcontracted, and type of product or service provided.
- K. **PRIME CONTRACTOR RESPONSIBILITIES:** The contractor shall be responsible for completely supervising and directing the work under this contract and all subcontractors that he may utilize, using his best skill and attention. Subcontractors who perform work under this contract shall be responsible to the prime contractor. The contractor agrees that he is as fully responsible for the acts and omissions of his subcontractors and of persons employed by them as he is for the acts and omissions of his own employees.
- L. **QUANTITIES:** Quantities set forth in this solicitation are estimates only, and the contractor shall supply at bid prices actual quantities as ordered, regardless of whether such total quantities are more or less than those shown.
- M. **SUBCONTRACTS:** No portion of the work shall be subcontracted without prior written consent of the purchasing agency. In the event that the contractor desires to subcontract some part of the work specified herein, the contractor shall furnish the purchasing agency the names, qualifications and experience of their proposed subcontractors. The contractor shall, however, remain fully liable and responsible for the work to be done by its subcontractor(s) and shall assure compliance with all requirements of the contract.
- N. **TERM:** The initial term contract period will be for a one (1) year period from the date of award. All Orders and related documents shall survive the period of performance stated in this section until such time as all Orders (executed prior to the expiration date of the Contract) have been completely performed or services delivered.
- O. **WORK SITE DAMAGES:** Any damage to existing utilities, equipment or finished surfaces resulting from the performance of this contract shall be repaired to the Commonwealth's satisfaction at the contractor's expense.

P. **STATE CORPORATION COMMISSION IDENTIFICATION NUMBER:** Pursuant to Code of Virginia, §2.2-4311.2 subsection B, a bidder or offeror organized or authorized to transact business in the Commonwealth pursuant to Title 13.1 or Title 50 is required to include in its bid or proposal the identification number issued to it by the State Corporation Commission (SCC). Any bidder or offeror that is not required to be authorized to transact business in the Commonwealth as a foreign business entity under Title 13.1 or Title 50 or as otherwise required by law is required to include in its bid or proposal a statement describing why the bidder or offeror is not required to be so authorized. Indicate the above information on the SCC Form provided. Contractor agrees that the process by which compliance with Titles 13.1 and 50 is checked during the solicitation stage (including without limitation the SCC Form provided) is streamlined and not definitive, and the Commonwealth's use and acceptance of such form, or its acceptance of Contractor's statement describing why the bidder or offeror was not legally required to be authorized to transact business in the Commonwealth, shall not be conclusive of the issue and shall not be relied upon by the Contractor as demonstrating compliance.

Q. **E-VERIFY PROGRAM:** Pursuant to *Code of Virginia*, §2.2-4308.2., any employer with more than an average of 50 employees for the previous 12 months entering into a contract in excess of \$50,000 with any agency of the Commonwealth to perform work or provide services pursuant to such contract shall register and participate in the E-Verify program to verify information and work authorization of its newly hired employees performing work pursuant to such public contract. Any such employer who fails to comply with these provisions shall be debarred from contracting with any agency of the Commonwealth for a period up to one year. Such debarment shall cease upon the employer's registration and participation in the E-Verify program. If requested, the employer shall present a copy of their Maintain Company page from E-Verify to prove that they are enrolled in E-Verify.

R. **eVA ACCEPTANCE OF ELECTRONIC ORDERS**

Within sixty (60) days of contract award, vendor shall be actively registered within eVA, the Commonwealth's electronic ordering system, and capable of accepting electronic purchase orders. Please visit: <http://www.eva.virginia.gov/pages/eva-registration-buyer-vendor.htm> for more information.

S. **CRIMINAL BACKGROUND CHECK.** The Commonwealth or any Authorized User retains the right to perform a criminal background investigation of a Contractor and any staff who may provide Services under a Contract. Any Authorized User reserves the right to refuse any Contractor or its staff that do not agree to allow such an investigation, or who are otherwise deemed unacceptable, at the sole determination of the Commonwealth or Authorized User, based on the results of the background check.

## VII. METHOD OF PAYMENT

A. For valid invoices that exceed \$5,000.00 or more, payment will be made within 30 days of receipt of a valid invoice for all services provided during the previous month. The Contractor shall submit a valid invoice to the following address by the 10<sup>th</sup> day of the month following the month in which services were rendered. Invoices shall be mailed to:

Department of General Services  
ATTN: Fiscal Services  
Post Office Box 404

Richmond, Virginia 23218-0404

Or

- B. For valid invoices in the amount of \$5,000.00 or less, payment may be made using the Commonwealth of Virginia's Small Purchase Charge Card (SPCC). The SPCC currently used is a VISA card issued through the Bank of America. Vendors are encouraged, but not currently required, to complete any changes to their eVA registration that would enable them to receive these types of payments electronically.



# CERTIFICATE OF LIABILITY INSURANCE

OP ID: JN

DATE (MM/DD/YYYY)

04/28/11

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Cambridge Underwriters Ltd. P.O. Box 511077 Livonia, MI 48151-7077 Robin R. Ballard, AA,CIC,LIC		734-525-0927  734-525-0612	<b>CONTACT NAME:</b> PHONE (A/C, No, Ext): E-MAIL ADDRESS: PRODUCER CUSTOMER ID #: <b>ETITL-1</b>	FAX (A/C, No):  <b>INSURER(S) AFFORDING COVERAGE</b> NAIC #
<b>INSURED</b> e-Title Agency, Inc. Attn: Ms. Sheila Hallahan 803 Sycolin Rd. 3rd Floor Leesburg, VA 20175	<b>INSURER A:</b> Protective Insurance Company <b>INSURER B:</b> thru CRC of Illinois <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>			

**COVERAGES**                      **CERTIFICATE NUMBER:**                      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE  DEDUCTIBLE \$ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors&Omissions			MPL30540511	05/01/11	05/01/12	Limit 1,000,000 Ded 100,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 Aggregate: \$1,000,000

**CERTIFICATE HOLDER****CANCELLATION**

<b>INFORMA</b>  INFORMATION PURPOSES ONLY	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE <i>Robin R Ballard</i>
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## Request for Taxpayer Identification Number and Certification

**Give Form to the  
 requester. Do not  
 send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return) <b>eTitle Agency, Inc.</b>	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input checked="" type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____  <input type="checkbox"/> Other (see instructions) ▶ _____	Exemptions (see instructions):  Exempt payee code (if any) <b>5</b> Exemption from FATCA reporting code (if any) _____
	Address (number, street, and apt. or suite no.) <b>1650 W. Big Beaver Road</b> City, state, and ZIP code <b>Troy, MI 48084</b>	Requester's name and address (optional)
List account number(s) here (optional)		

<b>Part I Taxpayer Identification Number (TIN)</b>																																						
Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3.																																						
Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="9" style="text-align: center;">Social security number</th> </tr> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="9" style="text-align: center;">Employer identification number</th> </tr> <tr> <td style="width: 20px; height: 20px; text-align: center;">3</td> <td style="width: 20px; height: 20px; text-align: center;">8</td> <td style="width: 20px; height: 20px; text-align: center;">-</td> <td style="width: 20px; height: 20px; text-align: center;">3</td> <td style="width: 20px; height: 20px; text-align: center;">5</td> <td style="width: 20px; height: 20px; text-align: center;">1</td> <td style="width: 20px; height: 20px; text-align: center;">5</td> <td style="width: 20px; height: 20px; text-align: center;">2</td> <td style="width: 20px; height: 20px; text-align: center;">7</td> <td style="width: 20px; height: 20px; text-align: center;">4</td> </tr> </table>	Social security number																		Employer identification number									3	8	-	3	5	1	5	2	7	4
Social security number																																						
Employer identification number																																						
3	8	-	3	5	1	5	2	7	4																													

<b>Part II Certification</b>	
Under penalties of perjury, I certify that:	
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. citizen or other U.S. person (defined below), and 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.	
<b>Certification instructions.</b> You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.	

<b>Sign Here</b>	Signature of U.S. person ▶ <i>Joseph M. Pascoe II</i>	Date ▶ <i>1/22/14</i>
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### General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** The IRS has created a page on [www.irs.gov/w9](http://www.irs.gov/w9) for information about Form W-9, at [www.irs.gov/w9](http://www.irs.gov/w9). Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

**Purpose of Form**

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

**Note.** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

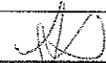
**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

## ATTACHMENT G

### BIDDER CHECKLIST – TO BE RESPONSIVE TO SOLICITATION, COMPLETE THE FOLLOWING:

Required Items to be provided with Bid	Bidder Acknowledgement (Initial below when action completed)
1. <b>Contractor Info</b> - Complete Contractor Offer information on cover page. <b>Signature Required</b>	 _____ Initial
2. <b>Pricing and Registration Certification</b> - Complete Bid Pricing and Registration Certification on <u>Attachment A</u> .	 _____ Initial
3. <b>State Corporation Commission</b> – <u>Attachment D</u> . Complete required information. <b>Signature Required</b>	 _____ Initial
4. <b>Geographic Services Chart</b> – <u>Attachment E</u> . Complete Attachment and specify ALL areas to be <u>included</u> or identify any locations to be <b>EXCLUDED</b> .	 _____ Initial
5. <b>Vendor Data Sheet</b> – <u>Attachment F</u> . Complete required information. <b>Signature Required</b>	 _____ Initial
6. <b>Statement of Qualifications</b> – Summation of Qualifications. Submit information regarding qualifications and experience of Bidder and any supporting documentation, to include a description of the bidder's organizational and staff qualifications and experience to perform the work described in this IFB. Information about experience should include direct experience with the specific subject matter. Full-time and part-time staff, proposed consultants and subcontractors who may be assigned direct work on this project should be identified. Identification of direct technical supervisors and key technical personnel should be made. Resumes of key staff, proposed consultants and subcontractors are required, indicating education, background and recent relevant experience with the subject matter of the project. List all title insurance companies through which title commitments are issued.	 _____ Initial

**THIS COMPLETED FORM MUST BE INCLUDED WITHIN YOUR BID PACKAGE.**

# COMMERCIAL TITLE INSURANCE RATES FOR VIRGINIA



*First American Title Insurance Company*

STANDARD OWNER	PER THOUSAND	STANDARD LOAN	Per Thousand
Up to \$1 million of liability	\$3.00	Up to \$1,000,000 of liability	\$2.00
Over \$1 million up to \$2,500,000, add	\$2.50	Over \$1,000,000 up to \$5,000,000, add	\$1.50
Over \$2,500,000-up to \$5,000,000, add	\$2.00	Over \$5,000,000-up to \$10,000,000, add	\$1.00
Over \$5,000,000-up to \$10,000,000, add	\$1.50	Over \$10,000,000-up to \$25,000,000, add	\$0.75
Over \$10,000,000-up to \$25,000,000, add	\$1.00	Over \$25,000,000, add	\$0.50
Over \$25,000,000, add	\$0.75		
Minimum Premium	\$100.00	Minimum Premium	\$85.00

## SIMULTANEOUS ISSUE

When one or more loan policies are issued simultaneously with an owner's policy, the rate for the loan policy(ies) so simultaneously issued is \$100.00 (each) for the amount of insurance not in excess of the owner's policy. When additional coverage is needed for the loan policy(ies), the premium shall be computed at the original loan rate under the applicable bracket. Policies simultaneously issued must cover identical land.

## EXTRA HAZARDOUS RISK(S)

The Company reserves the right to charge an additional premium for Extra Hazardous Risk(s).

## RE-ISSUE RATES

The re-issue rate, where applicable, shall be 70% of the published rates in force for original insurance. Re-issue rates apply up to the amount of the previous policy only. **MINIMUM PREMIUM: \$100.00.**

## REINSURANCE

Costs of reinsurance required by parties to the transaction are not included in rates as set forth above.

-----  
**THESE RATES DO NOT APPLY TO RESIDENTIAL TRANSACTIONS (i.e. 1 to 4 FAMILY RESIDENTIAL DWELLING UNITS).**



**TITLE INSURANCE RATES FOR THE  
COMMONWEALTH OF VIRGINIA  
(Commercial Standard Rates)**



AMOUNT OF COVERAGE	OWNERS PREMIUM (FULL RATE)	OWNERS REISSUE DISCOUNT	LENDERS PREMIUM (FULL RATE)	LENDERS REISSUE DISCOUNT
\$500,000.00	\$1,500.00	\$450.00	\$1,000.00	\$300.00
\$1,000,000.00	\$3,000.00	\$900.00	\$2,000.00	\$600.00
\$1,500,000.00	\$4,250.00	\$1,275.00	\$2,750.00	\$825.00
\$2,000,000.00	\$5,500.00	\$1,650.00	\$3,500.00	\$1,050.00
\$2,500,000.00	\$6,750.00	\$2,025.00	\$4,250.00	\$1,275.00
\$3,000,000.00	\$7,750.00	\$2,325.00	\$5,000.00	\$1,500.00
\$3,500,000.00	\$8,750.00	\$2,625.00	\$5,750.00	\$1,725.00
\$4,000,000.00	\$9,750.00	\$2,925.00	\$6,500.00	\$1,950.00
\$4,500,000.00	\$10,750.00	\$3,225.00	\$7,250.00	\$2,175.00
\$5,000,000.00	\$11,750.00	\$3,525.00	\$8,000.00	\$2,400.00
\$5,500,000.00	\$12,750.00	\$3,825.00	\$8,500.00	\$2,550.00
\$6,000,000.00	\$13,250.00	\$3,975.00	\$9,000.00	\$2,700.00
\$6,500,000.00	\$14,000.00	\$4,200.00	\$9,500.00	\$2,850.00
\$7,000,000.00	\$14,750.00	\$4,425.00	\$10,000.00	\$3,000.00
\$7,500,000.00	\$15,500.00	\$4,650.00	\$10,500.00	\$3,150.00
\$8,000,000.00	\$16,250.00	\$4,875.00	\$11,000.00	\$3,300.00
\$8,500,000.00	\$17,000.00	\$5,100.00	\$11,500.00	\$3,450.00
\$9,000,000.00	\$17,750.00	\$5,325.00	\$12,000.00	\$3,600.00
\$9,500,000.00	\$18,500.00	\$5,550.00	\$12,500.00	\$3,750.00
\$10,000,000.00	\$19,250.00	\$5,775.00	\$13,000.00	\$3,900.00
\$10,500,000.00	\$19,750.00	\$5,925.00	\$13,375.00	\$4,012.50
\$11,000,000.00	\$20,250.00	\$6,075.00	\$13,750.00	\$4,125.00
\$11,500,000.00	\$20,750.00	\$6,225.00	\$14,125.00	\$4,237.50
\$12,000,000.00	\$21,250.00	\$6,375.00	\$14,500.00	\$4,350.00
\$12,500,000.00	\$21,750.00	\$6,525.00	\$14,875.00	\$4,462.50
\$13,000,000.00	\$22,250.00	\$6,675.00	\$15,250.00	\$4,575.00
\$13,500,000.00	\$22,750.00	\$6,825.00	\$15,625.00	\$4,687.50
\$14,000,000.00	\$23,250.00	\$6,975.00	\$16,000.00	\$4,800.00
\$14,500,000.00	\$23,750.00	\$7,125.00	\$16,375.00	\$4,912.50
\$15,000,000.00	\$24,250.00	\$7,275.00	\$16,750.00	\$5,025.00
\$15,500,000.00	\$24,750.00	\$7,425.00	\$17,125.00	\$5,137.50
\$16,000,000.00	\$25,250.00	\$7,575.00	\$17,500.00	\$5,250.00
\$16,500,000.00	\$25,750.00	\$7,725.00	\$17,875.00	\$5,362.50
\$17,000,000.00	\$26,250.00	\$7,875.00	\$18,250.00	\$5,475.00
\$17,500,000.00	\$26,750.00	\$8,025.00	\$18,625.00	\$5,587.50
\$18,000,000.00	\$27,250.00	\$8,175.00	\$19,000.00	\$5,700.00
\$18,500,000.00	\$27,750.00	\$8,325.00	\$19,375.00	\$5,812.50
\$19,000,000.00	\$28,250.00	\$8,475.00	\$19,750.00	\$5,925.00
\$19,500,000.00	\$28,750.00	\$8,625.00	\$20,125.00	\$6,037.50
\$20,000,000.00	\$29,250.00	\$8,775.00	\$20,500.00	\$6,150.00
\$20,500,000.00	\$29,750.00	\$8,925.00	\$20,875.00	\$6,262.50
\$21,000,000.00	\$30,250.00	\$9,075.00	\$21,250.00	\$6,375.00
\$21,500,000.00	\$30,750.00	\$9,225.00	\$21,625.00	\$6,487.50
\$22,000,000.00	\$31,250.00	\$9,375.00	\$22,000.00	\$6,600.00
\$22,500,000.00	\$31,750.00	\$9,525.00	\$22,375.00	\$6,712.50
\$23,000,000.00	\$32,250.00	\$9,675.00	\$22,750.00	\$6,825.00
\$23,500,000.00	\$32,750.00	\$9,825.00	\$23,125.00	\$6,937.50
\$24,000,000.00	\$33,250.00	\$9,975.00	\$23,500.00	\$7,050.00
\$24,500,000.00	\$33,750.00	\$10,125.00	\$23,875.00	\$7,162.50
\$25,000,000.00	\$34,250.00	\$10,275.00	\$24,250.00	\$7,275.00

**For a premium quote over \$25,000,000 contact your local First American Title office.**

Effective November 11, 2004 [as revised 11/15/04]

## ATTACHMENT B

### CONTRACT ORDERING INSTRUCTIONS FOR USING PRE-QUALIFIED CONTRACTORS

#### ORDERING PROCESS FOR USE OF A PRE-QUALIFIED CONTRACTOR RESULTING FROM THIS SOLICITATION FOR PROVISION OF TITLE EXAMINATIONS, TITLE INSURANCE, OR SETTLEMENT SERVICES

##### **WORK ESTIMATED AT LESS THAN \$5,000**

1. Authorized User develops the Statement of Work (SOW) for Services needed.
2. Authorized User contacts and provides the SOW to a minimum of **one (1)** contractor based on contractor's qualifications and geographic location for Service performance.
3. Authorized User establishes the due date for Contractor to reply with bid price to perform the services specified in the SOW.
4. Contractor returns replies with a bid price to an Authorized User by the established due date.
5. Authorized User selects and notifies the contractor of an accepted bid and issues eVA Order with SOW attached.
6. The eVA order shall be subject to terms and conditions as stated in this Contract.

##### **WORK ESTIMATED TO BE BETWEEN \$5,000 and \$100,000**

1. Authorized User develops the Statement of Work (SOW) for Services needed.
2. Authorized User contacts and provides the SOW to all contractors in the geographic location for Service performance.
3. Authorized User establishes due date for Contractors to reply with bid price to perform the services specified in the SOW.
4. Contractors return replies with a bid price to an Authorized User by the established due date.
5. Authorized User selects and notifies the contractor of an accepted bid and issues eVA Order with the SOW attached
6. The eVA order shall be subject to terms and conditions as stated in this Contract.

##### **WORK ESTIMATED OVER \$100,000**

**Work that is estimated to exceed \$100,000 is not applicable to this Contract.**

**No Authorized User shall issue any Order referencing this Contract and no Contractor shall accept any Order exceeding \$100,000 that references this Contract.**

## ATTACHMENT C

### *Sample Scope of Work (SOW)*

***This following sample template is for illustrative purposes only. An Authorized user may use and develop any similar form or format in order to ensure that they can adequately convey to the Contractor size, scope or complexity of a real property project requiring Services.*** Regardless of format, such a document shall be coordinated for each Order developed between an Authorized User and the Contractor for Services to be provided under this Agreement. Following the completion of a SOW, the SOW shall accompany an eVA Requisition for services from the Ordering Officer to complete the approval of an eVA Contract Order. **NO SOW SHALL BE VALID UNLESS ACCOMPANIED BY A DULY AUTHORIZED EVA ORDER.**

---

#### NOTES:

1. Any Order placed by an Authorized User under this Agreement shall be accompanied by a completed SOW. Contractor shall not accept an Order unless accompanied by a completed SOW.
  - a. The SOW shall reference the DGS contract number.
  - b. The SOW shall include the type of services to be performed, and the costs or price, which shall be consistent with the Contract pricing.
  - c. The SOW shall contain the delivery or performance schedule.
2. Order shall be a Fixed-Price type order, using rates not in excess of Contractor's bid price schedule incorporated into Contractor's Contract.
3. Contractor's rates are to be fully comprehensive, which shall include, but not be limited to: all materials, equipment, travel, lodging, incidentals, mail, shipping or any other costs necessary for provision of Services.

**CONTINUED ON NEXT PAGE**

**[Sample Scope of Work (SOW)]**

*Title Examinations, Title Insurance, and Comprehensive Settlement Services*

1. DGS Contract #: \_\_\_\_\_ (from contract page 1)
2. SOW Effective Date: <<Insert Date>>
3. Authorized User / Ordering Entity:  
  
<< Insert ordering entity name e.g., DGS, Division of Real Estate Services, etc. >>
4. Authorized User Contact Info:  
<< Insert all address and other contact information of the public body >>
5. Ship to/Bill to Addresses:  
<< Insert information to appear on eVA Order to correctly bill information >>
6. Project Description:  
<< Insert name and description for project, goals, etc. >>
7. Scope of Work:
  - a. Services and Deliverables required:
  
  - b. Custom report needs or formats:
8. Timelines:
9. Project Milestones (if applicable):
10. Confidentiality: In the course of providing Services under this Agreement, Contractor's staff may have access to certain state and/or federal information, which the Commonwealth or Authorized User may deem to be confidential or privileged information, which is not intended to be disclosed to any third party. By its signature below, Contractor hereby certifies and warrants to hold all such Confidential Information in strictest confidence and to not copy, reproduce, sell, transfer, or otherwise dispose of, give or disclose such Confidential Information to any third parties other than employees, agents, or subcontractors of such party who have a need to know in connection with this Agreement or to use such Confidential Information for any purposes whatsoever other than the performance of this Agreement. Contractor agrees to certify its respective employees, agents, and subcontractors of their obligations of confidentiality hereunder and require the same to keep such information confidential. The Commonwealth or any Authorized User retain the sole and exclusive right for the Contractor or its personnel to sign and certify a separate Non-disclosure Agreement (NDA), as deemed appropriate or necessary for the performance of Services. Contractor acknowledges that the breach of its obligation of confidentiality may

give rise to irreparable injury to the Commonwealth or Authorized User, which damage may be inadequately compensable in the form of monetary damages. Accordingly, the Commonwealth or Authorized User may seek and obtain injunctive relief against the breach or threatened breach of the foregoing undertakings, in addition to any other legal remedies which may be available.

11. Other:

---

**This SOW, with any illustrative descriptions as attachments or exhibits, together with the accompanying eVA Order and the referenced Contract (above), constitute the entire agreement between Contractor and the Authorized User below, with respect to all communications, representations or agreements, whether oral or written, and with respect to the subject matter hereof. Terms and conditions inconsistent with, contrary to, or in addition to the above-referenced Contract shall not be added to or incorporated into this SOW or to any of its attachments or exhibits, or by any subsequent purchase order, or otherwise, and any attempts to add or incorporate such terms and conditions are hereby rejected. The terms and conditions of the referenced Contract and its exhibits shall prevail and govern in the case of any such inconsistent or additional terms.**

**ATTACHMENT D**

*Virginia State Corporation Commission (SCC) Form*

**Virginia State Corporation Commission ("SCC") registration information:**

**THE UNDERSIGNED BIDDER:**

is a corporation or other business entity with the following SCC identification number: F179606

**-OR-**

is not a corporation, limited liability company, limited partnership, registered limited liability partnership, or business trust

**-OR-**

is an out-of-state business entity that does not regularly and continuously maintain as part of its ordinary and customary business any employees, agents, offices, facilities, or inventories in Virginia (not counting any employees or agents in Virginia who merely solicit orders that require acceptance outside Virginia before they become contracts, and not counting any incidental presence of the Bidder in Virginia that is needed in order to assemble, maintain, and repair goods in accordance with the contracts by which such goods were sold and shipped into Virginia from Bidder's out-of-state location)

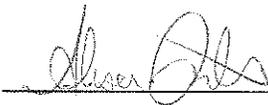
**-OR-**

is an out-of-state business entity that is including with this proposal an opinion of legal counsel which accurately and completely discloses the undersigned Bidder's current contacts with Virginia and describes why those contacts do not constitute the transaction of business in Virginia within the meaning of § 13.1-757 or other similar provisions in Titles 13.1 or 50 of the Code of Virginia.

**\*\* NOTE \*\***

Check this box if you have not completed any of the foregoing options, but currently have pending before the SCC an application for authority to transact business in the Commonwealth of Virginia and wish to be considered for a waiver to allow you to submit the SCC identification number after the due date for bids/proposals.\*

**Signature:**



**Printed Name:**

Alison Orlans

**Title:**

President

**Name of Firm:**

eTitle Agency, Inc.

**Date:**

7/31/14

**\* The Commonwealth reserves the right to determine in its sole discretion whether to allow such a waiver**

## ATTACHMENT E

### Geographic Services Chart

Please mark the following chart to indicate those geographic areas in which you would be willing to offer to perform title examinations. You may specify counties, cities or towns to be excluded from an area for which you would be willing to offer to perform appraisal services, if you choose to be more specific.

AREA	AREA DESCRIPTION	Area where Bidder will provide title examination services. (Mark with "Yes" if all included. Identify any excluded locations by listing or striking through)
<b>1</b> <b>Bristol</b>	<p><b>Counties:</b> Bland, Buchanan, Dickenson, Grayson, Lee, Russell, Scott, Smyth, Tazewell, Washington, Wise and Wythe</p> <p><b>Cities:</b> Bristol, Norton</p> <p><b>Towns:</b> Abingdon, Appalachia, Big Stone Gap, Bluefield, Cedar Bluff, Chilhowie, Cleveland, Clinchco, Clinchport, Clintwood, Coeburn, Damascus, Duffield, Dungannon, Fries, Gate City, Glade Spring, Grundy, Haysi, Honaker, Independence, Jonesville, Lebanon, Marion, Nickelsville, Pennington Gap, Pocahontas, Pound, Richlands, Rural Retreat, Saltville, St. Charles, St. Paul, Tazewell, Troutdale, Weber City, Wise and Wytheville</p>	<p>Include: <u>Yes</u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<b>2</b> <b>Salem</b>	<p><b>Counties:</b> Bedford, Botetourt, Carroll, Craig, Floyd, Franklin, Giles, Henry, Montgomery, Patrick, Pulaski and Roanoke</p> <p><b>Cities:</b> Bedford, Galax, Martinsville, Radford, Roanoke and Salem</p> <p><b>Towns:</b> Blacksburg, Boones Mill, Buchanan, Christiansburg, Dublin, Fincastle, Floyd, Glen Lyn, Hillsville, Narrows, New Castle, Pearisburg, Pembroke, Pulaski, Rich Creek, Ridgeway, Rocky Mount, Stuart, Troutville and Vinton</p>	<p>Include: <u>Yes</u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<b>3</b> <b>Lynchburg</b>	<p><b>Counties:</b> Amherst, Appomattox, Buckingham, Campbell, Charlotte, Cumberland, Halifax, Nelson, Pittsylvania and Prince Edward</p> <p><b>Cities:</b> Danville, Lynchburg</p> <p><b>Towns:</b> Alfavista, Amherst, Appomattox, Brookneal, Charlotte Court House, Chatham, Dillwyn, Drakes Branch, Farmville, Gretna, Halifax, Hurt, Keysville, Pamplin City, Phenix, Scottsburg, South Boston and Virgilina</p>	<p>Include: <u>Yes</u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>

<p><b>4</b> <b>Richmond</b></p>	<p><b>Counties:</b> Amelia, Brunswick, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, Lunenburg, Mecklenburg, New Kent, Nottoway, Powhatan and Prince George  <b>Cities:</b> Colonial Heights, Hopewell, Petersburg and Richmond  <b>Towns:</b> Alberta, Ashland, Blackstone, Boydton, Brodnax, Burkeville, Chase City, Clarksville, Crewe, Kenbridge, La Crosse, Lawrenceville, Mckenney, South Hill and Victoria</p>	<p>Include: <u>Yes</u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><b>5</b> <b>Norfolk</b></p>	<p><b>Counties:</b> Accomack Isle of Wight, James City, Northampton, Southampton, Surry, Sussex, York and Greensville.  <b>Cities:</b> Chesapeake, Emporia, Franklin, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach and Williamsburg  <b>Towns:</b> Accomac, Belle Haven, Bloxom, Boykins, Branchville, Cape Charles, Capron, Cheriton, Chincoteague, Claremont, Courtland, Dendron, Eastville, Exmore, Hallwood, Ivor, Jarratt, Keller, Melfa, Nassawadox, Newsoms, Onancock, Onley, Painter, Parksley, Saxis, Smithfield*, Stony Creek, Surry, Tangier, Wachapreague, Wakefield, Waverly and Windsor</p>	<p>Include: <u>Yes</u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><b>6</b> <b>Fredericksburg</b></p>	<p><b>Counties:</b> Caroline, Essex, Gloucester, King and Queen, King George, King William, Lancaster, Mathews, Middlesex, Northumberland, Richmond, Spotsylvania, Stafford and Westmoreland  <b>Cities:</b> Fredericksburg  <b>Towns:</b> Bowling Green, Colonial Beach, Irvington, Kilmarnock, Montross, Port Royal, Tappahannock, Urbanna, Warsaw, West Point and White Stone</p>	<p>Include: <u>Yes</u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><b>7</b> <b>Culpeper</b></p>	<p><b>Counties:</b> Albemarle, Culpeper, Fauquier, Fluvanna, Greene, Louisa, Madison, Orange and Rappahannock  <b>Cities:</b> Charlottesville  <b>Towns:</b> Columbia, Culpeper, Gordonsville, Louisa, Madison, Mineral, Orange, Remington, Scottsville, Stanardsville, The Plains, Warrenton and Washington</p>	<p>Include: <u>Yes</u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><b>8</b> <b>Staunton</b></p>	<p><b>Counties:</b> Alleghany, Augusta, Bath, Clarke, Frederick, Highland, Page, Rockbridge, Rockingham, Shenandoah and Warren  <b>Cities:</b> Buena Vista, Covington, Harrisonburg, Lexington, Staunton, Waynesboro and Winchester  <b>Towns:</b> Berryville, Boyce, Bridgewater, Broadway, Clifton Forge, Craigsville, Dayton, Edinburg, Elkton, Front Royal, Glasgow, Goshen, Grottoes, Iron Gate, Luray, Middletown, Monterey, Mount Crawford Mount, Jackson, New Market, Shenandoah, Stanley, Stephens City, Strasburg, Timberville, Toms Brook and Woodstock</p>	<p>Include: <u>Yes</u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>

<p style="text-align: center;"><b>9 Northern Virginia</b></p>	<p><b>Counties:</b> Arlington, Fairfax, Loudoun and Prince William  <b>Cities:</b> Alexandria, Fairfax, Falls Church, Manassas and Manassas Park  <b>Towns:</b> Clifton, Dumfries, Hamilton, Haymarket, Herndon, Hillsboro, Leesburg, Lovettsville, Middleburg, Occoquan, Purcellville, Quantico, Round Hill and Vienna</p>	<p>Include: <u>  Yes  </u></p> <p>Exclude: _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
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**ATTACHMENT F**  
**VENDOR DATA SHEET**

**Note: The following information is required as part of your response to this solicitation. Failure to submit all information requested may result in the purchasing agency requiring prompt submission of missing information and/or rejecting the bid package.**

1. Qualification: The vendor must have the capability and capacity in all respects to fully satisfy all of the contractual requirements.

2. Vendor's Primary Contact:

Name: Mary L. Hurley Phone: (703) 554-6461

3. Years in Business: Indicate the length of time you have been in business providing this type of goods or services:

14 Years 6 Months

4. Vendor Information:

TIN Number (If Company, Corporation, or Partnership): 38-3515274

Social Security Number (If Individual): \_\_\_\_\_

5. Indicate below a listing of at least three (3) current or recent accounts, either commercial or governmental, that your company is servicing, has serviced, or has provided similar goods and/or services.

A. Company: Fannie Mae-Reo fulfillment Contact: Heidi Jones

Address: 14221 Dallas Parkway, Suite 1000, Dallas, TX 75254

Phone: (972) 776-7605 Email: heidi\_a\_jones@fanniemae.com

Project: Title and Settlement Services

Dates of Service: 9/2009 to present \$ Value: 26,839,000.00

B. Company: Comerica Bank Contact: Donald A. Maxwell, Jr.

Address: 39400 Woodward Avenue, Bloomfield Hills, MI 48304

Phone: (248) 645-4139 Email: damaxwell@comercia.com

Project: Title and Settlement Services

Dates of Service: 2/2011 to present \$ Value: 11,215,000.00

C. Company: HomeSteps, A Freddie Mac Unit Contact: Carol Smith

Address: 5000 Plano Parkway, Carrollton, TX 75010

Phone: (972) 395-2967 Email: carol\_smith@frediemac.com

Project: Title and Settlement Services

Dates of Service: 1/2002 to present \$ Value: 17,984,000.00

**I certify the accuracy of this information.**

Signed:  Title: President



1602 Village Market Blvd. SE, Suite 300  
Leesburg, Virginia 20175  
P 703 777 4261  
F 703 940 9111  
[www.etitleagency.com](http://www.etitleagency.com)

## **6. STATEMENT OF QUALIFICATIONS:**

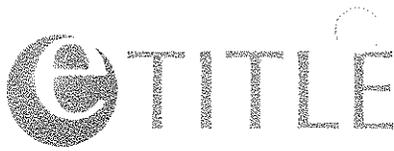
### **SUMMATION OF QUALIFICATIONS OF ETITLE AGENCY, INC.:**

eTitle is an established WBENC women-owned certified company specializing in title search, land research, title insurance, escrow and settlement services. eTitle has performed hundreds of thousands of real property title searches over the past fourteen years for all types of properties, including easements, residential and commercial conventional, foreclosed and tax property sales. eTitle provides these services in ten states, including throughout the Commonwealth of Virginia. We are confident our years of experience will allow us to provide the same caliber of services for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services.

Our mission at eTitle is to fully and flawlessly support the operation of the title examination, title insurance, and settlement services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, while exceeding all deliverables and requirements with the highest quality, service and professionalism. At eTitle, we have built a company unlike any other by connecting clients to land knowledge, insight and analytics in valuable new ways. For the past 14 years, eTitle has helped clients conquer the complexity of their land inquires and helped them achieve their business goals. With our 127 staff members, including five title attorneys and 35 dedicated abstracters (title search) personnel, we have the capacity to deliver an average of 1,500 property searches per week (6,000 property searches per month). We have also built a strong reputation in the industry and are backed by three of the largest underwriters in the United States: Fidelity National Title Insurance Company, First American Title Insurance Company and Old Republic National Title Insurance Company; a further testament to our high standard of practice and production volume.

Abstracting and examining title records along with the production of title commitments and final title policies is a significant part of our business. eTitle's abstracting and settlement teams provide many services that most companies do not, including performing title searches and producing title commitments for default law firms and those who litigate bankruptcy, divorce, and probate cases.

eTitle is proud of our customer service excellence, which we attribute to our advanced technology, staff knowledge, attitude and ability to quickly ramp-up specialized projects. The technological platform eTitle utilizes is a highly customized system that allows us to easily tailor forms and format data output according to the client's specifications. Our staff is experienced, informed and customer service focused; expert staff members are always available to review or discuss search findings, analyze risk and issue clear title products. eTitle is staffed, ready and able to effectively and efficiently handle complex commercial title search, title examination, title insurance issuance, and closing and escrow services in large volumes.



eTitle's years of experience, work ethic, dedication and respect for confidentiality to our clients set us apart from most land research and title firms. Our pledge to creating strategic partnerships

built on our combined values of fusing technology with highly qualified service professionals to deliver the highest quality real property information is what has allowed eTitle to work with Fannie Mae, Freddie Mac and Comerica Bank to be their provider for title search, title examination, title insurance issuance, and closing services in connection with foreclosed properties, residential and commercial properties and their insurability. eTitle is more than a land research, title and settlement services company, we are a trusted partner.

**A) QUALIFICATION AND EXPERIENCE OF BIDDER WITH RESUME:**

**ALISON ORLANS, ESQ.**

*President*

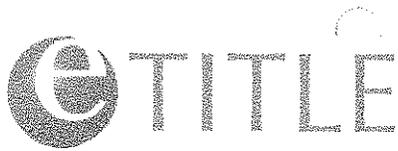
Alison Orland specializes in real estate and title law and serves as eTitle's President. Ms. Orland assumed primary leadership for eTitle Agency in 2006, after having years of preceding experience serving as Counsel with a commercial real estate concentration. She has represented commercial developer clients in all aspects of commercial real estate and has vast experience in acquisitions, sales, title and survey review, title curative, easements, lease review and negotiations. Ms. Orland will oversee and help to manage all work associated with the title services work ordered for this project to ensure accurate and timely delivery of title commitments and settlements within the requested timeframes.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Ms. Orland will oversee and communicate directly with the supervisors and key personnel who will be performing eTitle's title search, examination, curative, settlement and closing services products.

**MARY L. HURLEY, ESQ.**

*Managing Title Attorney, Senior Title Curative Expert, Closing Officer*

Mary L. Hurley is eTitle Agency's Managing Title Attorney and Senior title officer. Ms. Hurley serves as eTitle Agency's Senior Title Curative Expert for the Virginia operations. She has been involved in all aspects of providing title services and closings for both residential and commercial transactions. Her experience includes overseeing complex multi-million dollar commercial real estate transactions; residential and commercial development projects; and new construction. Ms. Hurley is responsible for managing and supervising commercial and residential title services personnel, building client relationships and determining methodologies for improving eTitle's product and deliverables. Ms. Hurley is highly customer service focused and has implemented a



program of strict adherence to product quality. The scope of her responsibilities also include title examination, title underwriting, title clearance decision making and assistance on complex commercial orders, while also serving as liaison with our three national title insurance underwriters, performing training classes and seminars on complex title topics, overall staff training and providing support to the Title Curative, Title Review/Examination and Settlement Teams.

Ms. Hurley's title experience is vast and encompasses a 16 year career during which she worked in all areas of title search and title examination from title commitment to title policy for both Residential and Commercial properties. Ms. Hurley is an asset to eTitle and our law firms in resolving title issues, which allows real estate foreclosure transactions to close in a timely manner while balancing risk-analysis and claims prevention for our firm's clients.

Ms. Hurley's experience and expertise is well known in the title industry. She has held numerous offsite training classes for the Real Estate Agent and Broker Community in areas of pertinent interest, from basic HUD-I interpretation and presentation to such specific topics such as Contracts, Title Insurance, Fair Housing, and Foreclosure/REO purchases, and regularly attends programs, seminars and conferences centered on title industry continuing education.

**BRIAN HENRY, ESQ.**

*Residential & Commercial Services Counsel*

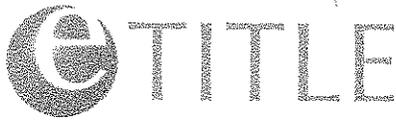
Brian Henry serves as Residential and Commercial Services Counsel for eTitle and brings over 28 years of expertise in real estate law, business law and commercial litigation to the team. Brian acts as a risk advisor for eTitle relative to residential and commercial closings, short sales and other complex real estate transactions.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, and as Commercial Services Counsel, Mr. Henry will focus on risk assessments for the commercial title and underwriting matters as well as communicate effectively with underwriting counsel when necessary for any work on this project that is ordered.

**BRIAN MELVIN, ESQ.**

*Title Counsel*

Bryan Melvin serves as Commercial and Retail Services Counsel for eTitle Agency. He is the lead title attorney for eTitle Commercial. Mr. Melvin has 30 years of experience as a lawyer in the title insurance industry. He has been involved in all aspects of providing title services and closings for both residential and commercial transactions. His experience includes overseeing complex multi-million dollar commercial real estate



transactions; residential and commercial development projects; new construction; and land assemblage projects. Prior to joining eTitle, Mr. Melvin worked for Stewart Title Company, Lamont Title Corporation and owned and operated First Title Corporation, where he was involved in many land acquisition projects working in conjunction with private developers, the City of Detroit and the Community Economic Development corporation. He has experience working with land acquisition projects involving hundreds of parcels of land in Detroit. These projects included performing 40+ year title searches; issuing title commitments; working with customers to advise and assist in resolving title issues and exceptions; coordinating closings; preparing closing documents; monitoring the closing transaction and disbursing funds; maintaining escrow accounts used to acquire property; and issuing title policies.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, and as Commercial Services Counsel, Mr. Melvin's focus will include oversight and assistance with resolving the commercial title and underwriting matters for any projects that are ordered.

**See attached Resumes for Alison Orlans, Esq., Mary L. Hurley, Esq., Bryan Henry, Esq., and Bryan Melvin, Esq.**

**B) ORGANIZATIONAL CHART:**

**\*See attached Organizational Charts.**

**C) PROPOSED LIST OF SUBCONTRACTORS FOR VIRGINIA TITLE SEARCHES AND QUALIFICATIONS OF SAME:**

1. **Rededocs**-All Virginia Cities and/or Counties; sister company
2. **Direct Title**-All remaining Virginia Counties  
12 N. Braddock Street Winchester, VA 22601  
Ph#540-450-0740
3. **Amerisearch Inc.**  
Coverage --- Alexandria, Arlington, Fairfax(City & County), Loudoun, Prince William  
4085 Chain Bridge Road Suite G5, Fairfax, VA 22030  
Ph#703-267-6825
4. **Choice Title Services** – Charles City, Caroline, Chesterfield, Hanover, King & Henrico  
611 Dunkerry Lane, Sandston, VA 23150



Ph#804-647-4972

5. **Affordable Abstracting**  
P.O. Box 5263, Virginia Beach, VA 23471  
Ph#804-380-0289
  
5. **Andrea Clark** ---Buckingham, Cumberland, Lunenburg, Nottoway, Powhatan  
4499 Old Buckingham Road, Powhatan , VA 23139  
Ph#804-598-1767
  
6. **Amcor Title** ---Prince William, City of Fredericksburg, Spotsylvania  
69 Boundary Drive, Stafford, VA 22554  
Ph#540-752-2246
  
7. **Signing service subcontractor: Simple Signing Services-coverage areas include all of Virginia.**

**\*Please see the attached E&O policies for proposed subcontractors for Virginia Title searches and closing services.**

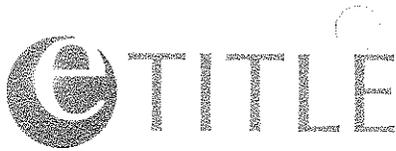
**D) IDENTIFICATION OF DIRECT SUPERVISORS:**

eTitle will assign the below listed as Direct Supervisors for the provision of title examination, title insurance, title insurance underwriting, and settlement services for complex commercial real estate transactions to the Commonwealth of Virginia, Department of General Services and/or the Division of Real Estate Services, for their proven track records and combined experience and will help guide the project to completion. Their experience and responsibilities are summarized below each name and title. Their respective resumes are attached hereto.

**MARY L. HURLEY, ESO.**

*Managing Title Attorney and Senior Title Curative Expert*

Mary L. Hurley is eTitle Agency's Managing Title Attorney and Senior title officer. Ms. Hurley serves as eTitle Agency's Senior Title Curative Expert for the Virginia operations. Ms. Hurley is responsible for managing and supervising commercial and residential title services personnel, building client relationships and determining methodologies for improving eTitle's product and deliverables. Ms. Hurley is highly customer service focused and has implemented a program of strict adherence to product quality. The scope of her responsibilities also include title examination, title underwriting, title clearance decision making and assistance on complex commercial orders, while also serving as liaison with our three national title insurance underwriters, performing training classes and seminars on complex title topics, overall staff training



and providing support to the Title Curative, Title Review/Examination and Settlement Teams.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, the scope of her responsibilities will also include title examination, title underwriting, title clearance decision making and assistance on complex commercial orders, while also serving as liaison with our three national title insurance underwriters.

**MICHELLE HARDY**  
*Settlement Supervisor*

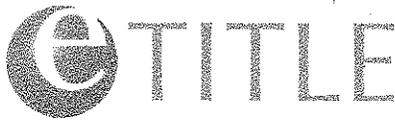
Michelle Hardy is eTitle Agency's Settlement Supervisor for the Virginia, Delaware, Maryland, and District of Columbia operations. Mrs. Hardy has 13 years of experience in all areas of retail and commercial title and settlement services. Mrs. Hardy is also an asset to eTitle in resolving title issues, which allows real estate transactions to close smoothly, efficiently and in a timely fashion.

Ms. Hardy currently supervises and provides support to the residential, commercial, REO, short sale, refinance, and retail settlement staff. The scope of her duties will include the supervision and direct participation in the title underwriting, settlement processing and issuance of title insurance policies for Virginia, Maryland, and District of Columbia. Mrs. Hardy is a licensed producer in Virginia, Maryland, West Virginia, and District of Columbia.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Michelle Hardy will manage title and settlement services process and personnel for the overall title settlement, closing, disbursement and issuance of final title insurance policies ordered for this project.

**RACHEL LINCOLN**  
*Title Search Production and Examination Supervisor*

Rachel Lincoln is the Title Production Supervisor for eTitle production services in Virginia. Ms. Lincoln is responsible for coordinating workload to ensure that work is completed accurately and on a timely basis. This includes foreclosure and REO files from title work order to title work review. She also supervises the handling of the title intake process for Fannie Mae REO assets and the Mobile Home Title Retiring process. Further, her responsibilities consist of preparing and monitoring productivity reports for all processes. She facilitates team development within the title search and examination services, and collaborating with eTitle Operations Manager on process improvement and cross training. Ms. Lincoln is approaching 4 years with eTitle Agency (11+ years with



the Orleans Group) and has shown great eagerness and dedication in understanding the title industry.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Ms. Lincoln will manage title search productions services personnel. In this role, she will oversee the project's successful operation by directly managing the search staff and ensuring adherence to accuracy and specified turn times.

**REBECCA CURTIS**

*Operations Manager*

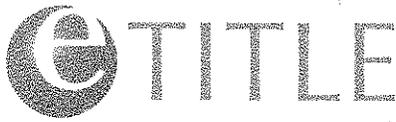
Rebecca Curtis is eTitle's Operations Manager for search services in Michigan, Massachusetts, Delaware, Virginia, Maryland and D.C. Rebecca is responsible for managing and supervising personnel, building client relationships and determining methodologies for improving eTitle's search product and deliverables. Ms. Curtis is highly customer service focused and has implemented a program of strict adherence to product turn times. Prior to joining the eTitle team, Ms. Curtis owned and operated an abstract search company in which she provided search services to title companies. During her 14 year tenure in the title industry, right of way, and railroads, Ms. Curtis has garnered a strong background of varied search experience, including property tax foreclosure, search work relative to property litigation, title clearing for easement and encumbrance issues and the training and development of residential searchers. Ms. Curtis is an active member of the MLTA (Michigan Land Title Association) and regularly attends programs, seminars and conferences centered on title industry continuing education.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Rebecca Curtis will manage title search services personnel and determine methodologies for delivering eTitle's title search product. In this role, she will oversee the project's successful operation by directly managing the search staff and ensuring adherence to accuracy and specified turn times.

**MARK PIERSON**

*Title Search Review and Examination*

Mark is responsible for supervising title search services in the Commonwealth of Virginia. Prior to joining eTitle, Mark was owner/operator of one of the largest independent title search firms in the State of Florida. Prior to that he was a licensed title agent for several large title insurance underwriters, and was responsible for multi-state expansion for a major title insurer. During his over 20 years of title searching, Mark performed title searches on all types of property throughout the states of Florida,



Virginia, and Maryland, including foreclosure, tax sale, environmental and right of way searches.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Mark Pierson will manage the review and examination process for the title searches ordered and delivered to client.

**E) RESUMES OF KEY STAFF, INDICATING EDUCATION, BACKGROUND AND RECENT RELEVANT EXPERIENCE WITH THE SUBJECT MATTER OF THE PROJECT:**

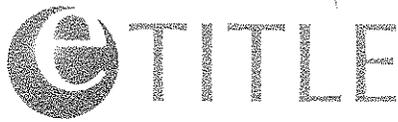
eTitle will assign the below listed staff members as key personnel for the provision of title examination, title insurance, title insurance underwriting, and settlement services for complex commercial real estate transactions to the Commonwealth of Virginia, Department of General Services and/or the Division of Real Estate Services, for their proven track records and combined experience and will help guide the project to completion. Their experience and responsibilities are summarized below each name and title.

**JEFF TOMKO**

*Title Examiner and Title curative Officer*

Jeff Tomko serves as a key operations staff member and leader for eTitle Agency's title examination and search services in Virginia. Jeff has a strong background in many aspects of the title search production and title examination for both residential and commercial properties. He is proficient in title search review, examination, abstracting, title issue clearance, mobile homes title clearing and various other areas of real estate. Mr. Tomko has been involved in developing a process for handling all aspects of the mobile home files that need to have the motor vehicle titles retired in Delaware, Maryland, and Virginia. During his 20 year tenure in both the mortgage and title industry Mr. Tomko has a broad view of the title industry on both the servicing, foreclosure and settlement side.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, he will assist with title examination of the commercial real estate title searches. Further, he will act as one of our many liaisons with each of the title underwriters for whom we are agents.



**ANTHONY KING**

*Title Examiner, Title Curative specialist, and Closing Officer*

Anthony King has been with the law firm and title company in various positions for over 14 years. During this time, Mr. King has obtained extensive knowledge in the foreclosure process, residential and commercial real estate transactions, and the title industry as a whole. Mr. King currently is a Title Examiner and title curative specialist for eTitle Agency. Mr. King's duties include reviewing title searches for residential, Commercial and bank owned properties and curing and any title issues that are discovered. Mr. King is a commissioned notary and licensed title insurance producer in several states, and supports the settlement group by also conducting settlements when needed. In addition to this, he prepares title insurance policies for several states.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Mr. King will assist with title examination of the commercial real estate title searches, production of title policies, and performing closing services. Further, he will act as one of our many liaisons with each of the title underwriters for whom we are agents.

**KATHY GAYLE**

*Title Reviewer/Trainer*

Kathy Gayle serves as an eTitle Agency title reviewer, examiner and trainer. She is responsible for reviewing Maryland, Virginia, Delaware and the District of Columbia titles. She reviews residential and commercial title searches, as well as prepares title commitments for both residential and commercial files. Kathy is also responsible for training all title examiners in Maryland, Virginia and The District of Columbia for residential and commercial title work.

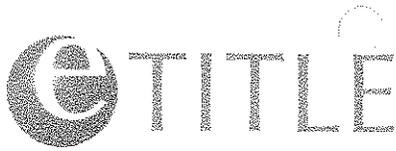
In additional, Mrs. Gayle has many years of experience and well versed in the Mortgage and Title services industry.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, she will assist with title examination of the commercial real estate title searches.

**SHERRY BARR**

*Title Examiner*

Sherry Barr is a Senior Title search Examiner. She is responsible for examining/reviewing residential and commercial title searches for Maryland, Virginia and the District of Columbia properties. She is a paralegal and has been in the real estate industry for over twenty-seven (27) years. She first started out in the industry as a title abstractor while working on obtaining her Paralegal Certificate. After she obtained her



Paralegal Certificate, she worked in various law offices before coming to eTitle. In addition to being a Paralegal, Sherry has her Notary certificate. She regularly attends real estate seminars and takes real estate courses in the State of Maryland.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, she will assist with title examination of the commercial real estate title searches. Further, she will act as one of our many liaisons with each of the title underwriters for whom we are agents.

### **MATTHEW DERAMUS**

*Title Examiner*

Matthew is a Maryland title examiner responsible for researching and examining residential and commercial title abstracts and public records ranging in complexity to identify and determine status of title and establish the chain of title. Matt also reviews and analyzes deeds, deeds of trust, mortgages, easements, judgments, liens, tax assessments, and other applicable instruments. He has extensive knowledge in verifying the vesting, and encumbrances to title. Prior to joining the eTitle, team Matt was an Accounting specialist and Auctioneer for a large Law Firm in Northern Virginia.

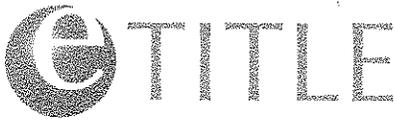
Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, he will assist with title examination of the commercial real estate title searches.

### **KAMA HAVENS**

*Title Examiner*

Kama Havens is a title exam specialist for eTitle. Mrs. Havens is responsible for reviewing and examining the title work for foreclosures, residential and commercial properties located in the state of Virginia and is cross trained to review titles for Maryland and DC. Mrs. Havens has been working in the title industry for almost nine years. Providing quality work and quality customer support is always foremost in her mind.

Mrs. Havens has been in the workforce since 1987, working in the family Electrical business as an Office Assistant. During this time, Mrs. Havens provided Front Office Customer Service, Payroll Administration, and Bid Coordination for the company. Following her passion for Veterinary work, she joined the Towne Animal Clinic in Leesburg in 1995 as a Veterinary Assistant, her duties included and expanded over time to Office Administration, Customer Service, Medical Procedure, and Training of new staff. After 10 years, Mrs. Havens returned to the office workforce, by contracting and then being hired by Tuscarora Title, which as eTitle she remains today. In her current career, Mrs. Havens has been considered for Employee of the year twice, gained valuable



experience with working with multiple State titles, and been certified as a Virginia Certified Title Examiner.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, she will assist with title examination of the commercial real estate title searches.

**JOY PLUNKARD**

*Title Examiner*

Joy Plunkard is the primary title examiner for the state of Delaware, as well as assisting with title examination of Virginia and Maryland title searches. Joy has also reviewed title searches for purposes of providing the foreclosure law firm of Atlantic Law Group with a title commitment product.

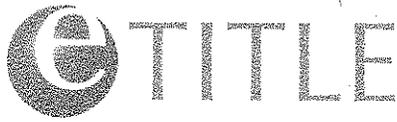
Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, she will assist with title examination of the commercial real estate title searches.

**MATHEW RAYA**

*Subject Matter Expert*

Mathew Raya serves as Subject Matter Expert for eTitle's abstract/search services. He is responsible for search process and procedural improvements (such as auditing files to identify and resolve error patterns), training and continuing education for staff. Mr. Raya leads eTitle's effort in the building and management of an effective abstractor network. During his 14 year tenure in the title industry, Mathew has acquired a broad knowledge base focused on residential and commercial title search. Mathew attended MCAR Real Estate School to obtain real estate training and Middleton Real Estate School for real property appraisal training prior to acquiring an Appraisers License in 2004. Mr. Raya is an active member of the MLTA (Michigan Land Title Association) and regularly attends programs, seminars and conferences centered on title industry continuing education.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Mathew Raya's role will include managing production turn times by internal reporting audit measures and auditing title search files for accuracy.



**WANDA DEVINE**

*Abstractor Supervisor*

Responsible for supervising a team of abstractors that abstract orders in Michigan, Maryland, Virginia and Florida. Insuring the quality, timely completion of orders and resolving any pending abstracting issues. Wanda is responsible for training, motivating, organizing and setting quality and operating standards for the abstractors.

Nearly 27 years in in the Mortgage/Title insurance industry, Wanda has abstracted, examined and closed orders in California. She has worked as a Title Clerk/ Typist, Abstractor (Searcher) Examiner and Title Officer. Specializing in Commercial, Residential, Land Development, Patent searches, BLM properties, and waterways.

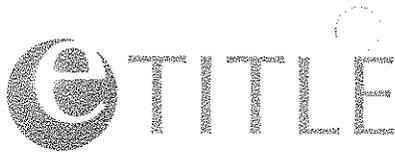
Wanda has abstracted, examined, closed, processed claims, written procedures, managed, set standards, and acted as the underwriter liaison. She is knowledgeable of Deed in Lieu of Foreclosure, Title Curative practices and has acted as Title Manager. She holds 10 years at Standard Federal Bank/ABN AMRO Mortgage Group/LaSalle Bank as a Customer Service Representative, Mortgage Researcher and Coordinator working on construction loans, modifications, balloon loan servicing, correspondence, process mapping, department liaison and wholesale mortgages. Additionally, she is a Certified Safeco Title Insurance Professional, and has taken classes in Real Estate and Land Title Law at San Bernardino Valley College.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Wanda will supervise and train the abstractor staff to ensure quality management and production of the title search product.

**PAM MCGOWEN**

*Title Examiner Specialist*

Pam McGowen has been in the title insurance business for 20+ years, most of which has been spent in the capacity of senior title examiner. Before joining the eTitle team, she worked at Metropolitan Title Company (now First American Title Insurance Company) for 18 years, most recently as a Commercial Title Examiner. I have logged many hours examining both residential and commercial properties in the City of Detroit, and I am quite familiar with legal descriptions and platted subdivisions. I have had the challenge of being the lead examiner on a project involving Jefferson Village on Detroit's east side, wherein Fifth Third Bank was forced to foreclose on several development loans encumbering numerous units. As licensed Resident Producer by the State of Michigan, she is a detail-oriented person who works effectively within deadlines and enjoys the challenge of finding and solving title issues.



Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Pam will assist with title examination of the commercial real estate title searches.

**CARRIEN I. DICKERSON**

*Settlement and closing processor and coordinator*

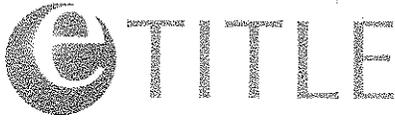
Carrien Dickerson is an eTitle Settlement and Closing processor and Coordinator. Ms. Dickerson has worked for other title companies, banks, and appraisal companies which combined to show her substantial industry experience. Ms. Dickerson is prepared, efficient, and competent in all aspects of residential and commercial real estate transactions. Ms. Dickerson is proficient in preparing HUD-I Settlement Statements, gathering closing package documents, coordinating the parties' schedules for settlement dates and times, and final disbursement of funds. Ms. Dickerson's duties include providing superior customer service to all parties who wish to have eTitle Agency, Inc. handle their residential and commercial settlement needs. Ms. Dickerson ensures that all processes are completed in a timely manner in REO, Fannie Mae and Retail residential and commercial transactions. Ms. Dickerson is especially focused on the need to build solid relationships with agents, lenders, buyers and sellers to ensure the best possible experience for everyone.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Ms. Dickerson will assist with all necessary steps for successful completion of processing and closing of the commercial real estate settlements for this project.

**VIRGINIA RODRIGUEZ**

*Settlement and closing processor and coordinator*

Virginia Rodriguez is one of eTitle's leading residential and commercial settlement processors and coordinators. She currently holds a Title Insurance License in the Commonwealth of Virginia and has several years of experience within the Real Estate Title Industry. Ms. Rodriguez is proficient in ordering payoff statements, preparing HUD-I Settlement Statements, gathering closing package documents, coordinating settlement dates, conducting the closings, and handling final disbursement of funds in accordance with the closing instructions. Ms. Rodriguez works directly with Fannie Mae, Lenders, Attorneys and Real Estate Agents in all of her closings. Prior to joining eTitle's team, Ms. Rodriguez had conducted Residential and Commercial Settlements for VA, MD and DC and has worked closely with Real Estate Attorneys and Title Insurance Companies to ensure smooth and efficient Real Estate Settlements.



Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Ms. Rodriguez will assist with all necessary steps for successful completion of the processing, closing and disbursement of commercial real estate settlements for this project.

**NEDINE TABORDA**

*Settlement and closing processor and closing officer*

Nedine Taborda is an eTitle Settlement and Closing processor and Settlement officer. Ms. Taborda not only handles complete settlement processing of residential and commercial properties but she has conducted hundreds of closings as well. Ms. Taborda is proficient in ordering payoff statements, preparing HUD-1 Settlement Statements, gathering closing package documents, scheduling settlements, conducting closings, and disbursement of funds. Additionally, she has many years of experience in title issue clearing which she has perfected in her years of experience in other companies as well as her tenure at eTitle Agency, Inc. Ms. Taborda is prepared, efficient, and competent in all aspects of residential and commercial real estate transactions. Ms. Taborda's duties further include providing superior customer service to all parties who have engaged eTitle Agency, Inc. to handle their residential and commercial settlement needs. Finally, Ms. Taborda ensures that all processes are completed in a timely manner.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Ms. Taborda will assist with all necessary steps for successful completion of the processing and closing of commercial real estate settlements for this project.

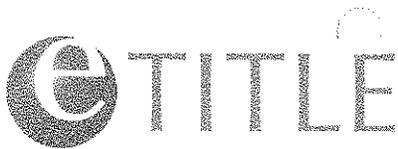
**DEBRA SHIRLEY**

*Title processor and coordinator*

Debra Shirley started out 10 years ago in the real estate industry as a receptionist for one attorney and one high end builder working mostly with new construction.

Ms. Shirley has been with eTitle Agency for the last five years where she started out processing REO seller rep files processing the seller's side only. Ms. Shirley was responsible for coordinating closings with the seller, real estate agents, the purchaser and their title company/attorney to get to settlement.

Since then Ms. Shirley has been trained and educated to prepare her for processing full residential settlements for Fannie Mae as well as for eTitle Agency Inc.'s retail and commercial clients. As a full settlement processor and coordinator Ms. Shirley has worked closely with both listing and selling agents, purchasers and lenders.



Ms. Shirley is now proficient in ordering payoffs, preparing HUD-I Settlement Statements, gathering closing package documents, coordinating the parties schedules for settlement dates and time, and soon will be conducting the closing itself. Ms. Shirley is also a licensed title producer for the State of Virginia.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Ms. Shirley will assist with all necessary steps for successful completion of the processing, closing, and disbursement of funds for commercial real estate settlements for this project.

**AMY RUDY**

*Escrow and title policy officer*

Amy Rudy is an eTitle Agency, Inc. escrow, recording and title insurance commitment and policy processor. Ms. Rudy receives funds, confirms wires, and distributes funds in accordance with the settlement statement and closing instructions from the lenders. Ms. Rudy also handles the pre-recording title search run-downs and gets the Deeds and Deeds of Trust on record for all residential and commercial settlement transactions. Ms. Rudy provides the original recording receipts, fully executed settlement statements, receipts for taxes paid, and as appropriate recorded copies or the originals of all recorded documents. Ms. Rudy is proficient in balancing escrow accounts and the issuance of final title insurance policies. Ms. Rudy is prepared, efficient, and competent in all aspects of escrow disbursements and the issuance of title insurance commitments and final title insurance policies for both residential and commercial real estate transactions. Finally, Ms. Rudy ensures that all the aforementioned processes are completed in a timely manner.

Relative to the Title Examination, Title Insurance, and Settlement Services contract for the Commonwealth of Virginia, Department of General Services and Division of Real Estate Services, Ms. Rudy will perform and manage all necessary steps for successful completion of the escrow disbursement and issuance of title commitments and final title insurance policies of commercial real estate settlements for this project.

**\*See attached resumes of key staff and personnel.**

**F) TITLE INSURANCE COMPANIES THROUGH WHICH TITLE COMMITMENTS ARE ISSUED:**

- 1. First American Title Insurance Company**
- 2. Old Republic National Title Insurance Company**
- 3. Fidelity National Title Insurance**

## Alison R. Orlans

1650 West Big Beaver, Troy, MI 48084

Office: 248.689.7800 • Cell: 248.390.8085 • Email: aorlans@orlans.com

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### Education

#### **Juris Doctor (J.D.)**

University of North Carolina School of Law, Chapel Hill, North Carolina

Publication: *Terrorism Insurance and Commercial Real Estate: The New Frontier*, 7 N.C. BANKING INST. 93 (2003)

#### **Bachelor of Arts (B.A.) in Psychology**

University of Michigan, Ann Arbor, Michigan – Graduated “With Distinction”

### Professional Experience

#### **eTitle Agency, Inc.**

**President**

**Troy, Michigan**

**August 2006 – Present**

- Assisted in development of strategic business plan encompassing all facets of the business
- During tenure closings have increased by 92% and title orders by 59%
- Increased revenue 15.5% and full time staffing levels 36%
- Developed strategic and profitable relationships with clients, real estate agents, and vendors
- Oversaw move to paperless operation, development of in-house abstracting team, solidification and management of courtesy closing network
- Oversaw acquisition of commercial building, development of new headquarters, move of company
- Restructured work-flow and company structure
- Significantly increased technological involvement and automation of information and reporting
- Implemented new logo and began branding process; developed marketing materials
- Wrote content and oversaw development of new website for [housedealsonline.com](http://housedealsonline.com)
- Significantly engaged in marketing and client relations to increase new business; number of active clients has increased 68%

#### **Morris, Manning, & Martin LLP**

**Associate**

**Atlanta, Georgia**

**2002 – July 2006**

- Represented commercial developer clients in all aspects of commercial real estate law and hospitality law
- Specialized in acquisitions, sales, title and survey review, title curative, easements, lease review and negotiations, Planned Unit Developments, zoning issues, condominium development, and hotel sales and acquisitions
- Represented corporate clients in business-real estate deals including drafting operating agreements, consents, incorporation documents, creating complex multi-tiered corporate structures, tax implications of corporate structure and property acquisition, and property disposition during mergers
- Conducted defeasances and §1031 exchanges
- Reviewed and negotiated commercial leases
- Assisted with residential real estate closings
- Researched legal topics relating to various aspects of real estate and corporate law
- Drafted purchase agreements, easements, leases, legal memoranda, and all real estate closing and conveyance documents

## ***Community Involvement***

### **Junior Achievement**

#### **Young Professionals Board of Directors 2007**

Junior Achievement is the world's largest organization dedicated to educating young people about business, economics and entrepreneurship. Junior Achievement offers educational programs that focus on seven key content areas: business, citizenship, economics, entrepreneurship, ethics/character, financial literacy, and career development.

### **Museum of Contemporary Art Detroit**

#### **Annex – Young Professionals Board of Directors 2007**

Museum of Contemporary Art opened in 2006 and strives to present art at the forefront of contemporary culture. As a non-collecting institution, MOCAD is responsive to the cultural content of our time, fueling critical dialogue, collaboration, and public engagement.

### **The Parade Company – Thanksgiving Day Parade**

#### **Distinguished Clown 2002-Present**

The Parade Company is a Detroit-based non-profit organization responsible for producing America's Thanksgiving Parade and the International Freedom Festival.

## ***Professional Involvement***

Member of the State Bar of Georgia, American Bar Association, Georgia Bar Association Young Lawyers Division and Real Property Law Section, American Land Title Association, Michigan Mortgage Lenders Association, REOMAC®

# Mary L. Hurley, Esq.

43454 Mechanicsville Glen Street

Ashburn, VA 20148

Email: [maryhurley20@yahoo.com](mailto:maryhurley20@yahoo.com)

(10/01/2013-Present)

## eTitle Agency, Inc.

- **Managing Title Attorney, Licensed Title Agent and Notary Public in the State of Virginia;**
- Manage a staff of more than twenty for title ordering, title examination, title commitment preparation, Settlement and Escrow services for both Residential and Commercial properties.
- Advise staff members and realtors on Sales Contracts and Addendums for compliance issues and problem resolution;
- Examine hundreds of files for title issue clearing and/or resolution for Residential, Commercial and Foreclosure Law Firm clients;
- Conduct CE classes for real estate agents on Contracts, Title Insurance, Fair Housing, and Foreclosure/REO purchases;
- Communicate daily with foreclosure and litigation attorneys to resolve title issues and prepare them for either foreclosure or litigation;
- Communicate and work with underwriters to clear and/or avoid claims;
- Conduct closings both in and out of the office;
- Market and develop business from Real Estate Broker and Agent community;
- Manage team of seven to prepare for compliance with CFPB regulations and CFPB certification;
- Review, examine and advise on Service Level Agreement between Foreclosure Law Firm and Title Company;
- Participate in weekly Leadership meetings as well as executive level meetings;

(05/15/2010-02/15/2013)

## Champion Title & Settlement Services, Inc.

- **Attorney, Licensed Title Agent and Notary Public;**
- Reviewed, examined and advised on Sales Contracts and Addendums for compliance issues and problem resolution for both Residential and Commercial properties;
- Examined files and HUD-I's for closing on both Residential and Commercial properties;
- Conducted CE classes for real estate agents on Contracts, Title Insurance, Fair Housing, and Foreclosure/REO purchases;
- Communicated daily with Realtors, Brokers, Lenders and Borrowers regarding contract issues and/or settlement questions;
- Cured title issues, procured releases and worked with underwriters to avoid claims;
- Conducted hundreds of closings that were both in and out of office;
- Presented topics at "Tuesday morning meetings" for different Real Estate companies;

(05/5/09-August 15, 2010)

**Lawyers Advantage Title Group, Inc. – HUD’s Closing Agent**

- Senior Settlement Processor; Licensed Title Agent and Notary Public;
- Examined Title searches for HUD Foreclosure re-sales;
- Prepared Title Binders, ICL, and HUD-I Settlement Statements on new GFE HUD-I;
- Disbursed monies, prepare Lender packages, and sent documents for recording in connection with all closed files;
- Communicated with Marketing and Management Company Harrington, Moran, Barksdale, Inc.;
- Communicated with Third-Party Title companies and instructed them as to how to handle a HUD foreclosure resale, i.e. prepare necessary documents and HUD-I for approval;
- Communicated daily with Realtors, Brokers, Lenders and Borrowers regarding the HUD foreclosure resale purchase transactions.

(11/30/02-05/1/09)

**Great Lakes Title & Escrow Company, Inc.**

**Attorney at Law / Title Agent / Escrow Agent / Examiner / Producer**

- \* Managed all daily operations of the Title Agency (Underwriter Land America)
- \* Focused on 38 State foot print for Risk Management, and Volume Production.
- \* Worked closely with Lenders, Banks, Processors, Attorneys and Clients on a daily basis.
- \* Produced & cured title, underwrote files, processed, scheduled and funded settlement transactions. Seasoned Title Insurance Risk Analyst.
- \* **EXPERT:** Title/Escrow/Title Curing/Disbursement/Examination/Risk
- \* Directed Claimless Agency
- \* Computer & Phone Skills: Excellent;

(08/01/01-11/1/02)

**N.V.R. Settlement Services, Inc.**

**Attorney at Law / Title Agent / Escrow Agent / Examiner / Producer**

- \* Managed daily operations of the Settlement and Title Insurance Department.
- \* Attorney for a TOP 10 Builder in USA.....N.V.R. and Ryan Homes.
- \* Handled all transactional aspects for over 300 settlements per month.
- \* Managed New Construction issues and solutions with 100% satisfaction.
- \* Constant client contact between Clients and Management
- \* Leader in special projects, and coordinator/presenter of results.

**BAR ADMITTANCE:**

Maryland, Minnesota, District of Columbia, Missouri

**TITLE INSURANCE LICENSES:** Virginia, D.C., Maryland

**SOFTWARE:**

**Title Express(TSS), SoftPro**

**EDUCATION:**

BA-University of Wisconsin, 1987

J.D.-University of Hamline School of Law, 1992

**BRIAN P. HENRY, Esq.**

7435 Wing Lake Road, Bloomfield Hills MI 48301

Residence: (248) 539-1187

Business: (248) 502-1532

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**CAREER SUMMARY:** Thirty years' experience serving as business and legal advisor to entrepreneurs, real estate developers, and financial institutions.

**EXPERIENCE:**

2009-Present

**eTitle Agency, Inc. Commercial Services Counsel**  
**Orlans Associates, P.C. Loan Resolution Counsel**

- \* Resolved title issues for properties in foreclosure and closed complex commercial and residential transactions; filed litigation to quiet title
- \* Advised clients regarding shorts sales; loan modifications deed-in-lieu and other loss mitigation options for homeowners in foreclosure; conducted over 750 mediation meetings

2007-2009-Present

**Shareholder: Strobl & Sharp, P.C.**

**BANKING/  
REAL ESTATE**

- \* Negotiated and drafted all documents for real estate and business sales, condominium developments and commercial rental properties.

1995-2007

**Shareholder: Freeman, Cotton & Norris, P.C.**

**BUSINESS/  
REAL ESTATE**

**Negotiated and drafted all documents for real estate and business sales, affordable housing projects, condominium developments and commercial rental properties.**

- \* Prepared condominium documentation for mixed use, medical and residential condominium projects; closed development loans with MSHDA, Detroit Investment Fund, Woodward Corridor Fund, Community Development Corporations and Column Financial.
- \* Negotiated and drafted financing documents for affordable residential, commercial and mixed-use real estate projects.
- \* Closed residential and commercial sales ranging in value from \$75,000 to \$20 million on behalf of buyers, sellers and lenders.
- \* Negotiated the sale of hotels, liquor licenses and related assets

1988-1995

**Shareholder: Butzel Long, P.C.**

**REAL ESTATE/  
ADMINISTRATIVE**

**Member of the Real Estate, Business and Administrative Law Practice Groups**

- \* Advised lenders regarding the financing, zoning, construction, and development of commercial buildings and single family subdivisions
- \* Obtained Class B, Class C, SDD and SDM liquor licenses for major hotel chains, convenience stores and local businesses.



**BRYAN MELVIN, ESQ.**

*Commercial Services Counsel*

Bryan Melvin serves as Commercial Services Counsel for eTitle Commercial and brings 30 years of experience as a lawyer in the title insurance industry to the team. His experience includes overseeing complex multi-million dollar sales and mortgage financing; urban land assemblage and residential and commercial development projects. Mr. Melvin is recognized as an expert in the title insurance business and he owned and operated a title insurance agency in Detroit for over 20 years.

As Commercial Services Counsel, Mr. Melvin's focus includes developing and implementing business development strategies, establishing and maintaining close working relationships with clients, assisting clients in resolving title and underwriting matters and overseeing commercial closings.

**Education**

Michigan State University College of Law, J.D.  
Michigan State University, B.A.

**Professional  
Affiliations**

State Bar of Michigan  
Real Property Law Section of the State Bar of Michigan  
Member of the Bar of the Supreme Court of the United States  
Michigan Land Title Association  
Michigan Real Estate Broker  
Michigan State University Law College Alumni Board of Directors  
Delta Theta Phi Law Fraternity

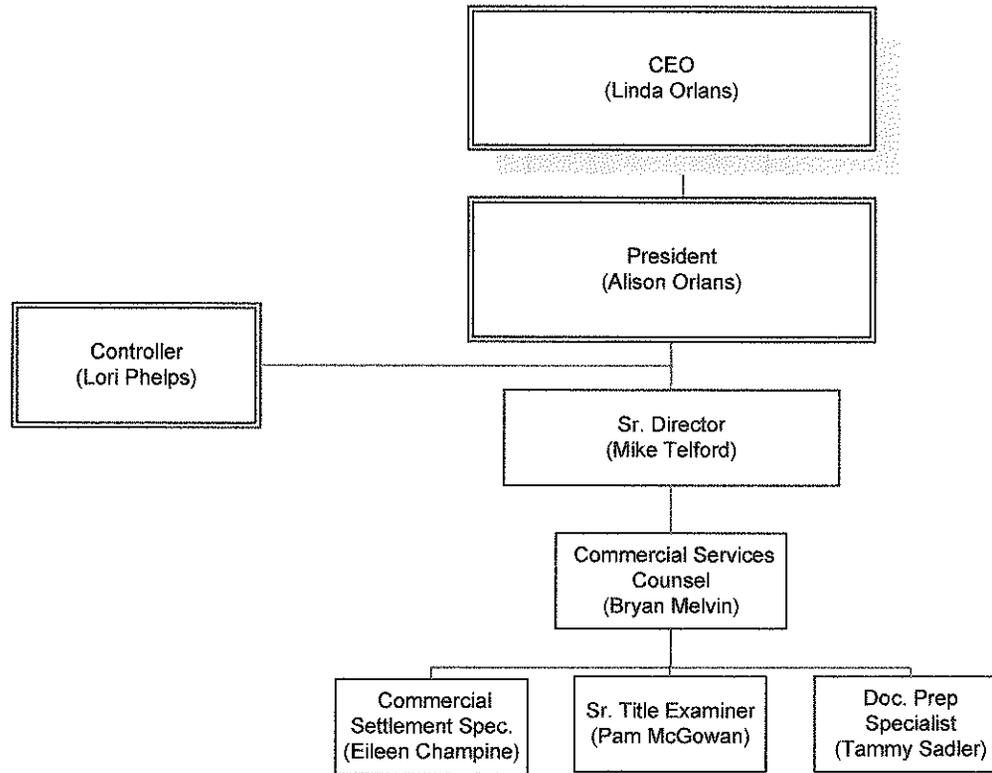
**Transactional  
Experience**

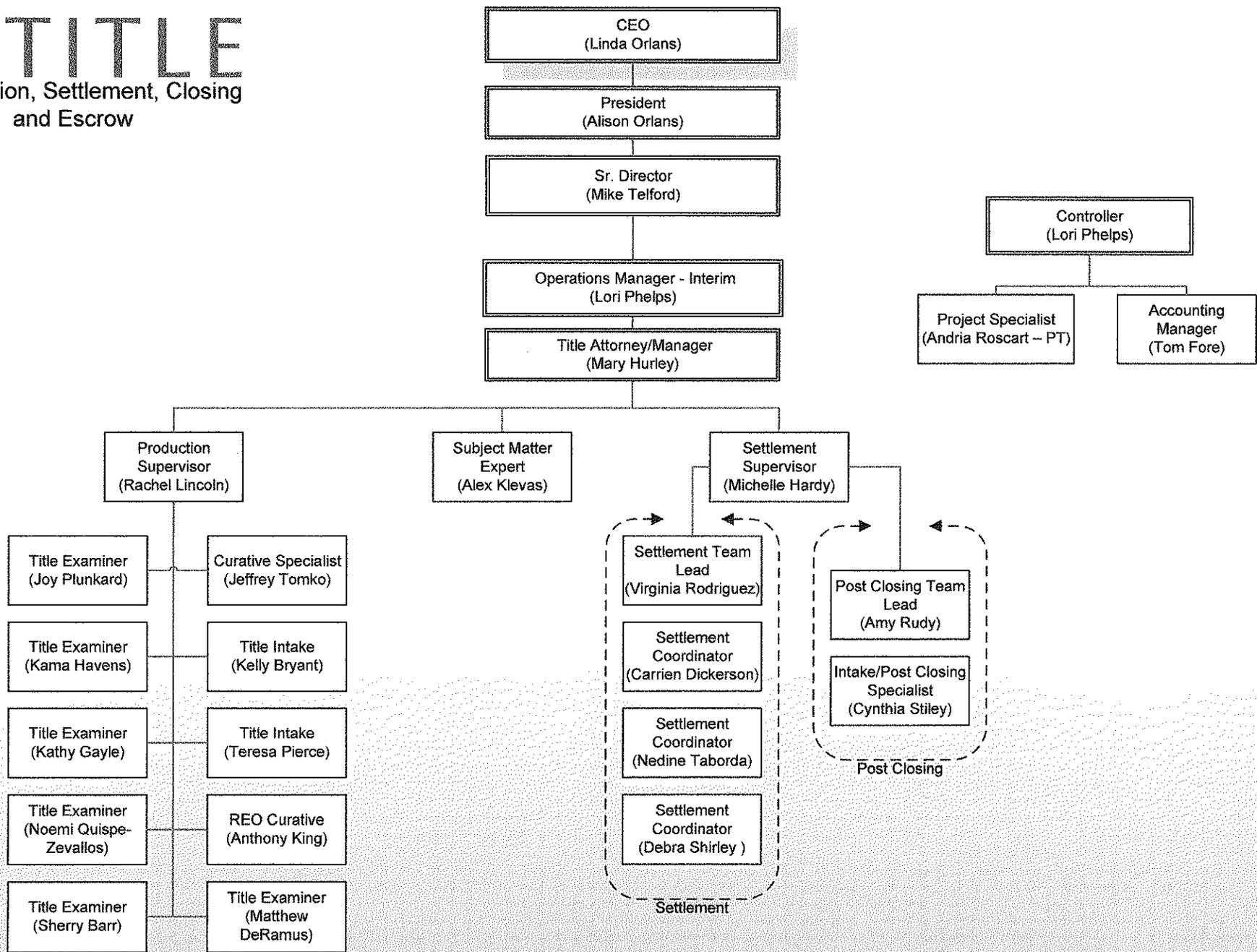
Mr. Melvin has worked closely with attorneys, developers and lending institutions as the lead title attorney in many major projects throughout his career. Some include:

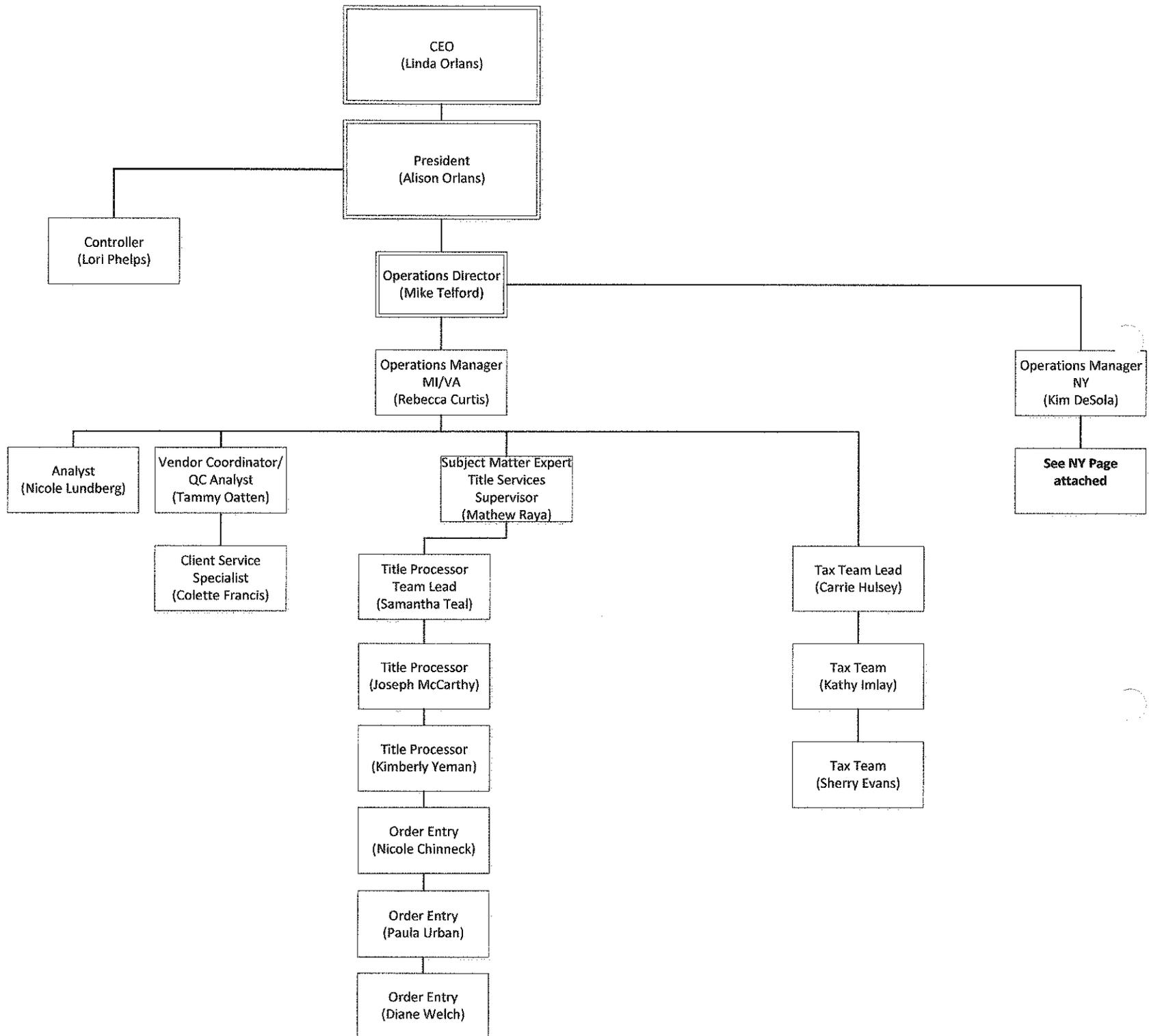
- Motor City Casino Land Acquisition Project and Mortgage Financing
- Fort Shelby-Douletree Hotel and Apartment Renovation Project and Mortgage Financing
- Guardian Building Sale and Mortgage Financing
- Chrysler East Jefferson Assembly Plant Expansion Project
- Kales Building Renovation Project
- Woodbridge Estates Housing and Apartment Development Project and Mortgage Financing
- Canfield Lofts Condominium Project
- Shore Pointe Village at Grayhaven Riverfront Housing Project
- Campus Martius Development
- GM/UAW Training Center Riverfront Facility



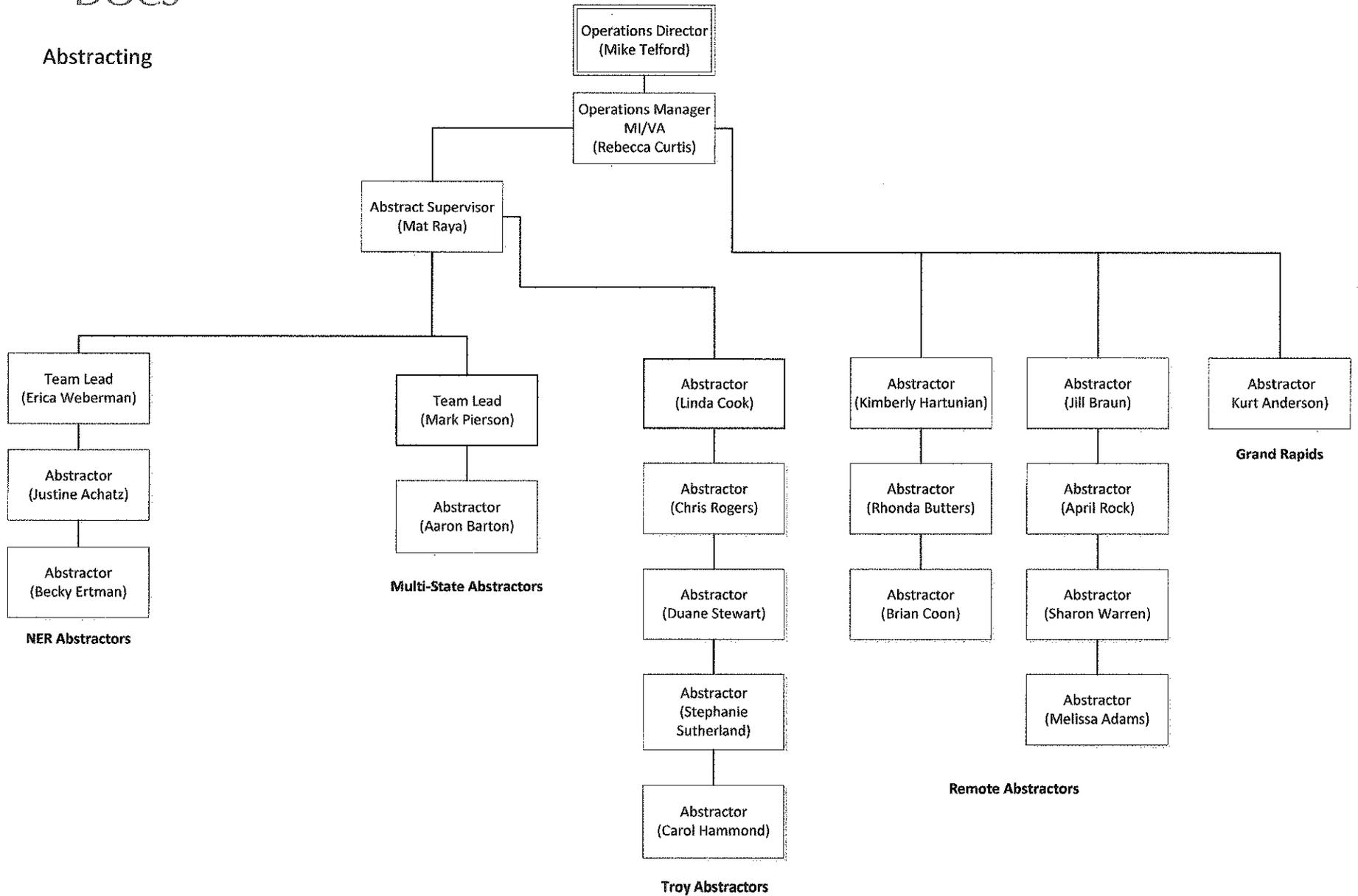
Commercial

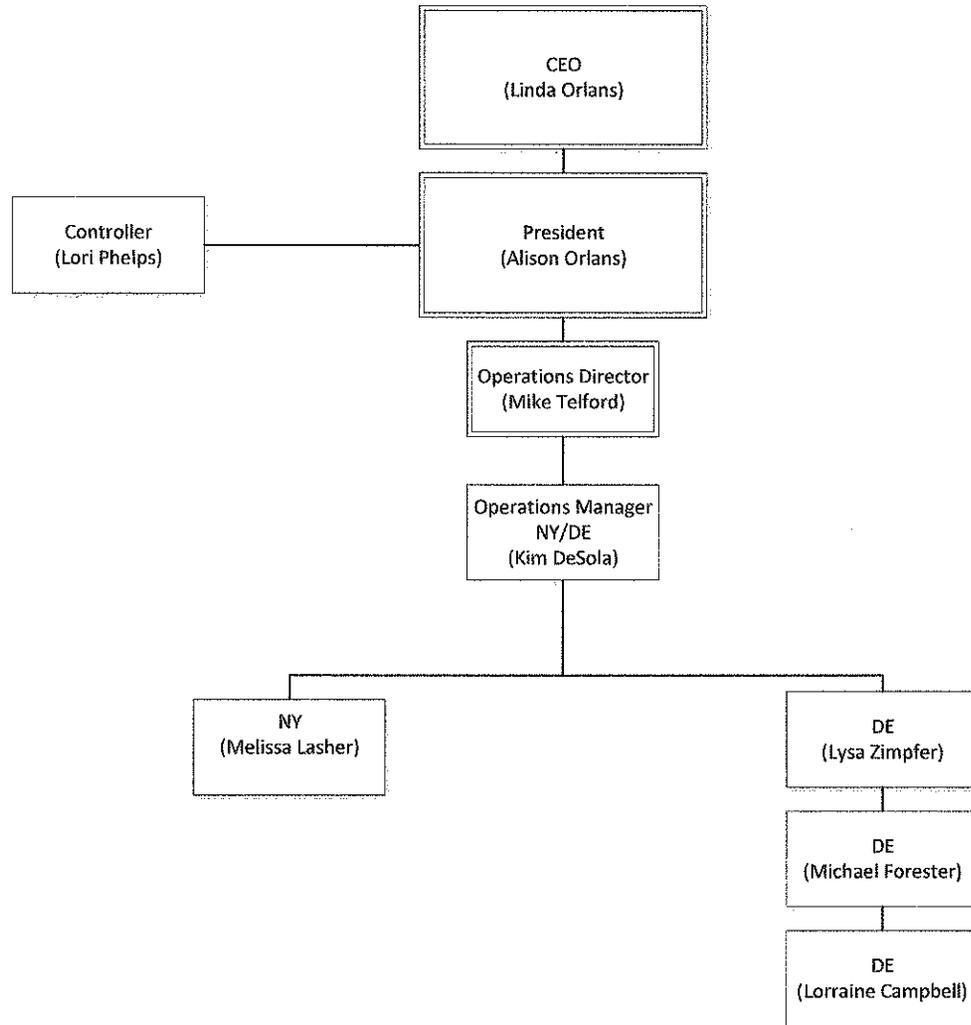






Abstracting







# CERTIFICATE OF LIABILITY INSURANCE

REDED-1

OP ID: JN

DATE (MM/DD/YYYY)

04/30/2014

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Cambridge Property & Casualty a Marsh & McLennan Agency LLC 15415 Middlebelt Road Livonia, MI 48154 Robin R. Ballard, AAI,CIC,LIC	<b>CONTACT NAME:</b> Robin R. Ballard, AAI,CIC,LIC <b>PHONE (A/C, No, Ext):</b> 734-525-0927 <b>E-MAIL ADDRESS:</b>	<b>FAX (A/C, No):</b> 734-525-0612
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> Red eDocs LLC Attn: Sheila Hallahan PO Box 5041 Troy, MI 48007	<b>INSURER A :</b> Protective Insurance Company	
	<b>INSURER B :</b> thru CRC of Illinois	
	<b>INSURER C :</b>	
	<b>INSURER D :</b>	
	<b>INSURER E :</b>	
	<b>INSURER F :</b>	

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (PER ACCIDENT) \$ \$
	<b>UMBRELLA LIAB</b> <b>EXCESS LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						WC STATU-TORY LIMITS \$ OTH-ER \$ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	<b>Errors &amp; Omissions</b> Ded: \$25,000			MPL30530513	05/01/2013	09/01/2014	Limit 1,000,000 Aggregate 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

<b>INFORMA</b> INFORMATION PURPOSES ONLY	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE <i>Robin R Ballard</i>

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NATIONAL NOTARY ASSOCIATION

*NNA Certified and Background-Screened  
Notary Signing Agent*

Tamika S Robinson

has, through examination, demonstrated superior knowledge and proficiency in the administration of loan document signings and has, having successfully passed an industry-recognized background screening, earned the professional designation of NNA Certified and Background-Screened Notary Signing Agent.



Background screening  
completed on: April 9, 2014  
NNA Certification valid for 1 year from  
background screening completion date

**William A. Anderson**  
Vice President of Legislative Affairs

NOTE: This certificate is for personal use and is not an endorsement

# Commonwealth of Virginia



To all to Whom these Presents Shall Come – Greeting:  
Know Ye that our Governor, by virtue of the authority vested in him  
by law, has appointed and does hereby commission  
**Tamika S. Robinson**  
a Notary Public for the Commonwealth at Large,  
subject to qualification in accordance with the Law in the Circuit Court  
of the City of Hopewell, to serve term of four years

*Given under my hand and under the Lesser Seal of the Commonwealth, at Richmond, on  
April 11 in the year  
Of our Lord two thousand and eleven  
And in the two hundred thirty-fifth year of the Commonwealth*



By the Governor

Handwritten signature of Robert F. McDonnell, Governor of Virginia.

GOVERNOR

Handwritten signature of Janet V. Polarek, Secretary of the Commonwealth of Virginia.

SECRETARY OF THE COMMONWEALTH

This Commission Expires: August 31, 2015

Notary Registration Number – 7501737

**MERCHANTS**  
**BONDING COMPANY**<sup>TM</sup>

MERCHANTS BONDING COMPANY (MUTUAL) • MERCHANTS NATIONAL BONDING, INC.  
2100 FLEUR DRIVE • DES MOINES, IOWA 50321-1158 • (877) 349-6588 • (877) 349-6590 FAX

**NOTARY PUBLIC ERRORS AND OMISSIONS POLICY**

Policy No. NRI-VA1569  
Premium: \$52.00

**COVERAGE:** MERCHANTS BONDING COMPANY (MUTUAL) ("the Company") will pay on behalf of  
TAMIKA S. ROBINSON of CHESTERFIELD, VA

("the Insured"), all sums, subject to the Limit of Liability stated below, which the Insured shall become obligated to pay by reason of liability for breach of duty while acting as a duly commissioned and sworn Notary Public, claim for which is made against the Insured by reason of any negligent act, error or omission, committed or alleged to have been committed by the Insured, arising out of the performance of notarial service for others in the Insured's capacity as a duly commissioned and sworn Notary Public. The Company will also pay on behalf of the Insured, subject to the Limit of Liability stated below, costs and expenses incurred in investigating, defending or settling the Insured's liability arising from any negligent act, error or omission, committed or alleged to have been committed by the Insured, arising out of the performance of notarial service for others in the Insured's capacity as a duly commissioned and sworn Notary Public.

**POLICY PERIOD:** This policy applies only to negligent acts, errors or omissions which occur during the policy period. The Policy Period commences on the Effective Date hereof and terminates upon the Expiration Date hereof.

**LIMIT OF LIABILITY:** The liability of the Company shall not exceed in the aggregate for all claims, costs and expenses under this policy the amount of \*\*\*FIFTY THOUSAND DOLLARS and 00/100\*\*\* ( \*\$50,000.00\* ) Dollars.  
(NOT VALID IF FILLED IN FOR MORE THAN \$100,000)

**THIS LIMIT OF LIABILITY INCLUDES COSTS AND EXPENSES INCURRED IN INVESTIGATING, DEFENDING OR SETTLING LIABILITY. ONCE THE LIMIT OF LIABILITY STATED ABOVE HAS BEEN PAID, WHETHER BY SETTLEMENT OF A CLAIM OR CLAIMS, OR BY PAYMENT OF COSTS AND EXPENSES, THE COMPANY IS RELIEVED OF ANY FURTHER DUTY TO DEFEND OR INDEMNIFY THE INSURED UNDER THIS POLICY.**

**SETTLEMENT:** The Company, in the Insured's name and behalf, shall have the exclusive right to make any settlement of any claim, suit, or other action, as the Company deems expedient. If execution on a judgement against the Insured is returned unsatisfied in an action brought to recover damages for loss incurred during the life of the policy, then an action maybe maintained against the Company under the terms of the policy, for the amount of the judgement not exceeding the amount of the applicable limit of coverage under the policy.

**DUTIES OF INSURED:** The Insured shall mail or deliver to the Company as soon as practicable after notice or knowledge of a claim or possible claim against the Insured copies of any written notice thereof and a complete description of the facts and circumstances alleged to give rise to such claim. Bankruptcy or insolvency of the Insured or the insolvency of the Insureds estate, shall not release the Company or its liability hereunder.

**EXCLUSIONS:** Coverage under this policy as described in the **COVERAGE** section of the policy on page 1 does not apply to any acts of or allegations of (i) dishonest, fraudulent, criminal, libelous, slanderous or malicious act or omission of the Insured; (ii) willful or intentional disregard of the law; (iii) bodily injury to, or sickness, disease or death of any person, including but not limited to, emotional or mental distress and related conditions; (iv) injury to or destruction of any tangible property, including the loss of use thereof; (v) fines or penalties imposed by law on the Insured; or (vi) punitive, treble, exemplary or similarly categorized damages, including fines and penalties.

**CO-INSURANCE:** If the Insured has other insurance against a loss covered by this policy, the Company shall not be liable under this policy for a greater proportion of such loss than the limit of liability stated in this policy bears to the limit of liability of all other insurance against such loss.

**SUBROGATION:** In the event of any payment for any loss under this insurance, the Company shall be subrogated to all of the Insured's rights of recovery thereafter against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights to the Company. The Insured shall do nothing after loss to prejudice such rights.

**CANCELLATION:** This policy may be cancelled by the Insured by surrender hereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the Company for failure of the Insured to discharge when due any of its obligations in connection with the payment of premium by mailing 15 days advance written notice to the Insured. This policy may be cancelled by the Company for any other reason by mailing 45 days advance written notice to the Insured. If this policy is not to be renewed for non-payment of premium we will provide 15 days advance written notice or if the policy is not to be renewed for any other reason we will provide at least 45 days advance written notice of nonrenewal. The specific reason(s) for cancellation or nonrenewal shall be stated on all notices the notices shall be mailed to the named insured..

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. If the Insured cancels, the premium shall be fully earned. If the Company cancels, return premium shall be computed pro rata.

**EFFECTIVE DATE:** 12:01 AM June 23, 2014

**EXPIRATION DATE:** 12:01 AM June 23, 2015



MERCHANTS BONDING COMPANY (Mutual)

By Larry Taylor  
Larry Taylor, President

## **IMPORTANT INFORMATION REGARDING YOUR INSURANCE**

In the event you need to contact someone about this insurance for any reason please contact your agent. If no agent was involved in the sale of this insurance, or if you have additional questions you may contact the insurance company issuing this insurance at the following address and telephone number:

Merchants Bonding Company (Mutual)  
2100 Fleur Drive  
Des Moines Iowa, 50321  
1-800-678-8171

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia State Corporation Commission's Bureau of Insurance at:

Virginia State Corporation Commission's Bureau of Insurance  
PO Box 1157  
Richmond VA 23218  
In Virginia call - 1-800-552-7945  
Outside Virginia call - 1-877-310-6560

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent, company or the Bureau of Insurance, have your policy number available

## MICHELLE R. HARDY

**ACCOMPLISHMENTS** I received three promotions in four years.

I successfully obtained my Title Producer licenses for the states of District of Columbia, Maryland, and Virginia.

I have trained eighty percent of my team on preparing and conducting settlements for REO, retail, short sale, construction, and refinance closings.

I have facilitated over 2,000 plus closings.

I have processed and closed over 150 orders on sale prices over one million dollars including commercial, construction, short sale, and retail transactions.

I have transitioned my team and have held my position over the past 13 years during the "low" and "high" of the real estate market.

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### SKILLS & ABILITIES

- Process, close, and write title insurance policies for the states of District of Columbia, Maryland and Virginia.
- Willing to try new things and am interested in improving efficiency on assigned tasks
- Produce work that is orderly and attractive
- Received positive evaluations from previous management leaders
- Leadership and Interpersonal skills
- Excellent ability to adapt to difficult situations
- Organizational skills

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### PROFESSIONAL EXPERIENCE

Settlement Supervisor, **ETITLE AGENCY, INC.**

August 2008 to present

Oversees the day to day operations for states of District of Columbia, Maryland, Virginia, and Delaware. Client Liaison for all clients including but not limited to banks, asset managers, agents, brokers, potential homebuyers, insurers. Prepare title insurance documents prior to closing and after the closing had occurred.

Office Manager/Settlement Agent, **MBH SETTLEMENT GROUP**

2001 to August 2008

Facilitated all closings for the Virginia office and overseen the day to day operations of a staff of 5 to 10 employees. Assisted in all areas where needed including processing the file for closing, producing the title insurance documents, recording, disbursing. During my time here, I attended and hosted several events including Trade shows, ceremonies, fundraisers, realtor functions and created relationships with all members of the real estate field.

EDUCATION **KAPLAN UNIVERSITY, LEGAL SECRETARY**  
1999 to 2001 Graduated

**WEST VIRGINIA UNIVERSITY, COURSEWORK TOWARDS BACHELOR'S DEGREE IN  
OCCUPATIONAL THERAPY**

1998 to 1999 Attended

## Rachel L. Lincoln

42638 Galbraith Sq.  
Ashburn VA

Rlincoln610@gmail.com

(571)212-2802

### **OBJECTIVE**

To obtain a responsible position with a growing organization that will challenge me to utilize and enhance my existing skills as well as allow me to grow within the company.

### **PROFESSIONAL EXPERIENCE**

#### **eTitle Agency (Orlans Group), Leesburg, VA**

*Title Production Supervisor, August 2010 to present*

- Coordinate workload for staff to ensure that work is completed accurately and on timely basis
- Interview and hire Title Production employees
- Handle all aspects of employee performance management and administrative management tasks
- Work in collaboration with law firm department managers to minimize errors and improve overall departmental efficiency
- Manage work assignments, work completion and overall work quality
- Monitor productivity reports
- Handle client escalations

#### **Atlantic Law Group (Orlans Group), Leesburg, VA**

*Billing Specialist, March 2003 - August 2010*

- Create and send client invoices thru various systems per client contract requirements
- Request and send client refund checks
- Process UPS mail
- Resolve client billing issues
- Update and maintain database for client account processes
- Monitor account payments
- Create and maintain spreadsheets for client account requirements
- Process Litigation invoices
- Backup for Invoicing Manager
- Assist in training new employees

#### **Cable & Wireless USA, Sterling, VA**

*Billing Specialist, November 2001 - February 2003*

*Customer Service Technician, November 1999 - September 2001*

- Support Internet, Private Line, Managed Data, Voice and Dial Up Services
- Resolve all billing issues within 30 days of receipt
- Update/maintain database for customer profiles, billing, order tracking, fault management with statuses of pending issues
- Interface with other front office departments for complete customer service
- Research and provide support for all inquiries sent to the back office billing department
- Calculate credits for Term Plans (contracts)
- Processed 60 to 80 calls daily regarding billing disputes and account maintenance
- Provide customer and colleagues with contracts upon request
- Referred new customers to the appropriate sales channels to assist with sales leads
- Calculate credits for Service Level Agreements
- Provide customer spreadsheets to better understand credit adjustments on their invoices
- Prepare and send confirmation letters on all billing adjustments approved or denied
- First point of contact for customers and colleagues in resolving issues and processing accounts for Dial Up service

**Barber and Ross Company, Leesburg, VA**

*Data Entry Clerk/Contract Manager Assistant, October 1988 - November 1999*

*File clerk, September 1987 - October 1988*

- Process work orders submitted by Sales
- Assist in processing both numerical and textual information to update customer contracts
- Format proposals for customer cost inquiries
- Edit already existing proposals for sales
- Create spreadsheets from proposals requested by customers

**EDUCATION**

**Loudoun County High School, Leesburg, VA - Graduated 1987**

**QUALIFICATIONS**

- Proficient in Microsoft Word, Excel, Outlook, Internet Explorer
- PCLaw, Aspen Grove, iClear, Invoice Management, Lenstar, LPS (formerly Newtrak), MARS, Keenon Arbor, Tecnet, Clarify, Optima, LexisNexis, Webtrack, Softpro Select
- Accustomed to working at a fast pace and meeting scheduled deadlines
- Ability to interact effectively with staff and management
- Proficient in handling multiple tasks and working independently
- Interested and willing to learn new software programs

**References available upon request**

# Rebecca Curtis

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## Work Experience

**Operations Manager – RedeDocs** 2012-Present  
Responsible for managing and supervising personnel, developing client relationships, and improving commercial and residential search operations. Focus on excellence in Customer Service and strict adherence to stringent product turn time.

**Title Abstractor** April 2011 - 2012  
RedeDocs/ Orlans Associates Troy, Michigan  
Search and analyze land title records on-line and at County ROD offices, Circuit and Probate Court including deeds, mortgages, easements, liens, property taxes and divorce records to produce a complete title exam on a property. Recruit new customers and manage customer relationships.

**Title Abstractor** January 2008 to April 2011  
Genesis Servicing Corporation Farmington Hills, Michigan  
Search and analyze land title records on-line and at County Register of Deeds, Circuit and Probate Court offices including deeds, mortgages, easements, liens, property taxes and divorce records to produce a complete title exam on the property. Knowledge in 25+ Michigan counties

**Owner** August 1999 to 2008  
Curtis Title Search Charlotte, Michigan  
Act as sole proprietor for Title Abstracting Business. Conduct research of land title records to produce a complete title examination of property. Full financial operations, business development, and vendor management.

**Education**  
Central Michigan University Bachelor of Science 1985  
Mt, Pleasant, Michigan

# Mark A. Pierson

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2038 Marmoor Drive Shelby Township, Michigan 48317 Cell phone: (813) 600-8703

## Professional Summary

Experienced real estate title searcher/examiner with 20 years experience. Started in Title Insurance industry in 1991. State licensed Private Investigator and Recovery Agent. U.S. Navy Veteran

## Experience

### Red eDOCS, LLC

September, 2013-Present

#### Abstractor/Team Lead

Responsible for multistate expansion of title search services outside of the State of Michigan. Duties include studying and training on state specific searching processes and procedures, vendor recruitment and selection, and completing applications for website subscriptions.

February, 1999-September, 2013

### Statewide Search & Abstract, Inc., Seffner, Florida

#### Owner/ President

Responsible for the day-to-day operations of title search company. Duties include searching and examination of titles, billing, collections. Use of many title search databases, including Redvision, Datatrace, Atids, Opera Data, Title Solutions. Use of Closers Choice title insurance software.

January, 2008-February, 2010

### Walker Agency, Inc., Tampa, Florida

- Recovery Agent and Private Investigator. Responsibilities included skip tracing for the purpose of vehicle location and recovery; recovery of bank repossessed vehicles; condition reports and personal property inventory of recovered vehicles; client billing and collections. Computer databases included Recovery Data Network, Auto Data Direct, Auto Track, Bridgeline, Masterfiles, Prios, Searchamerica, Triad, CARS. Licenses would require renewal.

January, 1997-February, 1999

### Transcontinental Title Company, Clearwater, Florida

Vice President, expansion team. Responsibilities included licensing, office site selection and setup, lease negotiation, initial staffing. Opened new offices in Alabama, Arkansas, Florida, Maryland, Mississippi and Virginia.

1995-1997

### American National Title, Jacksonville, Florida

- Branch Manager. Opened and managed new branch office for statewide title company. Responsibilities included office site location and setup, staffing and day-to-day operations of title company branch. Increased monthly revenues from \$0 to \$70,000 in first 3 months open.

## **Education**

**Utica High School, Utica, Michigan**

- Degree: High School Diploma

1978-1981

## **Military**

**United States Navy**

Aviation Machinist Mate  
(Orion P3 T-56 turboprop  
engine mechanic) Honorably  
discharged as 1985 as Third  
Class Petty Officer (E-4)

1981-1985

# Jeff Tomko

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281 Bear Cub Circle P.O. Box 3  
Accident, Maryland, USA 21520  
Tell: (724) 880-7134 Email: freehillier2011@yahoo.com

**Profile** A highly enthusiastic and dependable individual who excels in challenging environments

**Job Objective** A position in a results-oriented company that seeks an ambitious and career conscious person, where acquired skills and education will be utilized toward continued growth and advancement

**Education** Penn State University Aug 1982 ~ Dec 1987  
B.A.

**Experience**

eTitle Agency	Jul 2001 ~ Present
Title Officer	
Work experience includes title review and analysis, abstracting and document retrieval, working on both minor and major title issues, mobile home title curative. Job duties have included title reviewer, title team lead, title supervisor and liaison and title officer	
Coca Cola	May 1995 ~ May 2001
Account Analyst	
Specialized Inc. of Virginia	Apr 1994 ~ Jun 1995
Foreclosure. Officer	
Baltimore American Mortgage	Jan 1994 ~ Jul 1994
Mortgage Loan Processor	
America's Funding Group	Jul 1993 ~ Jul 1994
Mortgage Loan processor	
Chevy Chase FSB	Jul 1989 ~ Jul 1993
Post Closing/Loan Servicing	

# **ANTHONY L. KING**

**22 Chaz Court, Charles Town, WV 25414**

**Phone: (304) 579-7299**

**Email: anthonyking70@gmail.com**

**OBJECTIVE:** Seeking a professional, challenging position with a growing organization where my skills and abilities will be utilized along with the experience and leadership capabilities that I have acquired.

## **OFFICE SKILLS:**

- Possess the ability to meet deadlines and work in a fast-paced environment
- Capacity to perform multiple tasks with little or no supervision
- Ability to lead others in achieving common goals
- Able to accomplish work through others via influence
- Excellent communication skills

## **COMPUTER SKILLS/PROGRAMS:**

Windows 95/98/2000/XP

WordPerfect

MS Word

MS Excel

Outlook Express

Netscape

Internet Explorer

Aspen Grove

LenStar

Aptitude

SoftPro

VendorScape

## **Employment History:**

**eTitle Agency, LLC, (formerly Tuscarora Title Corp.) Leesburg, VA, Phone: (703) 777-4261**

**REO/Retail and Commercial Title Examiner/Title Curative/Title Insurance producer/Settlement closing Officer** Sept. 2010 - Present

- Examine REO/Retail and Commercial Title Abstracts
- Research and resolve residential and commercial real estate title issues
- Assist with curing Mobile Home Title issues
- Conduct residential and commercial settlements
- Prepare Title Insurance Policies
- Assist with local marketing of eTitle Agency, Inc.

**eTitle Agency, LLC, (formerly Tuscarora Title Corp.) Leesburg, VA, Phone: (703) 777-4261**

**Title Specialist/Subject Matter Expert** June 2010 – Sept. 2010

- Research and resolve real estate title issues for residential and commercial properties
- Serve as internal consultant to eTitle team members on software usage
- Represent eTitle Agency, Inc. for enterprise level projects
- Create onboarding and training assistance for new hires
- Proof HUD1 Settlement Statements and various other settlement documents
- Conduct settlements and oversee scheduling of contract closers

**eTitle Agency, LLC, (formerly Tuscarora Title Corp.) Leesburg, VA, Phone: (703) 777-4261**

**Supervisor - Closing Department** July 2009 – June 2010

- Supervised staff of 10 employees
- Research and resolve real estate title issues
- Updated clients daily with the status of their REO files
- Conducted employee evaluations and assist in year-end reviews
- Developed and administered training program for the Closing team.

## EMPLOYMENT HISTORY (CONT.)

- Proofed HUD1 Settlement Statements and various other settlement documents
- Supported the closing staff
- Coordinated closing processes and tasks with other departments
- Monitored production of staff and maintained client websites

Tuscarora Title Corporation, Leesburg, VA, Phone: (703) 777-4261

Supervisor – File Reconciliation/Underwriting Department

Jan. 2009 – July 2009

- Examined title abstracts
- Researched and resolved residential real estate title issues
- Handled billing and issuance of monthly remittance premiums to insurers
- Prepared Title Insurance Policies
- Processed payroll of team members
- Ensured that files were properly closed and disbursed
- Completed final reconciliation and accounting of files

Tuscarora Title Corporation, Leesburg, VA, Phone: (703) 777-4261

Closer - REO/Settlement Department

May 2003 – Jan.2009

- Researched and resolved real estate title issues
- Coordinated settlements with buyers, sellers, lenders and real estate agents
- Processed settlement transactions from start to finish
- Prepared Deeds to transfer title from sellers to purchasers
- Prepared HUD1 Settlement Statements and various other settlement documents
- Conducted settlement transactions between seller and purchaser
- Marketed business in the local area to bring in additional clients
- Prepared Final Title Insurance Policies
- Prepared lien priority reports for files with surplus funds

Draper & Goldberg, P.L.L.C., Leesburg, VA Phone: (703) 777-7101

Supervisor - Title Resolution Department

May 2001 - May 2003

- Supervised staff of four in the Title Resolution Department
- Examined title abstracts
- Researched and resolved residential real estate and foreclosure title issues
- Ran reports to ensure tasks were completed and timelines were met
- Prepared Title Insurance Commitments
- Prepared Deeds to transfer title from sellers to purchasers
- Prepared HUD1 Settlement Statements and various other settlement documents
- Provided status reports to clients daily via phone calls or various client websites

Draper & Goldberg, P.L.L.C., Leesburg, VA Phone: (703) 777-7101

Team Leader - Virginia Foreclosure Pre-Sale Dept.

Apr. 2000 - May 2001

- Assisted Dept. Supervisor and helped oversee other staff members
- Prepared Deeds for recording in various counties
- Set sale times and coordinated the sales with attorneys for each county
- Added new files into Virginia Title Tracking List
- Followed up with Title Dept. to ensure orders were received in a timely fashion
- Updated clients daily with status via phone calls and various client websites
- Reviewed newspaper notices and verified that 1st publication deadlines were met

**LICENSES/CERTIFICATES:**

- Certificate of Completion - Dulles Area Association of Realtors 60-hour "Principles of Real Estate" class
- Resident Title Insurance License - State of West Virginia – 2004 - Present
- Commonwealth of Virginia Title Insurance License – 2004 - present
- Maryland Insurance Administration Insurance License – 2004 – Present
- State of Rhode Island Non-Resident Title Producer – 2013 – Present
- State of New Hampshire Title Producer – 2013 - Present
- Authorized Agent for Fidelity National Title Insurance Company (Virginia, Maryland, District of Columbia, West Virginia) – 2004 - Present
- Authorized Agent for First American Title Insurance Company (Virginia, , District of Columbia) – 2004 – 2009
- Authorized Agent for First American Title Insurance Company (Maryland) – 2011 to Present
- Commissioned Notary Public for the State of West Virginia – 2004 - Present
- Commissioned Notary Public for the State of Virginia – 2000 - 2014

**EDUCATION:**

- Shepherd College, Shepherdstown, WV 1988 –1989
- University of Phoenix

References available upon request

# Kathy I. Gayle

18226 Thornhill Drive Hagerstown, MD 21740~ 301-712-7688 ~kgayle77@hotmail.com

## OBJECTIVE

My current position as a Title Reviewer/Trainer allowing me to use my education and work experience to advance in my career.

## EMPLOYMENT HISTORY

### eTitle Agency

*Title Reviewer/Trainer*

*Leesburg, Virginia*

**February 2002 to Present**

I review Maryland, Delaware, Virginia and The District of Columbia real estate and commercial titles and updates. I prepare title commitments, obtain tax sale information generate invoices, in addition I also review Deed in Lieu titles, Preliminary titles and settlement titles. I also am responsible for training all new hire reviewers for Maryland, Virginia, and The District of Columbia. I am also responsible to making sure that all employee have files to work on and answer all reviewer questions.

### Wells Fargo Home Mortgage

*Loan Processor*

*Frederick, Maryland*

**April 1997 to November 2001**

I was to consistently meet a set quota of 150 loans within a 30 day time frame. This consisted of taking on each loan from the opening of the loan to the completed closing process. I maintained a strong, open line of communication with the barrowers whose loans I handled. I also communicated regularly with the Loan Officers throughout the loan process to notify them of the status of each loan and that they were being handled within the time frame allotted. Successfully collected all documentation pertaining to each loan for the company's Underwriter and Closer. I maintained a customer satisfaction rating of no less than a 94% with a 4 month time frame consisting of a 100% customer satisfaction rating. I was also responsible for receiving inbound calls during a four hour time frame daily pertaining to any questions or concerns that Barrower's may have had in regards to their loans or loans process.

## EDUCATION

### Brunswick High School

High School Diploma General Education

Brunswick, Maryland

**1995**

## SKILLS

**Communication:** Good written and verbal presentation skills. Use grammar and have a good speaking voice.

**Interpersonal Skills:** Able to get along well with co-workers and accept supervision. Received positive evaluations from previous supervisors and mangers.

**Attention to Detail:** Concerned with quality. Produce work that is orderly and attractive.

**Customer Service:** Routinely handles as many as 300 customer contacts a day at a busy inbound call center. Was awarded four mouths in a row the top application taker and customer service award.

**Reliable:** Excellent attendance record.

# SHERRY JACKSON BARR

## WORK EXPERIENCE

**eTitle Agency**  
**Leesburg, VA**  
**Dates: 7/2012–to present**

### Real Estate Title Examiner

**DUTIES:** Examines/reviews real estate titles, loan documents and court documents for Maryland, Virginia and the District of Columbia in order to foreclose on real property. Examines/reviews residential and commercial real estate title searches in order to do abstracts and prepare title summaries to make sure that the titles are clear. Reviews files to determine if legal notices are to be sent out to lien holders and whether title claims are needed.

**McCabe, Weisberg & Conway, LLC**  
**Laurel, MD**  
**Dates: 5/2011- to 7/2012**

### Real Estate Foreclosure Paralegal/Title Examiner

**DUTIES:** Examined/reviewed real estate title searches, loan documents and court documents in order to foreclose on real property. Examined/reviewed real estate title searches in order to do abstracts and prepare basic title summaries to make sure that the titles were clear. Reviewed files to determine if legal notices were to be sent out to lien holders and whether title claims were needed.

Prepared title claims to be sent to the title insurers and waited for letters of indemnifications. Performed follow-ups on title claims to determine the status of the claims and updated Foreclosure databases as needed. Reviewed letters of indemnifications and title insurer's title claim response letter to ensure that the title claims were fully resolved. If title claims were not fully resolved according to industry standards, advised title insurers on recommended resolutions. Contacted lien holders in order to prepare Subordination Agreements and lien release documents to be recorded in the Land Records and in the Courts.

**Bierman, Geesing, Ward & Wood, LLC**  
**Bethesda, MD**  
**Dates: 1/2002 - 10/2010**

### Real Estate Foreclosure Paralegal/Title Examiner

**DUTIES:** Examined/reviewed real estate titles, loan documents and court documents in order to foreclose on real property. Examined/reviewed real estate titles in order to do abstracts and prepare basic title summaries to make sure that the titles were clear. Reviewed files to determine if legal notices were to be sent out to lien holders and whether title claims were needed. Prepared title claims to be sent to the title insurer and waited for letters of indemnifications. Performed follow-ups on title claims to determine the status of the claims and updated the Foreclosure database as needed. Reviewed letters of indemnifications to ensure that the title claims were fully resolved.

### Notice Review Paralegal

**DUTIES:** Reviewed titles, pre-sale documents, probate information, case file information, notices and ads to determine if the notices were properly prepared and ready to be mailed out to borrowers and lien holders. Advised if additional notices needed to be prepared and sent.

#### **Fees and Costs Paralegal**

**DUTIES:** Took verbal and written request for attorney fees and costs from clients and borrowers. Prepared written and verbal estimates of attorney's fees and costs for clients and borrowers. Received borrowers' reinstatement and payoff checks based on attorney's fees, payoff and reinstatement figures. Forwarded the reinstatement and payoff checks to the clients. Updated the client and attorney websites. Prepared foreclosure case dismissal letters and forwarded them to the borrowers. Dismissed foreclosure cases and forwarded lines of dismissals to the courts.

Additionally, prepared basic forbearance agreements based on instructions provided by the clients and prepared and presented quotes of the estimated attorney's fees and costs to clients for the purpose of reinstatements, payoffs, forbearance plans, etc. Generated invoices for various stages of case file processing. Updated various clients' websites on the status of case files.

#### **Evictions Paralegal//Lockout Coordinator**

**DUTIES:** Ran various reports to check the status of foreclosure sale ratifications, Motions for Possession (MFP's), process service, Orders for Possession and writs in order to process evictions. Followed up with the courts in order to check the status of case files. Performed quality control of the Eviction database to ensure that the dates for all eviction steps were properly entered.

Called sheriffs' offices in order to obtain eviction lockout dates. Updated the client websites with lockout dates and case file processing dates. Contacted the brokers to set up lockout dates and times. Followed up with the brokers after the lockouts to ensure that there were no problems and that the lockouts were successful. Updated the client websites with the results of the lockouts.

Reviewed, approved and sent out Notice to Vacates (NTV's) - Ran Pacer searches on former debtors and former owners. Reviewed files based on the Protecting Tenants At Foreclosure Act (PTFA) criteria. approved the Notice to Vacates (NTV's) and sent them to Walz to be mailed.

**The Fisher Law Group**  
**Upper Marlboro, MD**  
**Dates: 5/1997- 05/2001**

#### **Real Estate Foreclosure Paralegal (Pre-Sale Processing)**

**DUTIES:** Reviewed real estate titles, loan documents and court documents in order to foreclose on real property. Reviewed files in order to determine if legal notices were to be sent. Set cases for foreclosure sale by setting the date and time of sale and determining publications schedules for sale ads. Generated sales ads by determining publication schedules and setting the dates and times of sales. Proofread ads, requested title updates, bonds, water bill information and tax lien certificates.

Redeemed property from tax sales, when necessary. Performed Pacer searches to determine the status of bankruptcy filings; verbally verified with Courts if there were any recent filings. Generated and filed court documents to stay, lift from stay, amend and dismiss cases. Generated "Day of Sale" documents for foreclosure sale dates. Prepared billing based on bidding instructions provided by the lender. Obtained reinstatement and payoff figures and determined quotes for attorney's fees and costs. Provided files to the attorneys for bid finalization and final file review.

**Real Estate Foreclosure Paralegal (Post-Sale Processing/Administrative Support)**

**DUTIES:** Reported results of foreclosure sales to courts and to lenders by e-mail, fax, telephone and lender websites. Copied and sorted documents; filed cases and prepared documents for courier pickup and mailing. Performed follow-ups with abstractors for titles and docketing information. Resolved billing issues with Resolved billing issues with abstractors. contract attorneys and vendors.

#### **Document Resources**

**West Publishing Corp./Information America affiliate**

**Baltimore, MD**

**Dates: 12/1994 - 5/1997**

#### **Real Estate Researcher/Public Records Researcher**

**DUTIES:** Performed manual and on-line research in order to abstract real property titles and judgments and lien files in various Land Records and courts in the Washington, DC area. Performed document retrieval in various courts and government agencies in the Washington, DC area.

#### **Nationwide Corporate Support Specialist**

**DUTIES-** Made search requests to national correspondents; contacted correspondents to obtain price quotes and delivery times for fulfillment of the requests; performed order tracking of the completion and delivery schedules; received verbal and written reports from correspondents after fulfillment of requests and coordinated the daily work of local researchers. Reviewed real estate title work, UCC's, court records and other legal information in order to generate reports. Briefed clients with information concerning status of reports and requests. Obtained national corporate and partnership information through verbal communication and through document retrieval and filing.

#### **Administrative Support**

**DUTIES:** Computerized order entry: took verbal and written requests from clients, provided price quotes, and performed data entry. Accessed the company's database for client information concerning status of the client's requests; generated reports; copied, sorted and faxed documents; filed reports. Prepared documents for courier pick-up and mailing. Resolved billing issues with correspondents and vendors; prepared and sent out invoices for payment.

#### **Elder Abstracts**

**Rockville, MD**

**Dates: 1987-1994**

#### **Trainer/Supervisor**

**DUTIES:** Responsible for training and supervising abstractors and researchers. Prepared the abstractors' and researchers' daily workload. Assigned and reviewed the work of all abstractors and researchers.

#### **Real Estate Abstractor/Public Records Researcher**

**DUTIES:** Performed manual and on-line research and abstracts for real property in the Land Records of Montgomery County, MD to determine the current ownership, judgments and liens against both residential and commercial properties ranging from condominiums, lot/block to complex acreage. Reviewed, abstracted and analyzed court files, Probate information, assessment records, house location surveys, State Road Commission plats, plats of subdivision and right-of ways and easements to determine applicability to title. Compiled lists of records for review from indexes on microfilm, microfiche and in books. Performed Finance Records (UCC), criminal records, assessment records, and judgment/lien records research and abstracts. Prepared documents for recordation in Montgomery County, MD's Recording office.. Filed pleadings, motions and other legal documents in the Circuit and District Courts of Montgomery County, MD.

## **JOB RELATED SKILLS**

**Computer Skills** - Windows, MS Word, Internet, Pacer, Disclosure, Lenstar, CPI, New Invoice, Fidelity Website, Litton Website, Iclear, NewTrak/LPS, LPS-AM, Vendorscape, Fannie Mae Website, ResNet, Equator, Mccalla, Raymer Website, First American Webtrack, MD Judiciary Case Search, VA Circuit Court Case Search, DC Superior Court Case Search, Maryland Land Records on-line Search, DC Recorder of Deeds on-line Search, MD Department of Assessment and Taxation on-line Search, DC on-line Tax and Assessment Search

**Office Skills** - Records Management, Receptionist, Office Machines

**Other Skills** - Research Specialist, Billing Specialist, Title Examiner, Supervisory Skills, Written Communications, Oral Communications

## **EDUCATION**

BA - English: University of Maryland, College Park; Paralegal Certificate: University of Maryland, University College; Continuing Real Estate Education/State of Maryland: Montgomery College

## **ACCOMPLISHMENTS**

Member of: National Capital Area Paralegal Association (NCAPA), National Federation of Paralegal Associations (NFPA); Maryland Land Title Association (MLTA), State of Maryland Notary Public.

**Matthew C. DeRamus**  
9201 Prince William Street Manassas, VA 20110  
703-964-6778  
Email: MattDeramus@gmail.com

**EMPLOYMENT HISTORY: Accounting Specialist, Maryland, Virginia and Washington DC  
Foreclosure/Real Estate/Contract Paralegal, Title Examiner Specialist**

**E-Title Agency, Leesburg, Va. 2012-Present**

**Title Examiner:** High volume Foreclosure title examiner responsible for researching title abstracts and public records ranging in complexity to determine status of title, and established chain of title. Review, examine and analyze deeds, deeds of trust, mortgages, easements, judgments, liens, tax assessments, and other applicable instruments, to verify the vested parties, and possible encumbrances to title.

**Law Firm of Shapiro Brown and Alt, Chantilly, VA 1998 - 2012**

***Core areas of expertise:***

**Billing Team Lead:** Prepared complex legal invoices for Foreclosure, Bankruptcy, Litigation, and Eviction departments. Uploaded invoices into multiple web based invoicing systems. Created and maintained a billing database outlining the specific requirements of our clients, as well as state and federal agencies.

**Payables, Receivables:** Match, audit, enter and reconcile invoices/expense reports received for payment. Process check requests, verifying proper approval and authorization. Maintenance and reconciliation of petty cash, operating and cost accounts. Posting of payments and reconciling client invoices. Maintained 30-60-90 day collection efforts. Produced reports required by department manager for month/year end accounting.

**Loss Mitigation:** Worked with mortgagors over the phone to obtain financial information and determine workout packages available, in accordance with financial situation and investor guidelines. Created and monitored modification agreements, ensuring timely execution and compliance by mortgagors.

**Auctioneer:** Conducted statewide foreclosure auctions in Virginia. Including bid preparation and sales result reporting.

**Title Specialist:** Ordered and reviewed title abstracts to identify encumbrances. Consulted with attorneys when necessary to determine actions required to clear title. Submitted claims, and followed up with title insurers to ensure title claims were resolved.

**Archives/Records Retention:** Created and maintained an inventory database for offsite records storage. Responsibilities included retrieval, return and destruction.

**Proficient in Microsoft Word, Excel and Outlook.**

**INTERNSHIP: B.G. Stephenson Ltd., Fairfax, VA. 22030 summer 1997**

Assisted in legal research and writing, organizing case files, handling highly confidential matters and general paralegal duties as needed.

Excellent data entry skills, strong attention to detail, ability to prioritize workloads to meet goals and objectives

**EDUCATION: American Institute for Paralegal Studies, Inc. Raleigh, NC 1998  
Paralegal Certificate**

**KAMA HAVENS**  
**917 St. Clair Street, Hagerstown, Maryland**

**Experience**

2005-Present Tuscarora Title/ eTitle Agency, Inc.  
**VA Title Examiner Specialist**  
Reviews Virginia title searches and updates  
Provides title and tax information as needed to other departments  
Provides customer service  
Works under tight time schedules  
Prepares title insurance commitments for both residential and commercial properties  
Review and examine title searches in all states covered by eTitle Agency, Inc. as needed

2001-2005 Stream Valley Veterinary Hospital  
**Kennel Manager/Daycare Director**  
Provided customer service support  
Responsible for maintaining all medical records for pets in kennel  
In charge of kennel staff scheduling  
Responsible for training of new kennel staff members  
Assisted doctors and technicians with medical procedures  
Responsible for hospital maintenance  
Responsible for day-to-day care of all pets in boarding facility

2000-2001 Maid Brigade  
**Housekeeper/driver**  
Worked under tight time schedules  
Worked with a team to clean several homes and offices per day  
Driving duties assigned due to reliability and timeliness

1995-2000 Towne Animal Clinic  
**Veterinary Assistant**  
Responsible for office administration including maintaining client database, client records, inventory, billing and filing.  
Provided customer service support including scheduling of appointments, and product selection  
Provided phone support for addressing client concerns  
Assisted doctor and technicians with medical procedures

1987-1995 Weller Electric Company  
**Office Assistant**  
Managed coordination of vendor bids for cost proposals  
Provided customer service support including answering phones, troubleshooting Customer problems and scheduling appointments  
Assisted with payroll administration

**EDUCATION**

Microsoft Word, Introduction  
Microsoft Word, Intermediate  
**Certified Virginia Title Examiner**

**ACCOLADES**

2006 Tuscarora Title Employee of the year  
2007 Nominee for Employee of the year

**Joy Plunkard**  
8006B Edgewood Church Rd  
Frederick, MD 21702  
(301)-748-3984  
Email: [jap7395@hotmail.com](mailto:jap7395@hotmail.com)

**Summary:**

Results oriented professional experienced in the support of senior level management, attorneys, clientele and the increasingly complex title insurance requirements, title insurance policies and title examination processes required. I have excellent skills in examining title searches, identifying title issues, and communicating with underwriters as to title clearing methods. Proven ability to work independently or in a team environment to consistently meet and exceed goals and time lines. I have a strong customer service orientation with well developed leadership abilities, oral/written communications, multitasking and organizational skills.

**Skills:**

- Microsoft Word
- Excel
- Outlook
- Vendorscape
- New Track/LPS
- Lenstar
- Aspen Grove
- PC Law
- Power Point

**Employment**

**ETitle Agency**  
**(Successor by Purchase Tuscarora Title)**  
**Title Examiner Specialist**

**Leesburg, VA**  
**October 2003-Present**

- Examination and review of Delaware title searches for both residential and commercial properties.
- Identify judgment liens, bankruptcies, tax liens, mortgages as to the subject property.
- Identify and escalate possible title issues when found in title searches.
- Work with both foreclosure and retail law firms regarding status of title and resolution of possible title claim issues.
- Ability to handle confidential information regarding accounts
- Communicate with attorneys and underwriting counsel as to title issues for both residential and commercial properties.

**Atlantic Law Group  
(Successor by Purchase of Draper & Goldberg)  
Accounts Receivable/Collections Specialist**

**October 2003-Present**

- Process daily reports
- Preparation of all final invoices
- Daily monitoring of all client sites
- Processing of all delinquent reports and editing as needed
- Collecting on all outstanding accounts
- Closely working with the attorney's regarding delinquent accounts and daily invoices
- Closely running and monitoring ledgers on all open accounts

**Specialized of VA  
Accounts Receivable/Collections Specialist  
(Corporate office)**

**Leesburg VA  
March 1997-October 2003**

- Collecting from over 100 attorney accounts
- Collecting from over 20 client accounts
- Closely working with management and clients on all open accounts
- Billing for our Virginia Company and California Company
- Filling in for our AP Department
- Preparation of all Virginia invoices
- Process daily reports and distribute invoices on our accounts
- Monitor daily receivables reports
- Auditing reports and financial tracking for delinquent accounts
- Assist in the development of internal collections policies and procedures
- Respond to management's questions on all open accounts

**References available upon request**

# Mathew Raya

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39969 Parklawn, Sterling Heights, MI, 48313 Phone Number (248) 459-7922

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## Functional Summary

16 years experience managing highly productive customer service teams, thorough understanding client's needs and time sensitivity of the product being sold. A motivated team-builder, with excellent communication and leadership skills. Worked closely with program developers, management personnel and employees to create a multipurpose Internet based software for company's new division operations.

## Technical Skills

Computer savvy: Multi-Monitor Setup, I Pad, PHP coding, Softpro Select, Enterprise, Data Trace, Data Tree, Internet Fax Services, Copy/Fax Scan Canon Machine, Personal Mailbox Printing, Personal HP Scanner, Microsoft Outlook, Microsoft Office; Word, Excel, PowerPoint, Access

Multiple Line Phone System

## Employment

### **Red eDocs/eTitle Agency, Inc.**

2011-Present      Subject Matter Expert      Troy, MI

- Create job procedure manuals
- Develop vendor network in Multiple States
- Supervise multiple teams
- Conduct training classes
- Interview and hire for key positions
- Review and approve payment for vendors
- Create invoices and bill clients

### **www.Realestatemonster.biz**

2011-Present      Owner and Developer      Sterling Heights, MI

- Design and built layout of website and functions
- Marketing and sales
- Setup new users

### **Genesis Servicing Corporation**

2005-2011      Operations Manager      Bloomfield Hills, MI

- Created and developed divisions of company
- Developed a vendor network in Michigan, Indiana and Illinois
- Contacted potential cliental
- Managed multiple teams
- Conducted training classes
- Interviewed and hired for key positions
- Reviewed and approved payment for vendors
- Created invoices and billed clients

### **Attorneys Title Agency division of Trott & Trott, P.C.**

2000-2005      Senior Abstractor      Farmington Hills, MI

- Organized and delegated work
- Conducted training classes

**Wanda DeVine**

412 West Lincoln, Madison Heights MI 48071

Home: 248-277-6456

devine2483@gmail.com

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**Profile**

Nearly 27 years of experience as a mortgage/title professional.  
Ability to direct complex projects from concept to fully operational status.  
Goal-oriented individual with strong leadership capabilities.  
Organized, highly motivated, and detail-driven problem solver.

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**Experience**

**Rededocs/E-Title, Troy, MI**

**Abstracting Supervisor**

**January, 2013 to Present**

Supervise a team of 18 abstractors that cover 22 counties in Michigan and states of Maryland, Virginia and Florida. Trained, organize, managed and lead team efficiently.

**Randall Miller and Associates/Schweitzer Title Agency, West Bloomfield, MI**

**Title Supervisor, Deed in Lieu of Foreclosure Supervisor, Title Curative Supervisor,**

**May 2005 to December, 2012**

Manage several teams that, abstract, exam and type title commitments, Foreclosure Guarantees, Lien Reports and various other title reports for Michigan properties; Title Curative and process title policies and Guarantees. Process and prepare files for closing. Trained, writing job descriptions, creating training manuals for all positions and preparing process mapping for various tasks. Managed Deed-in-Lieu Team, created documents, acted intermediary for the client to have all documents signed, recorded and policies issued.

**Standard Federal Bank/ABN AMRO Mortgage Group, Inc., Troy MI**

**Team Leader, Wholesale Mortgage Customer Service, December**

**2003 to January 2005**

Manage Team of 8-10 reps, determine and enforce task completion standards and turn times. Manage various projects, reports and systems that track, detail and outline all tasks performed in department, assist in process mapping for Six Sigma and created department scorecards

**Coordinator Mortgage Research Customer Service, December 2002 – December 2003**

Managed Team of 6 reps, liaison for various departments, wrote detailed procedural manuals for primary tasks, Established QuickPlace website for information storage.

**Lead Mortgage Representative, December 2001 – December 2002**

**Mortgage Research Representative, 1996 – 1998 and May 2000 – December 2001**

**Blue Water Title Company, Troy, MI**

**Title Examiner, 1995 - 1996**

Examine title, tax, court records and issue reports on the current status of title on residential and commercial property. Work on railroad properties, MDOT right of way projects, and search at the county for Lapeer County.

**United Title Company, Colton, CA**

**Title Officer, 1992 to 1994**

Underwrite Title Policies for Residential and Commercial Real Estate transactions, Close real estate purchase and refinance transactions, daily interaction with brokers, appraisers, county officials, tax authorities, law enforcement, attorneys, Superior and Civil courts, lenders, settlement agents, inspectors and borrowers to resolve complex title problems, Knowledge of land title law. Managed risk for Title Team of 6, Closed an average of \$5 million per year in title billings

**Title Examiner, 1992,**

Examine title, tax, court records and issue reports on the current status of title on residential and commercial property.

**Chicago Title Insurance Company, San Bernardino, CA**

Title Examiner, 1987 - 1992

Examine title, tax, court records and issue reports on the current status of title on residential and commercial property.

Title Searcher, 1987, Research land, tax authority, Superior and Civil Court records and gather all pertinent information regarding property

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**Relevant Experience & Accomplishments**

**Program Coordination**

Successfully established written procedures for all task performed in department.

Designed programs to track all incoming calls and tasks

Formulated, designed and implemented web-site for department.

**Management/Supervision**

Trained, supervised and evaluated staff, coached improvement management skills. Trained staff on usage of Access and Excel.

Developed and implemented performance and Quality Assurance Program.

Successfully refined and implemented new projects.

Consistently met task turnaround goal for 95% of task

Proactively pursues increased efficiency, quality and regulatory compliance standards Resolves Escalated Customer Service issues

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**Education**

Michigan State University, East Lansing, MI,

Studied Food Systems Management

San Bernardino Valley College, San Bernardino, CA

Courses in Land Title Law, Real Estate Law

**Pamela Joy McGowan**  
35808 Richland Livonia, MI 48150  
734-934-7226  
pjmcgowan92@gmail.com

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PROFILE

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Strong background in research, decision-making and customer service.  
Hard-working team player with great communication skills and respect for deadlines.  
Computer skills include: Microsoft Windows, Word, Publisher, Excel, and SoftPro.

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EXPERIENCE

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**eTitle Agency, Inc.**

**2008-Present**

*Title Specialist*

- Abstract, examine, and type commitments for commercial, residential, and foreclosure transactions.
- Proficient with metes & bounds legal descriptions and survey review.
- Examine and type pro forma and final policies for commercial transactions, including HUD loans.
- Licensed Resident Producer by the State of Michigan.
- "Key User" for new SoftPro software roll-out
- Provide in-house training in various subjects
- Contributing writer for company newsletter: *The Loop*
- MLTA Communications/PR Committee Vice Chair
- In the process of obtaining Professional Designation Certification through the MLTA
- Accolades: "Yes I Can" recognition (nine times)

**Metropolitan Title Company (now First American Title)**

**1991 - 2008**

*Senior Commercial Title Examiner*

- Abstract, examine, and type commitments for commercial transactions.
- Proof the work of other examiners.
- Examine and type final policies for commercial transactions.
- Perform customer service duties, when necessary.
- Significant input in improving procedures and company forms.
- Licensed Resident Producer by the State of Michigan.
- Accolades: Mentor, Employee of the Month.
- Dale Carnegie graduate.

***Other positions held:***

*Supervisor*

- Performed monthly meetings and employee evaluations.
- Responsible for hire and release of employees in my department.
- Involved in restructuring of departments and procedures.

*Newsletter Editor*

- Created and edited "The Proactive Press" and "KP Partners One" (online)

*Tax Examiner*

*Customer Service Representative*

**Freelance Writer**

**2000 - Present**

*Livingston Daily Press and Argus, Livonia Observer, Farmington Observer, Milford Times, Michigan Runner Magazine, and The Examiner (MLTA)*

- Reporting and writing a variety of news and feature stories

**St. Gerald Catholic Church**

**1993 - 2008**

*Catechist (volunteer)*

- Planning and teaching religious education classes
- Grades: second, third, sixth, and middle school
- Attended various certification classes required by archdiocese

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EDUCATION

**Michigan State University**

**1986 - 1990**

B.A. in English – Creative Writing, Certification in Thematic Film Studies

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REFERENCES GLADLY FURNISHED UPON REQUEST

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Carrien L. Dickerson  
102 Giles Place  
Sterling, VA 20164  
703.980.0366  
peaceloveandsoull@gmail.com

**OBJECTIVE:** To be in a challenging position where my outstanding customer service, administrative, managerial and organizational skills can be utilized.

**eTitle Agency**

6/09- Present

**Settlement Coordinator**

Process from title ordering stage to completion of full settlements for REO, Fannie Mae, Retail, and Commercial properties. This includes but is not limited to ordering title search, survey, property taxed, HOA dues, payoff statements, Insured closing letters, and Powers of Attorney. Assist with the title examination and title clearing/curative tasks, communication with underwriters and attorneys in the preparation of title commitments and policies when needed. Prepare all documents for closing and coordinate settlements with lenders, agents, buyers and sellers. Provide excellent customer service to all parties in connection with a real estate settlement and seller representatives. For Seller Representative Only transactions, prepare corporate seller documents for execution by the corporate seller. Provide the buyer's closer with closing instructions, assist that title company with title curative when needed. Coordinate with the buyer's closer so to insure that HUD approval is done in a timely fashion.

**Millennium Bank**

10/06- 6/09

**Executive Assistant**

Performing administrative duties for CCO and CLO, customer service, portfolio management of commercial and residential, special asset and REO loans, preparing board reports, collecting documents for the underwriting process, modifications and renewals, preparing expense reports, timesheet, travel arrangements for conferences, corporate functions, trade shows, ordering office equipment/supplies and invoicing.

**JMSP, Inc.**

11/03-10/06

**Office Manager/Administrative Assistant**

Managed the day to day administrative functions and responsible for a smooth working environment, provided customer service to the banks, vendors, clients and property managers for pricing and scheduling. Peripheral duties included maintaining the appraiser's workflow calendars, edited Appraisal Reports, Monthly Past Due reports, Quarterly Commission Reports, order office equipment supplies and invoiced and managed Past Due accounts.

**Lawyers Advantage Title**

11/02-10/03

**Processor**

Provided outstanding customer service, coordinated the settlements with agents, brokers, and clients, ordered surveys, title abstract, title curative, prepared title binder, request payoffs, HOA documents, process loan packages and prepare settlement packages for the closing department.

**RTS of McLean**

11/99-10/02

**Pre-Processor**

Provided customer service, primary interface between the brokers, lenders, agents and clients, ordered surveys, title abstract, title curative, prepared title binder, request payoffs, HOA documents, prepared preliminary HUD- 1 for lenders and prepare settlement packages for the closing department.

**CEC**

9/96-10/99

**Constituent Service Representative**

Customer service included all aspects of the chapter memberships, conventions resignation, travel, hotel arrangements, and processes catalog order for members, teachers, schools, mail and/or faxes and maintained current policies and procedures for the Virginia Division and Regional area for the CEC, maintained supplies for the department.

Carrien L. Dickerson  
102 Giles Place  
Sterling, VA 20164  
703.980.0366  
peaceloveandsoul@gmail.com

**OBJECTIVE:** To be in a challenging position where my outstanding customer service, administrative, managerial and organizational skills can be utilized.

**eTitle Agency**

6/09- Present

**Settlement Coordinator**

Process from title ordering stage to completion of full settlements for REO, Fannie Mae, Retail, and Commercial properties. This includes but is not limited to ordering title search, survey, property taxes, HOA dues, payoff statements, insured closing letters, and Powers of Attorney. Assist with the title examination and title clearing/curative tasks, communication with underwriters and attorneys in the preparation of title commitments and policies when needed. Prepare all documents for closing and coordinate settlements with lenders, agents, buyers and sellers. Provide excellent customer service to all parties in connection with a real estate settlement and seller representatives. For Seller Representative Only transactions, prepare corporate seller documents for execution by the corporate seller. Provide the buyer's closer with closing instructions, assist that title company with title curative when needed. Coordinate with the buyer's closer so to insure that HUD approval is done in a timely fashion.

**Millennium Bank**

10/06- 6/09

**Executive Assistant**

Performing administrative duties for CCO and CLO, customer service, portfolio management of commercial and residential, special asset and REO loans, preparing board reports, collecting documents for the underwriting process, modifications and renewals, preparing expense reports, timesheet, travel arrangements for conferences, corporate functions, trade shows, ordering office equipment/supplies and invoicing.

**JMSP, Inc.**

11/03-10/06

**Office Manager/Administrative Assistant**

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**Lawyers Advantage Title**

11/02-10/03

**Processor**

Provided outstanding customer service, coordinated the settlements with agents, brokers, and clients, ordered surveys, title abstract, title curative, prepared title binder, request payoffs, HOA documents, process loan packages and prepare settlement packages for the closing department.

**RTS of McLean**

11/99-10/02

**Pre-Processor**

Provided customer service, primary interface between the brokers, lenders, agents and clients, ordered surveys, title abstract, title curative, prepared title binder, request payoffs, HOA documents, prepared preliminary HUD- 1 for lenders and prepare settlement packages for the closing department.

**CEC**

9/96-10/99

**Constituent Service Representative**

Customer service included all aspects of the chapter memberships, conventions resignation, travel, hotel arrangements, and processes catalog order for members, teachers, schools, mail and/or faxes and maintained current policies and procedures for the Virginia Division and Regional area for the CEC, maintained supplies for the department.

Carrien L. Dickerson  
102 Giles Place  
Sterling, VA 20164  
703.980.0366  
peaceloveandsoull@gmail.com

**International Study Tours**

1/91-8/96

**Office Manager/ Administrative Assistant**

Provided customer service, coordinated the Vice President and President calendar and performed all administrative duties, managed all travel arrangements for all international travels, conventions, meetings and corporate functions, compiled monthly reports from travelers' evaluation to overseas headquarters, handled accounts payable, organized incoming and outgoing faxes, supplies, mail, and maintained files system, planned, developed, organized and managed materials for trade shows.

**Skills**

Microsoft Word, Excel, Outlook, PowerPoint, TSS, Landtech, ProForm/Soft Pro, Phoenix, Credit Quest, Active View, QuickBooks

High School of Fashion Industries  
225 West 24th Street  
New York, NY 10034

Diploma

06/83

ECPI University  
10021 Balls Ford Rd  
Manassas, VA 201909

Complete classes:  
English 101, Math 101,

12/11-5/12

## Virginia Rodriguez

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### Capabilities include:

- *Customer Service & Relations*
- *Fluent Spanish speaking/writing*
- *VA Notary*
- *Microsoft Office Skills ( Word, Excel, Power Point, Outlook, etc)*
- *Landtech /TSS/SoftPro ( Real Estate Software)*
- *Equator/LPS/Vendorscape, Res.net and other web based client software.*
- *Licensed Title/ Settlement Agent for VA*
- *REO, Short Sale, Title, Post Closing, Pre-processing, HUD Processing and Settlement knowledge. ( 8+ years of Title/Settlement experience)*

### Employment History:

*03/12 eTitle Agency, Inc*

*Settlement Team Lead*

*Settlement processor and closing Officer*

- *Residential, Commercial and REO Closings for Virginia, Maryland and the District of Columbia*
- *Responsible for opening, retrieving, processing and/or preparing documents and client communications*
- *Responsible for the team workflow, orientating new team members and quality control for work produced by team.*
- *Responsible for monitoring all client websites and responding to various inquiries, including non-routine, complex matters. Responsible to ensure complete client satisfaction; receiving service transfer information, providing detailed chronology to clients as required/requested.*
- *Responding to emails, phone calls and voicemail messages from clients and responds to basic questions and concerns in a timely manner, including reviews and responses to scorecard issues and observing trends and patterns to optimize quality and productivity*
- *Responsible to run various reports and ensuring accuracy and compliance. Consistently providing inter-office support in all areas of the department*

*03/05-05/09 First Class Settlements, LLC  
Licensed Settlement Agent*

- *Responsible for conducting settlements transactions; resolving title, post-closing, processing issues with lenders, realtors and customers.*
- *Title Processing (Read lenders instructions, Prepare HUD for lender review, including: Disbursements made to the appropriate party, Amounts deducted paid to the broker, lender, etc.*
- *REO Title processing, following main Title Underwriter guidelines for foreclosures/reo residential properties.*
- *Post-Closing, recording of documents with proper court houses in the Northern Virginia Area*
- *Perform settlement closings in and out of office.*
- *Responsible for administrative support to the office and Human Resources Manager*

*07/04-03/05- Land Title- Manassas Branch- (Promoted)  
Marketing Representative*

- *Responsible for promoting business to the company.*
- *Meeting with realtors, lenders, loan officers and assisting manager with marketing projects.*

*11/03-07/04 Land Title LLC (Manassas Branch)  
Pre-settlement processor*

- *Responsible for entering and following up cases into the system, ordering title abstract, Survey, seller information, scheduling settlement time with lenders, brokers, realtors, ordering pay off, answering multi-phone lines.*

2509 Baltimore Road, Apt 1  
Rockville, MD 20853  
Mobile: 240-338-6190  
E-Mail: [nedinet@yahoo.com](mailto:nedinet@yahoo.com)

# Nedine R. Taborda

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## Experience

**January 2012- Present**                      eTitle Agency, Inc.                      Rockville, MD/Leesburg, VA

### Processor

- Pre-Closing/Processing:
  - Responsible for scheduling borrowers.
  - Order abstracts, surveys, HOA and payoff statements.
  - Examine and prepare title work/binders; including Insured Closing Protection Letters and HUD-1 settlement statements.
  - Prepare files for settlements, by printing deeds and affidavits that will be signed at settlement

### Title Curative

- Title Curative Specialist:
  - Reviewing Title abstracts for Bank owned properties.
  - Curing any Title Issue.

**June 2010- December 2011**                      Settlement Pros                      Bethesda, MD

### Processor

- Pre-Closing/Processing:
  - Responsible for scheduling borrowers.
  - Order abstracts, surveys, HOA and payoff statements.
  - Examine and prepare title work/binders; including Insured Closing Protection Letters and HUD-1 settlement statements.
  - Prepare files for settlements, by printing deeds and affidavits that will be signed at settlement

**December 2008- June 2010**                      Acer Title & Escrow                      Bethesda, MD

### Processor

- Pre-Closing/Processing:
  - Responsible for scheduling borrowers.
  - Order abstracts, surveys, HOA and payoff statements.
  - Examine and prepare title work/binders; including Insured Closing Protection Letters and HUD-1 settlement statements.
  - Prepare files for settlements, by printing deeds and affidavits that will be signed at settlement

February 2005-October 2008

Pentagon Title & Escrow

Rockville, MD

**Processor/Settlement Officer**

- Settlements:
  - Conduct settlements both in English and Spanish.
- Pre-Closing/Processing:
  - Responsible for scheduling borrowers.
  - Order abstracts, surveys, HOA and payoff statements.
  - Examine and prepare title work/binders; including Insured Closing Protection Letters and HUD-1 settlement statements.
  - Prepare files for settlements, by printing deeds and affidavits that will be signed at settlement.

October 2002- February 2005

Express Title Company

Rockville, MD

**Processing/Post Closing  
Settlement Officer**

- Settlements:
  - Assisted and translated in settlements.
- Pre-Closing/Processing:
  - Responsible for scheduling borrowers.
  - Ordered abstracts, surveys, HOA and payoff statements.
  - Ordered, examined and prepared title work/binders and Insured Closing Protection Letter.
  - Prepared files for settlements, by printing deeds and affidavits that were used at settlement.
- Post-Closing:
  - Issued Owners and Lenders Title Policies using Landtech, TSS and Word.
  - Provided lenders with endorsements, correcting and/or amending Title Policies.
  - Prepared and copied closed files.
  - Printed cover letters for closing packages, payoffs, abstracts.
  - Responsible for disbursing files which included: cutting checks, sending out payoffs, closing packages, and recording.

1999-2002

SunTrust Bank

Bethesda, MD

**Bank Teller/CSR**

- Entered and maintained financial account data in the bank's UNYSIS system.
- Maintained filing system of legal documents and banking transaction papers.
- Typed routine inter-office correspondence and notes to the files regarding customer accounts and official matters using MS Word.
- Responsible for closing and balancing daily batch reports in the system.
- Handled cash management and transfer of funds.
- Provided account information and transaction history details to existing clients.
- Provided banking product and financial service information to prospective clients.

**Licensing/Certifications**

2013 Notary Public for Montgomery County

2012-Present MD Title Producer License

**Education**

1999-2002 Montgomery College Rockville, MD

Pursued degree in Psychology.

Additional completed coursework included: Office Technology (MS word, Excel, Access)

1997-1998 French Baccalaureate Bethesda, MD

Earned a degree in economics section with emphasis in languages.

1993-1997 French International School Bethesda, MD

Earned high school diploma.

**Skills**

Fluent in English, Spanish and French. Excellent communications skills. Customer Service. Phone skills. Organization, filing and leadership.

**References**

Available upon request.

# DEBRA ANN SHIRLEY

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43850 Heatherstone Terrace, Leesburg, VA 20175  
Debrashirley10@yahoo.com • 571-330-5253

## SUMMARY OF QUALIFICATIONS

Over 20 years of diverse experience in the office administration and customer support industries. A result-oriented professional with a strong work ethic, excellent analytical and organizational skills and highly driven to meet expectations and goals.

## PROFESSIONAL EXPERIENCE

**ETITLE AGENCY – Leesburg, VA**

**2009 to Present**

### **Settlement Processor – Full Settlements-Fannie Mae**

- ❖ Responsible for the management of Residential, Commercial, Fannie Mae REO Settlements to ensure compliance with their corporate business objectives and servicer performance guidelines in accordance with the Fannie Mae Servicer Total Achievement and Rewards Program (STAR).
- ❖ Handle all aspects for both residential and Commercial settlement transactions. Order title searches, HOA documentation, property surveys, prepare HUD-I settlement Statements, and assemble loan packages and closing documents.
- ❖ Serve as central point of contact for both listing and selling agents, purchasers and lenders. Perform daily file reviews and follow-up with responsible parties regarding outstanding settlement items. Update settlement files to include all communications/notes that may impact the loan pursuant to corporate requirements.
- ❖ Prepare and balance HUD statements.
- ❖ Execute and submit required documentation for review and approval by mortgage lender and Fannie Mae.
- ❖ Organize and schedule remote closings. Prepare and send settlement documentation to closing company and coordinate return of executed documents.
- ❖ Manage lender and seller documentation for post-closing. Evaluate settlement documents for accuracy, prepare documents for recording, review accounting package for disbursement of funds, and provide lender with required documentation to support authorization to record and release funds.

### **Settlement Coordinator – REO**

- ❖ Represented seller's interest through closing of all remote REO settlements.
- ❖ Served as primary liaison between seller, agents and the buyer's settlement company.
- ❖ Coordinated closing date with all interested parties.
- ❖ Provided seller closing requirements to closing agent for preparation of HUD.
- ❖ Prepared closing documents on behalf of seller, including conveyance documents, affidavits, Power of Attorney and applicable indemnifications.
- ❖ Performed daily reviews and follow-up with lenders, sales agents and closing agent regarding outstanding items that may impact settlement to ensure closing occurs within designated timeline defined by sales contract.
- ❖ Reviewed and submitted HUD to seller for approval and execution.
- ❖ Obtained post-closing documentation from closing agent for submission to seller.

# **DEBRA ANN SHIRLEY**

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## **EXECUTIVE SETTLEMENT SERVICES – Centreville, VA**

**2002 to 2009**

### **Settlement Coordinator – New Construction**

- ❖ Provided legal support for attorney specializing in real estate law.
- ❖ Established and preserved strong working relationships with real estate agents, loan officers, and brokers to ensure future business associations.
- ❖ Worked with clients to obtain documentation required for settlement.
- ❖ Ordered and reviewed title work, surveys, payoffs, and all other items required at closing.
- ❖ Coordinated and scheduled settlement date with all interested parties, updating status as required.
- ❖ Prepared legal documents and correspondence. Submitted required documentation to lender to ensure receipt of loan documents for settlement.
- ❖ Assisted settlement agent in the disbursement of funds, seller's proceeds and real estate commissions.
- ❖ Ordered & processed title policies for the lender and owner.
- ❖ Worked with builders, suppliers and sellers to satisfy any existing title liens, prepared mechanic's lien releases and filed with the Circuit Court.
- ❖ Attended foreclosure sales for Fairfax, Prince William and Loudoun County to meet and offer buyers our settlement service.

## **WINEHOLT & ASSOCIATES, CPA – Manassas, VA**

**1999 to 2002**

### **Executive Assistant**

- ❖ Executive assistant to 2 Certified Public Accountants.
- ❖ Worked with clients to assemble individual and corporate tax returns.
- ❖ Managed and maintained accounts receivable, monthly bank reconciliation and quarterly payroll returns for corporate clients.
- ❖ Responsible for the invoicing and collection of condominium dues from tenants.

## **SHIRLEY BUILDING – Manassas, VA**

**1995 to 1999**

### **Owner/Landlord**

- ❖ Owned and managed tenant office space located at Battleview Parkway, in Manassas, VA
- ❖ Collected and recorded payments of rent & CAM. Tracked expenses and adjusted CAM payments accordingly.
- ❖ Assessed and interpreted lease agreement requirements and provided assistance regarding any compliance issues or other contractual concerns.

## **DOMINION BUSINESS SYSTEMS, INC. – Manassas, VA**

**1987-1995**

### **Owner/Office Manager**

- ❖ Established and built a copier/fax dealership responsible for the sale and service of office equipment sold in our territory.

# **DEBRA ANN SHIRLEY**

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- ❖ Created Standard Operating Procedures (SOPs) and trained employees where appropriate.
- ❖ Maintained a company fleet of 5 vehicles.
- ❖ Managed payroll for 20 employees, insurance, sales taxes and personnel files.
- ❖ Responsible for the efficient flow of goods, services, and information from customer order placement through delivery to ensure that customer service and time requirements are achieved while adhering to the financial restraints designed to meet company financial objectives.
- ❖ Work with vendors to resolve financial, contractual and administrative-related issues.
- ❖ Handle sensitive issue escalations from customers and account teams and create/manage action plans to minimize chances of recurrence.

## **EDUCATION/SKILLS:**

Virginia Licensed Title Insurance Agent, Windows XP Professional with, MS Office Certification, SoftPro Select, Equator software platform.

# *Amy M Rudy*

## OBJECTIVE

The ability to coordinate and implement complex ideas for the benefit of an organization or business, while continuing to grow and gain knowledge in a challenging professional career.

## PROFESSIONAL EXPERIENCE

**eTitle Agency, Inc.**

Leesburg, VA

2009-Present

*Title Insurance commitment producer, Post Closing Specialist, Final Title Policy processor*

- Receive and organize post close settlement documents for post-close recording and disbursement for residential and commercial properties
- Balance escrow accounts, confirm receipt of funds, and disburse funds according to lender closing instructions.
- Prepare executed documents for recording and send to abstractors or courthouse directly for recording among the appropriate land records.
- Receive and deposit earnest money checks and Borrower's funds to close checks
- Fulfill lender requests for pre-close and post close documents, to include title commitments, recorded documents, and final title insurance policies.
- Prepare monthly remittance spread sheets and verify title insurance premium splits are correct and cut checks to title insurance underwriter.

*Short Sale Specialist*

- Receive and set up new short sale referrals
- Order and review title search
- Prepare preliminary HUD-1
- Gather short sale docs from all parties and initiate the short sale with the bank
- Follow up on progress of the short with the bank and relay the progress to the parties
- Negotiate the terms of the short sale approval with all parties
- Follow up with settlement processor to see any further negotiation is needed
- Request an extension to the approval letter as needed

**Draper & Goldberg, PLLC**

Leesburg, VA

2004-2009

*Conveyance Processor*

- Receive new post sale files and update system with new tasks
- Maintain open communication with Client to ensure that time frames are met
- Prepare all documents necessary to complete the conveyance of the property to the Client
- Call various agencies to verify clear title or obtain payoff amount to clear title
- Calculate recording fees to be paid before conveyance deed is recorded
- Send conveyance deed and all supporting documents to be recorded
- Follow up to be sure conveyance deed has been recorded and obtain a copy for our file
- Complete settlement packages as they are requested

# *Amy M Rudy*

- Request all final documentation needed to complete our process and close our file

## *Foreclosure Processor*

- Receive new foreclosure referrals from clients, start foreclosure process
- Prepare necessary documents and accounting figures to be filed with the courts in accordance with state statutes
- Run daily reports to ensure that tasks have been completed within client time frames
- Prepare all correspondence to be sent to lien holders and mortgagors of foreclosed property
- Maintain file up to scheduled foreclosure sale date
- Update company system with progress of foreclosure process
- Maintain open communication with client of the progress of the foreclosure process
- Assist co-workers with daily tasks to insure that all time frames are met

## *Third Party Sales*

- Receive all new Third Party Sales and update system with new tasks
- Maintain open communication with Third Party purchaser and Client to ensure that time frames are met by both parties
- Prepare all documents necessary to complete settlement
- Calculate all settlement figures
- Schedule settlement and exchange documents necessary to complete settlement
- Receive settlement funds and calculate disbursement amount to be sent to our client
- Update company system with progress of settlement

## **Specialized Engineering**

Ijamsville, MD

2001-2004

### *Office Manager*

- Receive, type, track, correct and distribute daily field reports
- Gather, sort and send a distribution to all active jobs within the Ijamsville office.
- Gather information for Geotechnical reports, reproduce bind and send.
- Research prospective jobs and put together a proposal
- Generate a company brochure to be used for advertising
- Receive and track scheduling calls, then assign and follow-up with the scheduled Technician
- Assist all Principals and Managers in gathering information and distributing a large range of reports, letters and other various paper works.
- Sort and file all paper work

# *Amy M Rudy*

**FCNB Bank** Frederick, MD 1997-2001

*Loan Accounting Representative*

- Track and input all new units for Dealer Floor Plan.
- Process monthly interest and principal billings as well as any payoffs on units for Dealer Floor Plan.
- Calculate payments for loans sold to the secondary market, i.e. Freddie Mac, SBA Loans and Participation Loans.
- Maintain the monthly reports that are required to keep these loans in balance with either the secondary market or the participating bank.
- Perform any maintenance required to keep loans accurate
- Input different types of loans on the bank system
- Research both outstanding and current issues to correct any problems or prevent future problems

*Teller*

- Maintain a teller drawer
- Assist head teller with balancing the vault and ATM on a daily basis
- Assist customers with their transactions and answer questions they may have about bank products.

**CPI Photo** Frederick, MD 1995-1997

*Sales Associate*

- Took customer orders and completed as specified.
- Operated and maintained the photo processing machinery.
- Completed customer sales using a point of sale terminal.
- Responded to customer inquires about products.

**Long and Foster Real Estate** Frederick, MD 1990-1994

*Photographer*

- Coordinate and complete photo shoots to meet deadlines.
- Keep records of various expenses.
- Prepare invoices of works completed.

## EDUCATION

Bachelor of Science Degree, in Business Administration 1997  
Shippensburg University, Shippensburg, PA

## AFFILIATIONS

- Sunday School Teacher, St. Paul's Lutheran Church
- Counsel Member of St. Paul's Lutheran Church
- Shippensburg University, Fast Pitch Softball

## REFERENCES

- Betty Remsburg, Manager FCNB Bank, (301) 473-7950

# *Amy M Rudy*

- Denise Guyton-Boyer, Commercial Loan Officer, Frederick County Bank, (301) 620-1400
- Pastor Kimberly Nunberg, St. Paul's Lutheran Church, (301) 834-3942

Commonwealth of Virginia

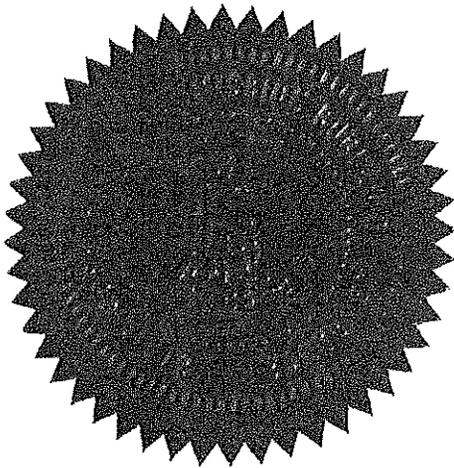
Bureau of Insurance

Issues this Real Estate Settlement Agency  
Certificate to

eTITLE AGENCY INC

as a Registered Real Estate Settlement Agency

Effective this 1<sup>st</sup> day of July 2014



*Jacqueline K. Conlan*  
Commissioner of Insurance

Settlement Agent	Active	8/26/2009
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\* If the Expiration Date field is blank, the license is perpetual and shall be effective from its date of issue, and shall remain in effect until surrendered, terminated, canceled, suspended, or revoked.

**Active Appointment Information**

	Appointment Type	Effective Date	Company Affiliation	Company Number
<a href="#">View Company</a>	Title	8/18/2009	FIDELITY NATIONAL TITLE INSURANCE COMPANY	51586
<a href="#">View Company</a>	Title	9/2/2009	FIRST AMERICAN TITLE INSURANCE COMPANY	50814

**Application Information**

Application Type	Date Received	License Type	Status Date	Status
New License	7/17/2009	Producer	7/17/2009	Approved
New License	7/23/2009	Title Settlement Agency	8/26/2009	Approved

Need additional information? Contact [scrinfo@scc.virginia.gov](mailto:scrinfo@scc.virginia.gov) Website questions? Contact: [webmaster@scc.virginia.gov](mailto:webmaster@scc.virginia.gov)

We provide external links throughout our site. 

 [PDF \(.pdf\) Reader](#)

 [Excel \(.xls\) Viewer](#)

 [PowerPoint \(.ppt\) Viewer](#)

 [Word \(.doc\) Viewer](#)

## Virginia Rodriguez

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### Capabilities include:

- *Customer Service & Relations*
- *Fluent Spanish speaking/writing*
- *VA Notary*
- *Microsoft Office Skills ( Word, Excel, Power Point, Outlook, etc)*
- *Landtech /TSS/SoftPro ( Real Estate Software)*
- *Equator/LPS/Vendorscape, Res.net and other web based client software.*
- *Licensed Title/ Settlement Agent for VA*
- *REO, Short Sale, Title, Post Closing, Pre-processing, HUD Processing and Settlement knowledge. ( 8+ years of Title/Settlement experience)*

### Employment History:

*03/12 eTitle Agency, Inc*

*Settlement Team Lead*

*Settlement processor and closing Officer*

- *Residential, Commercial and REO Closings for Virginia, Maryland and the District of Columbia*
- *Responsible for opening, retrieving, processing and/or preparing documents and client communications*
- *Responsible for the team workflow, orientating new team members and quality control for work produced by team.*
- *Responsible for monitoring all client websites and responding to various inquiries, including non-routine, complex matters. Responsible to ensure complete client satisfaction; receiving service transfer information, providing detailed chronology to clients as required/requested.*
- *Responding to emails, phone calls and voicemail messages from clients and responds to basic questions and concerns in a timely manner, including reviews and responses to scorecard issues and observing trends and patterns to optimize quality and productivity*
- *Responsible to run various reports and ensuring accuracy and compliance. Consistently providing inter-office support in all areas of the department*