

BEST PRACTICES

We implemented multiple industry procedures to ensure your privacy and security. These include ALTA's Best Practices, TRID, and Data Call. Powerful tools help us ensure that the largest transaction of your life is completed the right way the first time.

Here are a few of the ways we have gone above and beyond industry requirements to protect you and your information:

CERTIFID PROTECTION – We use CertifiD to verify identities and bank details, send secure wire instructions, and help protect against wire fraud with up to \$5 million in insurance coverage per file and access to a dedicated fraud recovery team.

SECURE EMAIL - Much of today's wire fraud starts in email. This is why any emails we send that contain private information are sent encrypted.

VULNERABILITY SCAN - We hired a third-party compliance firm to conduct an assessment. They tested our systems to make sure hackers don't have easy access.

SECURE WEBSITE - We want to protect your information from the moment you first contact us.

FIREWALL - Call us overprotective, but our offices have a firewall as added security for all Internet traffic going in and coming out.

FREQUENT BACKUPS - We frequently back up your data to prevent data loss in the event of a disaster.

CYBERSECURITY INSURANCE – We also carry cyber insurance to protect any affected parties if there ever was a data breach.



BUYERS

Buying a home? You need to be certain that the seller is the true owner of the property and that no outstanding issues damaging title carry over to you. Why? Because if there are problems with the title it can restrict the use of the property and ultimately result in financial loss. That's where **Kotner Title** can help you.

SELLERS

Selling your house? **Kotner Title** will work with you to coordinate any satisfactions of liens and prepare all the necessary closing documentation to make the experience for you and the buyer as smooth as possible. We promise competitive rates, great communication and amazing service.



REALTORS

Realtor's Benefits with **Kotner Title**:

- Full service on every transaction
- Timely and accurate title commitments
- Courthouse-based research and verification
- Local expertise in Southern Illinois records and communities
- Superior communication and personalized service
- Knowledgeable and professional staff
- In-office attorney support for complex title matters
- Contract upload capability or drop off



LENDERS

Kotner Title is proud to say that we have the necessary experience to meet or exceed the compliance guidelines that are required of lenders. We are fully TRID compliant and protect a lender's interest against any title defects by carefully reviewing your instructions and ensuring that all documents are executed in a timely fashion.

MOBILE CLOSINGS AVAILABLE
Our office or yours, we get the deal done!

Residential, Commercial, Farmland, or Recreational Properties

Our Team:

Tammy Bayne

Title Accounting Specialist
tbayne@kotnertitle.com

Kendra Pate

Title Closing Specialist
kpate@kotnertitle.com

Kaitlyn Cross

Title Administrative Specialist
kcross@kotnertitle.com

Schuyler Kotner

Title Searcher

Garrett Rowe

Title Searcher

Gloria Tison

Manager/Counsel



Local Knowledge.
Trusted Closings.

YOUR
Southern Illinois
TITLE
Insurance Specialists



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(618) 273-7611

KotnerTitle.com



KOTNER TITLE
Est. 1940



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Est. 1940

Closing Deals.
Insuring Dreams.



At Kotner Title, we provide:

- Local knowledge of Southern Illinois records and courthouses
- Courthouse-based verification
- Personalized service and accountability
- In-office attorney support for complex title issues

Local expertise. Hands-on service.
Confident closings.

*Servicing ALL of
southern Illinois!*