

USER MANUAL

Premium Title



MyPremiumTitle.Com

Website Training Manual
General Information

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INTRODUCTION:

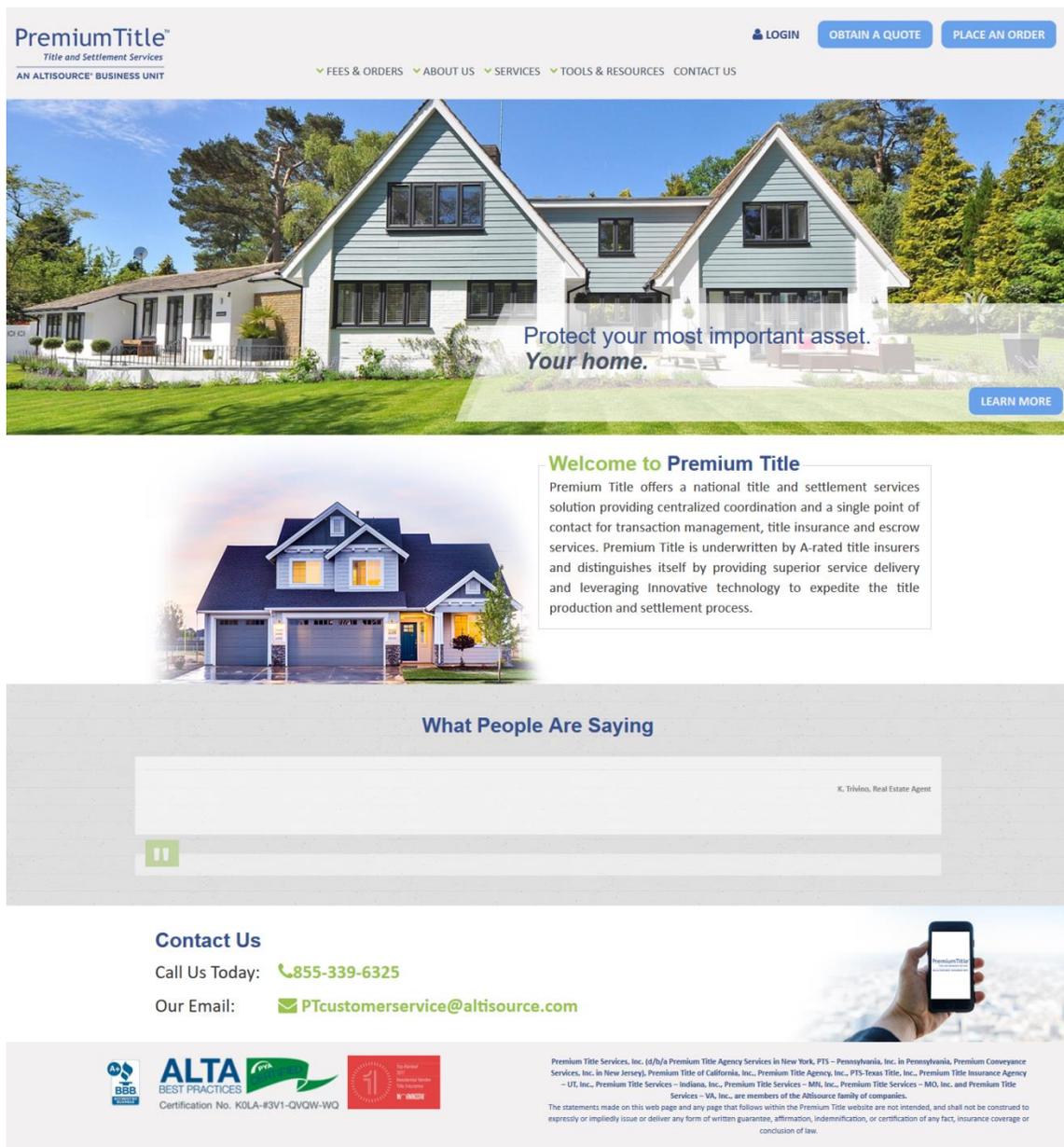
MyPremiumTitle is a self-service portal developed for our Lender clients to view a real time status of their transactions throughout the title and settlement process. The portal also provides the ability for our customers to communicate directly with their team, view and download a detailed pipeline report, and obtain documents.

Our team is continuously making improvements to this site to improve the user experience. We ask that you share any feedback or recommendations on improvements with your client services team.

1: HOME PAGE:

Description/Steps:

Use <https://www.mypremiumtitle.com/> to access the home page of the MyPremiumTitle website.



The screenshot shows the Premium Title website home page. At the top left is the Premium Title logo with the tagline 'Title and Settlement Services' and 'AN ALTISOURCE BUSINESS UNIT'. To the right are navigation links: 'LOGIN', 'OBTAIN A QUOTE', and 'PLACE AN ORDER'. Below these are menu items: 'FEES & ORDERS', 'ABOUT US', 'SERVICES', 'TOOLS & RESOURCES', and 'CONTACT US'. The main banner features a large image of a modern house with the text 'Protect your most important asset. Your home.' and a 'LEARN MORE' button. Below the banner is a 'Welcome to Premium Title' section with a smaller house image and a text box explaining the company's services. The 'What People Are Saying' section contains a testimonial from K. Trifino, Real Estate Agent. The 'Contact Us' section provides a phone number (855-339-6325) and an email address (PTcustomerservice@altisource.com). At the bottom, there are logos for BBB, ALTA Best Practices, and a 1-year warranty, along with a small disclaimer and a privacy policy link.

2: QUICK LINKS ON HOME PAGE:

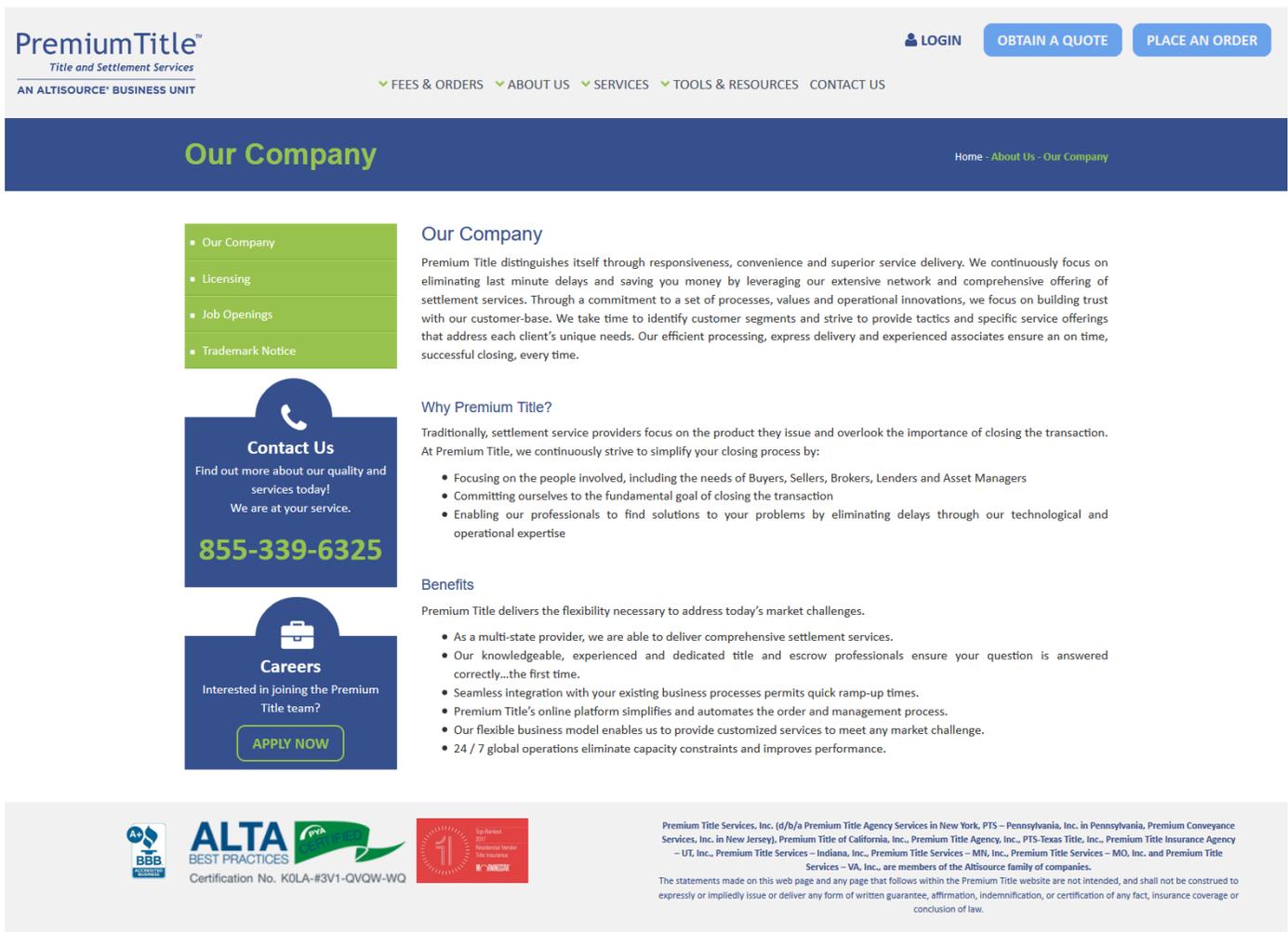
A registered or a guest user can utilize the quick links available on the Menu Bar to navigate through the website.

The menu bar is accessible from all pages on the website.

2.1: ABOUT US:

ABOUT US provides information about Premium Title and the benefits of working with us.

The user can navigate through the **ABOUT US** sub-links to understand **Licensing, Job Openings, Trademark Notice and Our Company** pages as shown in the screenshot below.



PremiumTitle™
Title and Settlement Services
AN ALTISOURCE® BUSINESS UNIT

LOGIN OBTAIN A QUOTE PLACE AN ORDER

FEES & ORDERS ABOUT US SERVICES TOOLS & RESOURCES CONTACT US

Our Company

Home - About Us - Our Company

- Our Company
- Licensing
- Job Openings
- Trademark Notice

Our Company

Premium Title distinguishes itself through responsiveness, convenience and superior service delivery. We continuously focus on eliminating last minute delays and saving you money by leveraging our extensive network and comprehensive offering of settlement services. Through a commitment to a set of processes, values and operational innovations, we focus on building trust with our customer-base. We take time to identify customer segments and strive to provide tactics and specific service offerings that address each client's unique needs. Our efficient processing, express delivery and experienced associates ensure an on time, successful closing, every time.

Why Premium Title?

Traditionally, settlement service providers focus on the product they issue and overlook the importance of closing the transaction. At Premium Title, we continuously strive to simplify your closing process by:

- Focusing on the people involved, including the needs of Buyers, Sellers, Brokers, Lenders and Asset Managers
- Committing ourselves to the fundamental goal of closing the transaction
- Enabling our professionals to find solutions to your problems by eliminating delays through our technological and operational expertise

Benefits

Premium Title delivers the flexibility necessary to address today's market challenges.

- As a multi-state provider, we are able to deliver comprehensive settlement services.
- Our knowledgeable, experienced and dedicated title and escrow professionals ensure your question is answered correctly...the first time.
- Seamless integration with your existing business processes permits quick ramp-up times.
- Premium Title's online platform simplifies and automates the order and management process.
- Our flexible business model enables us to provide customized services to meet any market challenge.
- 24 / 7 global operations eliminate capacity constraints and improves performance.

Contact Us
Find out more about our quality and services today!
We are at your service.
855-339-6325

Careers
Interested in joining the Premium Title team?
APPLY NOW

AAA BBB ALTA BEST PRACTICES Certification No. K0LA-#3V1-QVQW-WQ

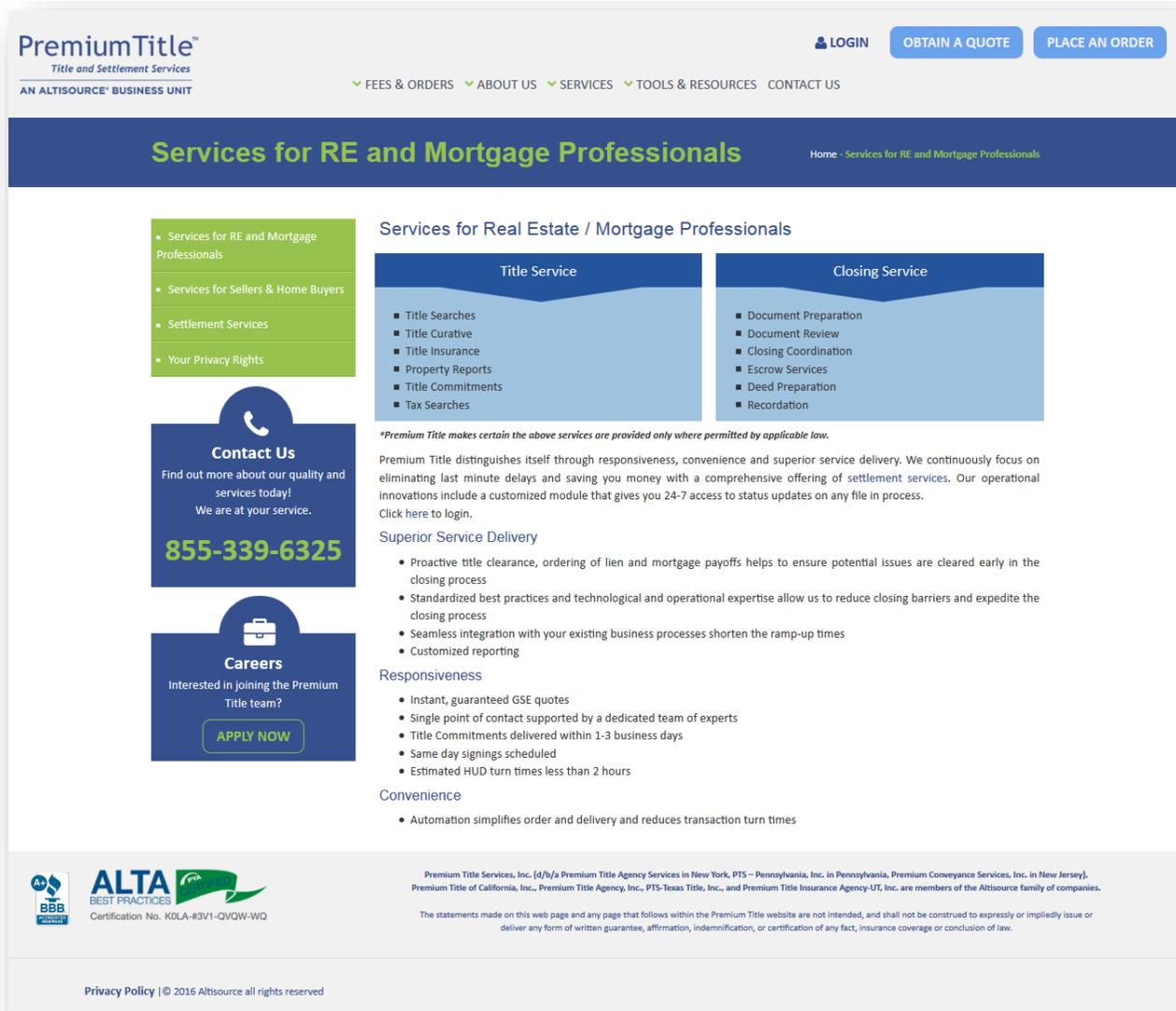
Premium Title Services, Inc. (d/b/a Premium Title Agency Services in New York, PFS – Pennsylvania, Inc. in Pennsylvania, Premium Conveyance Services, Inc. in New Jersey), Premium Title of California, Inc., Premium Title Agency, Inc., PFS-Texas Title, Inc., Premium Title Insurance Agency – UT, Inc., Premium Title Services – Indiana, Inc., Premium Title Services – MN, Inc., Premium Title Services – MO, Inc. and Premium Title Services – VA, Inc., are members of the Altisource family of companies.
The statements made on this web page and any page that follows within the Premium Title website are not intended, and shall not be construed to expressly or impliedly issue or deliver any form of written guarantee, affirmation, indemnification, or certification of any fact, insurance coverage or conclusion of law.

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2.2: SERVICES:

The user can navigate across the **SERVICES** sub-links from the menu bar as shown in the screen shot below to understand the services provided by Premium Title to our customers.

Those services include Title Insurance, Signing Services, Closing Coordination, Appraisal, Financing and Online Real Estate Market place (Hubzu).



PremiumTitle™
Title and Settlement Services
AN ALTISOURCE® BUSINESS UNIT

LOGIN OBTAIN A QUOTE PLACE AN ORDER

FEES & ORDERS ABOUT US SERVICES TOOLS & RESOURCES CONTACT US

Services for RE and Mortgage Professionals

Home - Services for RE and Mortgage Professionals

- Services for RE and Mortgage Professionals
- Services for Sellers & Home Buyers
- Settlement Services
- Your Privacy Rights

Services for Real Estate / Mortgage Professionals

Title Service

- Title Searches
- Title Curative
- Title Insurance
- Property Reports
- Title Commitments
- Tax Searches

Closing Service

- Document Preparation
- Document Review
- Closing Coordination
- Escrow Services
- Deed Preparation
- Recordation

**Premium Title makes certain the above services are provided only where permitted by applicable law.*

Premium Title distinguishes itself through responsiveness, convenience and superior service delivery. We continuously focus on eliminating last minute delays and saving you money with a comprehensive offering of settlement services. Our operational innovations include a customized module that gives you 24-7 access to status updates on any file in process. Click here to login.

Superior Service Delivery

- Proactive title clearance, ordering of lien and mortgage payoffs helps to ensure potential issues are cleared early in the closing process
- Standardized best practices and technological and operational expertise allow us to reduce closing barriers and expedite the closing process
- Seamless integration with your existing business processes shorten the ramp-up times
- Customized reporting

Responsiveness

- Instant, guaranteed GSE quotes
- Single point of contact supported by a dedicated team of experts
- Title Commitments delivered within 1-3 business days
- Same day signings scheduled
- Estimated HUD turn times less than 2 hours

Convenience

- Automation simplifies order and delivery and reduces transaction turn times

Contact Us

Find out more about our quality and services today!
We are at your service.

855-339-6325

Careers

Interested in joining the Premium Title team?

[APPLY NOW](#)




Certification No. KOLA-#3V1-QVQW-WQ

Premium Title Services, Inc. (d/b/a Premium Title Agency Services in New York, PTS - Pennsylvania, Inc. in Pennsylvania, Premium Conveyance Services, Inc. in New Jersey), Premium Title of California, Inc., Premium Title Agency, Inc., PTS-Texas Title, Inc., and Premium Title Insurance Agency-UT, Inc. are members of the Altisource family of companies.

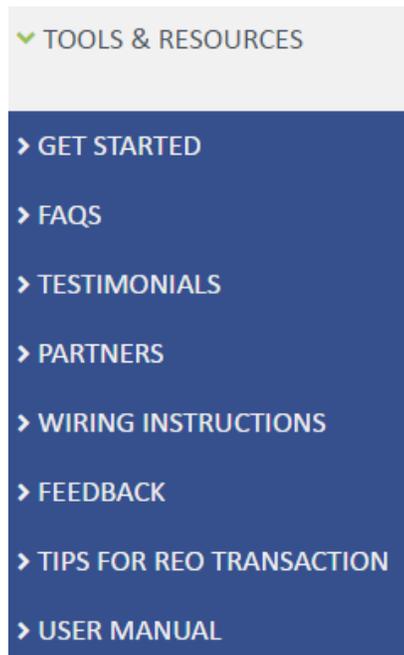
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2.3: TOOLS AND RESOURCES:

The **TOOLS AND RESOURCES** tab from the menu bar consists of the following sub-links:

1. Creating an Account With Premium
2. FAQ's
3. Testimonials
4. Partners
5. Wiring Instructions
6. Feedback
7. Tips for REO transactions
8. User Manual



2.3.1: GET STARTED:

In order to sign up with Premium Title, the **MyPremiumTitle** user must visit the Get Started page from the **TOOLS AND RESOURCES** tab.

Once the user redirects to this page, a form with “**Create an account with Premium Title**” will appear as shown in the screenshot below:

The user will fill in all the fields requested in the form and click on the **submit** button.

Create an account with Premium Title

Create your User Profile. Once your user profile has been submitted, one of our representatives will contact you to ensure you know how to use all the features of our online system. Thank you for selecting Premium Title.

First Name :*

Last Name :*

Company :*

Email :*

Phone :*

When a user submits a form, the following message from the screenshot is displayed on the portal.

Tools and Resources Home - Tools and Resources

- Get Started
- FAQs
- Testimonials

Thank you for your interest in Premium Title.
Your form has been submitted and a representative will contact you within a few business days.

The information that the user provides in the form is submitted to Premium Title’s customer service email box (PTCustomer.ServiceEscalations@altisource.com).

The user will then receive an auto generated email from the “PTCustomer.ServiceEscalations@altisource.com” mail box with the following message:



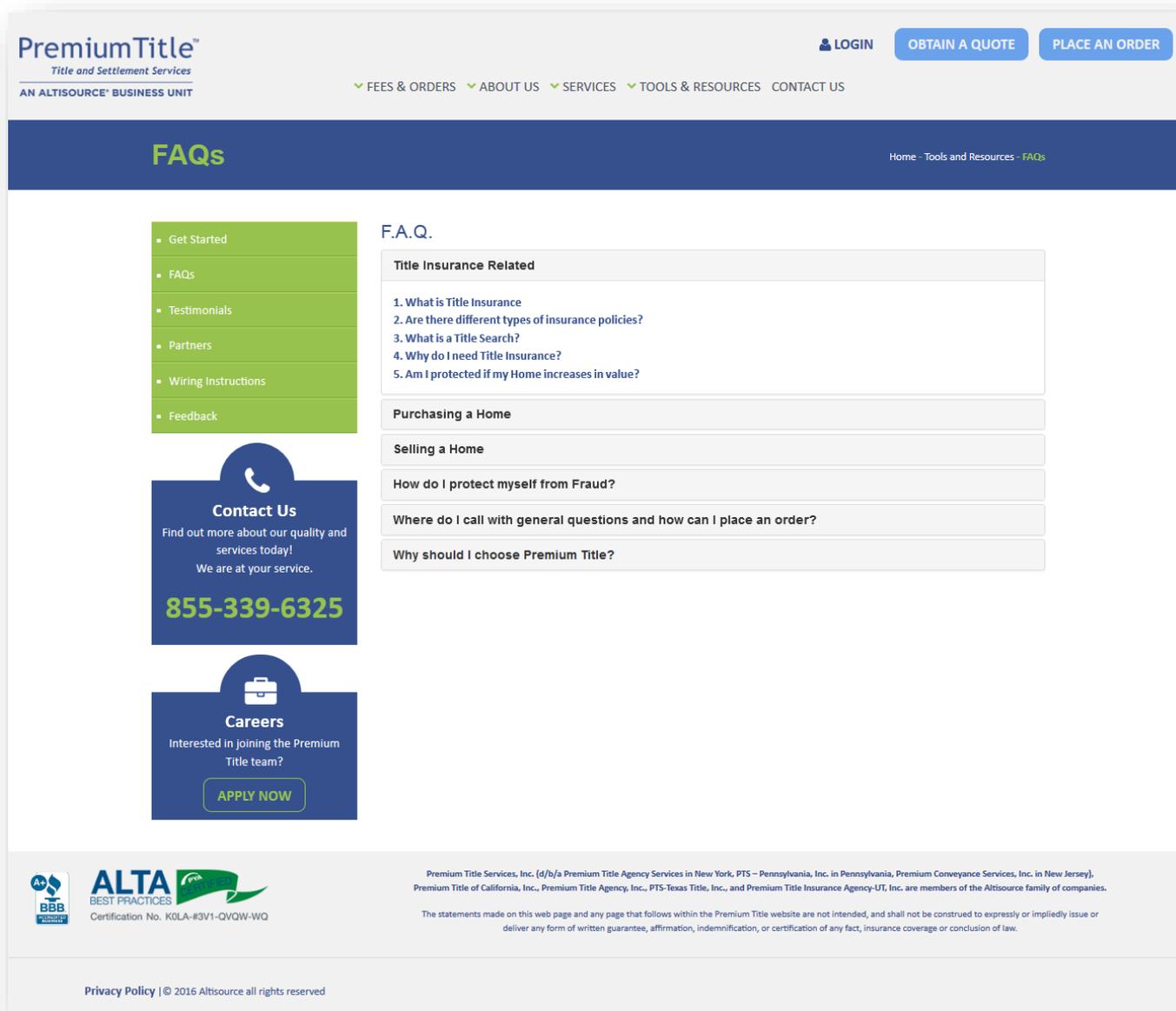
Once a representative from Premium Title receives a request, he/she will then contact the requestor within 24 hours, set up the requested account, and provide the user with login credentials for full access to the **MyPremiumTitle** portal.

2.3.2: FAQs:

The link for **Frequently Asked Questions (FAQs)** is accessible from the **TOOLS AND RESOURCES** tab.

Once a user is redirected to the FAQ page, a collapsible list of frequently asked questions is displayed as shown in the screenshot below:

The user needs to click on every panel to go through all the FAQs.



PremiumTitle™
Title and Settlement Services
AN ALTISOURCE® BUSINESS UNIT

LOGIN | OBTAIN A QUOTE | PLACE AN ORDER

FEES & ORDERS | ABOUT US | SERVICES | TOOLS & RESOURCES | CONTACT US

FAQs

Home - Tools and Resources - **FAQs**

- Get Started
- FAQs**
- Testimonials
- Partners
- Wiring Instructions
- Feedback

Contact Us

Find out more about our quality and services today!
We are at your service.

855-339-6325

Careers

Interested in joining the Premium Title team?

APPLY NOW

F.A.Q.

Title Insurance Related

1. What is Title Insurance
2. Are there different types of insurance policies?
3. What is a Title Search?
4. Why do I need Title Insurance?
5. Am I protected if my Home increases in value?

Purchasing a Home

Selling a Home

How do I protect myself from Fraud?

Where do I call with general questions and how can I place an order?

Why should I choose Premium Title?

AAA BBB BEST PRACTICES ALTA Certification No. K0LA-#3V1-QVQW-WQ

Premium Title Services, Inc. (d/b/a Premium Title Agency Services in New York, PTS – Pennsylvania, Inc. in Pennsylvania, Premium Conveyance Services, Inc. in New Jersey), Premium Title of California, Inc., Premium Title Agency, Inc., PTS-Texas Title, Inc., and Premium Title Insurance Agency-UT, Inc. are members of the Altisource family of companies.

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2.3.3: TESTIMONIALS:

To view customer reviews and testimonials for Premium Title, the user can visit the “**Testimonial**” link from the **TOOLS AND RESOURCES** tab from the Menu bar.

2.3.4: PARTNERS:

To access the PARTNERS Page, click on the **TOOLS AND RESOURCES** tab from the menu bar.

Information regarding Premium Title partners including Altisource, Hubzu and Springhouse Appraisal are listed on this page.

2.3.5: WIRING INSTRUCTIONS:

A state specific wire transfer instructions for Premium Title can be obtained on the **WIRING INSTRUCTIONS** page.

To access the **WIRING INSTRUCTIONS** link, click on the **TOOLS AND RESOURCES** tab, then click on the link for wiring instructions.

Once a user is redirected to the Wiring Instructions page, a map is displayed on the screen as shown below:



The wiring instructions are state specific as they vary by state. Please choose the state in which the property is located. The state name can be identified by hovering over the states on the map. A confirmation pop-up as shown below is displayed when any state from the map is selected in order to confirm the desired state. The user needs to confirm and select “Yes” if the selected state is correct and “No” if the selected state is incorrect.

If a user selects the “YES” button, he/she is redirected to the detailed state specific wiring instructions page as shown in the below screenshot.

Wiring Instructions - Montana

PREMIUM TITLE SERVICES, INC. ✕

1000 ABERNATHY RD NE
SUITE 200
ATLANTA, GA 30328

WIRING INSTRUCTIONS FOR PTS NATIONAL ACCT

BANK: JP MORGAN CHASE BANK NA
707 TRAVIS STREET
HOUSTON, TX 77002

ABA#: 021000021

ACCOUNT#: 00713434066

CREDIT: Premium Title Services, Inc.
1000 Abernathy Road NE
Suite 200
Atlanta, GA 30328

FURTHER CREDIT TO: PTS NATIONAL ACCOUNT FOR BENEFIT OF:
Buyer/Borrower Name
Property Street Address
PTS File #

THE “FURTHER CREDIT TO” INFORMATION IS CRUCIAL TO INSURING THESE FUNDS ARE CREDITED TO THE CORRECT ACCOUNT. PLEASE BE SURE TO INCLUDE THIS INFORMATION ON YOUR WIRE TRANSFER.

If you receive any notification regarding a change to wire instructions in the course of your transaction or have any questions, please contact Premium Title at the phone number listed on our Contact Us page.

NOTE: Premium Title does not send wiring instructions in an email as a part of our fraud prevention measures and security related compliances.

2.3.6: FEEDBACK:

Users are welcomed to provide there feedback and share the user experience about the

MyPremiumTitle.com website accessing FEEDBACK link under TOOLS and RESOURCES tab.

2.3.7: USER MANUAL:

Selecting this tab downloads the User manual about the website.

2.3.8: TIPS FOR REO TRANSACTION:

Selecting this tab downloads the manual about the successful REO transaction.

2.4: CONTACT US:

This page provides contact information for Premium Title office locations. To access the contact details from the **MyPremiumTitle** website, click on the “**CONTACT US**” tab from the menu bar as shown below:

The **CONTACT US** page has the following sub-links available to assist the customers in case immediate assistance is needed.

1. Request a title policy
2. Customer service Issue
3. Place an order
4. Obtain a quote



Contact Us

Home - [Contact Us](#)

- About Us
- Services
- Tools and Resources
- Contact Us
- Intellectual Property
- Fees and Orders



Contact Us
Find out more about our quality and services today!
We are at your service.
855-339-6325



Careers
Interested in joining the Premium Title team?
APPLY NOW

**Premium Title Services , Inc.
Premium Title Agency, Inc.
Premium Title Services – Indiana, Inc.
Premium Title Services – MN, Inc.
Premium Title Services – MO, Inc.
Premium Title Services – VA, Inc.**

1000 Abernathy Rd N.E.
Suite 200
Atlanta, GA 30328

☎ Toll Free: 855-339-6325
☎ Fax: 770-612-7076

PTS - Texas Title, Inc.

6404 International Parkway
Suite 2050
Plano, TX 75093

☎ Toll Free: 855-339-6325
☎ Local: 469-917-1000
☎ Fax: 469-917-1050

Premium Title of California, Inc.

1500 Palma Drive, Suite 238
Ventura, CA 93003

☎ Toll Free: 855-339-6325
☎ Fax: 770-612-7076

Premium Title Insurance Agency – UT, Inc.

6975 Union Park Avenue
Suite 600
Cottonwood Heights, UT 84047

☎ Toll Free: 855-339-6325
☎ Local: 770-956-5827
☎ Fax: 770-383-4911

How can we Help?

- Request a title policy
- Customer service Issue
- Place an order
- Obtain a quote

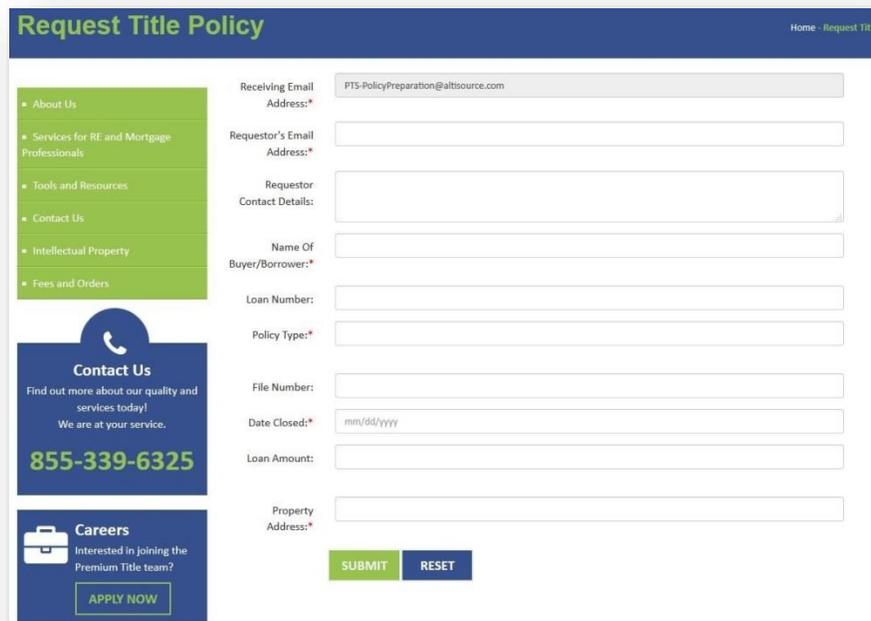
2.4.1: REQUEST A TITLE POLICY:

To request a title policy from the [MyPremiumTitle](#) website, visit the CONTACT US page.

Click on the “**REQUEST A TITLE POLICY**” link from the available quick links from the “How can we help?” panel as shown in the screenshot below.



Once the user is redirected to the Contact Us page, fill in the form to request a title policy and hit send.



Request Title Policy Home - Request Title Policy

- About Us
- Services for RE and Mortgage Professionals
- Tools and Resources
- Contact Us
- Intellectual Property
- Fees and Orders

Contact Us
Find out more about our quality and services today!
We are at your service.
855-339-6325

Careers
Interested in joining the Premium Title team?
APPLY NOW

Receiving Email Address: PTS-PolicyPreparation@altisource.com

Requestor's Email Address:

Requestor Contact Details:

Name Of Buyer/Borrower:

Loan Number:

Policy Type:

File Number:

Date Closed: mm/dd/yyyy

Loan Amount:

Property Address:

SUBMIT **RESET**

Once submitted, the request is forwarded to our Policy preparation team –

PTS-PolicyPreparation@altisource.com.

Our Policy Preparation team immediately receives the below information to issue the title policy. Premium Title's response time to these requests is 2 business hours.

Cc:	
Subject: Issue Policy: 12310004500	
Requestor Contact Details:	Test
Name Of Buyer/Borrower:	Test form
Loan	12EA1500
Policy Type:	
File	12310004500
Date Closed:	04/13/2016
Loan Amount:	5400000
Property Address:	Test

2.4.2: CUSTOMER SERVICE ISSUE:

If a customer has concerns or questions related to their experience with Premium Title, they can reach out to our Premium Title Customer Experience team.

To navigate to the Customer service inquires and complaints section, click on the **CONTACT US** tab followed by the sub link called **"CUSTOMER SERVICE ISSUE"** as shown in the screenshot below:



Once the user is redirected to the File a complaint page, an Inquiries and complaints form will be displayed as shown in the below screenshot:

Customer Service Inquiries and Complaints

Request has been sent successfully.

Subject: Customer Service Inquiries and Complaints	
Choose the category that best fits your transaction:	Escrow/Closing/Settlement Services - REO
Have you previously contacted someone at Premium Title regarding this transaction?	No
Reason for contacting us:	test
Property address related to the transaction:	
Street Address:	test
City:	Acmar
State:	Alabama
Zip Code:	35004
Please include any applicable information:	
Date of Transmission:	04/20/2015
File Number:	F12345667
Contact Information:	
First Name:	Test User
Last Name:	PT
Company:	test
Email:	testuser@test.com
Preferred Phone Number:	7152482588

2.5: FEES AND ORDERS:

The **FEES AND ORDERS** link is accessible on the menu bar. The tab consists of the following sub-links:

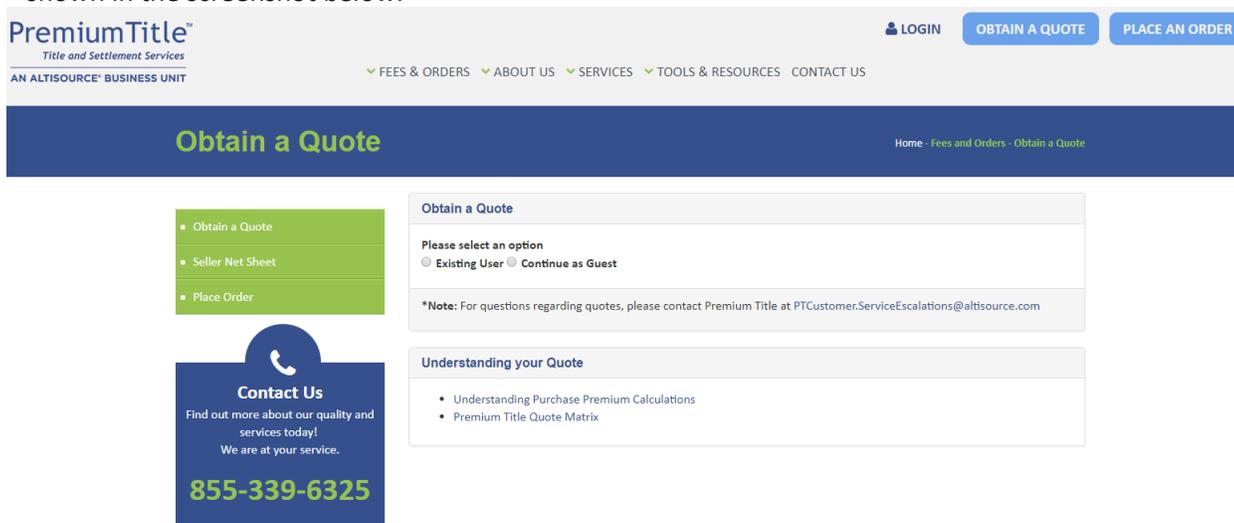
1. Obtain Quote
2. Seller Net Sheet
3. Place Order



2.5.1: OBTAIN QUOTE:

To obtain a Fee Quote, utilize the “**Obtain Quote**” link available under **FEES AND ORDERS** tab from the menu bar.

Once redirected to the OBTAIN QUOTE page, two options are available, Existing User and Guest User as shown in the screenshot below.



By clicking on "Existing User", you will be redirected to the Login page.

By clicking on "Continue as Guest" user will be redirected to the **Estimate Costs** page where Loan Estimates can be obtained.

To better understand the Purchase Premium calculations and PTS Fee Quotes, there are quick links available on the same OBTAIN QUOTE page.

Understanding your Quote

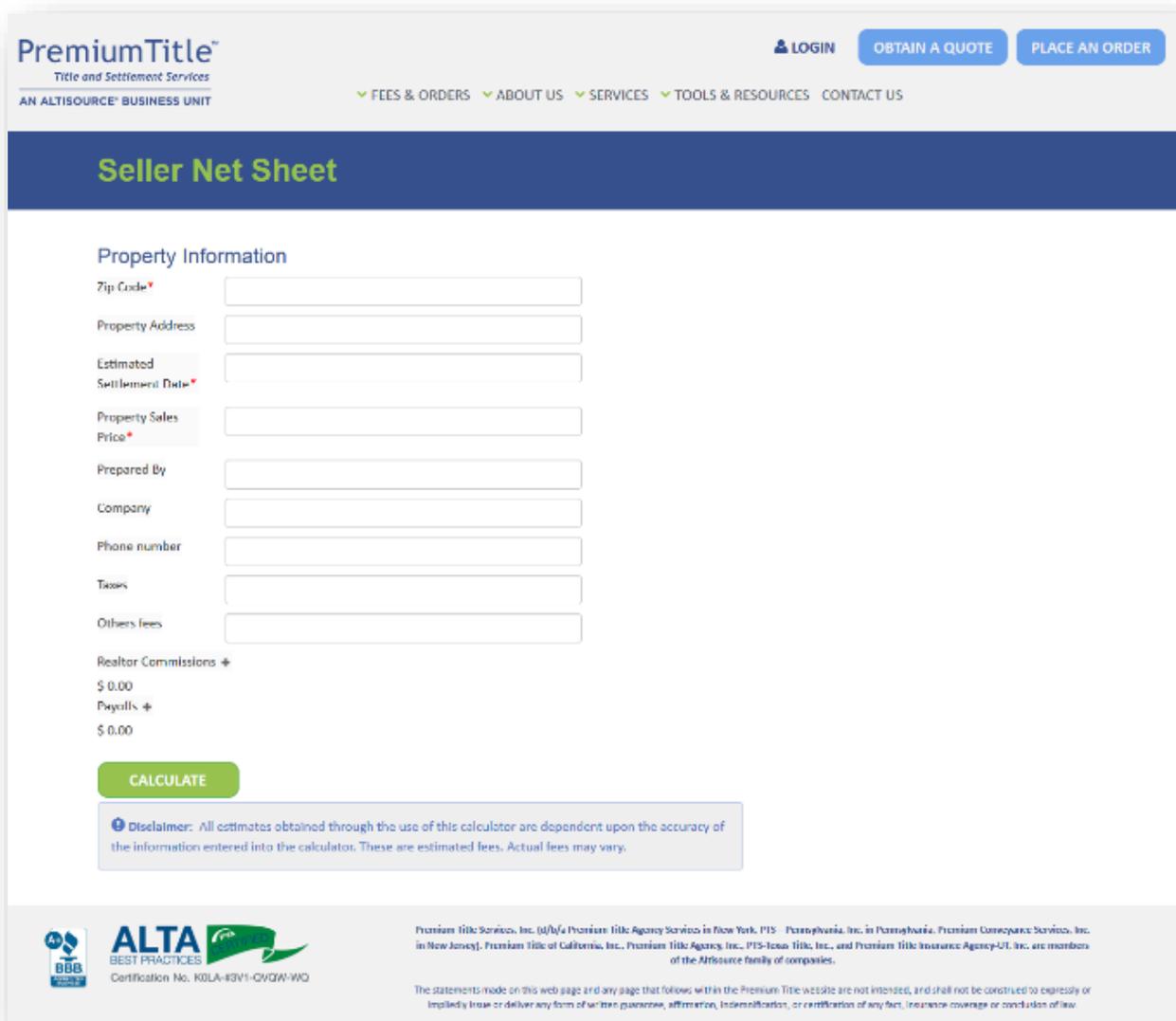
- Understanding Purchase Premium Calculations
- Premium Title Quote Matrix

2.5.2 SELLER NET SHEET:

The purpose of the Seller Net Sheet is to provide estimated title and settlement fees to a seller and an expected net profit or loss through the sale of seller's property.

To access the **SELLER NET SHEET** from [MyPremiumTitle](#), click on the "**FEES AND ORDERS**" tab from the menu bar and access the Seller Net Sheet link.

The user will be redirected to the Seller Net Sheet form page as displayed in the screenshot below. Fill in the desired fields and click on the CALCULATE button to obtain a Seller quote. A red asterisk indicates a required field. Clicking on the **plus sign** will allow the user to expand the appropriate section and add additional fees as applicable to their transaction.



The screenshot shows the PremiumTitle website interface for the Seller Net Sheet calculator. At the top, there is a navigation bar with the PremiumTitle logo, a user icon, and buttons for LOGIN, OBTAIN A QUOTE, and PLACE AN ORDER. Below the navigation bar are menu items: FEES & ORDERS, ABOUT US, SERVICES, TOOLS & RESOURCES, and CONTACT US. The main heading is "Seller Net Sheet".

The calculator form includes the following fields:

- Zip Code*
- Property Address
- Estimated Settlement Date*
- Property Sales Price*
- Prepared By
- Company
- Phone number
- Taxes
- Others fees

Below these fields are expandable sections for:

- Realtor Commissions +
- \$ 0.00
- Payroll +
- \$ 0.00

A green "CALCULATE" button is positioned below the form. Below the button is a disclaimer box:

Disclaimer: All estimates obtained through the use of this calculator are dependent upon the accuracy of the information entered into the calculator. These are estimated fees. Actual fees may vary.

At the bottom of the page, there are logos for BBB and ALTA (American Land Title Association) with the text "BEST PRACTICES" and "Certification No. KOLA-#3V1-CVQW-WQ". To the right of these logos is a disclaimer:

Premium Title Services, Inc. (d/b/a Premium Title Agency Services in New York, PIS - Pennsylvania, Inc. in Pennsylvania, Premium Conveyance Services, Inc. in New Jersey), Premium Title of California, Inc., Premium Title Agency, Inc., PIS-Texas Title, Inc., and Premium Title Insurance Agency-UT, Inc. are members of the Altisource family of companies.

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After clicking on the calculate button, a “**FEE SUMMARY PAGE**” will appear with summarized details of the Seller quotes as shown in the screenshot below:

Seller Net Sheet

Property Information

Zip Code *	32065
Property Address	
City *	Orange Park
State *	FL, Florida
County *	Clay
Estimated Settlement Date *	04/12/2017
Property Sales Price *	\$150,000.00
Prepared By	
Company	
Phone number	
Taxes	\$100.00
Others fees	\$1,000.00
Government Recording and Transfer Charges +	
\$ 1,136.50	
Title Charges & Escrow/Settlement Charges +	
\$ 1,643.00	
Realtor Commissions +	
\$ 9,000.00	
Payoffs	
\$ 0.00	
Subtotals :	
\$ 12,879.50	
Estimated Net Proceeds Due From/To Seller:	
\$ 137,120.50	

[GET ANOTHER QUOTE](#) [DOWNLOAD PDF](#) [VIEW](#) [EMAIL](#)

ⓘ Disclaimer: All estimates obtained through the use of this calculator are dependent upon the accuracy of the information entered into the calculator. These are estimated fees. Actual fees may vary.

The **Fee Summary Page** provides various sub-features (buttons) as highlighted in the below screenshot to obtain the following details:

1. Get AnotherQuote
2. Download PDF
3. View
4. Email

GET ANOTHER QUOTE

DOWNLOAD PDF

VIEW

EMAIL

After clicking on the "**GET ANOTHER QUOTE**" button, the user is redirected to the original Property Information form.

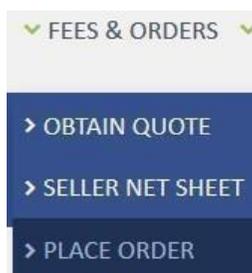
Clicking on the "**DOWNLOAD PDF**" button from the "**Fee Summary Page**", will result in downloading of a PDF to allow the estimates to be saved for future reference.

Clicking on the "**VIEW**" button from the "**Fee Summary Page**", will result in a user being able to view the FEE summary.

Clicking on the "**EMAIL**" button, a user will receive the PDF at the email address that was specified in the form.

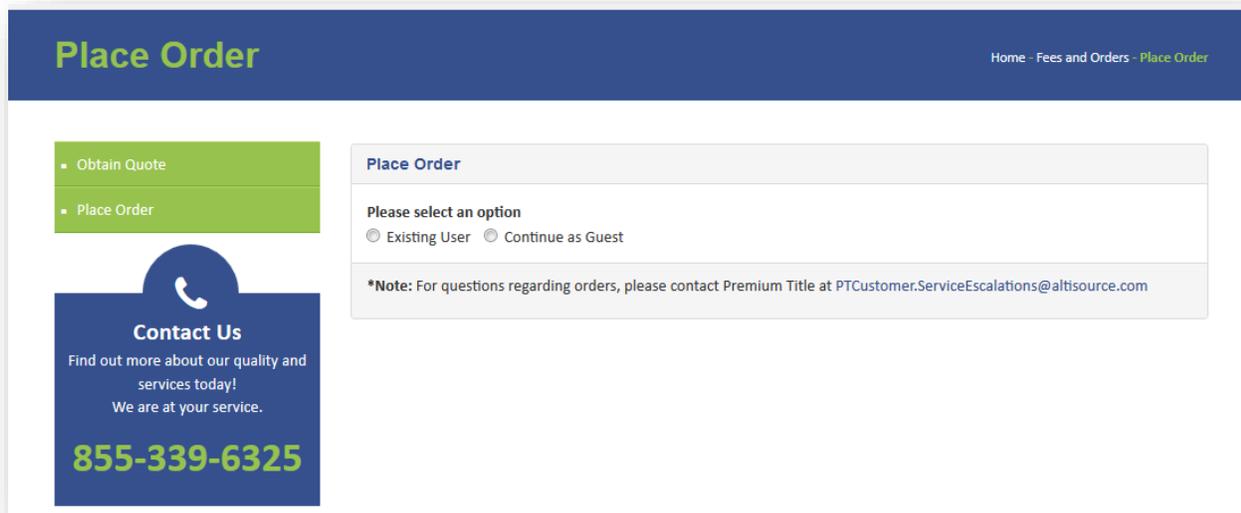
2.5.3: PLACE ORDER:

To place a "**TITLE ORDER**" with Premium Title, access the '**PLACE ORDER**' link under the "**FEES AND ORDERS**" tab from the menu bar.

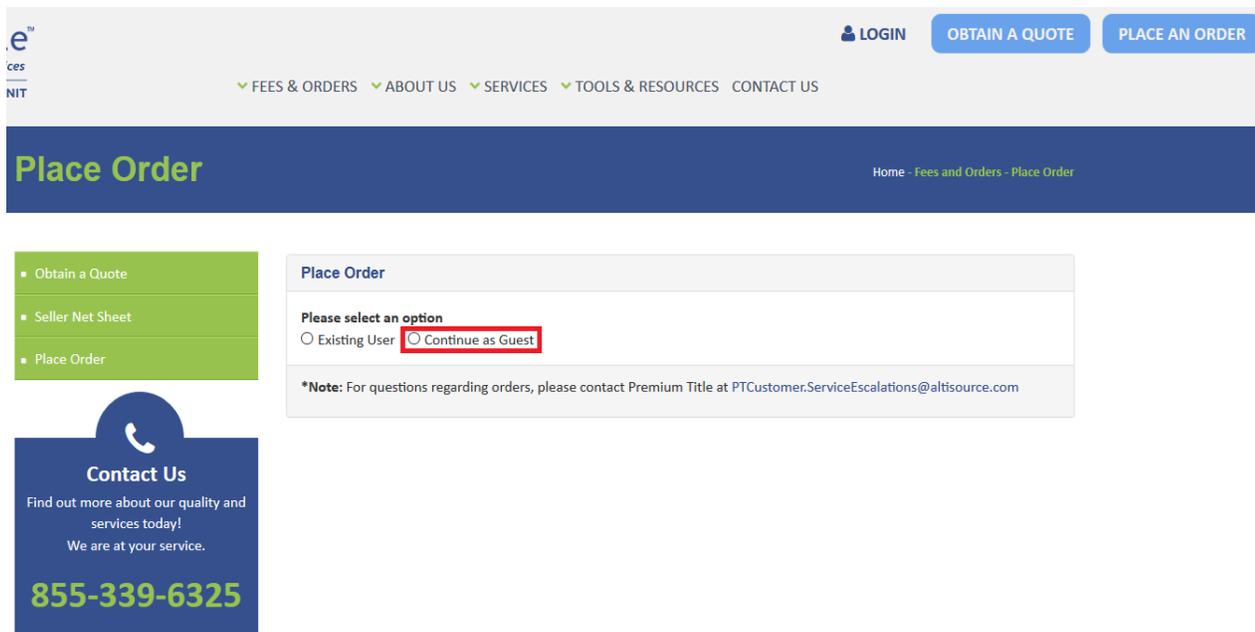


Once the user is redirected to the PLACE ORDER page, there are two options available, **Existing User** and **Guests User**.

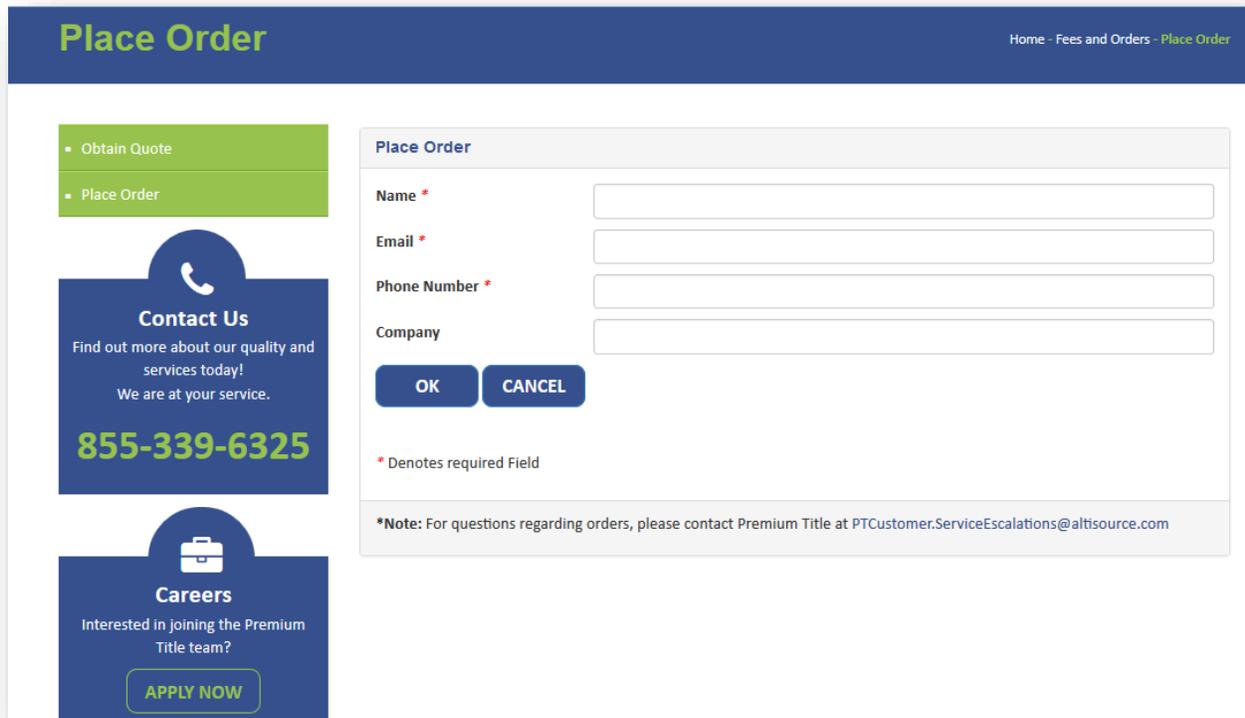
If the user already has an account and login credentials with Premium Title, choose the existing user option. If the user does not have login credentials, they can choose the Continue as Guest option to be redirected to the login page.



A Guest user needs to click on the “**Continue as Guest**” radio button as shown in the screenshot below. The user will need to fill in the form with all requested fields then click the OK button to place an order.



The user is then redirected to the PLACE ORDER page.



Place Order Home - Fees and Orders - Place Order

- Obtain Quote
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