

Xpress Search: A faster way to search title

Xpress Search does more of the legwork in a title search *Now searching geographically- posted plants*



Fast facts about Xpress Search

- Launch a single search that includes tax assessor, tax collector and recorder data
- Continue your search by launching a refined grantor-grantee search using full-value deed or qualified sale, or current owner name (from assessor file)
- Display all grantor-grantee records or only those subsequent to the date of selected conveyance type (from full-value deed, from qualified sale, or from deed).
- Open and view recorded deed images and use OCR to capture important data.
- Save the entire search order as a PDF document.

When commercial fishermen want to bring in a larger haul they cast a wider net. With the new *Xpress Search*, casting a wider net for data leads to more refined results with better accuracy, says Andrew Wells, TitlePoint Xpress[®] Product Manager.

“We anticipate that *Xpress Search* will become the basis for how people search our grantor-grantee database,” said Andrew. “We use information from multiple databases to construct a more specific search, which results in a more complete and refined chain.”

Xpress Search combs tax assessor, recorder and tax collector databases to identify conveyances and encumbrances associated with a given property. From the Search Results screen, pre-populated with party names, users can launch a refined grantor-grantee search that presents only relevant records subsequent to the most recent full-value or qualified sale. Records are graded on a 1-4 quality “diamond” scale for their relevance to the subject property.

“*Xpress Search* promotes efficiency in two ways,” said Roy Wittig, Business Initiative Manager. “In addition to allowing a user to search multiple data sets, including tax, starters, assessment and recorder data from TitlePoint Xpress, we deliver a more precise title chain that includes all essential elements,” Roy said.

“In time-trial testing, we calculated that this new search has the potential to reduce title searching and examination time by 50 percent,” he added.

Xpress Search traces its roots back to the release of the *Legal & Vesting Report*, when the TitlePoint Xpress team developed the capability to dynamically search third-party tax assessor and recorder databases. They created business rules



How it works



Start your search with an address, name or property ID.



Include tax payment and assessment (appraisal) information (optional).



Submit the *Xpress Search*.



Simultaneous searches are launched for matching records in county assessor and tax collector files, and a recorder (deed) database. Assessment and tax information are automatically added to the search order.



If a full-value deed or qualified sale is found, party names display in a new search field. If the conveyance type cannot be verified, names will be returned from the grantor-grantee record. If no conveyances are found, assessed owner names are listed.



Modify or add names and launch grantor-grantee search.



Elect to hide documents prior to the date of selected conveyance type (full-value deed, qualified sale, or deed).



View grantor-grantee search results with the full-value deed highlighted. Documents matching the subject property are scored indicating the quality of the match.



The completed order, which includes the tax assessor record, tax payment and collection data, copy of deed image, name chain and aerial photograph is saved as a PDF and can be e-mailed and shared.

Xpress Search does the heavy lifting

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for combining search results with Property Insight's plant data for chaining names and property.

"The business rules really improved searching," said Roy. "When we source data from multiple places we may find a record in one database that is missing from another, which allows us to create a more complete chain," he said. "We can also use data from third-party databases to create 'super queries' that allow us to locate misfiled documents."

"*Xpress Search* is useful when performing a current owner search," said Andrew Wells. It can also be used to create a full title search because it uses business logic to return the most relevant documents, from statutory to current date. Other uses include:

- Identifying current property owner(s) with all open liens;
- Title research for resale, refinance and foreclosure transactions, returning a summary of records since the last full-value deed;
- Chaining property ownership back to prior owners.

Property Insight will continue to refine the business rules in *Xpress Search* at the same time it incorporates more data sources to improve searching while adding depth to output.

"Customer response has been favorable," said Andrew.

"We see this providing an excellent avenue for improving search efficiency and effectiveness, providing more utility in grantor-grantee plants."

Ashley Lowder of Fidelity National Title Group agrees: "This new product is one of their best by far," she said.

Thank you for your interest