



## Our Underwriter

Based in Chapel Hill, North Carolina, **Investors Title Insurance Company** is a publicly held title insurance underwriter that writes policies to protect mortgage lenders and homeowners from unforeseen claims made against title to real property.

**Investors Title** consistently earns exceptional financial ratings.



- A.M. Best Company: Financial Strength Rating of A (Excellent) for excellent ability to meet ongoing insurance obligations ([ambest.com](http://ambest.com))



- Demotech, Inc.: Financial Stability Rating® (FSR) of A" (A Double Prime), Unsurpassed ([demotech.com](http://demotech.com))

At Bankers Settlement Services of Southwest PA, LLC, we are committed to providing fast, efficient service while offering high-quality title products through Investors Title.

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*Experience for yourself the level of  
quality that is our standard...  
offering personalized service  
delivered by a NASDAQ-traded title  
insurance company with  
superior financial stability.*

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



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



## About Us

### *Bankers Settlement Services of Southwest PA*

We are an agent of **Investors Title Insurance Company**, founded in 1972 and publicly traded on NASDAQ (symbol ITIC) since 1986. Licensed in 44 states, Investors Title is the fifth largest family of title insurance companies in the country.

We have been proudly providing title insurance and related services in Pennsylvania since 1999.

Our goal is to provide you and your clients with a positive title insurance experience and unsurpassed customer service. From the courteous and engaging way our staff answers the phone to the hassle-free and efficient closing, we demonstrate that you can count on us to meet your needs.

**We follow ALTA Best Practices.**

## Our Services

We provide title and settlement services to financial institutions, lenders, attorneys, realtors, and builders doing business in Pennsylvania. Bankers Settlement Services of Southwest PA can also handle your out-of-state transactions nationwide with our extensive referral network.

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

Our website offers an online rate calculator and title application submissions. We guarantee prompt turnaround of title commitments and policies.

## The Customer Experience

### *What is it like to work with Bankers Settlement Services of Southwest PA?*

We have a partnership-based philosophy, so we focus on more than just the immediate needs of our customers. We actively educate the real estate and lending communities on products, claims, and title insurance basics to provide better service to their customers.

## What We Do, We Do Well

Our agency has built a team of knowledgeable experts who offer innovative products and excellent customer service. Our depth of knowledge enables us to respond quickly and effectively to detailed settlement questions, unusual search results, challenging title issues, and complex closings. We have the insight and ability to process even the most complicated transactions on time, and we take pride in consistently delivering outstanding title and settlement services.

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

## Our Fees

|  |            |
|--|------------|
| Title Insurance Premium . . . .All-Inclusive/Approved Attorney |            |
| Rate differs with loan amount/purchase amount                  |            |
| Endorsements . . . . .   | \$300.00** |
| Closing Protection Letter (single transaction) . . . . .       | \$125.00   |
| Deed Preparation, if applicable . . . . .                      | \$100.00   |
| Outgoing Wire Fee. . . . .                                     | \$8.00     |
| Overnight Fee. . . . .   | \$20       |

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

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



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

## Owner Affiliates

Bankers Settlement Services Southwest PA, is a multi-owner title agent and is proud to be affiliated with:

- Ameriserv Financial Bank
- 1st Summit Bank
- CNB Bank
- Citizens & Northern Bank
- Reliance Bank
- Mid Penn Bank
- S&T Bank

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