

The Great Tech Support Dilemma

By Steve Vogt

Do you remember the catch phrase on the old Memorex commercials? "Is it live or is it Memorex"? Well, here in tech support we face a similar dilemma every day. Is it Landtech or is it your computer? This is certainly a question that is extremely difficult for the customer to ascertain and in some cases, difficult for us as well. The truth is, calls to tech support for a problem with the Landtech program may not actually be a problem with Landtech at all. This is becoming more prevalent as the operating systems and networks become more complex and sophisticated. Fortunately, we are usually able to make a proper determination of the problem. This article is intended to give you examples of the types of difficulties due to computer problems with the hope this information will enable you to also make a proper determination when a problem does occur.

There are at least two and usually three main components of a system that are problematic. The first, and the one that is most often blamed, is the application, Landtech, itself. It gets the blame for the problem because that's where you're having the problem. However, there are other factors involved such as the computer running the application. The network over which the application is running is also a consideration. Any of these can be the source of the problem.

So, the great tech support dilemma; Is it Landtech or is it your computer? The dilemma is determining what is at fault. And sometimes, an even bigger dilemma is trying to explain to the customer that the problem is not really with Landtech but with their computer or computer system. In those situations, we're just not able to help. That is when it is time to contact your computer specialist.

Landtech has been tested on every Microsoft operating system to date. We know that if your computers are operating as they should, Landtech will run trouble free. So if a problem arises, how do we determine where the problem lies?

Problems with Landtech are usually pretty obvious. The nature of the problem, such as a program bug will occur every time you run Landtech. There's an old axiom -- "Software defects happen every time you run the software. Hardware defects are usually sporadic". Software bugs are reinforced by the fact that we are getting many calls from many different customers on the same problem.



However, the source of the problem is not always obvious. If the error is out of the ordinary, we begin to suspect that the problem is being caused by something other than the program.

One of the first things we do is to determine if the problem is happening on all computers or just one. If it is on one computer and the other computers are running Landtech correctly, then the problem is with that one computer. If the program were damaged or contained a programming

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The Great Tech Support Dilemma Con't.

defect, the same problem would exist on all of your computers.

Ok. So we have determined that the program is fine. What could be the problem on the offending computer? There could be a conflict with program modules. Many times software installed on a computer after Landtech was installed can interfere with the operation of Landtech. Also, due to widespread internet access in the business place, you are open to attack by spyware and viruses. Either of which can cause havoc with your computer and your ability to run Landtech. Some of these things we can help you with. Others we can't. If we can't, we will suggest you call your computer consultant.

If you are getting Illegal Operation messages, most likely there is a conflict with Landtech and something in the operating system or another program. There are certain things we can check but if those do not resolve the problem, once again, you will need the services of a qualified computer consultant.

Sometimes an error will indicate a corrupt database. This is a problem that we can fix with our repair utilities but we may only be curing the symptoms of the problem and not the problem itself. This may be a sign of a problem with your network. If you are continuously experiencing corrupt databases, it is time to call your computer person. We cannot fix your network.

Here is an example of a common complaint. Hello Landtech. We just got new super duper, state of the art, fastest on the market computers and now Landtech runs slower than it did on our old computers. Can you do something to speed it up? The answer is probably not. Software applications, including Landtech, have no control over how fast they run on any particular computer or system. The speed with which an application runs is controlled by the speed of the CPU and the configuration of the operating system installed on the computer. If Landtech is running on a network, another factor is the data transfer rate of the network. The data transfer rate is the speed with which data is moved from one computer to another over a network. Sometimes the operating system or the network is not optimized to run Landtech at the fastest possible speed. This is a problem for an experienced computer specialist. There are so many settings and variables within the operating system and due to the fact that our expertise does not lie in operating system optimization, there is very little chance that we will be able

to do anything that will help. Even so, we will still attempt to do what we can and if we do know of something that might help, we will try it. However, if it doesn't work, then you will have to bring in your computer person.

Many times the rights assigned to a user affect the operation of the program. If a user does not have sufficient rights to do what the program is trying to do, you will receive error messages. The messages usually indicate that a request by the program was denied by the operating system. In this case, you will need to call your computer person. We will not and should not be expected to alter user or system rights on your computer.

Landtech uses the Pervasive.SQL Database Engine for data storage. It is a separate third party program that runs behind the scenes to manage the data that you enter. There is a workgroup version that we distribute on our installation CD and a server version that is a separate product and is purchased separately. Sometimes an error will point to a problem with the Pervasive software. We support both the workgroup and the server versions, but there may be times when a problem with the Pervasive software is beyond our knowledge of their product. If we recommend that you call Pervasive for help with your problem, please understand that it is because we are unable to resolve the problem. It is not because we don't want to help you. We have tried everything we know and the problem persists. We are referring you to the experts. They will be able to solve your problem much quicker than we can.

I have mentioned several times about obtaining the services of a computer specialist. I would like to make a comment about who you use as a computer specialist. Administering a computer network is a job for an experienced computer professional. The operating systems in use today are complicated. Networking issues can be extremely complex. This is not a job for a friend of a friend who has a computer and probably only knows a little more than you. You need someone who has had experience, and preferably many years of experience, setting up and maintaining computer networks. If you do not have someone like that at your disposal, you are asking for trouble.

In summary, there are Landtech problems and there are computer problems. Sometimes computer problems cause Landtech problems. Our experienced staff is able to make a proper determination of the situation and recommend the proper course of action. If we recommend that you call your computer consultant, we are reasonably sure that the

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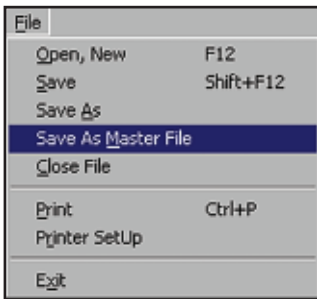
problem is not with the Landtech program. Our experience in dealing with thousands of Landtech customers, day in and day out, year after year, running the program on all types of computers and networks, has given us the know-how to be able to diagnose problems quickly and correctly. So please, when we tell you that the problem is with your computer or computer network and you need help from an experienced computer professional, trust us. We are usually on the right track. And if the computer person wants to call to discuss the problem, he or she is more than welcome to do so.

Master Closing Files

There are times when a number of closings will have the same or similar data. Instead of entering the data over and over again in each file, the program has a Master File feature that will allow you to enter the data once and create closing files from the Master File.

To create a Master File, you will need to first create a closing file and enter the closing data. When you have completed entering the data, designate the file as a Master File by doing the following:

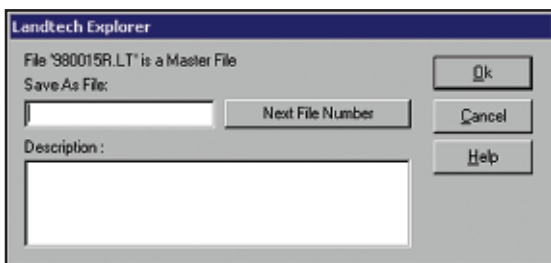
Click File or press **[ALT] + [F]** to access the **File** menu.



Click **Save as Master File** or press **[M]**.

Now that you have created a Master File, you can now create other closing files from the Master File and the new closing files will contain everything that is currently in the Master File. All you need to do is make any necessary changes or additions to the data to finish the new file.

When you want to start a new file from the Master File, the first step is to open the Master File. When you do, the following dialog box is displayed.



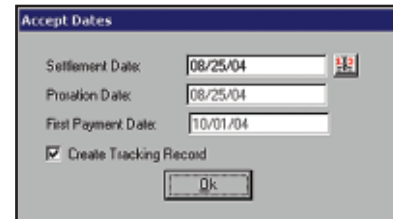
Hopefully this information will help you in understanding when a problem is a Landtech problem and when it is actually a problem with your computer system. If you are able to make a proper determination yourself, you can save time in getting the problem resolved by calling the people most likely to fix the problem first. But if you are unsure where the problem lies, don't hesitate to give us a call. We're always glad to help in any way we can. We know it's not easy to solve the great tech support dilemma. ■

Enter a new filename or number in the **Save As File** text box.

You can also use the automatic numbering system if it has been initialized. Click **Next File Number** to have the program insert the next available filename or number in the **Save As File** text box. If it has not been initialized, this button will not be active.

If you want to enter a description for the file, enter it in the **Description** text box. The description will appear in the directory for closing files in **Landtech Explorer**.

Click **Ok** or press **[ALT] + [O]** to continue. The following dialog box will be displayed.



The settlement, proration, and first payment dates that will be used to create the new file are shown in their associated text boxes and are determined by the system setting called **Default Dates From Master Files**.

If you have the setting called **Tracking File** set to **Ask**, the **Create Tracking Record** check box will be visible and checked by default. If you do not wish to create a tracking record, uncheck the check box.

Click **Ok** or press **[O]** to open the new file.

If you do not want to create a new file but instead want to make a change to the Master File, just click **Ok** or press **[ALT] + [O]** without entering a new filename or number. This will open the Master File just as any other file would be opened. You can then make whatever changes you need to make. Be sure to save the Master File with the **Save As Master File** option if you intend to have the file remain a Master File.

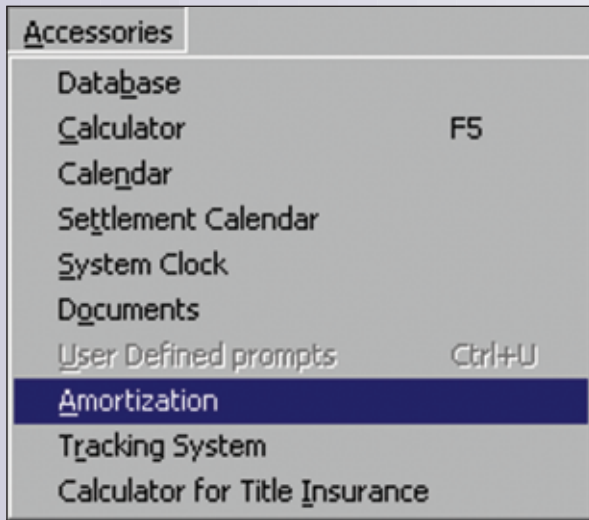
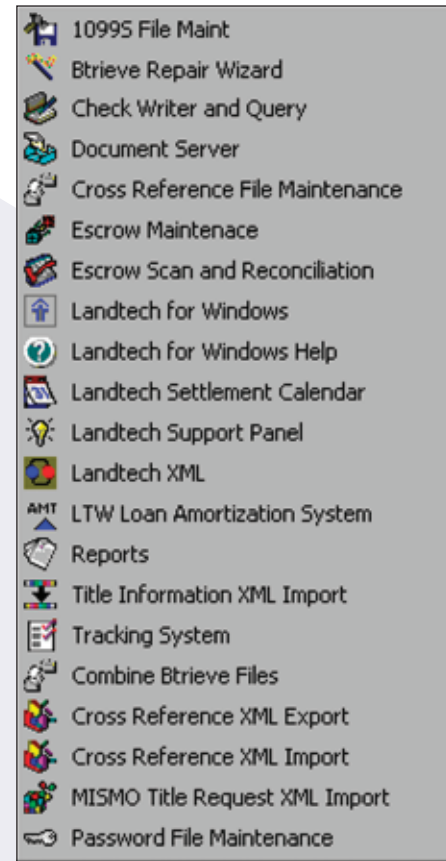
Loan Amortization System

Landtech for Windows now contains a standalone loan amortization program to enable you to produce amortization schedules for a variety of loan terms and conditions.

To access the loan amortization system:

If you are currently in **Landtech for Windows**:

- You can access the loan amortization system from two different menus within **Landtech for Windows**. Click on **Accessories** on the menu bar or press **[ALT] + [A]**. You can also click on **General Reports** on the menu bar or press **[ALT] + [G]**. The following drop-down menus will be displayed.



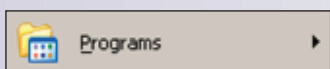
- Click on **LTW Loan Amortization System** or use the arrow keys to highlight it and press **[ENTER]**.
- The amortization program will open.



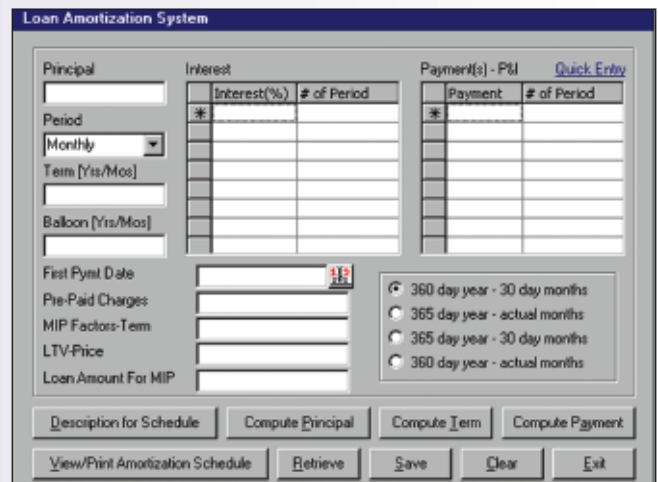
- Click on **Amortization** or press **[A]**.

If you are not in **Landtech for Windows**:

- Click **Start** or press **[ALT] + [S]** to display the Start menu.



- Then click on **Programs** or press **[P]** to display the **Program** menu.
- Find the **Landtech for Windows** program icon and point to it with the mouse to highlight it. You can also use the arrow keys to move to it and press **[ENTER]**. The following **Landtech for Windows** program menu will be displayed.




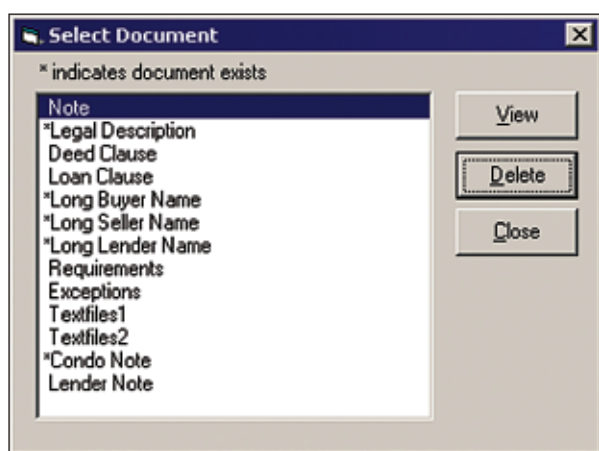
- Enter the terms of the loan in the appropriate fields.
- Click on **View/Print Amortization Schedule** or press **[ALT] + [V]** to print the amortization schedule.

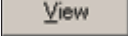
Notes For Closing Files

Landtech for Windows has a feature called **Note** that enables you to enter a reminder for the closing file you are working on. For example, if you are waiting on a survey, you could make a note to that effect here. Then when you open the closing file the next time, the note will be displayed automatically, thus providing you with a reminder.

To create a note:

- Click on **Accessories** on the menu bar or press **ALT** + **A**.
- You can also click  on the toolbar.
- The **Select Document** dialog box is displayed.

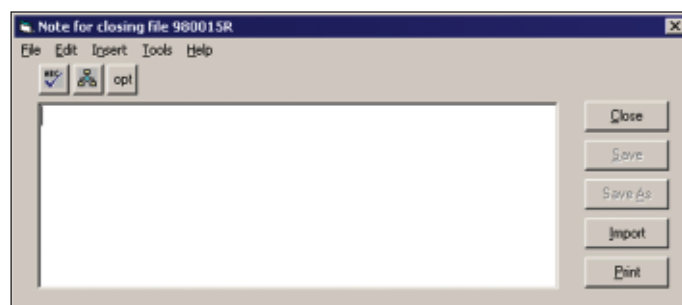




- Select **Note** by clicking on it and then click  or press **ALT** + **V**.

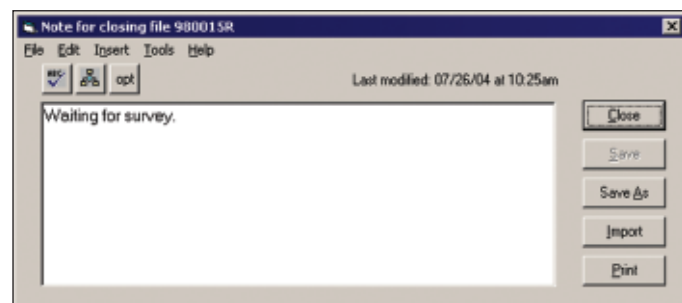
Note: The Condo Note and Lender Note selections in the **Select Document** dialog box will only appear if you have selected a Condominium Association or a Lender in the closing file that has a Condo ID or Lender ID assigned to it.

A Condo Note or Lender Note, when entered, becomes associated with that Condominium Association or Lender record. Therefore, when you select that Condominium Association or Lender in another file, the same note is automatically generated in the new file. This feature is extremely useful if you need to remember something important about a particular Condominium Association or Lender.

- The **Note** dialog box is displayed.



- Type the note and click  or press **ALT** + **S**.
- Click  or press **ALT** + **C** to close the **Note** dialog box. You have successfully created a note.
- Now when you open a closing file that has a note assigned to it, the note will be displayed for your review.



- Click  or press **ALT** + **C** to continue opening the closing file.

Upcoming Events:

Landtech Representatives Marie Motter, Ed and Eric Generes will be attending the Dixie Land Title Conference in New Orleans, LA September 9-11, 2004. If you are attending please stop by our booth.

Atlanta training class: Basic Landtech Training, October 6, 2004, Atlanta Galleria Center 9:30 to 4:30. Call 1-800-704-2491 for further info.

A Landtech User Conference is scheduled for October 13th,

2004 from 8:30 to 12:30. The location is Holiday Inn Fair Oaks, Fairmont/Mount Vernon Room, 11787 Lee Jackson Memorial Highway, Fairfax, VA 22033. Call 1-800-937-2938 or 1-800-503-7949 for more information.

A Landtech User Conference is scheduled on October 14th, 2004 also from 8:30 to 12:30 pm. The location is Sheraton Richmond West, 6624 West Broad Street, Richmond, VA 23230. Call 1-800-937-2938 or 1-800-503-7949 for more information.

The "Order Control" Phenomena

by Wyatt Bell

It's probably safe to assume that marketing and ownership schemes for getting the "title order" have been around since the beginning of private real estate ownership and the required title examination. We have to be certain the seller can convey what's being sold.

Orders tell us everything about our business. We can quickly anticipate the future with a simple order count. If orders are going up we're feeling great. Revenues increase. When they're falling we're ever more watchful.

The great debate seems to be whether some schematic such as a real estate firm owning a title company or some technology implementation supersedes the "service" aspect of the business in gaining control of the order.

The "controlled" business environment continues in various forms and certainly the introduction of software systems to control the process are designed to get "order control" .

Take large builders with their own title agencies, and in some cases their own qualified underwriters. In one instance the sales contract contains language that a 1% closing fee will include title insurance from the builder through their captive title company. If the purchaser wants title insurance from another source, they have to pay for it above and beyond the 1% called for in the contract! What purchaser would pay the additional cost?

Of course, builders with their own title agencies are usually only concerned with their new construction sales. They are not competing in the marketplace for all types of title orders.

It's surprising we haven't seen something similar in loan originations, surveys and credit reports. These are all needed services.

What may be on the horizon are "Contracts of Sale" where the real estate company includes the title insurance in their commission, and should one want services elsewhere, they have to pay for it. If lenders want bundled services it would follow that real estate companies will offer their own version of bundled services. You could have a single "commission" based on the sales price cover everything needed to transact the sale and loan.

Isn't the LendingTree scheme, in rebating some portion of the fees to the prospective real estate purchaser or loan applicant, another attempt to absolutely control the point of sale and all revenue streams therefrom?

Lenders are forming alliances with real estate companies as preferred partners or affiliates to be first in line for the revenue

stream. Title insurance underwriters are following suit with purchases of inspection firms, credit agencies and appraisal companies. Old Republic has a "bundled-services" division.

An underwriter promises "software development" for title orders. What's next?

In all of these schemes it is the "revenue flow basis" which attempts at steering or persuading the consumer. "Service" doesn't appear to be the deciding factor. It's the "cleverness" of the marketing and sharing of the revenue stream. The parties at the point-of-sale gravitate towards the money flow!

Has service somehow disappeared from the equation, where the object now is to control the revenue stream with the latest rebate program or "it'll cost you more" to take the alternate route?

How does a title insurance agency "advertise" its service excellence on a web site where only a name is listed?

Is evaluating and choosing the best service providers still a consideration for business? There's little incentive in "evaluating" service providers when a revenue stream is involved. Pick only the one from which you get a rebate or revenue.

Remember, too, that consumers include the buyer/loan applicant, seller, lender, real estate company, even the title company when it needs outside services such as title searches or trust account reconciliation.

But some interesting facts unfold from referral schemes.

Nine out of ten people who fill out mortgage applications on LendingTree decide they're better off dealing with their own mortgage broker or bank. 85% never come back for a second loan of any kind. LendingTree, however, sells the free personal information consumers have given. Consumers don't get the rebate but their personal info gets repackaged. And their email inboxes are overflowing with offers.

In a recent meeting with a real estate company wanting to own or participate in a title insurance agency, it was emphasized that the sales associates would never use the new title agency unless the service was better than they currently receive.

Service is really the driving force. The only time service will yield to marketing schemes is if those who genuinely provide the best services throw in the towel against the schemers.

How long will a lender care about the revenue stream if the loan packages being received are in error or are missing documents? Will a real estate company continue with a provider that fails to hustle to the closing table? After all, no one gets paid until the settlement is consummated.

Over 50% of underwriter revenue comes from independent

agents. If schemes were all it took to gain control of the order, then independent agents would have gone the way of dinosaurs.

Rather, the marketplace demands the best efficiency and service. It's fundamentally necessary.

There will be periods when order control will shift by virtue of a scheme. However, as participants change and utilization differences appear, the only distinguishing factor will be service and possibly presentation.

In other words, if Lender A and Lender B have bundled services with the same interest rates, costs and rebates, the only factor remaining for the prospective borrower is the service, which, by the way, can include the location, rapport with employees and general presentation.

If Real Estate Company A has a controlled business situation and Real Estate Company B does not, it still follows that the controlled business servicers must compete and provide the same level of accuracy and punctuality obtained by Real Estate Company B. Otherwise, customers will naturally gravitate towards the company providing the best service. A seller will pay a heftier commission to a firm with a demonstrated sales ability, whereas, one would have to give considerable thought to a lower commission when the property may sit for months longer.

This is certainly not to say that a real estate company offering a reduced commission can't provide the level of service of a high commission company, rather it illustrates that "service" is a very real consideration.

And, as happens in a number of revenue sharing type constructs, the business generated is not sufficient to support the operations necessary to conduct the business. If a realtor is generating 6 closings a month, this will hardly pay salaries, rent, phones, technology costs, etc. There has to be considerable volume for the revenue sharing to be of interest.

Let's examine LendingTree again. It is attempting to interject itself into the loan selection process of the general consumer. It not only looks to real estate loans (purchase and refinance), but also to getting leads for real estate purchase, car loans and other commerce.

Let's suppose LendingTree captures a prospective real estate borrower in your county, provides a loan quote from a lender in another state, and the borrower accepts the terms and conditions.

The out-of-state lender now needs services in your county. They could pull out the yellow pages and start calling the service providers and looking for the best rates. They could search Google for service providers in your area.

This is going to be difficult if the lender has loan agreements in many different counties spread across the US. Again, the question is, "where does the lender go for services and how do you communicate your service ability to them?".

Enter the underwriters, transaction management and order control.

The lender places the order with a "transaction management" system and the process begins by relaying the orders to the service providers assembled by the "transaction management" owners. If a number of different title/escrow settlement service providers in your county have joined the transaction management club, which one gets the order?

Additionally, you may be required to hook to several different transaction management systems to receive these types of orders. This will be an additional burden on you to be technologically proficient. And the real rub is this is just one order. How many transactions will a title agency receive from LendingTree? Are LendingTree and the lender affiliates really expecting the technological plumbing to be implemented based upon a trickle of orders?

Much of this is being driven by the fact that Wall Street loves the securitization of mortgage pools. Lenders can loan money on real estate, earn the fees, sell the loan to FNMA or FMAC and do the process all over again. As Chairman Greenspan pointed out, "The more transactions, the richer the society!" We would all love to cycle more transactions!!

But this haste has with it the "service" phenomena. Order control is not going to insure the speed and accuracy. Service is.

Let's get back to the LendingTree order control style. The "transaction management" system which will supposedly enable these lending practices on a wide scale may be nothing more than an encumbrance doomed to failure.

It is hard to imagine lenders in another state outperforming the local mortgage market. This is confirmed by the statistic cited above that 9 out of 10 LendingTree loan clients go to their local bank or broker after making an application on LendingTree. This is probably the same for eLoan, Ditech and others of this ilk.

Again, even with rebates, cash cards for Home Depot or Lowe's and such other schemes, most service consumers transact and buy in the local market.

Real estate transactions are complex. They require expertise, knowledge and feel for the service needed to complete the transaction. No amount of scheming will supersede this fundamental. Service is king.

It's All About Efficiency

By: Karl F. Heeter

After spending years with a large title agency and the last 20 years working with the Landtech software, I have concluded several things. One is that a lot of money is made in the Title and Settlement business, and the other is there is a lot of money wasted in the Title and Settlement business. While working with many, many clients over the years, I have met some who embrace the idea that if your office is operating efficiently with little time wasted doing the same tasks redundantly, you simply make more money from your efforts. One such client, Myrna Kephlinger, of Virginia wrote a letter explaining her position on that topic. That letter is presented below.

The main thrust of her letter deals with the document production processes that you all face each day. You have to create (or choose to create) many documents at various stages of the settlement process. These may include pre-settlement documents like Title Orders, Survey Orders, introductory letters and the like. There could be status sheets, file labels and a myriad of other forms. Clearly, we produce many more documents which need to be signed at the table, sometimes as many as 15 to 25 different documents or even more. We can choose to type them, or better yet, merge them with data which has been entered into Landtech. Even better still is to batch them together so that we don't forget any important documents and at the same time produce many documents in the time it would take to produce one.

As the saying goes; "Time is Money!". In this business that certainly is true. If you have an office with 10 employees and you can improve their efficiency by merely 10%, you now have 10 employees doing the work of 11 people without increasing your payroll cost. This is a recurring benefit which pays dividends year after year. Of course, there is usually a cost to accomplish this, but I can assure you, that cost is far less than the cost of adding yet another employee to handle the work that could have been saved by operating more efficiently.

Training and spending time managing your staff is how this is accomplished. Use your Landtech system wisely, get assistance and training when you need it and stay on top of your efficiency. Your Landtech representative can help you with training and the experience of having worked with hundreds of other offices, so please call them.

Karl F. Heeter runs Landtech Support Services (LSS) in Oakton Virginia and covers the Mid-Atlantic and North East section of the country with the assistance of Kris Heeter and the rest of the staff of LSS. They can be reached at 800-503-7949 or by email at kheeter@landtechsupportservices.com. ■

The Settlement Group, Inc.

Karl Heeter
Landtech Support Services
11414 Waples Mill Road
Oakton VA 22124

August 20, 2004

Dear Karl:

I want to thank you for helping me develop our merge packages and merge documents. With your assistance, we have developed 13 packages to use for our closings. Each package has been designed for the particular type of closing we are doing. The merge packages and documents are not only a time saver but are also cost effective.

The merge documents allow our openers to print out the file labels for the front of each file. As we were using preprinted manila files, this is a saving of several dollars per file. Also our opener can use our introduction package to run off the title order, survey order, introduction letter to the purchaser and introduction letter to the seller. To print this package only takes a few seconds. Our preprocessors use our merge documents to print out all necessary requests, whether it is to the payoff lender or the home owners association. The processors can print the closing package, which is about 15-25 pages, in about a minute. The post closers also use our merge documents and packages for their work. The title department thinks they are blessed, as it only takes a few minutes to complete commitments and policies.

The merge documents and merge packages are not only time savers, but they have lowered the level of frustration for the employee. These documents and packages are used in all four offices of The Settlement Group, Inc. through our terminal server. I also appreciate the remote help you offer when I e-mail you with a problem or question.

Not only have you helped save The Settlement Group time on processing cases, you have also saved us thousands of dollars by keeping us organized and efficient. We could not have accomplished this without your patience and understanding of our settlement world. Thank you so very much.

Sincerely,

Myrna Kephlinger
Principal
The Settlement Group, Inc.

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