

Transaction Management

by Wyatt Bell

Since the commercial adoption of the internet around 1995 there have been many ideas and attempts in providing connectivity where parties and service-providers to a real estate transaction can order, receive and view products and services via computer.

Instead of the paper-intensive communication platforms we currently use, the idea is to provide an easier and more efficient way to view and communicate between the parties.

Actually, the ideas for digital real estate commerce or "transaction management" began years earlier with EDI (electronic data interchange) when a title information data-set was promulgated by the American National Standards Institute.

Of course, after years of future-talk, prediction and software development we are still basically constructing the real estate transaction as we have since the beginning. The only real difference is we use technology in the transport of the pieces. We use the fax to transport documents instead of mail. We use email in lieu of the fax. The transports change, but the item being transported remains the same.

It is important to understand that "transaction management" includes not only a repository of forms which may be produced in a real estate settlement, but also the ability to order products, such as the title search, appraisal or credit-report. Also, even though you may use a "transaction management" system to order products, the

products may still be delivered in the conventional manner. For example, an appraisal with pictures of the property would arrive in conventional form such as mail or overnight courier even though the initial request was done via the internet as a digital transaction.

There are several main issues to consider in "transaction management". As with any technological introduction there can and will be alterations to the current processes and the main concern is whether this improves productivity. Is there, indeed, a gain to be had?

Let's examine a "document repository", where commitments, policies, deeds, mortgages (deeds of trust, security deeds) and other instruments are deposited for the parties

The screenshot displays the Landtech software interface. The top menu bar includes File, Edit, Forms, Accessories, Settings, Utilities, Escrow, General Reports, Window, and Help. The main window shows a transaction summary table with columns for item number, description, and amount. Below the table is a signature block with a handwritten signature and a printed name.

J. SUMMARY OF BORROWER'S TRANSACTION:		K. SUMMARY OF SELLER'S TRANSACTION:	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract sales price	150,050.00	401. Contract sales price	150,050.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	8,701.45	403.	
104. Maint., Sewer & Trash	49.86	404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes 10/01 to 12/31	117.65	406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments 10/01 to 12/31	85.07	408. Assessments 10/01 to 12/31	85.07

In Witness Whereof, the parties of the first part have hereunto set their hands and seals this 5th day of January, 2001.

Signed, sealed and delivered in the presence of:

Witness Signature _____

Printed Signature _____

Albertus J. Hoffman

to view. These documents will be converted or saved to graphical format such as TIFF, PDF, JPG, etc. Realize that the graphic creation of the form will be in addition to printing the form to paper.

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Once the document is in the graphical format, it must be transferred or made available to a location or system that allows it to be viewed by others. This is "posting" the document.

Analyzing the time to "post" may lead to some surprises. For example, some systems require you to locate the document image (TIFF, PDF, JPG) on the local hard drive then upload it to the server which is acting as the deposit box for all the documents.

When you consider the number of documents in a real estate settlement and calculate the time to post each document based on upload times to a server, the added work can be considerable. There will also be the concern that a document posted to the repository is not the latest document generated internally. This data and information is posted in cyberspace to some computer system somewhere. Is it safe? Is it backed-up? Who has access to the data? Who owns the repository? What about subpoenas?

The other part of the equation is the support necessary to conduct the online repository. If a customer has an outdated internet browser, or a browser that is not functioning properly, then support and maintenance becomes pertinent. Who does the customer call? Often times it may not be apparent they have a faulty browser. It may appear there's a problem with the web site. Who will take the phone call and provide the support? The server or system providing the connectivity does not run by itself. It will require computer people to insure it is functioning. How are these costs allocated?

Central server systems may appear fine when the customer-base is small or in slower real estate markets. We know of several instances where the system becomes slower as the sun progresses across the US until it is almost at a crawl around noon to 1pm.

These same issues apply to ordering products and receiving products. Depending on the interface to the system, does one have to enter each request separately or is there a "batch mode" which allows you to order products across a range of files? How will the product be returned? These are important questions which must be resolved with each participant.

Keep in mind that "transaction management" does not have to orbit around central server architecture. For example, a title agent may download the title information

for a commitment from a web site hosted by the underwriter. The tax information is obtained from another server hosted by the county or jurisdiction collecting the taxes.

It is extremely important to understand that technologists think in terms of equal time slots. If all closings arrived on the hour and equally distributed time could be allocated to each task, then we could factor differently. The real problem is we sometimes have adequate time for preparation and at other times, everything is compressed. We may run a few days with no closings, and then we have to schedule a bunch on one day. We've all experienced the "loan package is ready" in the morning and we need to close that afternoon.

The larger consideration is standards whereby the rules are applied universally across the various systems. Can you imagine having to write a different kind of check for each seller, because the seller's bank would only accept a check of a certain form. At this writing there are at least a half-a-dozen "transaction management" systems being touted in the marketplace. Are you ready to wrestle with "transaction management" across any number of systems where the vendors apply varying rules?

Suppose your bank customer chooses one "transaction management" system and each of your realtor customers decide another is to their suitability. All of the issues above will apply to each, and your staff will have to understand and maintain these.

This is probably why we haven't seen widescale adoption of "transaction management". It remains elusive.

Landtech has implemented an XML interface technology to allow you to communicate with these systems. In this manner, we remain open and flexible to meet your demands in digital commerce.

XML provides a data interchange method which uses "tags" for data items. For example, a transaction sales price would be surrounded by tags:

<Sales_Price>300000</Sales_Price>. This tag-set and data is contained in a text file and can be moved or read.

This methodology obviates the need to have "fixed file" layouts, where the data interchange must conform to the rigid architecture of the file. If a particular piece of data is needed it can simply be added to the file via a tag, leaving all the other tags in place. As an example, we could add a tag for the annual county taxes along with the sales price:

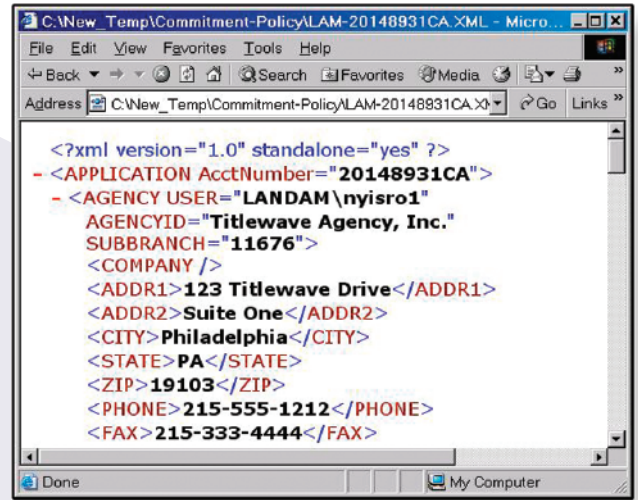
```
<Sales_Price>300000</Sales_Price>
<Ann_Co_Tax>2345.78</Ann_Co_Tax>
```


Should a computer process need only the sales price, it simply has to open the file, look for the tag <Sales_Price> and get the 300000 data which is contained within the tags. If this particular process doesn't require the annual county taxes, it can simply ignore the <Ann_Co_Tax> tag. This is referred to as "extensibility". XML allows us to extend the file or dataset to accommodate new and unknown processes.

Landtech has implemented the MISMO (Mortgage Information Standards Maintenance Organization) XML specifications for Title Insurance Request and Title Insurance Response. These are provided for ordering title insurance by lenders and responding with the title information they request. This same specification could be used by others as well.

We have also implemented the Title Insurance Information XML which allows Landtech to receive the title information for preparation of commitments and policies from title plant sources. The methods for delivery of the information have been via email and web site download. Once the file is received, you simply process the XML within Landtech and all the information is merged and a closing file is automatically created with requirements, exceptions, legals, names, etc.

We have also incorporated a full specification of import



items using XML tags so you can create specifications to meet communications with other parties and service-providers.

It is important to realize a variety of technologies will continue to be used in the settlement process. The fax machine uses the telephone, but it certainly didn't supersede the "voice" communications we use. It is the utilization of technology creating the most expedient exchange which is the goal. Landtech endeavors to achieve these efficiencies most important to you in the settlement process. ■

Using the Features in Landtech

by: Jason Motter

Most title companies have seen an increased volume of closing transactions over the past couple of years and with the advances in technology most have been able to sustain this tremendous growth period. On the other hand, some are still using the same methods, programs and procedures which may take more time and effort to produce the same results.

Are you taking advantage of all the features available to you in Landtech? I've noticed many offices using only 75% of Landtech's capabilities. Why not streamline the process and make the most out of the tools you have?

Below are some of the most neglected utilities you may not be taking advantage of:

Order Tracking - Start the settlement by entering dates and time-lines which are important to you such as title exam, commitment, payoffs, deeds, date package sent to lender, etc... This system can also be setup to remind you of items that have not yet been received or completed!!!

1099 Reporting - Enter the tax id. # for the seller and let Landtech do the rest. Automatically stores the individual sellers to the 1099 database for magnetic reporting to IRS.

Master Files - Create master HUD's, legals, requirements & exceptions for easy importing into new files.

Email - Stop faxing, you have the ability to email HUD's, reports, and other documents as PDF or TIFF files.

Reports - You can generate over 100 various reports that help you track your business: Title insurance policies, disbursements, lenders, brokers, income, etc. And these can be done in PDF, TIFF and XML formats allowing for archive and distribution.

Digital Manager & eSign - Since the closing industry is so paper intensive, consider scanning and organizing your files in our Landtech Digital Manager. This provides you with a central database to store your data and documents. You can eliminate your physical warehousing space.

Feel free to contact us with any questions or if you would like to know more about these utilities. We offer training on the above features plus much, much more. ■

An Overview of Word Processing Systems

By Edwin G. Generes

Everyone in the closing/escrow/title business deals with the reality that we produce large quantities of paper output. Not just HUD forms but also commitments, policies, endorsements, deeds, affidavits, a variety of notices, tax reports, payoff letters and the list goes on and on. It seems that every passing year adds a few more forms with which we need to deal on a continuing basis. If the underwriters, government entities or our own legal counsel aren't adding forms to the inventory, they are finding ways to change the forms already there. Further complicating the picture is the variety of commitments, policies and general closing forms we find as we move from state to state. Sure there are RESPA forms and ALTA forms, etc. but any similarity among the "same" forms generally ends at the form name. For instance, the State of Texas has a completely unique set of title and closing forms. They're different from anything I've found in any of the twenty or so states I've had the pleasure of working with. And, don't get me started on California!

The challenge has always been, and continues to be, finding the most efficient and least error prone way to keep these forms up-to-date and to produce the necessary documents for a particular transaction. Landtech resolved the issue years ago when it introduced Landword!, a very powerful and convenient word processing system, as part of the Landtech for DOS system. Soon thereafter, WordPerfect for DOS was introduced and Landtech added the capability to work with that program as well. During the ensuing years, the MS Windows interface came to us through Xerox/Apple/Microsoft and ushered in a whole new breed of word processing programs for Windows. Landtech, along with its consultants and reps, support all three word processing systems, Landword!, MS Word and WordPerfect. Since it is a foregone conclusion that Bill Gates has it in for DOS and its ultimate demise is assured, I will limit this discussion to the Windows based word processors, MS Word and WordPerfect.

New Landtech users, as well as nearly everyone who has converted from Landtech for DOS to Landtech for Windows, have faced the question of which word processor would be the best to use with Landtech for Windows. Even though Landtech for Windows may use Landword! most everyone wants to convert to an all Windows system. Both MS Word and WordPerfect work well with Landtech. The difference between the two word processors lies in their abilities to handle the data made available to them by the

Landtech system. Which is better? The short answer is "it depends."

The choice of word processors really depends on the complexity of your forms, which includes; 1) whether the language or text in the forms needs to change based upon different circumstances; 2) the extent to which you use Landtech's user defined prompts; 3) whether the forms contain calculations; 4) how much you use "packages" of forms and 5) how much time and money you are willing to invest in the conversion. Let's look at some examples of these.

Language needs to change based on facts in case

The Microsoft Word merge in Landtech functions as a "field replace with data" merge. The Word form template contains the Landtech merge codes. During the merge, Word replaces the merge codes with the corresponding data from the applicable Landtech file. For example, the code &*V6& is replaced with the file number. The WordPerfect merge works precisely the same way except WordPerfect has a better and easier ability to query the data and make changes based upon those data in the main document. To accomplish this in MS Word, one has to work with VBA (Visual BASIC for Applications) which can be very complex and most users won't have the expertise to design in this format. Also, Microsoft really missed the boat by limiting the number of variables which can be used to around 240 with its built-in merge. Remember, Landtech provides for over 2,000 variables to be available for merge.

Let's look at an example. Take a simple Warranty Deed which incorporates data from Landtech such the Grantors' names; the Grantees' names, marital status and tenancy; the legal description; settlement date, etc.; both MS Word and WordPerfect will handle this beautifully and produce a perfectly acceptable warranty deed.

However, even this simple deed can be complicated by the fact that sometimes the grantor is not a natural person and, consequently, the deed should, at a minimum, cite the name and capacity of the person representing the grantor and should also contain the appropriate acknowledgment. In this case, it would be simple enough to employ several deed forms, each designed for a particular use, i.e. "individual to individual", "individual to married couple", "corporate grantor to married couple", etc.

Each deed would contain the appropriate Landtech merge codes and language for that particular deed. To get the correct deed, you would simply choose the proper form and merge it. In this scenario, both Word and WordPerfect would perform the same.

However, in contrast, it is possible to use only one deed form! Because the deed can be programmed to query the Landtech database for a corporate grantor, it can also be programmed to react to a positive hit by automatically incorporating the proper language for the name and capacity of the person representing the grantor, including the proper acknowledgment and setting up the proper signature block. This type of programming in WordPerfect can be much easier and efficient as opposed to MS Word. In either word processor the programming to accomplish this can be time consuming. But the savings can be more than worth it given the time saved on the back end.

User defined prompts

Landtech's user defined prompts provide a great deal of flexibility in document preparation. Whether you use MS Word or WordPerfect, these 75 user definable fields can greatly simplify doc prep. Although Landtech generates over 2,000 merge variables out of the settlement system, those 2,000 may not include some that you need such as Deed of Trust recording information. You may set-up prompts for items such as the Book, Page and Instrument number where the Deed of Trust is recorded and use the associated merge codes to merge the data into your policy. MS Word and WordPerfect will handle this just fine. However, some clients use the prompts to designate the exceptions that are to be deleted from policies. For example, if you want to delete the parties in possession exception, they can use a user defined prompt to trigger that exception to be automatically deleted from the policy. Again, WordPerfect can be much easier and efficient as opposed to MS Word.

Forms containing calculations

One of the more challenging items in document processing is creating a form that automatically performs calculations and presents the information properly formatted (i.e. numbers with dollar signs, commas, decimals, etc.). This feature is now available in MS Word as Landtech has recently introduced merge variables which calculate the sum of other merge variables.

This is a great new feature and will solve many common calculation problems. But, again, we don't have the ability to test the variable. For example, take the tax exception in the commitment and policies. The tax exception cites a year for which taxes are not yet due and payable. The year is often the year of closing and Landtech provides a convenient merge code for this, *V18. However, the year is sometimes the year before the year of closing or the year after the year of closing. To complicate it further, it can vary depending upon the county the property is in. WordPerfect provides an easier method to automatically

calculate the year by adding 1 or subtracting 1 from the year of closing. And, by querying the database for the county, the calculation can be changed without any further input from the user.

Another example: I was recently commissioned by a client to prepare an invoice form to merge with Landtech. This is usually a fairly simple task that can be easily handled in both MS Word and WordPerfect. However, the client required the invoice item to appear only if there is a charge to the borrower on the line and only if the charge is payable to the title company. It took awhile, but I was able to meet the client's requirements using WordPerfect in much easier fashion than I could with MS Word.

Forms "Packages"

A "package" of forms is a group of forms related to a particular type of transaction. For example, you might have a "sale package" which contains a Warranty Deed, Exhibit A, Certification of Non-Reporting, Payoff transmittal letter, etc. The MS Word method of tying these different forms together is placing each individual form in its entirety into a wholly separate "package" document. This works. The problem arises when you edit or in some way change a specific form. You also need to remember to change that form in each and every package document in which it may be included.

WordPerfect can use a similar method, which would result in the same problem. WordPerfect also has another, much simpler method. The package form is an original document, simply a list of the forms included in that particular package. When selected, the package document collects the necessary forms and displays them on the screen to be edited or printed. In this way, if a specific form needs to be changed, only that form needs to be edited with no regard to the number of packages in which that form may be included.

Time and Money

When it comes to the ease of creating new merge forms or converting forms from Landword! (see note below), MS Word wins hands down. The forms need, or can use, little or no programming. The merge codes are identical to those in Landword! and formatting is straightforward. The main problem with MS Word is it will occasionally, without warning and for seemingly no reason at all, change formatting. It's aggravating but not devastating.

Remember, though, you will be creating a separate form for each variable and it is unlikely you will be able to make a form covering multiple sets of circumstances. You will always need, for example, two commitment forms: one for sales and one for refi's. You can do with one, of course,

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Word Processing Con't.

but you may be manually editing each merge document extensively.

(Note: The ease of any particular conversion from Landword! will be determined, in part, by how the specific Landword! forms were originally created. Over the years, I have encountered numerous forms put together like a jigsaw puzzle. Lots of .FI commands calling in form files depending on circumstances, etc. If you have these, better to start from scratch.)

Properly programmed WordPerfect forms will do more with fewer forms and with far less user intervention and editing. But, it comes with a price. To properly program a form, the author must understand exactly what the form is to do under a variety of circumstances. This will often take a couple of tries to get it right. The payoff is the system, based on case data, makes a lot of the decisions that the operator would otherwise have to make. Calculations, if any, can be automatic, resulting in fewer errors. You work with far fewer forms so managing the forms inventory can be much easier.

Switching Comfortably from Landtech for DOS to Landtech for Windows

The reasons why people occasionally have difficulty switching from DOS to Windows are many and varied. Some reasons are understandable, but when you step back and appraise them, most of the resistance to change can be overcome very easily. I will say one thing; once you input three or four closing files into Landtech for Windows, you will find it very difficult to return to the DOS program. The ease of entry, the real-time calculation updates and the visual effect of entering data in Landtech for Windows is very alluring.

Reason: "I know the DOS version very well and I don't want to learn a new way of entering information".

Answer: Knowing the DOS version very well is actually a bonus. It should help you get up and running in the Windows version quickly. Landtech for Windows obeys almost all of the same key combinations of Landtech for DOS. We do use the ALT-L combination for Lender payees instead of L+ in DOS and ALT-T for the Title Settlement Agent, instead of T; however, an asterisk (*) after a charge will still deduct that charge from the loan amount, and you can type in POC charges in the HUD column the same way you did in Landtech for DOS (250.00B 150.00BF = Total amount of charge, space, amount POC and add F if the POC is unequal to the charge and to figure the difference).

Reason: "I can't get used to the HUD on the screen as a means of entering closing information".

Summary

No matter which word processor you choose, Word or WordPerfect, Landtech will work very well in merging the documents you need. MS Word merge forms are quick and simple to prepare and easily convert from Landword! but won't do much themselves, so you need to prepare a merge form for every purpose.

The WordPerfect forms can be programmed easier with some intelligence enabling them to "make decisions" on their own, reducing the number of forms needed and removing the requirement for the operator to choose the correct form for a particular purpose. However, that extra power comes at an extra cost.

Your Landtech consultant/rep is your best source to assist you in evaluating your current situation and recommending the most appropriate word processing solution.

Ed Generes has been a Landtech consultant/rep for 11 years. Along with his son, Eric, he serves existing and new Landtech clients in the Gulf Coast, Midwest, Rocky Mountain and Western regions of the U.S. ■

Answer: You can double-click any where on the HUD form, or press the F9 function key and a dialog box will appear. These dialog boxes allow easy entry of data, and provide the Navigation bar to walk you through the closing file. After entering data in one section, simply click on the plus (+) symbol to automatically move to the next dialog box in sequence, or the minus (-) symbol to move to a previous dialog box. This ensures that no closing information is missed, and provides an easy way for people unfamiliar with Landtech for Windows to navigate the program. These boxes will let you enter amounts for Buyer or Seller, Buyer side or Seller side POCs, Lender POCs, Payees and all applicable conditions in one place while it shows on the left top side of the box how to do a Quick Charge Entry. It teaches you entry methods as you go or you can type the Quick Charge Entry yourself.

Reason: "Landtech for Windows doesn't do everything that Landtech for DOS does; I'm waiting for the Windows version to catch up to the DOS version".

Answer: Nice try. After more than 12 years of developing Landtech for Windows in lock-step with Landtech for DOS (so as not to lose any data in the transition), we are actually ahead of the DOS version in capabilities. There are many features now available in Landtech for Windows that are simply not available in Landtech for DOS. Some of these are mentioned later in this article.

Reason: All of my forms are in Landword!, the Landtech for DOS word processor, and I don't have time to reprogram them in Windows.

Answer: Every form used in Florida that was available in Landtech for DOS has been reproduced in Microsoft Word for Windows,

and many new ones have been added. We do merge with WordPerfect, of course, but sadly, that word processor seems to be on its way out, so we have chosen Microsoft Word as our word processor, just as almost every major law firm and title company has.

The new LandVBA macro provided by Landtech is a great feature. It installs itself automatically in Word and with the click of a button merges and calculates as needed to produce a form that you view on the screen. You may make any changes you wish before printing, faxing or emailing the form to your clients without the danger of overwriting the original form. The original forms may be edited and modified any way you wish. Another feature is that Landtech for Windows does not actually have to be open when you process these documents. The program knows information from every closing file you have done and is capable of bringing in the merge information for any closing file without Landtech being open. Landword! documents are easily converted to Word for Windows.

Reason: I can't get used to using the mouse to move around the program.

Answer: Here are some Landtech for Windows keyboard shortcuts for you:

Function	Key Combination
Help	F1
Load Calculator	F5
Bring up Dialog Box	F9
Bring up User-Defined Prompts	Ctrl+U
Enable/Disable Macros	F8
Open New File	F12
Save File	Shift+F12
Print	Ctrl+P
Move to Next Field	Tab
Return to Previous Field	Shift+Tab
Insert Lender Name (Combined)	Alt+L
Insert Settlement Agent Name (Combined)	Alt+T
Insert Mortgage Broker Name (Combined)	Alt+M

Sometimes it's easier to make the switch to Landtech for Windows if you think of all of the added features that we are able to input in the Windows version but are unable to program into DOS. Switching to Landtech for Windows is worth it if only to take advantage of the visual cues and the flow of a Windows program.

As an example, here are some things you can't even do in Landtech for DOS:

1. Degree Symbols and other font characters: By using the ALT key and the numeric keypad to type the following keystrokes, you will get the results indicated below. Aren't you tired of typing the word "degree"?:

ALT + 248 = ° (Degree)	ALT + 160 = á
ALT + 163 = ú	ALT + 171 = _
ALT + 129 = ü	ALT + 161 = í

ALT + 164 = ñ	ALT + 172 = _
ALT + 130 = é	ALT + 162 = ó
ALT + 165 = Ñ	ALT + 0190 = _

2. Landtech Settlement Calendar: this is a Landtech for Windows feature that is not available in DOS. The Landtech Settlement Calendar tells you the status of your closings for any date range. You can look at All, Open, Closed, Canceled or Other types of files right on the screen for any week, any month or any day. This is very handy for scheduling closings and can be printed or emailed right from within the program.

3. Non-HUD form Programs: Start many Landtech for Windows program modules without opening up the entire program. Click on the Windows Start button and search for the Program Group LTW. Hold the mouse cursor over LTW and a drop-down menu of these modules will be displayed. Click on one and it opens. For instance, the Landtech Settlement Calendar is in this list. Click on the entry and only the Settlement Calendar will open. You can also have this as a shortcut on the desktop if it suits your purpose.

4. Lookup previous transactions without exiting the closing file that you are working on: if you are working on a particular closing and need to look up information from a previous file, you can easily access the Landtech for Windows Lookup feature without exiting the closing file you are working on, unlike the DOS version. Simply click on File, Open New and the Landtech Explorer will appear. Select the Lookup tab, search for your file and click cancel to return to the file you were working on. It's the small things in life that make you work more efficiently.

5. Print anything anywhere: Printing has always been the stumbling block for DOS programs, and Landtech for DOS is no exception. Landtech for DOS prints to all of the mainstream laser and dot-matrix printers, and can also print checks on an inkjet as long as that ink jet is not connected to a USB port. Landtech for Windows on the other hand, will print to any Windows-compatible printer, including Canon lasers, Inkjets and DeskJets connected through USB ports, network ports, or a local port such as LPT1. Landtech for Windows also interfaces with all fax programs, including Winfax and the Efax service. You don't have to purchase special drivers or equipment; if you have this type of equipment running on your network now, Landtech for Windows will print to it immediately.

These are examples designed to show the increased functionality of the Windows version of Landtech. This article is not intended to discourage you from continuing to use Landtech for DOS, rather the intention to encourage you to try the Landtech for Windows program. Unlike every other major closing software developer, Landtech will continue to support the DOS version for our customers. It will be with us for many years to come. If we can be of any assistance, please don't hesitate to call us at Landtech Support Services of Florida, Inc., 888-624-4060, or email support@landtechflorida.com ■

Landtech Digital Manager - The File Cabinet of the Future

by Karl Heeter

Digital Manager was introduced with Landtech for Windows as a tool to organize documents, web sites and other disparate pieces of information. It is a great tool and I began using it in my office to organize documents and email as they relate to various topics or entities. The idea was (for me at least) to eliminate the need for keeping paper copies of everything for documentation of events and communications.

Soon, I found that I was able to store and retrieve itineraries for planned travel (everything is done now with "E-Tickets"), Minutes of meetings that I participate in, Sales Orders by client and a multitude of other information. Additionally, I am able to scan and store images of all documents, invoices, contracts, insurance information and the like that I would have otherwise saved in paper. I have virtually eliminated most of the paper storage problems in my office.

Of course, this is a product that was designed for use by my clients, not designed necessarily for me. There was not a great deal of interest exhibited by my clients initially, however. That is until I began to offer the service of scanning settlement files to digital images that can be retrieved on the clients' desktop computer. That event changed things dramatically. Now clients are seeing the

benefit of eliminating file cabinets, paper and the endless bills for storage space and retrieval of files.

Recently, I received a letter from a client who has been using the Landtech Digital Manager to retrieve the files we have scanned for them over the past year (See Below letter).

Bruce is one of many current Landtech users that is seeing the benefit of the Landtech Digital Manager. If you have an interest in seeing how you might benefit from this great little piece of Landtech, please contact your local Landtech representative. ■



March 12, 2004



Karl Heeter
Digital File Services
11414 Waples Mill Rd
Fairfax, VA 22124

Dear Karl,

I want to thank you so very much for introducing my firm to Landtech's Digital Manager File Retrieval System. The service that you provide has become indispensable and we have become great fans of digital archiving.

When you first introduced the system to me, I was a little skeptical as to how often we would end up using it to retrieve images of documents. We have had the system in place for close to nine months and I am still amazed by how often we do end up on the system and getting copies of documents when needed.

This has been a great time and money saver for our company. The Digital Manager is extremely user friendly and we can get at a document in less than a minute. Not only has our cost of storing documents dropped, but there has been a great improvement in efficiency by being able to get the documents quickly. You pick up what needs to be scanned, scan it, shred the original file, and put our documents on both disc and our file server....what more can I ask?

To this date I am extremely pleased with the system and your company. You and your staff have enabled my company to grow, save time, save money, and remain on the cutting edge of technology. I will continue to recommend your company.

Yours,

A handwritten signature in black ink, appearing to read "Bruce D. Weinstein".

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