

# FNF IN FIVE



#FNFinFIVE

February 2020 Edition

# A DAY IN THE FIELD

## INTRODUCING THE FNF FAMILY OF COMPANIES

The FNF Family of Companies is more than your typical title insurance underwriter. We're a network of industry pros offering the best education, training, support (and yes, underwriting) in the country. We want you to lean on FNF now and into the future.

Some people are going "back to the basics" these days. For the FNF Family of Companies, the basics are the foundation of our organization and our promise to our agents.

We aim to be indispensable. Our people "on the ground" are dedicated to showing agents how they can best tap into the FNF Family of Companies' knowledge base through unmatched educational opportunities and data, and training. We want our agents to use every last bit of what we have to offer.

FNF excels for our agents as a strategic partner to your business, not "just an underwriter." We want to help with your growth and focus through our programs like [FNF LEAD](#), [the Model Title Company Collaborative \(MTCC\)](#), our [Solution Partners network](#), and our new [Digital Closing Hub](#).

With this new brand, I encourage you to take a fresh look at FNF. No other underwriter can bring you the industry prominence, experience, skill and suite of services that FNF offers our agents.

*The FNF Family of Companies is for you.*



***YOUR SUCCESS IS  
OUR SUCCESS.***

*Steve Day,*  
President of National  
Agency Operations

IF YOU HAVE SPECIFIC QUESTIONS OR NEEDS  
FROM YOUR FNF TEAM, PLEASE EMAIL US  
ANYTIME AT [FNFEDUCATION@FNF.COM](mailto:FNFEDUCATION@FNF.COM).



# Running a title company requires precision.

FNF has the recipe for your success.

- 1 part industry-leading underwriting
- 3 parts accessible, expert team in your state
- 2 parts exclusive Agent Success Tools
- 1 part Agent Resources & Publications

Mix well for best results!

If you're ready for a strategic underwriting partner, **FNF is for you.**



<http://nationalagency.fnf.com>





# ASK AN FNF EXPERT

(TIPS, TRICKS, UPDATES FROM FNF EXPERTS):

## CONSTRUCTION DEALS 101

Residential construction isn't projected to go away any time soon, as the industry continues to pump out more inventory options for potential buyers. Given how complex construction deals can be, we asked our FNF experts to share the tips and information you need to properly navigate any new construction opportunities.

You need to identify when new construction is involved in your order. This also sheds some light on if you're going to have construction issues.

**For example, here are two common scenarios that often mean construction is involved:**

- If you have a vacant lot that's being sold but you have a \$500,000 mortgage, with a \$50,000 purchase price, you can pretty much bet there's going to be construction.
- If you have a commercial loan where the lender is telling you that they're not going to fully disburse the proceeds of the loan, which is secured by the mortgage, you could have a construction issue.



The unique part of construction deals that can work to your advantage is that the industry isn't trying to reinvent the wheel, meaning the top construction issues are typically the same. Common construction issues could be:

- Getting so much referral business from one customer who is a builder developer that you start making allowances and giving breaks since they're such a large percentage of your revenue.
- Not collecting the proper documentation that's needed to underwrite mechanically an issue.
- If you're doing construction disbursing, it can be an issue if you're not following your own set of rules and your dispersing agreement. Or, not even having a disbursement agreement.

As more issues have the potential to crop up with the growth in construction deals today, FNF taps into its long-standing history and expertise to provide you the guidance you need to avoid the biggest problems and pitfalls of construction deals and, instead, allows you to confidently generate more business.

# LEAN ON FNF



Together, we can make the 2020s a golden age for all of us.

Over the last few years, one of the goals of the Fidelity National Financial team has been to talk more about the resources and tools that we offer our agents and their customers. Truth be told, that has always been our mission, even if we didn't always convey it as such. After all, FNF and our predecessors have always had a proud and illustrious history that can be traced back to the 1800s.

Of course, some of our most exciting times have happened much more recently. Some of you may remember our two decades or so of rapid growth. At the start of the 1980s, we were the No. 4 underwriter in the country in terms of size (but not quality). A few years later we would incorporate as a holdings company. In the 1990s alone, we acquired Alamo Title, Nations Title Inc., Western Title Company of Washington and First Title Corp. Then, FNF kicked off the new millennium by bringing Chicago Title under our umbrella. That move made us the largest title insurance company in the country.

However, the FNF that is ready to move you and your business into the newest decade is much more than just a big company. We're caring, flexible and resourceful and here to share in your success. We have the experienced, knowledgeable staff, coupled with the modern innovative tools you need to thrive in the new roaring '20s.

The 2010s was a bounce-back era for the entire industry. For much of the decade, we were still dealing with the fallout from the housing crash. However, the last couple of years have truly been great, and we're excited to keep that momentum going.

You've probably heard our new phrases like "Lean on FNF" and "FNF is for You," and our representatives and underwriting attorneys across the nation promise to do whatever it takes to put these words in action for our hardworking agents. Our entire team is proud to work with you, and we want you to feel the same way too.

This is the decade we want to empower you and give you the tools you need to succeed. Embrace innovative practices, find new ways to connect with customers, embrace causes and organizations within your communities that are close to your heart. You can trust FNF to be there every step of the way.



# AGENT SPOTLIGHT

## COMMERCE TITLE

In this FNF Agent Spotlight, we're highlighting Commerce Title, a three-office operation based in Baton Rouge, Louisiana. Staff attorney Calvert Stone said the company is proud to be a stellar team of title experts ready to work for their residential and commercial customers.

Calvert believes that high staff morale and the availability of training and resources each worker has at his or her disposal both play large roles in Commerce Title's success. Support and happiness make it easy to be dedicated to quality work. Having FNF as a fantastic underwriting partner gives the team many of these resources as well the backing Commerce Title needs to -- as they say -- ensure that their customers Close With Confidence.

Commerce Title is also committed to staying on the cutting edge when it comes to embracing technology and improving operational processes. Calvert says that these improvements have made the closing process more convenient and transparent for their customers too.

In addition to relying on us for our underwriting expertise, Calvert and the rest of the team appreciate how FNF provides industry news and tips agents find useful. It's that kind of insight he knows he can lean on whenever it's needed.

To learn more about Commerce Title, visit their website at [commercetitle.com](http://commercetitle.com). You can also find them on [Facebook](#), [Instagram](#) and [LinkedIn](#) where they often use the #closewithconfidence hashtag to celebrate with their customers.



*"Our employee satisfaction level is very high, and it shows by how we value customer service and accuracy in job performance, everyone here takes immense pride in their work."*

-Calvert Stone, Staff Attorney at Commerce Title

**#CLOSEWITHCONFIDENCE**

[www.commercetitle.com](http://www.commercetitle.com)

HOW DO YOU LEAN ON FNF?

CONTACT US TODAY AT [LINDA.GRAHOVEC@FNF.COM](mailto:LINDA.GRAHOVEC@FNF.COM)



# FNF FOR YOU

## Embracing digital and communicating more often are two goals of the Illinois-Wisconsin office

For the Illinois-Wisconsin Area Operations office, 2020 is all about innovating and showing more love to our agents – new and existing. We talked to Eric Carstensen, Illinois-Wisconsin our Agency Manager, about some of the exciting things on the horizon for his team.

He talked about how his 14-person operation has a great deal planned so that FNF account managers can better connect with agents and provide assistance whenever needed. Carstensen said his goal in 2020 is that agents in Illinois and Wisconsin take more advantage of the exclusive Agent Success Tools that FNF has to offer a title agency of any size.

That's one reason why he is excited about the new nationwide branding effort (to the FNF Family of Companies) and wants his agents to continue to embrace more technology, communication and education. Specifically, for Illinois and Wisconsin, Carstensen said his operation has digitized the onboarding process for new agents – no more huge bricks of paper. In addition to that move, the introductory period will include much more timed interaction with new agents. It's all part of an effort to make sure they are on the right track. There will be other communication initiatives geared toward existing agents in the near future too, Carstensen said.

The more interaction an FNF operation has with its agent network, the more opportunity we have to showcase just how excellent and helpful we can be. When Carstensen started talking about this strength, he specifically mentioned the FNF LEAD program and everything it offers to an agency.

"If you haven't accessed FNF LEAD lately, you're really missing a critical opportunity for team training and career development. I want our agents to know about these educational opportunities, and create a plan to use them with their entire team—whether that's three employees or three hundred."

Looking back at last year, Carstensen said he was proud of how the entire Illinois-Wisconsin FNF team and agent partners finished 2019 while preparing for the future at the same time. Before the year turned over, the office made a charitable contribution to the American Red Cross, too. "2019 was another busy year for Illinois and Wisconsin. We are working to help our agents today and presenting them with resources to plan for future industry disruptions."

**"FNF HAS INCREDIBLE EDUCATIONAL RESOURCES. - I KNOW OUR AGENTS KNOW ABOUT THESE EDUCATIONAL OPPORTUNITIES, BUT IF YOU'RE NOT USING THEM, I ENCOURAGE YOU TO TAKE ANOTHER LOOK TODAY."**

**Eric Carstensen**  
FNF Illinois-Wisconsin  
Agency Manager

# FNF AGENT SUCCESS TOOLS

## Seize the day! How to maximize your extra 24 hours this Leap Year

This year brought an extra perk with it that only happens once every four years. If you haven't guessed it yet, this year's a Leap Year.

According to the technical definition, the solar year is a complex 365.2422 days, meaning our 365-day year falls just shy of a full circle. With enough time, this can cause a lot of confusion, as it did in Rome in the 1st century BCE when the [calendar](#) ended up two months out of alignment. Thankfully, that was fixed, and we now have an extra day to prep for a busy spring.

Yes, we know February 29th was a Saturday this year, but there's still extra time somewhere in there next month for you and your team. Use this bonus time to reset your goals for the year, brainstorm tools to maximize your workflow or do something extra for your customers. Leap Day is the chance for you to reset your trajectory for the year and make sure you capture as much market share as possible and deliver the best service for your customers.

**HERE ARE THREE MARKETING IDEAS YOU CAN TRY ADDING TO YOUR DAILY ROUTINE TO MAKE SURE YOU'RE OPTIMIZING ALL YOUR EXTRA TIME THIS YEAR.**

### 1. GIVE BACK.



Plan out ways your team can give back one hour a week for 24 weeks, adding up to the 24 extra hours you had this year. Write letters to troops overseas, pack backpacks with school supplies for local children or embrace a cause close to heart.



### 2. GAIN REVIEWS.



Spend 30 minutes a day in the runup to the busy season asking your best clients for a review. This can include creating the emails, or, if you already have reviews, spending this time responding to them online.



### 3. GO THE EXTRA MILE.



Brainstorm a list of 24 people who you have worked with over the last year and find a way to say "thank you" by sending a gift or a handwritten card. It's a sweet gesture that ensures you'll stay top-of-mind.



#### BONUS TOOL - TRELLO.

This free productivity app allows users to plan out their work flow by creating boards, lists, and cards to organize and prioritize projects in a fun, flexible and rewarding way.