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# SALES & MARKETING

## TOOLS FOR SUCCESS

special report



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# EDITOR'S NOTE

## Successful sales and marketing requires digital strategy

Dear Readers,

If the past year has taught us anything, it's that the "same old thing" doesn't cut it. That certainly applies to sales and marketing. Technological advances accelerated by the pandemic all but require a robust digital marketing strategy for a successful sales plan.

Social media can be a powerful digital marketing tool — if it is done effectively. In this report, FNF National Agency Director of Education and Marketing Strategy **Linda Grahovec** and Proper Title Director of Digital Media + Education **Sabrina Bier** go over the do's and don'ts of constructing a successful social media strategy. Websites, too, can boost title customers, if they are designed to be more than a billboard for the business. Read some tips from Bowe Digital owner **Wayne Stanley** on page 13.

The pandemic also created new customer touchpoints and sales opportunities. Orange Leaf Consulting CEO Dr. **Cindy McGovern** discusses ways to encourage all team members — not just the traditional sales staff — to take advantage of opportunities to grow their business.

Cottrell Title & Escrow Managing Partner **James Schlimmer** is no stranger to capitalizing on new opportunities. After studying the iBuyer model carefully, he launched efizbo in January to allow title companies to leverage their local expertise to serve the For Sale By Owner market. You can read that story in this report.

Schlimmer said if they don't want to go the way of Blockbuster Video, title companies must learn to market themselves to a wider customer base. We hope this special report, sponsored by FNF Family of Companies, helps title and escrow companies do just that.

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## Pandemic created new sales opportunities, approaches

Title companies make a mistake when they think of their dedicated sales force as their only salespeople, according to Orange Leaf Consulting CEO Dr. **Cindy McGovern**. She defines a salesperson as someone who “can make somebody’s day, tick somebody off, or influence another person” to think positively or negatively about your company.

“By that definition of sales, you cannot tell me there is a single person in your organization that is not a salesperson,” she said. “Everybody should be inviting people to be a customer.”

She recently spoke with members of the title industry about how to develop strategies for successful sales in the pandemic world.

Making sure everyone is taking advantage of opportunities to sell has become even more critical during the pandemic because traditional sales opportunities, like networking events, conferences, and happy hours, are not happening.

“I really believe everybody sells,” McGovern said. “This is more important than ever because it’s not just dedicated to your outside salespeople, or the people that are out and able to shake hands, whatever that looks like today. It’s the people who are emailing with your clients. It’s the folks that

are doing your end-of-file type stuff. Every single person has to recognize what part they play in growing the business in this virtual world.”

She said many companies don’t realize how many potential sales opportunities are being missed.

“Just think about in a day, how many people your team comes in contact with via email, via phone, at the closing table,” she said. “Let’s say, conservatively, they’re talking or interacting with 10 people a day. That is 10 opportunities to get more business. That is 10 opportunities to ‘wow’ someone, make them think highly of us, make them want to send us more business and want to tell their friends and family about us. Are we taking advantage of that?”

That could be something as simple as an inside salesperson asking a customer at the end of a call if there are any other files they can open for them, or checking in with customers who closed last month to see how the company did and if they need anything else.

“It’s a very small thing to do, but it makes all the difference in the world,” McGovern said.

Since the pandemic, new sales strategies are needed that incorporate the new touchpoints for customers



created through working and interacting remotely.

“As we come up for air here in 2021, I think it’s really important that we start looking at ways that we can get back on track with a strategic focus on sales,” she said. “With this virtual world, the way that we plan for sales has to change.”

Since the pandemic, just about everyone is conducting business via videoconferencing platforms like Microsoft Teams or Zoom. The technology is not new, but it’s being used in a new way, McGovern said.

“Twenty-twenty taught us some really cool lessons around that, that there are really neat things that we can do, and there is technology that has availed itself to us. We just maybe didn’t embrace it until now,” she said. “A lot of folks are starting to use video touchpoints, where they are sending out an explainer video to say, ‘Here’s what to expect when you are closing.’ A lot of people are starting to use that in their marketing and sales efforts.”

It’s important to determine which digital communication platforms will serve the needs of the company and customers best.

“Ask yourselves what communication tools do you actually need to be mastering,” McGovern said. “What do we need to be doing a little bit differently going forward, because I do think we have a long way to go still as to how we are using some of our marketing materials, how we are actually reaching our customers.”

Research and planning are needed because the new tools are of no use if they do not connect the company with customers.

“I have so many clients who are like, ‘Oh, we have to do all this stuff on Facebook,’” she said. “If your

potential clients and clients don’t use Facebook, neither should you.”

The entire team should be in on the conversations about communication tools, she said.

“They are learning things with their kids doing virtual school, and they’ve had board meetings that were over video conference. We’re all learning so many neat things that we can bring to the table to our customers, to our industry,” McGovern said.

Though that learning process revealed plenty of challenges, employers did enjoy some benefits of pandemic-inspired strategies over the last year.

**“By that definition of sales, you cannot tell me there is a single person in your organization that is not a salesperson.”**

**Dr. Cindy McGovern,  
CEO,  
Orange Leaf Consulting**

“One of the easiest ones to measure is, for instance, with regard to the ROI [return on investment] for your team. We’re not spending as much money, we’re not taking people to dinner, and yet we are still getting business in the door,” she said.

While most sales team members are itching to get back to meeting with customers face-to-face, McGovern suggested employers take a look at their ROI

during the pandemic.

“You’re still growing your business. They’re not spending money, they’re not driving around. It is working,” she said.

However, the virtual universe does have its limitations for salespeople.

“They used to get in their car, drive around and see eight to 10 customers in a day, if they were lucky,” McGovern said. “They might not have that now. They might try to see that many people in email or Zoom, but they’re going to fatigue.”

She estimated most salespeople can’t do more than five Zoom calls in a day without flagging. To be more



successful, she suggested playing to each sales team member's strengths instead.

"If you are a video genius, do more. If you are freaked out by video conferencing, you can sell over the phone," she said.

McGovern recommended companies take the time to review those practices that served the company well during the pandemic and include them in future strategic planning.

"What were the biggest strengths that served you during that change? What were the biggest things you learned during that time, and how can we continue to move those forward to continue to grow the business?" she asked. "We have to look at what is actually feasible in the world we live in."

This isn't the time for the status quo, for a company to plan to do what they always do, she said.

"The 'always do' is the death," she said. "We don't want to do that this year. We want to be innovative. We want to brainstorm different ways to connect with our customers going forward."

It's also time to revisit sales goals, and to be specific with those goals. McGovern said she's worked with clients and asked how much business they want to do and gotten the answer, "more than we did last year."

"What does that actually mean, though? Because you can 'do' a lot of business and not be profitable," she said. "One thing that last year taught us is that we have to look at the profitability numbers. Refi

went up for a whole lot of people. We're not making as much money on that. Just because you're busy doesn't mean you're profitable."

Companies need to calibrate exactly what "more business than last year" looks like and make sure they are keeping an eye on the ROI, McGovern said. Look at the numbers to make sure you are doing the right activities to bring in the right kinds of business.

"I invite you to look at your customer base. Do you have folks that continue to send you business that doesn't close, because that's you working for free," she said.

Marketing strategies also need to be reviewed, she said. Things that worked in 2019 may not work in a post-pandemic world.

"If you are still sending out PDF fliers, there is something wrong," McGovern said.

"There is a way to elevate that. They can be interactive, they can be animated, they can have video intros to them. ... We have to remember that in the world that we live in right now, email is our primary mode of communication, and we are all exhausted by it. ... If we are sending marketing materials in that way, we have to have something that breaks through the white noise."

Tracking the success of marketing techniques is critical, she said.

If a company is using several marketing methods and business is trending up, but no one is tracking them, there's no way to know which technique is working





and which should be abandoned.

“If you can’t measure it, don’t do it,” she said.

Today’s technology makes tracking that success easy, she said. For example, sales staff can compare customer reviews to the number of requests sent out for them or review open rates and forward rates of marketing video emails.

It’s especially important to keep track of metrics when “bombarding” potential customers with marketing emailers.

“If we’re sending it out into the universe but we’re not looking at what it’s actually bringing in, that might be wasted effort, and you don’t have time for that,” she said.

Some title companies get trapped by the thinking that they must “earn” the right to ask for business or a referral, especially in the digital realm, McGovern said.

“You have earned the right. You have a seat at the table. Just sit down,” she said. “You can ask for business.”

Simply asking the question is the No. 1 missed step in sales, she said.

“You feel like you are imposing, somehow. We feel like during COVID, we’re not allowed to ask for business,” McGovern said.

In fact, it’s critical to ask in today’s digital environment, since there is no longer the luxury of seeing someone “next time,” at next month’s meeting or happy hour.

“We have to take the responsibility for keeping our company top of mind and inviting them to do business with us,” she said.

Networking provides another sales opportunity in the digital environment.

McGovern challenges sales teams to ask themselves how often they are staying in touch with current customers when there’s no file open. That’s the difference between building the relationship and building the transactionship, she said.

“There has to be sort of a next step in mind with your network, or else we aren’t able to stay top of mind,” she said.

“Even though you made a great impression, even though they had a wonderful closing with you, they had a wonderful experience with you, it’s not their responsibility to remember us. It’s not their responsibility to send us referrals. It’s our responsibility.”

Just because somebody is a client doesn’t mean the company stops selling to them, she said.

One of the bigger challenges of sales in the “new normal” is in building trust, McGovern said. Title companies can’t depend on customers coming into the office to see faces and shake hands to build that trust anymore. It takes research and planning to make sure customers feel safe conversing and conducting business online, she said.

“This is the most underestimated step for sales teams,” she said.

“They think they can kind of wing it, because they always have. They’re good on their feet. But they’re not thinking about the way they plan differently in a digital environment.”

That planning includes learning the customer’s preferred media and adapting to which technology is going to work best for both the customer and the team.

“Make sure that we are truly reaching out in a way that they want to be communicated with,” she said. “In this virtual world, business meetings are just not going to look the same going forward, and I actually don’t think they are ever going to go back to totally the same as they used to be. Virtual retreats, virtual seminars, virtual conferences: everybody is still figuring it out.”

Video etiquette is important as well to building a rapport.

“If you are going to be on video, you need to look the part as well, and you need to watch what they are doing. Are they distracted? Are they looking over somewhere else? Are they really there? Are they listening?” she said.



Digital body language is important to building trust as well, McGovern said.

“Digital body language is all of my behavior that I am showing you online. Am I liking the stuff that you are posting on social media? Am I liking the stuff you are sending by opening it, forwarding it, reaching back out to you?” she said.

Asking questions, whether during a video chat or in a back-and-forth email conversation, is another way to build trust, McGovern said.

For example, if a client asks for something, rather than quickly sending it to them, pause and ask a clarifying question, to make sure you understand the request.

“It shows we are paying attention to them a little bit differently,” she said. “It gets the other person engaged in a different way.”

It’s also critical to keep the conversation going after the sale.

“If that prospect or client does not know when they are going to hear from you again, they’re kind of floating in the ether. And guess who is calling on them between now and when you guys talk again?

The competition,” McGovern said.

Connecting with gatekeepers, the person who answers the email or phone before you get to the client, is also crucial in the digital workplace.

“Your job is not to work through them or around them; your job is to work with them,” she said.

“We have to figure out how we bring the ‘virtual doughnuts.’ That was the excuse to get that receptionist or that person answering the phone on our side, so they would let us talk to folks.”

Recognizing and rewarding sales successes is important, too, McGovern said.

“This is another area I’ve seen sort of fall by the wayside during the COVID time, and it is the celebration,” she said. “Now, more than ever, it’s a really big deal.”

That doesn’t just mean celebrating when the company hits its goals; it’s celebrating with clients when they hit their metrics, too.

“That actually creates an opportunity for dialogue, creates an opportunity for you to ask for more business,” she said.

## Successful social media takes research, planning

Just about every business knows having a presence on social media is a must in today’s world. However, simply having a tech-savvy employee create a Facebook page or set up a LinkedIn account is not enough.

“Some companies dive into social media because that’s what everybody is telling them to do, but once they’re there, they don’t know what to do, when and how,” FNF National Agency Director of Education and Marketing Strategy **Linda Grahovec** said.

It takes time, resources, and lots of planning for title companies to incorporate social media into an effective digital marketing strategy, Grahovec told *The Title Report*. A good place to start is to familiarize yourself with your specific market and

the marketing goals of your company.

“The No. 1 thing you have to do is the market research. What’s the why? What are your company sales goals or marketing goals? What value or information are you trying to provide a customer or consumer? Who’s your target audience?” she said. “You need all those pieces in place before you can come up with a ‘message’ that you’re going to start getting out into social media.”

That research will help determine which social media platform is best to concentrate on.

Proper Title Director of Digital Media + Education **Sabrina Bier** has seen companies make the mistake of trying to use too many platforms at once and end





up not using any of them effectively.

“You’re better off just picking one and spending your time on that. Master that platform, understand what you’re posting, what messages you are delivering, how people are engaging, and then move to the next platform,” she said.

Market research can help determine where to start, Grahovec said.

“Is our business more of a business-to-business, where we should be on LinkedIn, or is it more of a business-to-consumer, that we should be on Facebook or Instagram?” she asked.

Also, consider your target audience, she said.

“If your company is in an area with several senior communities, you’re not going to be speaking in the same manner as if the audience were 20-year-olds. You’re going to be talking to a demographic that’s older, who will be on Facebook and not on Instagram, and they are there because they are following their grandkids,” she said. “So, you say, ‘If your grandchild is buying a home, check out my friends at ABC Title Co. for the best closing experience.’”

In the title insurance space, Bier thinks the most useful social media platforms are LinkedIn, Facebook, Instagram and Clubhouse, an audio-only drop-in social app. When she joined Clubhouse in December, there were 600,000 members. As of February, there were 10 million.

“But I wouldn’t waste your time learning a new app like Clubhouse if you haven’t even gotten your other social media platforms up to par,” she stressed.

The type of message that is shared on each platform matters, too, Grahovec said. For instance, sharing events on LinkedIn isn’t effective, since people rarely visit the platform more than once a week. People are

on Facebook multiple times a day, so events will have more reach there.

Connection became even more vital during the pandemic. Social media is a natural tool to foster those connections, providing a way to “meet up” during lockdowns and closures.

Early on, Bier started hosting virtual happy hours on Fridays via Zoom for real estate professionals. She also launched a vlog, a video blog, where she conducted one-on-one interviews with top real estate brokers in Chicago and throughout the world that she has relationships with.

Title companies all have such relationships with industry leaders, Bier said, and they can leverage them to help the company become the go-to space, both online and offline, for expert and up-to-date local information.

Grahovec, too, suggested title companies embrace social media as an education tool. Posts can help explain to homebuyers what, exactly, a title company does, and provide that

information when buyers and sellers are in a time and place to take it in.

“Consumers don’t completely know what they are executing at that closing table. And at the closing table, which is at the end of their real estate purchase journey, all they care about is, when are you giving me my keys?” she said.

It’s much earlier in the process when they are hungry for information, Grahovec said. A well-crafted social media post can catch their attention when they are beginning to research selling or buying a home.

“Twenty years ago, they would pick up a phone and call a Realtor. Now, they’re on their iPad in the middle of the night searching, ‘How much is it going

“Some companies dive into social media because that’s what everybody is telling them to do, but once they’re there, they don’t know what to do, when and how.”

**Linda Grahovec,  
FNF National Agency,  
Director of Education and  
Marketing Strategy**



to cost me to buy a house?' That's when they're looking for information," she said. "If you're on social media and you're providing valuable information about this real estate process, and what you do and how you do it, that's when your information is going to be high up in that search engine."

Millennials, which make up a majority of today's first-time homebuyers, want information about the entire process, Grahovec said. Posts need to be written in the language of their search to be effective, she pointed out.

"You have to say it the way buyer would be Googling it. They're not going to ask, 'What is title insurance?' They're going to ask, 'How much will my closing cost?' 'What do I have to do at a closing?' 'What is a real estate closing?'" she said.

Social media is also an effective way to spread vital, accurate information quickly, which was especially desired during the pandemic. Bier did weekly video stock market updates and did a series of live Q & As on Zoom for real estate attorneys with **Kathy Kwak**, Proper Title's executive vice president of operations.

"We started posting what the closing process looks like so there wasn't any confusion on what was needed and what parties were involved," Bier said. "A lot of what we did was get real-time information out to brokers and attorneys, along with the general public."

Such practices helped the company become a reliable source of local information, which translated into more business.

"It really helped us. We continued to grow a lot last year, and I think it's because we were a trusted partner," Bier said. "We were giving out this real-time information, deciphering all the changes and information, and really speaking to our hyper-local direct customer base versus what's happening nationwide."

The ultimate goal of social media connections and a viable marketing strategy is to get a return on your time and money investment (ROI), Grahovec said.

"You're trying to get engagement on the social media side, but then you want to take that engagement and utilize it for your business as a focused digital marketing platform," she said.

That can be accomplished through providing value-add information with calls to action, getting readers to do something more than just like a post. For example, Grahovec said, a typical social media post might be to post photos of a recent family vacation to a local resort, to engage with people on a more personal level. Instead, gear the post toward the people you want to get business from, encouraging them to respond.

"I might show that local resort and say, 'I would love to buy a second home here, and if so, I am going to go to ABC Title Co. Want to know why?' That question is that call to action; let me tell you why this person at this company is the person to talk to for your real estate needs," she said.

Following people and companies back on social media is a way to make connections and strengthen relationships with potential new clients, Grahovec said.

"Instead of making a cold call, it's a warm call, because you're getting to know them online," she said. "You're creating a foundation for your conversation."

Don't forget that social media is designed to facilitate a conversation, Bier added. Posts and responses have to be timely to keep people coming back.

"If someone comments, you then need to respond. You can't just let that sit there," she said. "There are so many people who will post on social media, or hire some company to post on social media for them, but they don't engage and/or they don't respond. You have to make it a priority."

A social media strategy requires a time commitment, she said.

"The No. 1 thing I notice when having conversations with people who aren't effectively utilizing social media is time," Bier said. "If social media is something you want to bring into your marketing mix or your outreach, it's not going to just happen. It needs to be someone's focus."

"I tell people to schedule it, literally put it in your calendar, whether it's 10 minutes a day or 30 minutes twice a week," she said.

It's important to be clear about what resources







you're willing to expend on digital marketing and social media, Grahovec said.

"Is this something that you want to invest money in, or is this something that one of your employees who likes social media is going to do for you?" she said.

Most title companies have 10 employees or less, she said.

"The last thing they want to do is budget higher dollars for marketing, because to some, marketing is just about the tchotchkes," Grahovec said, pointing to can koozies, highlighters and notebooks emblazoned with the company's logo. "But that's not marketing. That's one small portion of your brand awareness."

Once a title company grows to more than 20 employees or has several locations, it should seriously consider employing a dedicated marketing person or consulting with someone, she said.

Social media is a great tool to help boost awareness of the business in the community, which is a real need for most title companies, Grahovec said. She pointed to data from several market surveys sent to area Realtors, lenders and attorneys asking about a specific title company.

"Most of these companies were in their neighborhoods for more than 20 years. One of the questions was, 'Do you know us? Do you know what this company does?' In most cases, more than half of the recipients had no clue who they were," she said. "That's where we lack. We don't know how to tell the consumer what we do. We have trouble telling our story."

Social media posts are most successful when they are a part of a larger marketing strategy rather than

a series of random musings. For title companies in particular, Bier suggests a few areas to focus on.

"I think one way is to give real-time news, updates on your city or county's eviction notices, forbearances updates, or information on GAP insurance. Anything that's happening right now that your customers need to know," she said.

Grahovec said a blog is particularly effective option for title companies.

"Title people love to explain and dig deep into certain topics, because that's our background," she said. "So, if you're a good writer, maybe doing blog posts every couple of weeks would be a good idea, explaining certain areas of real estate in more detail."

Posts should include original content or message, Bier added.

"Am I really getting information, or are you just reposting someone else's content?" she said. "If you're just reposting from your Realtor association, I might as well just follow the association. There has to be something that differentiates you."

One piece that most businesses forget is measuring the success and failures of their efforts, Grahovec said.

"It's not enough to 'do' social media. You need to create a marketing plan, so that your social media becomes a true digital marketing strategy. You have to look at the metrics," she said. "You have to see if what we're doing is working. Are we getting engagement? Are we getting responses? Are we getting leads? Are we getting shares?"

She suggests looking at analytics on a quarterly basis. If things are working, that's when to consider



adding more posts, expanding to another platform, or integrating another digital marketing tool.

Launching a social media campaign without spending time on research and planning can be a waste of time, energy and resources, Grahovec said.

“If you don’t do the market research, how do you

curate the message you want to provide to the people you want to provide it to? You’re going to end up with ‘Freaky Fun Fridays’ with cat videos,” she said. “I mean, it’s cute and you’re going to get some likes, but your target audience is not going to get to know you, your brand or your company better because of that.”

## Title company targets underserved FSBO market

About three years ago, Cottrell Title & Escrow Managing Partner **James Schlimmer** started watching the growing iBuyer trend closely.

“The iBuyer model had me look at our traditional title company and say, ‘Geez, where are we in 10 years?’ because their model is essentially trying to capitalize upon every aspect of the transaction,” he said in an interview with *The Title Report*.

“They’ve created their own national lenders, they’ve created their own national title companies and are aggressively moving across the country.”

iBuying also has proven people will buy and sell homes totally online, Schlimmer added.

“I look at it and wonder, are we five or 10 years away from a traditional title company, like mine, being Blockbuster Video and streaming is coming? And that streaming in our business is a 100 percent online closing dominated by two or three major players,” he said.

iBuyers have a built-in untouched market, the 7 percent to 8 percent of the 5.3 million residential real estate transactions a year that are For Sale By Owner (FSBO), Schlimmer said. That’s 400,000 transactions annually, most with FSBO sellers looking for help in working their way through the process.

“Presently, they are crawling through glass to try to figure out how to get these transactions done on their own,” he said. “There is no easy solution.”

It’s national companies, not local title companies, that are stepping in to offer that help.

“These juggernaut companies are making changes that I think could affect our business in the long run,” Schlimmer said. “How do we guarantee our survival?”

He thinks one of those ways is through efizbo. The platform guides sellers through the entire FSBO process online without an agent. It offers a sales contract wizard that creates a free real estate contract, and the seller can choose to close with the integrated efizbo closing agent. If chosen, all parties can e-Sign the sales contract.

Throughout the closing process, the buyer and seller receive text message videos from the efizbo closing concierge, which addresses common questions or lets them know what necessary information has not yet been received. Closing is handled 100 percent online via remote online notarization (RON), eliminating in-person office visits. If the buyer’s lender doesn’t allow RON, an in-person notary will be scheduled.

Questions are addressed via text message or website chat using A.I., but to ensure clients don’t lose out on the personal touch or to get more complex questions answered, efizbo customer support and the file closer and processor at the integrated closing agent can monitor, pick up and answer questions in real time.

“We [title companies] have always been responsible for the overall experience of closing. Forever,” he said. “For me, the solution for the 100 percent online FSBO closing process has to be built from the title industry side of the fence.”

Title companies rely on real estate agents for their business, so there is a concern that the new venture





might alienate some agents, Schlimmer said. But that fear can't keep title companies from innovating if they expect to thrive.

"Our industry has to offer real estate settlement solutions that adapt to baby boomers and the millennials. Title offices need to be able to cater to folks in both markets, and there are a growing number of folks that are open to this virtualness," he said. "If you can't do both extremely well, then you are at a disadvantage."

He stressed efizbo is not going to replace real estate agents. It serves an underserved market, the 7 percent to 8 percent of the market that are FSBO transactions, which would not involve an agent anyway.

"I'm not talking about or focused on the 92 percent that use real estate agents. Let's be crystal clear: there will always be a need for great real estate agents," Schlimmer said. "There's always a need for somebody who knows somebody who wants to sell and knows somebody who wants to buy, and truly brokers the deal and brings them together. And there is always a place for a great real estate agent."

But for those sellers who do not use an agent and are looking for help, efizbo offers a way for title companies to serve them.

"Every title company could agree that they're getting phone calls that say, 'I'm selling my property to my brother, or my golf buddy, and we just want to get it under contract and get this closed,'" Schlimmer said. "We've gotten that phone call at our traditional title company so many times."

Multiply that by 30,000 (the estimated number of FSBO transactions in Florida each year), and that's why Schlimmer launched efizbo in January. It took 15 months to build the platform, and it began creating contracts and closing transactions within the first month. The company has learned a lot through those initial transactions, he said, and is dedicated to spending the year proving the concept and making necessary changes.

After proving its success in Florida, Schlimmer will tackle the challenge of expanding efizbo across the country, starting in 2022. Title companies that are technologically capable of plugging into the platform will be part of the creation of a uniform closing

experience across states.

"We're trying to prove something that's never been done before," he said. "There's no question our work is in front of us in cracking the code and making sure people have peace of mind in using a service like this."

The core of the platform is the integrated closing agent, Schlimmer said, which is the title company that is licensed to use efizbo. In Florida, that's Cottrell Title & Escrow. But that would change state to state, keeping the process local.

"Our closing team is intimate with the state of Florida, every county and municipality. And when we move out of Florida, it won't be a national title company under efizbo. It will be local title companies, technologically sophisticated enough, that license efizbo and act as its state's integrated efizbo closing agent," he said. "Real estate is local, and they're the experts of every nuance in their state. A title company in Colorado can close Colorado transactions better than a Florida title company can."

Schlimmer said although it might not be a popular thing to say, he believes national title companies significantly increase the risk of buyers and sellers having a less-than-positive closing experience.

"efizbo is committed to mastering that experience," he said. "Plugging into expert closing agents in every state, that are experts in the municipalities, experts in state taxes, experts in how permits are closed; that right there is going to be able to give these buyers and sellers peace of mind."

The platform is just one example of the tools title agencies can add to their toolbox to help adapt to the ever-changing real estate landscape, Schlimmer said. Such adaptations are necessary for title companies to survive over the next 10 years.

"That doesn't mean sellers shouldn't use real estate agents. A great real estate agent will never be replaced, and it's needed," he said. "But when there is a built-in market year-over-year of 8 percent that is not using them, that is committed to not using them, and then you exacerbate it with COVID, where people are interested in contactless closings, there's a real opportunity to cater to that 8 percent and really help the survival of the title agency."



# Is your website serving the needs of your customers?

When many companies in the title space initially created their websites, they were envisioned as a sort of signpost in cyberspace, a way to simply announce that company's presence on the internet. Today, customers have come to expect much more, Bowe Digital Owner and Chief Inspiration Officer **Wayne Stanley** said in an interview with *The Title Report*.

"I try to explain to a lot of title agents or real estate attorneys that previously when you built a website, it was a megaphone for your company, or a billboard for your office. It was the front door before they got to your front door," Stanley said. "When we build sites with them now, we're trying to get them to think about it differently. You're still promoting your business, but now it's meant to be a solution for your customers. They're coming there because they want information or resources or to take action on something, and that hasn't always been the case for title agents."

Transnation Title Agency, an employee-owned company headquartered in Grand Rapids, Mich., recently unveiled a new website that is filled with resources for both current and potential customers. It includes a rate quote tool, millage rate sheets and mortgage calculator, as well as a blog, wire fraud prevention resources, and information and videos about title insurance and what to expect during the closing process.

Knight Barry Title also recently launched a new website that targets potential acquisition partners and title professionals looking for a career move. It includes an overview of the company's growth strategy, job postings for openings across Knight Barry's five states, an explanation of employee benefits, and videos of team members talking about what makes the company stand out as a workplace and to its customers.

Stanley encourages title agents to determine what, exactly, they want their website to do.

"One of the questions you need to ask when you first start thinking about your site is, 'Am I doing this

for brand awareness, for being a resource for my customers, or am I doing it for sales?'" Stanley said.

Different goals require different changes and areas of emphasis. But regardless of the goal, repackaging the same information in a new way is never effective, he said.

"I think one of the pitfalls is when people spend time on things that don't matter," he said, like housing content on the site that customers never access. "If you've got something that takes a lot of time to provide on your existing website and you're moving it over just because it's always been there, it's a big waste of time for you. You need to really be thinking about making sure that it's a resource for customers and not just a megaphone for, 'Here's our mission statement.'"

To not fall into that trap, it is imperative to talk to customers when redesigning a site, Stanley said.

"You should be asking them what they need, what they want, what would serve them best. Talk to your customers, find out from them truly why they come to you," he said. "Don't let them give one-word answers like, 'We like the communication.' Is it what we're communicating, or how we're communicating? Because that really helps to paint a better picture. That's what you can sell on the website to make other people love that same thing, because if your customers love it now, folks that you're trying to target as you move forward will love it as well."

Keying into what your loyal customers like about you is what is going to make a website stand out from the competition, especially when many title companies often describe themselves using the same broad language, Stanley said.

"Most title brands historically have focused on their history and big blanket statements. You can go to a title company in any market and find somebody that says they are great at customer service, or they're the premier title company in the county, or they've been around for over 100 years," he said. "You really need to differentiate yourself, especially





as you focus on new customers moving forward, because everybody can't be great at customer service. There's a reason that people have used your business for so long."

Title companies also need to consider how their customer base has evolved, as the information people are looking for has probably changed, too.

"These days, people are doing more business out of state than normal, and there's more investor work," Stanley explained. "Previously, you may have taken for granted that the website only listed that you do commercial and residential title work, but really, you have experience with agriculture land, you have experience with 1031 [exchanges], you've got investor properties, new construction, FSBOS, HELOCs, everything under the sun that you may not have mentioned. ... The more specifically you can thread that needle, the more you're going to be found by potential new customers."

It is also important to make sure the content you present on the website is of actual use to the customer.

"If you're going to have your team on there and try to do the cutesy stuff and the fun bios, but you don't explain why that person is there or how they can help your customer, then you're missing an opportunity, because that's really what they're going to want," Stanley said.

All of this is assuming that the goal is to increase business.

"For a lot of agents right now, their big challenge is that they've got these legacy customers that have five to seven more years of business to give, that have very different expectations than the new customers that title agents are targeting," Stanley said.

A website that is focused on maintaining customers

will look very different than one focused on growth, he said.

There are plenty of tools to help title companies determine which content is the most popular. One is gated content, requiring customers to provide their name and email to download an information packet or an eBook.

"That way, you would be able to see traffic and see if you've got people that are coming to the site because they like the content that you're trying to put out there to help their business," Stanley said.

Studying analytics, including visitor counts and page views, also helps. One app that Stanley particularly likes is Hotjar, a website heatmap tool.

"Companies that are blogging 11 times or more a month are still seeing the greatest amount of traffic. People want content. They're hungry for it, even more in the last year during the pandemic."

**Wayne Stanley,  
Owner and  
Chief Inspiration Officer,  
Bowe Digital**

"It basically helps you put a piece of code on the site and then you can look at each page of your site so you can see not only what pages people are visiting, but what on those pages they are most interested in," he explained. "Page views are great, but if you've got a lot of stuff happening on a page, you don't necessarily know what they are really looking at. Hotjar gives you that heat mapping so that you can see where they're spending their time on

the screen."

Blogs are a great investment for title companies, he said, as they are a proven traffic generator.

"Companies that are blogging 11 times or more a month are still seeing the greatest amount of traffic," Stanley said. "People want content. They're hungry for it, even more in the last year during the pandemic."

Also, Google rewards blogs by placing websites with them higher in search results. "The better resource you are to their customer, the more Google is going to put you in front of them," he said.



Before, everyone was clamoring to be the top search result. Now, the goal is zero position, Stanley said.

“You don’t even have to click. Google shows you the text of the answer of what you’re looking for automatically. That’s called zero position, and that’s because somebody has created content that answers that question in Google’s mind so perfectly that they’re not even making you click on the link to find it,” he said. “If you can be the one that’s answering that about title insurance, closings, real estate customers for your market, on your website, you can show up in that zero position. And the best way to do it is through blog posts.”

Title companies should also be looking ahead when redesigning their websites, doing their best to future-proof them, Stanley said.

“We’re trying to talk to a lot of our customers about automation, not necessarily AI yet, but there are lots of chatbot features. As the market changes and your customer expectations change, have you thought about including a chatbot that can automatically answer some customer questions? They may not use it today, but is that not a great education tool and marketing tool, a differentiator for you?” he said.

Stanley also suggests title companies make their sites accessible to people of all abilities, including the sight and vision impaired. Already, there are “ambulance chasers” on that front, he said, combing sites to make sure they are accessible.

“Title agents are targeted more easily than other companies for this because we are in housing and

people expect equal opportunity and fair housing. We’ve seen people get sued for it,” he said. “There are a lot of apps that you can use on your site that make it more accessible.”

Stanley also recommends that companies prepare for an anticipated change in Google’s analytics formula. A few years ago, the website amenities that Google “rewarded” with better SEO included videos on the homepage, mobile-friendly sites and “regularly updated content,” which include blog posts, he said.

“As we moved into a new phase of everybody being so digitally transformed in the last year, in the summer they’re adding a rule about the speed of your site,” he said. “A lot of companies may have excellent SEO results right now because they built a site years ago and they’ve got lots of content on there. ... But now with this speed requirement, they could get thrown out the window if their site isn’t optimized.”

That doesn’t have to mean tossing everything out and starting over.

“I think a lot of people think that site updates have to be a big, arduous, difficult process. They can be as simple or as complex as you want them to be,” he said.

“People have to take a deep breath and know that they’re going to have to spend time on it, and that the content matters. If they’re going to build a new site and just copy the content from their old site, they’re wasting their time and money.”

