

# PRISM Title & Closing Services

*FULLY COMMITTED TO CLARITY IN CLOSING*



EXPERIENCE THE PRISM ADVANTAGE

*Inside:*

Clarity in Closing  
Regional & National REO  
Commercial REO  
Origination & Refinance  
PRISM's Promise  
The PRISM Advantage  
Testimonials  
PRISM Contacts



## Clarity in Closing

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**In 2005, the PRISM management team had a vision to improve REO title and closing services. We envisioned providing accountability and clear communication, free from hoops and obstacles.**

**Since that time, PRISM has been perfecting REO title and closing services which has resulted in a finely-tuned machine.**

**Clarity in Closing means that we offer clear and transparent communication. It is that which keeps our clients happy and makes their experience with PRISM seamless and satisfying.**

**Providing Clarity in Closing also means being accessible and proactive in our communication. The PRISM staff is trained to provide top-notch customer service that is polite, prompt and thorough.**

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"Everyone at Continental REO loves Donita! Not only is she so quick on getting status back to us, but her responses are complete and contain detailed information. Her quick status replies are incredible! She does a wonderful job for all of us on everything and is always such a joy to work with! "

*-Joan Thomas, Continental REO*

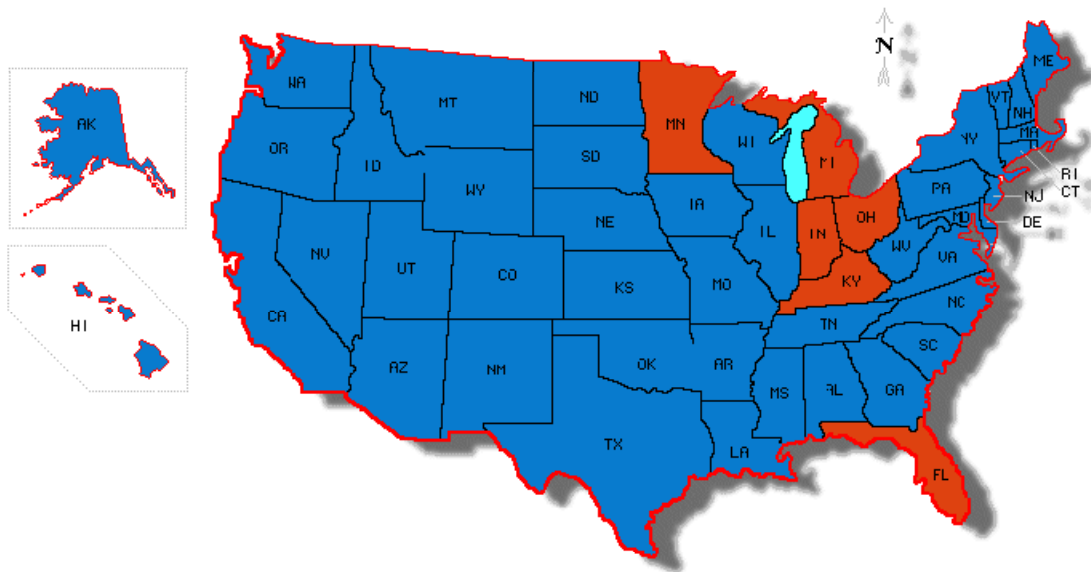
# **Regional & National REO**

## ***REGIONAL FOOTPRINT***

**PRISM has successfully closed many thousands of REO transactions which includes the states of Ohio, Kentucky, Indiana, Michigan, Minnesota and Florida. By automating and perfecting title and closing processes, PRISM has not only become the pre-eminent title agency in these states, but is also recognized as an industry leader and a model for title agencies in other parts of the country.**

## ***NATIONAL FOOTPRINT***

**PRISM also covers the remainder of the United States through a completely vetted and audited network of vendors throughout the nation. This provides our clients not only our expertise in closing REO transactions but also our management using our proven systems and techniques. Throughout the entire transaction we will be your only point of contact. This service is provided on a flat fee basis.**



## **Commercial REO Title & Closing**

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**We have enhanced our services to include the complexities of Commercial REO title and closing services.**

**We provide these services statewide in Ohio, Kentucky, and Indiana and perform at a high level of productivity to ensure client satisfaction.**

**PRISM has the expertise to handle the intricate needs of the most sophisticated client.**

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“I wanted to take some time to send you a letter in regards to the performance of your staff. As managers, we often get calls or e-mails about some deficiency in our process. In this case, I wanted to inform you of some positive interactions with your staff. Over the past year we have noticed the occasional file that has a defect somewhere in the foreclosure process, chain of title and/or some other technical defect. I wanted to thank you and your staff for their diligent work. Although some of the information is difficult to address, your staff is efficient in delivering this information and giving clear outlines when clarification is needed. They also offer some potential remedy recommendations to assist in the curative process. As a manager, I thought you should know that your staff does a great job for us, and their efforts are appreciated.”

**-Jimmy Alvarez, Financial Asset Services**

## **Origination & Refinance**

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**PRISM offers exceptional Residential Origination & Refinance title and closing services throughout the states of Ohio, Kentucky, Indiana, Michigan, Minnesota and Florida.**

**Our services are further expanded to include Commercial Origination & Refinance services with statewide coverage in Ohio, Kentucky and Indiana.**

**Our clients count on us for proactive communication, speed of work product, accountability, accuracy and efficient handling of closings.**

**The professional staff at PRISM will ensure your satisfaction as well as a smooth and efficient closing.**

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“Your office has been doing such a fantastic job! Everyone is very responsive and I’ve never had a problem with a closing that PRISM handles. Thanks for all you do! Your company is awesome! I am continually happy with all members of your staff.”

*-Jenny Moore, CLMG Group*

## **PRISM's Promise**

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- ✓ **Project pride, passion, conviction, effective communication and accountability, PRISM performs at a high level of productivity to ensure client satisfaction.**
- ✓ **Warmly embrace clients and their needs. We are open to any new idea that initiates a “best practice.”**
- ✓ **Are progressive and technologically advanced. We refine processes to handle title and closing services quickly and effectively.**
- ✓ **Are fast, agile, able to prioritize and eliminate roadblocks in the face of tight deadlines. We are innovators, everyday pushing to set the bar higher.**
- ✓ **Conduct business with respect for everyone at all times... even in disrespectful and difficult situations. We are purely focused on the success of our clients.**
- ✓ **Pass the buck to no one—the buck stops with PRISM. We promise satisfaction or we promise to make it right!**
- ✓ **Possess enormous energy, make decisions quickly and forge ahead with excitement. We are fully committed to providing Clarity in Closing.**

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“I just want to commend your company so please pass the word along to all that I worked with on a transaction. Your company rates at the top of my list of closing companies and I just want you and all of your employees to know that I had one of the best closings with it being a bank foreclosure that I have ever had. All of your employees that I dealt with was very quick to get back to me and was the best to work with and I commend you all for that!!! Big High FIVE!!!”

*-Sharon Dabney, ERA Bob John & Associates*

## **The PRISM Advantage**

### **RELIABILITY**



**EXPERIENCE** Industry leader with over 30 years experience

**BEST PRACTICES** Continually satisfied clients and vendors

**CAPACITY** Unlimited capacity for title and closing work

**COMPLIANCE** In-house legal team continually monitoring changes in regulations; ensures full legal compliance.

### **SPEED**



**TIMELINES** Streamlined processes have contributed to rapid timelines

**TECHNOLOGY** In-house technology trainer to ensure full training of all employees and guarantees up-time of software systems

**BUSINESS CONTINUITY** State of the art data center providing space and security

## **Additional Testimonials:**

"I wanted to tell you what a fantastic job Laura did throughout this transaction. She was prompt with emails, answered all of my questions and was excellent all-around. It is rare to have things to so smoothly, and Laura was a huge part of that happening. I want to commend her and thank her again for her patience, timeliness and outstanding work ethic!"

***-Jodi Detmar, Edina Realty***

"I worked with Tina from your closing department and thought you should know that she was a joy!!! I do a lot of investment deals with my investors and this deal was so easy to do. Everyone that I worked with was a pleasure to talk to. I ALSO NEVER had to leave more than one message before getting a call or email responded to. Tina, who I dealt with the most, was very knowledgeable and professional. YOU are very lucky to have the group of people working for/with you. Believe me I have dealt with a lot of title companies and the people you have are wonderful!!! I wanted you to know how well my deal went!!! Thank you and to all who helped my closing go so smoothly."

***-Laura J. Novak, Jack Kohl Realty***

"I just wanted to let you know that it was truly a pleasure and a very pleasant experience working with Gwen Hoffman. She is truly a professional and you are very lucky to have her on your team."

***-Pat Takats, Closing Supervisor, Greater Metropolitan Title, LLC***

"I have to thank you for Jeff! You guys have a great service; he was there when I need him. This was the best title work I have had in many years and I raise my hat to the entire team, thank you again for the great job. You guys made my job easier and it is nice to have team mates that can work with you. I consider title companies part of my team. If I ever get a chance to recommend you guys for any of my REO clients I sure will. The buyer was a lawyer and he also told me all good remarks from your company. I raise my hat to your team and please let them know that they do make a difference in our profession."

***-Carlos Jean-Francois, Coldwell Banker Classic Realty***

"I want to take a moment of your time to compliment one of your employees, Cindy Parker. Cindy has been a delight to work with and has been extremely professional throughout this process. She was prompt on all communication to me and was detail oriented in closing this property. In closing several hundred a year, not all closing coordinators are as easy to work with as what Cindy has been. I look forward to more closing transaction with your company and especially Cindy. Thank you."

***-Karen Gill, DeHOFF REALTORS***

# PRISM Contacts



Dave is an Attorney and the President of PRISM bringing with him 27 years of experience in real estate law, with a focus on title and closing. He has a BA from Thomas More College and a JD from Northern Kentucky University's Salmon P. Chase College of Law. He has recently been designated as an Ohio State Bar Association Board Certified Specialist in the areas of Residential, Business, Commercial and Industrial Real Property Law. His business acumen, passion for business development and client service are second to none.

**DAVE GERNER**, Attorney at Law, President & Chief Executive Officer,  
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Jane is the Executive Vice President & Chief Operating Officer. With over 25 years of experience in legal and business management, including seven years of experience in the default industry, she spear-headed the launch of PRISM. Her expertise lies in the areas of business development, business operations, strategic planning, employee and client relations, financial management and analysis and implementation of successful business practices. She is a results-oriented leader and an industrious problem solver.

**JANE SCHULTE**, Executive Vice President & Chief Operating Officer,  
[Jane.Schulte@PRISMclosings.com](mailto:Jane.Schulte@PRISMclosings.com), 859-802-1933



Karen is the Director of Operations. She has over 35 years of real estate, title, closing and banking experience which has given her an immense knowledge of the business and the industry. She oversees and manages the day-to-day operations with a concentration on the development of successful and efficient company procedures and processes. Effective communication and teaching skills are vital in the growth of the Prism staff that often comes to her for education, guidance and leadership.

**KAREN MCDONALD**, Director of Operations,  
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Angi is the Business Development & Relationship Manager. With over 23 years of title and closing experience her main focus now lies in nurturing the company's relations with clients and vendors as well as the cultivation of business development. She will often travel for client visits and attends industry conferences. She has proven leadership and relationship skills and excels in the areas of employee training, quality assurance and client customer service.

**ANGI SCHUERMAN**, Business Development & Relationship Manager,  
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Jenna is the Title Department Manager for PRISM. She has been practicing law in the area of real estate since 2002, having obtained her JD from the University of Cincinnati. Previously, she was a Business Law adjunct instructor for Cincinnati State and University of Cincinnati Raymond Walters. Jenna manages the Title Department including the ordering and reviewing of title examinations; the preparation of title insurance commitments; and the expeditious resolution of title defects to ensure quick timelines for closing.

**JENNA BRYAN**, Attorney at Law & Title Department Manager,  
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Bernie is a Director and Chief Marketing Officer & Chief Strategy Officer. With over 20 years of experience in real estate, banking, investment, legal and business management, the last 12 with a concentration in default services, he spearheads much of the marketing and strategic partnering of the firm. A former officer and senior executive with First American Title Insurance Company, Bernie was selected as one of 22 out of 14,600 U.S. employees of First American Title Insurance Company to be invited by Executive Management to the company's Advanced Leadership Skills Program in 2004.

**BERNIE LOVERDE**, Director & Chief Marketing Officer,  
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PRISM's strong reputation in the default industry is a testament to our clear communication, streamlined processes and top-notch quality work.

*Fully Committed to Clarity in Closing!*

*Experience the PRISM Advantage!*



**Thank you!**

Angi Schuerman  
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**PRISM is a proud partner of the  
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