

# PRC vs Conventional Title Company

10 reasons why you should choose PRC for your reverse mortgage title and settlement needs.

02

**Expertise with HUD Guidelines** Home Equity Conversion Mortgage (HECM) and HECM For Purchase (H4P) are FHA products. They have unique HUD guidelines that PRC is familiar with.

04

**Knowledgeable Staff** Experienced team who understands HECM, H4P, title and settlement.



06

**Comfortable Loan Closings** Older borrowers prefer to sign documents in the comfort of their own home. PRC will make the arrangements for the signing at your borrower's convenience. In addition, we provide notaries with reverse mortgage training and senior etiquette education.



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**Face Value**

The face value on the Deed of Trust is 1.5 times the max claim amount. This is unique to a HECM transaction and could confuse the borrower if the closer does not understand the reason why.

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**We Offer H4P in Selected States** You should only entrust H4P transactions to a reverse mortgage specific title and settlement company.

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**HECMs are a Niche Product** The PRC team has successfully closed over 200,000 reverse mortgage transactions.



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**Lender and Processing Relationships** PRC works with all of the reverse mortgage lenders in our industry. By understanding each of their requirements and guidelines, delays and errors can be avoided and minimized. PRC also has established relationships with all the reverse mortgage lender processing centers to ensure a timely and efficient closing cycle.

05

**Expertise in Communicating with Seniors** With reverse mortgages being our specialty, the PRC team is trained to work with senior borrowers. You can feel confident that your clients will be treated with care, patience, sensitivity and respect.

07

**Trust and Power of Attorney** Reverse mortgages have specific guidelines when it comes to these legal documents. PRC has a network of in-house title and legal teams that will review any pertinent documents.

09

**Documents Specifics** HECMs have unique situations such as date sensitivity, two notes and two deeds of trust. Only an experienced reverse mortgage settlement company will know the reasons and importance of these differences.

\*Services are not available in HI, LA, IA or NY

**PRC**

**PREMIER REVERSE CLOSINGS**

DIVISION OF NCS & PLACER TITLE COMPANY  
NATIONAL TITLE & SETTLEMENT SERVICES

Avoid unnecessary delays. Choose PRC for your nationwide title and settlement services\*. Call today!

**(800) 542-4113**