





## Company Overview

**Heritage National** Appraisal & Title Management Services, Inc. is a nationwide vendor management company offering a comprehensive menu of settlement service products to residential mortgage lenders. Our commitment to product quality and dedication to customer service are the cornerstones of our core competencies. Our web-based technology enables us to deliver products with the speed, accuracy and efficiency that is necessary for our lending clients to compete in today's evolving mortgage industry.

**As a minority-owned business certified by the National Minority Supplier Development Council (NMSDC),** **Heritage National** is more than just a traditional vendor management company. . . Using **Heritage National's** services allows lenders to meet or exceed any supplier diversity goals they may have established and receive the same products and services that traditional vendor management companies offer.



# Mission Statement

**Heritage**, as our name implies . . . . .

Our strength has always come from our people. This is our mantra, our guiding principle and our culture. This solid foundation has charted the future course of our company in this constantly evolving industry.

Our goal is to be the best service provider in the appraisal, title and closing industry, and to provide the strongest product and service solutions to our clients. Service is the most important element and the single most important issue impacting our company.

Our business strategy has always emphasized customer service and client relationships. Going forward, we are committing ourselves to be the best service provider, and by meeting and exceeding our client service expectations, we will achieve this goal.

We will endeavor to maintain our clients' confidence in us by staying focused on our core competencies:

- Provide accurate and reliable appraisal, title and closing services;
- Leverage proven industry leading technology to enhance performance and quality, including client and vendor interface connections;
- Continually demonstrate our commitment to service and quality excellence through our extensive dedicated network of professional vendor partners;
- Assuring that every **Heritage National** associate comprehensively understands our clients' needs and promptly deliver the products, services and solutions tailored to meet their specific requirements.

At **Heritage National**, we feel we've only just begun to reach our potential as the nation's premier provider of innovative solutions in the real estate settlement services industry.

Our technology platform is creating a myriad of options for our clients and vendors and

**Heritage National** is devoting its talents to finding the e-commerce solutions that best suit our clients' and vendors' needs as the mortgage and real estate industry transforms.

We are confident these technological advances, coupled with a strong client relationship, will create the winning combination that is so essential in our industry.

We are proud of our Heritage and look forward to a future that includes even more innovative ways to give our clients the competitive edge they require.

We believe these principles are why our clients will continue to trust **Heritage National** as the clear choice for all their real estate settlement service needs.

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# Appraisal and Valuation Services

- Full Appraisal (FNMA 1004/1073/1025)  
Limited One-family Appraisal (FNMA 2055/2065/2070/2075)
- Review Appraisal  
(FNMA 2000 — Quality Control & Pre-purchase)
- Foreclosure & REO Appraisal
- Re-inspection / Re-certification
- Broker Price Opinion (BPO)
- Automated Valuation Models (AVM)
- Property Evaluations

All appraisal orders are handled in full compliance with FIRREA, Regulatory Agency, USPAP and FHLMC/FNMA standards. Each appraisal report is thoroughly reviewed by **Heritage National's** appraisal quality control team — experienced in appraisal underwriting to ensure compliance with these standards and FHA and VA requirements.

**Heritage National** also warrants compliance with state specific appraisal requirements, the Home Valuation Code of Conduct and any client underwriting requirements.



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## **Heritage National** provides a wide range of property information services:

**Property Reports.** Our property reports provide deed information, taxes, mortgages, and judgments.

**Deed Reports.** Deed Reports include legal and vesting information and a recordable legal description.

**Recording Services.** Our centralized recording services track and coordinate all security documents.

**Flood Zone Determination.** We offer both basic and life of loan flood zone determination.

## **Closing Services**

Our closing services range from notary signings to complete escrow closings.

**Refinance Closings**

**Purchase Closings**

**Witness Closings**



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## Advanced Technology

**Heritage National** uses web-based software that is used to manage many of the nation's largest settlement service companies. It gives us immediate access to thousands of embedded settlement service providers such as appraisers, abstractors, credit, flood and tax services, etc.

This technology helps reduce the costs of managing settlement services and allows us to pass these savings on to your borrowers. This rules-based software automatically updates us so we are always complying with the newest regulations governing directed appraisals.

**Heritage National's** technology will:

- Reduce the all-in cost of acquiring and managing settlement services
- Improve the speed and reliability of settlement services delivery, creating a competitive advantage for our clients and provide;
- Multiple modes of product access via Web, email, fax, phone, Web service, http(s) post
- Online customer/vendor summary and detail statements



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## The Clear Choice

- Fast, accurate and reliable services
- Advanced and secure technology platform
- Comprehensive menu of settlement services from a single source
- A national network of professional vendor partners
- Friendly and knowledgeable associates

It's all in our **Heritage** . . .

**The Clear Choice!**





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CERTIFIED BY THE NATIONAL MINORITY SUPPLIER DEVELOPMENT COUNCIL (NMSDC)