



March 2018

First Quarter Newsletter

Clayton

219 S. Central Ave.
Clayton, MO 63105
(314) 862-0303

Town & Country

1006 Schnucks Woodmill
Chesterfield, MO 63017
(636) 230-5900

Chesterfield Valley

108 Chesterfield Valley
Chesterfield, MO 63005
(636) 530-1990

Des Peres

13205 Manchester Road
Des Peres, MO 63131
(314) 884-6857

Arnold

1897 Richardson Rd.
Arnold, MO 63010
(636) 296-3065

Southfield

5440 Southfield Center
St. Louis, MO 63123
(314) 729-1333

St. Louis City

4706 Hampton
St. Louis, MO 63109
(314) 561-3400

Creve Coeur

12317 Olive Blvd.
Creve Coeur, MO 63141
(314) 878-6255

North County

258 N. Hwy. 67
Florissant, MO 63031
(314) 839-4000

O'Fallon

2957 Hwy. K.
O'Fallon, MO 63368
(636) 978-1777

St. Charles

2101 Bluestone #112
St. Charles, MO 63303
(636) 916-1722

Wentzville

1810 Wentzville Parkway
Wentzville, MO 63385
(636) 887-8331



Joe Crutchfield
CEO/Investors Title Company
(314) 862-0303
jcrutchfield@investors-title.com

Benjamin Franklin is credited with the famous statement, "We must all hang together, or most assuredly, we will all hang separately". (He also said, "Guests, like fish, begin to smell after 3 days", but that is perhaps for a future article)

Of course, he was referring to the fact that by signing the Declaration of Independence, the founding fathers had committed treason against the King and would literally be hung if they did not stick together, work together, and win the Revolution. Translated for a business context, the statement might go something like this: "We must all work together as a team or we will fail".

In other words, teamwork is essential for a successful business. In our business, like in most I suppose, that teamwork may not be readily apparent to the customer. Customers have contact with the closer, processor or a salesperson on a transaction and that's it. Now, it is my feeling that our closers, processor and salespeople are outstanding and the best in the business. However, they don't operate in a vacuum, and need support from other departments in order to have success with their clients. One such department is our Production Department and I wanted to talk about them just a bit here.

The Production Office is responsible for checking the public records (yes, "public" records. No information we research is private) They verify that the seller who signed the contract actually owns the property. (they sometimes don't, believe it or not). Production also, of course, must find all the liens,

judgments, restrictions and easements that affect the property, many of which are on-line, but not all, and issue a title commitment that is required by the title company closer, agent, lender and surveyor in order to do their jobs to get the transaction to closing. Anyway, it is a critical component to the settlement process that I think Rich Weller, our Production Manager, and his team do very well.

Likewise, the idea of teamwork also should apply to title companies, individual closers, lenders and agents. They, too, must work together and cooperate, just as our departments must do internally, in order for deal to go smoothly. Too often, however, when a problem comes up on a transaction and ends up on my desk, what I see is people, and/or companies, trying to avoid blame and engaging in a battle of "oneupsmanship" (is that a word?) rather than focusing on what the problem is and how to solve it. Sometime determining fault is important because that can determine who should take responsibility and solve the problem. Mostly, though, I find that the issue is very simple to fix, but has been overshadowed by days of back and forth emails that do nothing but cause a delay in resolving the issue and moving forward.

This year should be very busy and there seems to be more issues on transactions than ever before. So, to all the title companies, closers, lender, agents and everyone else involved in the settlement process I say let's focus not just on recognizing that a problem exists on a deal, that's easy. The focus should be on the solution. I will now step down from my soapbox and simply say have a great spring and I look forward to getting about 300 emails reminding me not to forget to set my clock back on March 11.

Joe





Greg Miller

Account Executive
(314) 459-7441
gmiller@investors-title.com

Clayton
St. Louis City
West STL County
South STL County



Terra Ritchie

Account Executive
(314) 456-9951
tritchie@investors-title.com

St. Charles County
Northwest STL County



Anna Mueller

Lender Account Executive
(314) 369-5666
amueller@investors-title.com

LUNCH & LEARN

Thursday
March 22

TITLE AND CLOSING

11:00 a.m.—1:00 p.m.

110 Point West Blvd.

St. Charles, MO 63301

RSVP:

(314) 456-9951

tritchie@investors-title.com



COMPLEX SITUATIONS IN PROPERTY TRANSFER

Continuing Education

Save the Date: May 9th

In conjunction with First Choice Real Estate School, Investors Title Company will be offering a 3-Hour Core C.E. Class.

More information to follow in our April Newsletter

Employee Spotlight / Rachel Rachford



Rachel Rachford

Escrow Closer
(636) 230-5900
rrachford@investors-title.com
1006 Schnucks Woodsmill Plaza
Chesterfield, MO 63017

Rachel began her career with Investors Title Company in 2007, after working for a short time as a Realtor Assistant.

Rachel started off as a Processor in our Closing Department, before becoming a Closer. Rachel's sweet disposition, drive for customer satisfaction and attention to detail make her a pleasure to work with.

Rachel and her husband live in Chesterfield and have two children. Things are busy in the Rachford household with her son getting ready to graduate from highschool and her daughter getting married in June.

Please call Rachel whenever she can be of service.

BRANCH OFFICES



Sunday, March 11

Daylight Savings Time Begins

Saturday, March 17

St. Patrick's Day

Tuesday, March 20

First Day of Spring

Friday, March 30



Clayton

219 S. Central Ave.
Clayton, MO 63105
(314) 862-0303
Manager: Shelli Schiller
schiller@investors-title.com

Creve Coeur

12317 Olive Blvd.
Creve Coeur, MO 63141
(314) 878-6255
Manager: Kelly Lyons
klyons@investors-title.com

Florissant

258 North Hwy. 67.
Florissant, MO 63031
(314) 839-4000
Manager: Kelly Ley
kley@investors-title.com

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5440 Southfield Center
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sparsons@investors-title.com

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(314) 561-3400
Manager: Debbie Ullman
dullman@investors-title.com

Arnold

1897 Richardson Rd.
Arnold, MO 63010
(636) 296-3065
Manager: Laurie Baumgarth
lbaumgarth@investors-title.com

Chesterfield Valley

108 Chesterfield Valley Dr.
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Manager: Sheri Lewis
slewis@investors-title.com

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13204 Manchester Rd.
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Manager: Nadia Stalls
nstalls@investors-title.com

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Manager: Jen Silver
jsilve@investors-title.com

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2101 Bluestone
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Manager: Stephanie Zollner
szollner@investors-title.com

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1006 Schnucks Woodsmill Plz.
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(636) 230-5900
Manager: Bobbi Barnes
bbarnes@investors-title.com

Wentzville

1810 Wentzville Parkway
Wentzville, MO 63385
(636) 887-8331
Manager: Cindy McCartney
cmcartney@investors-title.com