



Second Quarter 2018



Sunday, June 17
Father's Day

Thursday, June 21
First Day of Summer

www.investors-title.com

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I have always viewed the title business as being in the nature of a personal service business. Buying a home or investment property is a very big deal to all of the parties involved and Investors Title prides itself on being able to provide personal attention to our customers so that their transaction goes as smoothly as possible. We are grateful that our clients have responded so well over the years to our efforts. As technology becomes more and more widely used in our industry, however, the question is, "Is it possible to maintain that personal connection with clients and customers?" And, "What does "great service" look like to a client/customer, anyway, in a world where so much interaction is done electronically and not in person?" Modern paperless title and escrow systems and other document management software reduce that "personal touch" by design. In doing so, these systems make the process more efficient and less costly than older paper systems by centralizing and streamlining workflow. These systems, though, can create a rather "sterile" environment where closers or processors interact with customers. I have been thinking about this subject quite a bit lately, particularly with the 2 laws that have recently been proposed in the Missouri State Legislature. These bills, if passed (and I'm sure one will eventually pass), would provide procedures for Electronic Notary services. I mentioned this to a colleague and she said, "WOW! You mean like a Robot Notary?" Well, no, not like a Robot Notary. We're not there yet. But, the ability for a Closer to notarize a Seller's signature in St. Louis even though the documents are being signed in Seattle and we don't need originals to record? Then yes, it would mean that, which will be a big deal. When a document is notarized electronically, the Notary is not physically present when the document is executed. The Notary and document signer communicate via live video call on a phone, iPad or laptop. Keep in mind that some states already have laws that provide for Electronic Notary and there is some discussion now over whether real estate documents for transactions in Missouri can already be notarized electronically by an Electronic Notary in a state that has the appropriate law even though Missouri doesn't have an Electronic Notary law. Yes, I know, that's a mouthful. In any case, it's a little complicated, but it's certainly on the horizon and you may begin to see Electronically Notarized documents on a few deals in the near future. So, what does "great service" look like in today's internet saturated world where there are hundreds of videos of dogs that look like celebrities? I think it comes



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SCCAR UNIVERSITY presents:



Wednesday, June 6th
 St. Charles Association of Realtors
 110 Point West Blvd.
 St. Charles, MO 63301
 11:30-1:00

For more information, click below:
[**National Homeownership Month**](#)

down to what it's always come down to: giving customers what they want. If clients want to communicate only by text and email, than that's what we do. If buyers and sellers want to use Electronic Notaries and close at home in their pajamas, then we find a way to make that happen. (Though they will have to supply their own pajamas). Anyway, very interesting stuff, I think. Have a great June and let us know how we're doing by sending me or one of our sales people a note, or go to our website. Hope to see you soon.

New Cottleville Office Location!



Stay tuned for more details....

Did You Know?

FIRST TIME HOMEBUYER SAVINGS ACCOUNT



House Bill 1796 (Ruth, R-Festus) Beginning January 1, 2019, this bill establishes the "First-Time Home Buyer Savings Account Act" and authorizes an individual income tax deduction for 50% of the contributions to such a savings account dedicated to buying a first home. The bill specifies that the annual contribution deduction limit is \$1,600 for an individual or \$3,200 for a couple filing a joint tax return and a first-time home buyer is an individual

who has never owned a single-family, owner-occupied primary residence including a condominium or manufactured home or a divorced individual who has not been listed on a property title for at least three years. The maximum contribution limit for all tax years is \$20,000 and the maximum total amount in the savings account is \$30,000.

Funds in the savings account can be used only for eligible expenses of purchasing a primary residence in this state, transferred to another first-time home buyer savings account or used to pay service fees. Any withdrawal of funds for other purposes will be subject to recapture and penalties.

The provisions of the bill will expire December 31, six years from the effective date.

Employee Spotlight

Stacey Schwartz



Stacey Schwartz

Stacey Schwartz started her career with Investors Title Company as a typist in 1999. Stacey steadily moved up the ranks due to her exceptional customer service attitude and knowledge of the industry. She now manages our office at the RE/MAX Mid-County location. Stacey loves her job and goes above and beyond for her customers.

This June, Stacey and her husband will be celebrating 16 years of marriage! Their 3 children keep them on the move. In her free time,

SALES STATISTICS

48% OF SALES PEOPLE NEVER FOLLOW UP WITH A PROSPECT
 25% OF SALES PEOPLE MAKE A SECOND CONTACT AND STOP
 12% OF SALES PEOPLE ONLY MAKE THREE CONTACTS AND STOP
 ONLY 10% OF SALES PEOPLE MAKE MORE THAN THREE CONTACTS
 2% OF SALES ARE MADE ON THE FIRST CONTACT
 3% OF SALES ARE MADE ON THE SECOND CONTACT
 5% OF SALES ARE MADE ON THE THIRD CONTACT
 10% OF SALES ARE MADE ON THE FOURTH CONTACT
 80% OF SALES ARE MADE ON THE FIFTH TO TWELFTH CONTACT

Source: National Sales Training Association

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sschwartz@investors-
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Stacey enjoys hiking and traveling whenever she can.

Stacey takes pride in her work and is always eager to be of service. If you are ever in the Mid-County area and need assistance, stop in and see Stacey. Her door is always open.

O'Fallon Office
Kim Murray



Kim Murray is now located in our O'Fallon office. Many of you know Kim, as she has been a Closer with Investors Title Company for 20 plus years. Kim is getting settled in to her new location and is anxious to earn your trust and your business. Please contact Kim whenever she can be of service:

2957 Highway K
O'Fallon, MO 63368
(636) 978-1777
kmurray@investors-title.com

Wentzville Office
Sandy Cooper



Sandy Cooper moved from our O'Fallon office to our Wentzville location. Please call on Sandy whenever she can be of service. She is always eager to earn your trust and your business with her exceptional customer service. You can reach Sandy at:

1810 Wentzville Parkway
Wentzville, MO 63385
(636) 887-8331
scooper@investors-title.com

Investors Title Company

Branch Offices

Clayton

219 S. Central Avenue
 Clayton, MO 63015
 (314) 862-0303

Chesterfield Valley

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

Creve Coeur

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

Des Peres

13204 Manchester Rd.
 Des Peres, MO 63131
 (314) 884-6857

Florissant

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

O'Fallon

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

South County

5440 Southfield Center

St. Charles

2101 Bluestone

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

St. Louis City

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

Arnold

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

St. Charles, MO 63303
(636) 916-1722

Town & Country

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

Wentzville

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