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Land Title Group LLC

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Land Gram

Your full service Real Estate Title and Escrow Company
Over 30 years of professional Title service. Commercial • Residential

Volume 1, Issue 4

September 2007

Your reputation is defined by the service providers you rely on!

Choosing the right Title Company to handle your clients purchase and sale transactions can mean the difference between a smooth and rapid closing, or a complicated, delayed closing, fraught with anguish. An unpleasant experience can jeopardize referral business to you.

When you select a Title Company you should seriously consider the role they will play in your transaction. This choice will be one of the most important steps in your escrow and closing process as you and your clients will be working closely, often daily, throughout the entire 30 or 60 day period of your real estate sale or purchase. The company you choose needs to be a dependable and experienced partner in the transaction, complying with the instructions set forth in the purchase agreement. They will keep the funds safely deposited in an escrow account. They will strive to be as confidential as possible, answer your questions, and clear up any title problems which may arise.

Four important criteria to consider when choosing a Title Company:

1. Reputation of the company in the community. Land Title has maintained an excellent reputation in the real estate and title industry for over 27 years. The secret of our success is dedication to our customers. We have a courteous and very experienced staff, who understand the importance of providing fast, reliable service. Our professional staff has the expertise to handle both residential and commercial transactions.

2. Experience of the Title Company you are choosing. One very important quality that a title company must possess is experience. It has always been a requirement at Land Title that the staff be seasoned and experienced in each and every position they occupy before they can serve a customer. Experience is where Land Title shines! We are one of the oldest title companies in the industry and pride ourselves on doing things the way we always have done them the correct way. We are professional, courteous and know what it takes to get the job done. We have a great working relationship with lenders and have
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How to turn so-so customers into great ones

The business world abounds with advice on how to treat customers. When it comes right down to doing it, however, every bit of advice has to be tailored to your own situation.

In his book *Chocolates on the Pillow Aren't Enough: Reinventing the Customer Experience*, authors Jonathan Tisch and Karl Weber give advice for the hotel industry. But in crafting the customer experience, some of their advice applies to all businesses. There is always a tweak or two everyone can make to improve the customer's experience.

They say one of these is perfecting the "art of welcome." This means truly welcoming customers on the telephone, in person, and by computer. Are you doing this?

Improving every customer "touch point" is another factor. This means upgrading every customer contact, doing all you can to understand what a customer really wants and needs, and finding ways to make customers feel special.

Making them feel safe in their dealing with you is another good point. When they are sure you will solve any problem, their loyalty will grow. You can make every effort to pleasantly handle any situation that arises.

Tisch and Weber tell us that in today's world, organizations of every kind are experiencing difficulties attracting and retaining clients. With competition intensifying and customers becoming more demanding, it's no longer enough to offer just a good product or service. Today's customers want something more.

Satisfying them takes attention to detail, creativity, and diligence.

In an emergency ... Know the right number to call from your cellphone

Recent Internet messages and emails promise that dialing *77 from a cellphone will bring you immediate emergency help. Don't be misled.

While *77 works in a few states and on a few mobile telephone networks, getting help can be much more complicated. Even using the 911 emergency number is not foolproof from a cellphone.

Depending on the state and the phone service, reaching emergency personnel takes some prior checking and planning. A good place to start is your mobile telephone service company. The provider can explain how to dial emergency calls in your own area, and, if you travel, the procedures for gaining help in other locales.



For instance, in New Jersey, you can dial #77 for help. North Carolina, Virginia, West Virginia, and Mississippi use #SP (state police). In Missouri and Oklahoma, it's #55. Many areas rely on the more common 911.

When you dial 911 on a cellphone, however, you can't be sure that the call is going to the closest police agency. If you have time, you can dial the telephone information number that your mobile telephone company supplies. Ask for the non-emergency number of the closest police agency. When you reach the police or emergency agency, say that this is an emergency call and have it given to their 911 dispatchers. Describe your location.

The FCC requires wireless telephone carriers to provide E911 capability.
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(Your reputation cont. from pg. 1)

and have over 280 combined years of experience in handling loan documents. Our staff is assisted by state-of-the-art, computerized title and escrow operations, an in-house database of property records, and color area maps highlighting your property. Every transaction, from the multi-million-dollar office project to the neighborhood starter house is considered important. Our goal is to bring all the pieces together so that our customers can experience the joy of property ownership.

3. Location of the office. A convenient location is key to a Title and Escrow company. We are centrally located in the heart of Cuyahoga County. Being situated in Independence means almost everyone can reach us in 20 minutes or less. We are easily accessible to the east, west, north and south suburbs via routes 480, 77, 90 and 71.

You can expect your escrow officer or closing agent to do several specific things for you. Included in the cost of the escrow and title fee will be the following: ordering of the preliminary title report, securing payoff statements from existing lenders for mortgages to be paid off in escrow, obtaining instructions and loan documents from the new lender, obtaining documents to clear any outstanding liens against the property, holding funds in a separate account, prorating taxes, interest, rents, etc., preparing buyers and seller's escrow documents and seeing that all documents are properly executed, determining when everything is going to be completed so the transaction can close, obtaining title insurance for the buyer and or the lender, arranging timely transfer of the homeowner's insurance policy or seeing that the buyer secures a new policy, recording the necessary documents, such as deeds, mortgages, powers of attorney and when all the conditions of the transaction have been met, disbursing all funds to the proper parties, delivering documents and preparing the final closing statements.

After looking at the reputation of our company in the community, the experience of our office staff and our convenient location, we believe you will feel very comfortable working with us be it asking questions, going over documents as well as discussing all aspects of your closing process in detail. Your choice to choose Land Title Group LLC may be one of the most important decisions you can make to arrive at your final goal of a timely real estate sale or purchase. More importantly making it a pleasant experience for your clients.

If you have more questions, please feel free to contact us at 216-643-7000 or visit our informative website for more information on the title and escrow process at www.landtitle.com!



(In an emergency... cont. from pg.1)
When fully implemented, wireless E911 will provide the location of 911 calls from wireless phones. Some 911 call centers are not yet equipped for it.

To learn more about emergency services, contact your phone provider, or police agencies in your area and double check the information you are given.

A chart of general emergency information numbers for all 50 states can be found at www.911dispatch.com/911/mobilenumbers.html.

Staying Well

Olive oil may reduce ulcer risk

Olive oil has anti-coagulant effects in the bloodstream that lower the risk of heart attack and stroke. Now, there's evidence that it may also help to prevent stomach ulcers. It seems that the phenols in virgin olive oil kill eight strains of *H. pylori* in test tubes. Infection with *H. pylori* bacteria increases a person's risk of stomach ulcers and stomach cancer.

Researchers at the University Hospital of Valme, Spain, say more studies are needed. Still, it's another good reason for including olive oil in your diet.

Germs in purses, wallets

A survey at the University of Arizona shows that purses can harbor thousands of germs. The same may be true of wallets. The worst types of handbags were made of leather and plastic.

Researchers say we have a natural resistance to many organisms we come in contact with. But the leather and plastic, particularly at the bottom of a purse, can be cleaned with a disinfecting wipe.

Avoid mosquitoes, West Nile

To keep mosquitoes out of your yard:

- Stock your pond with goldfish that feed on mosquito larvae, says the Environmental Protection Agency.

- Use yellow bug lights outside to discourage insects from swarming.
- Mow tall grass and weeds where bugs like to hide.
- Change water in bird baths twice a week.
- Crush marigold leaves and petals between your fingers and rub the oil on our skin for a mild repellent.
- Empty collected rainwater from plastic tarps on firewood and equipment.
- Toss rosemary and sage onto your grill to act as a repellent.
- Keep trees and shrubs well pruned to bring sun and wind into the yard. Bugs like shade and hate wind.
- Water grass and gardens early in the morning so water doesn't pool.



Marketing Tips & Tactics

15 Tips to Voicemail Survival for the Professional

from Mark Hunter and About.com

1. If your goal is to get the phone call returned, don't leave information that would allow the person to make up their mind. Add a call-to-action to your message by providing a key date or something of interest that will encourage the person to return the call. You have to create a reason for them to call you back.
2. Repeat your phone number twice. If the person can't quickly write your number down, you've given them a perfect reason to not call back.
3. Avoid asking the person to call you back at a certain time. This provides them an excuse not to call you.
4. Never state in the message that you will plan to call them back. Again, this only gives the person an excuse to ignore your message.
5. Messages left on Friday afternoon are the least likely to be returned. For most people, Monday mornings are very busy and, as a result, only high-priority activities will get their immediate attention.
6. Do not leave voicemail messages at odd hours of the night. Most voicemail systems offer a time stamp and the person hearing the message will immerse (cont. on pg.3)

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diately suspect you really did not want to talk to them.

7. The best hours to leave voicemail messages are from 6:45 AM to 8:00 AM and from 4:30 PM to 6:30 PM. Aggressive people are usually working during these time periods and the person receiving your message could potentially view you as one.

8. Wisely use time zone changes to make as many calls as possible during the optimal voicemail periods listed in the previous tip.

9. Voicemail messages are an excellent way to introduce yourself to a person. Be personable, yet professional, and link your message to something of interest to the person you are calling (such as another person or event). The recipient may view your message as a waste of time if you have no purpose other than getting your name in front of them

10. When leaving a message with multiple points, be sure to immediately disclose how many you will be making. This will prevent the recipient from accidentally fast-forwarding or deleting it before it is completely heard.

11. If you can't say it briefly, don't say it at all. Voicemail is not "Story time". Leaving a long message is an invitation to have the entire message skipped. The optimal message is between 8 and 14 seconds.

12. When leaving your phone number, do not leave your website address as well. This will give the person an opportunity to make a decision about you without calling you back.

13. Leave a "PS" at the end of your message. A "PS" is a very quick, additional piece of information that will connect with the person.

14. Mention the person's first name at least twice in the message, but don't use their last name. Doing so comes across as very impersonal.

15. Refer to a mutual acquaintance in your message as a way of connecting with the recipient. (Caution: Make sure they think positively of that person!).



"Ask the Realtor if we can list the cat box as a third bedroom."

Title Tips

To insure a smooth closing be sure to have these items available when starting a Title and Escrow:

- A complete, legible copy of the purchase agreement and all addendums signed by all parties
- Contact information for all parties to the contract
- A signed copy of the Lead-based Paint Disclosure
- A signed copy of the Residential Property Disclosure Form
- The lender's name and contact info

Types of Examinations:

Examination of Estate - An examination of all the documents in an Estate filed in Probate Court.

Examination of Divorce - An examination of all the documents in a Divorce filed in Common Pleas Court.

Examination of Courts - An examination of all the documents found in additional Courts, such as Bankruptcies, Civil Cases, etc. which are filed in public records.

For more Title and Escrow info visit our website at www.landtitle.com.

Place a Legal Order or a Title/Escrow Order online at www.landtitle.com.

Tending plants can improve your health and mood

If you have a small patch of earth, a patio or balcony where a flower pot can stand, or a windowsill, you have an opportunity to improve your health.

The American Horticultural Therapy Association tells of such benefits as lower blood pressure, lifting of depression or mood, faster wound healing, and increased bone density that tending plants or a garden can bring.



They say human beings have a genetic-based evolutionary need for plants being around them. Increasingly, health care centers and hospitals have incorporated green spaces, gardens, and indoor plants into their buildings.

But you don't have to go to a hospital to reap the benefits. Working with flowers and plants can be more attractive to people than walking on a treadmill or doing therapy.

At Gardening for Good in Westport, Mass., they recommend focusing on the smells, colors, and textures of leaves and flowers. Specific plants have specific benefits. Peppermint is energizing and reviving. Lavender is calming. Pansies bring brightness after the winter.

Coleus has foliage of brilliant green, magenta, and purple. Touching its leaves is calming. Rosemary does well on a windowsill, and you can enjoy the fragrance that stays on your hands.

Experts recommend starting small if you haven't had a garden before. A container garden can keep you engaged while tending it, and you won't be overwhelmed with the work a large vegetable garden will bring.

Some say just the rhythm of seasonal plants and knowing when they will bloom is very satisfying.



What an Experience!

Send us your funniest or unique real estate stories so we can share them with everyone in our future newsletters! Just email your story to antere@landtitle.com.

Microsoft Word Tips

Changing the Bullet Type

Word allows you to easily create bulleted lists in your documents. As a default, Word uses a small dot as the bullet. You can change the bullet to any character you desire. You can change the bullets by following these steps:

1. Choose the Bullets and Numbering option from the Format menu. Word displays the Bullets and Numbering dialog box.
2. Make sure the Bulleted tab is selected.

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3. Select a bullet style from those shown in the dialog box.

4. If you don't like any of the styles shown, select one of the styles and click on Customize. Word displays the Customize Bulleted List dialog box.

5. Select one of the six bullet characters available in the dialog box. If you use one of these, you can skip to step 10.

6. If you do not like any of the bullet characters shown, click on the Bullet button. (In Word 2002 and Word 2003, click on Character button.) Word displays the Symbol dialog box.

7. Select a symbol to use as a bullet from among those shown.

8. You can select a different set of symbols by selecting a different typeface in the Font drop-down list.

9. When you have selected a symbol, click on OK. Word displays the Customize Bulleted List dialog box again.

10. Click on OK to close the dialog box.

From the Kitchens of Land Title

HUMMUS

- 4 garlic cloves
- 1 teaspoon salt
- 2 (1-pound 3-ounce) cans chick-peas, drained and rinsed
- 2/3 cup well stirred tahini
- 1/4 cup fresh lemon juice, or to taste
- 1/2 cup olive oil, or to taste
- 1/2 cup water
- 1/4 cup fresh parsley leaves
- 2 tablespoons pine nuts, toasted lightly
- Toasted pita thins

On a cutting board mince and mash the garlic to a paste with the salt. In a food processor puree the chick-peas with the garlic paste, the tahini, the lemon juice, 1/4 cup of the oil, and 1/2 cup water, scraping down the sides, until the hummus is smooth and add salt to taste. Add water, if necessary, to thin the hummus to the desired consistency and transfer the hummus to a bowl. Sauté the pine nuts in the remaining olive oil until golden brown. Sprinkle the toasted pine nuts over the hummus and garnish with the parsley.

A little sprinkle of cayenne pepper over the top gives this a nice kick! Serve with toasted pita thins. Enjoy!!!

This Issue's Words of Wisdom:

Your chances of success in any undertaking can always be measured by your belief in yourself.

This issue's Word Search is
Get to the Point!



Antler, Argument, Arrow, Awl, Ballpoint Pen, Barb, Barbed Wire, Bayonet, Bit, Bramble, Burr, Carpet Tack, Compass, Dagger, Decimal, Diamond, Drill, Exclamation Mark, Fang, Fishhook, Fork, Gaff, Harpoon, Hat Pin, Head, Hook, Horn, Knife, Lance, Needle, Nettle, Pencil, Pick, Pin, Pitchfork, Prickle, Prong, Protractor, Quill, Safety Pin, Scalpel, Skewer, Spear, Spike, Spine, Spit, Spur, Stake, Staple, Star, Sword, Tack, Tennis Match, Thorn, Thumbtack, Tusk

Last Issue's answers to the
Word Search



Apple, Banana, Biscuit, Bread, Buffalo Wings, Candy Bar, Carrot, Celery, Cheese, Cherry, Chicken Leg, Chocolate, Cookie, Corn on the Cob, Cracker, Cupcake, Danish, Doughnut, Egg Roll, English Muffin, French Fries, Fudge, Grapes, Hamburger, Hard Boiled Egg, Hot Dog, Ice Cream Cone, Licorice, Life Savers, Lollipop, Mint, Muffin, Nachos, Nectarine,

Olive, Orange, Peach, Peanuts, Pear, Pickle, Pistachios, Pita, Pizza, Plum, Pop Tart, Popcorn, Popsicle, Potato Chips, Pretzel, Radish, Raisins, Roll, Sandwich, Strawberry, Taco, Taffy, Toast, Tomato, Watermelon, Wonton

We would like to thank all of our customers for their continued support. We value and appreciate the trust you place in us each and every day.

Please remember to pass our name along to any friends, family or clients that are buying, selling or refinancing their real estate. The finest compliment we could ever receive is that of a referral from our friends and customers.

Thank you,

Land Title Group LLC