THE NATIONAL ALTA REGISTRY OF TITLE & SETTLEMENT AGENTS
An Introduction & Overview

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Part 1
The ALTA Registry and its benefits?

The national ALTA Registry is a searchable online database of underwriter-confirmed title agent companies and underwriter direct offices. Also included are real estate attorneys who submit attorney licensing information as confirmation.

Why Create the ALTA Title & Settlement Agent Registry?

The Need: Identify Business Partners & Communicate with Confidence

- Regulations and technology innovation are driving vendor oversight requirements and the need for collaboration.

- Lenders, title agents, real estate attorneys, title underwriters, and other participants in the closing process must communicate in a timely and consistent manner during the mortgage transaction.

- Because there is not a unique identifier utilized across the industry for title agents or real estate attorneys, communication has often been difficult and costly for the industry and its customers.

The Missing Link: A Unique Industry ID

- After extensive discussion and careful consideration with industry partners, the American Land Title Association (ALTA) has concluded that the **ALTA Universal ID ("ALTA ID")** can provide a solution to the industry.

- ALTA offers a unique 7-digit identifier, the ALTA ID, which is automatically assigned to each new database record as a permanent ID number and is never changed, reassigned, or reused. Branch offices have their own ALTA IDs and may be connected to primary business locations with no requirement for consecutive or numerically correlated ALTA ID numbers.

- ALTA ID numbers are available for free to title agents and to real estate attorneys.

Why ALTA?

- ALTA is the national trade association for the land title insurance industry, an independent entity ideally positioned to develop this industry utility.

- More than 30,000 title agents, underwriter direct offices, and real estate attorneys already have records in the ALTA database.

How will the Registry benefit lenders?

Benefits
Unique universal ALTA ID for all title agents, underwriter direct offices, and real estate attorneys
Single source for identifying agents and attorneys, updated daily
Eliminate duplicate agent entries in internal systems
Ability to validate title agents earlier in the transaction
Records are subjected to Underwriter Confirmation
Reduced errors when placing title and closing orders
Ability to track agent status changes between order and closing
Capability for both a single manual search and data downloads

Important note, one of the factors that makes the ALTA Registry unique is the fact that title and settlement agents can only obtain a listing if their Underwriters have confirmed their details.

No underwriter confirmation = No listing in the registry

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A new solution to old problems

Poor data entry – company to company ALTA ID as a constant

	Actual Company Legal Entity Name filed with SoS	Underwriters Agency Agreement	Title Agents Nickname	Lenders pipeline	Lenders vendor database
Manual Data Input	Brad Stock's Title Insurance Company Incorporated	Brad Stock's Title Insurance Company Incorporated	Bradstocks Title	Bradstocks Title Company	Bradstocks Title Co, Inc
ALTA ID	2345698	2345698	2345698	2345698	2345698

Same Name? – Different Agents!

| ALTA ID	Agents Name
1021429	Absolute Title & Escrow, LLC
1155387	Absolute Title of Central Florida
1058562	Abstract Title Services, LLC

How to contact the underwriter directly – maintain the corporate memory

Currently	Registry
Local, home made "cheat sheets"	Centrally maintained by all the underwriters themselves

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How will information be submitted, confirmed, and published in the ALTA Registry?

1. When the ALTA Registry is released, title agents, and underwriter direct offices, will be able to request an ALTA Registry listing via the ALTA Registry Management System (RMS) section of the ALTA website.

2. Underwriters will review and confirm title agent requests to be listed in the ALTA Registry.

3. Real Estate Attorneys will also be able to request a listing by submitting attorney licensing information as confirmation.

4. Confirmed listings for title agents, underwriter direct offices, and real estate attorneys will be published in the ALTA Registry and made available for search.
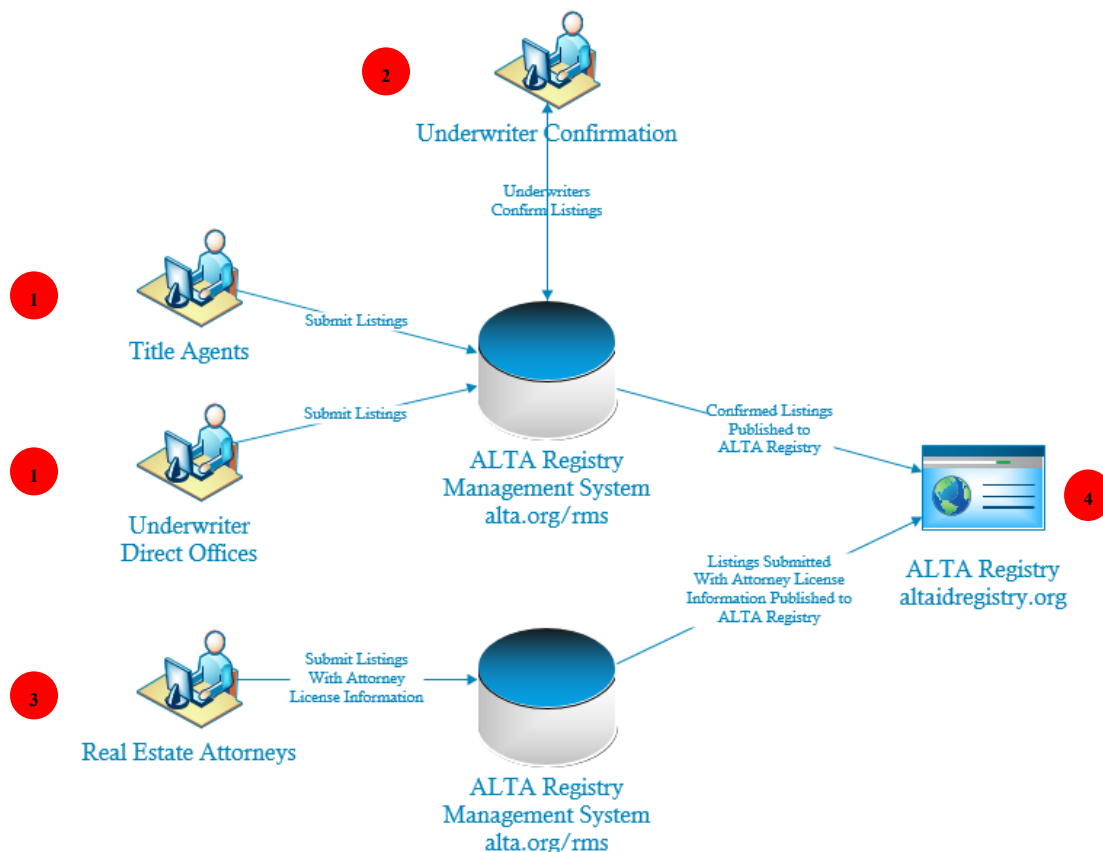
Who Can Search the ALTA Registry?
Any member of the public can perform a Basic search

Manual searching is available to any ALTA Registry visitor. No login is required. Basic information is displayed:

- Company ALTA ID, legal entity name, DBA name, address, phone/fax number, email address, website address, and contact information for a Registry contact person.

- Real Estate Attorney ALTA ID, name, address, phone/fax number, email address, and attorney licensing information (state and number).

Who Can Search the ALTA Registry?

Lenders, via subscription get Detailed Results, this includes the Confirming Underwriters and their contact information

Home » Search » 1165483

ZETA Title Company TX , Inc.

Company Information

ALTA ID	1165483	Website	www.zetatitletx.com
Legal Entity Name	ZETA Title Company TX , Inc.	Address 1	9440 Marsh Ln
DBA Name	ZETA Title Company TX - Branch A	Address 2	
Work Phone	214-826-8597	City	Dallas
Work Phone Ext.		State	TX
Fax	214-826-5982	Zip Code	75220-4924
Fax Ext.		Country	United States
Email Address	registry@zetatitletx.com	DPV/Che/ Dig.	40/1

Registry Contact Information

First Name	Tristan	Work Phone	214-826-8597
Middle Name		Work Phone Ext.	
Last Name	Tester	Fax	214-826-5982
ALTA ID	1165612	Fax Ext.	
Email Address	TTester@regtest.com		

Confirmed Underwriter Relationships ❶

View All Company Locations

Underwriter Name - ALTA ID	Date Confirmed ❶	Your Next Step: Contact the Underwriter for Agent Status
ZETA TCO ALL FOR INTERNAL TESTING ONLY - 1165339	6/21/2017	Website: www.zetatcoall.com Email: ZETAALL@tco.com Phone: 555-777-6666
ZETA TCO PBL FOR INTERNAL TESTING ONLY - 1165341	6/21/2017	Email: zetapbl@tco.com Website: www.zetatcopbl.com Phone: 555-888-7747

Can't find an underwriter relationship? Contact the underwriter directly for more information. *Underwriter Contact Information*

How does the ALTA Registry help?

The ALTA Registry contains three important data elements which can be used to help identify a title agent. In addition, these data points help match entity records across lender, underwriter and technology vendor databases:

- **ALTA Universal ID ("ALTA ID") -** A unique 7-digit number which may have leading zeros.
- **Legal Entity Name -** The name under which the company enters contracts and agreements and files taxes.

- **Address Validation -** Addresses will be displayed for visual validation. The ALTA Registry also shows Delivery Point Validation ("DPV"), a validation process used by the USPS to identify a location down to the unit number in a building. DPV is comprised of zip code plus 4-digit extension plus 2-digit unit plus a check digit and resolves issues with address formatting or abbreviations.
  - The ALTA Registry will provide the 2-digit unit and the check digit. This may help make address matching easier.
  - To learn more about the DPV, visit www.usps.com.

ALTA ID	1165483
Legal Entity Name	ZETA Title Company TX , Inc.
DBA Name	ZETA Title Company TX - Branch A

Address 1	9440 Marsh Ln
Address 2	
City	Dallas
State	TX
Zip Code	75220-4924
Country	United States
DPV/Check Digit 🛈	40/1

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ALTA Registry Download

ALTA offers a subscriptions that allows for a download of the ALTA Registry data. A data download will be available in either Excel or XML and will include the following :

- Terms and Conditions
- Entity Table
- Address Table
- Role Table
- Confirmation Table

No	FIELD NAME	DESCRIPTION	Type	Length	Required	Key	SAMPLE VALUE
1	ALTA_ID*	ALTA ID	varchar	10	Y	PK	0000007
2	Rec_Type	CO (company) or CI (individual)	varchar	2	Y		CO
3	Addr_ID	ID for row in address table	varchar	10		FK	624
4	DBA_Name	Company DBA name	varchar	120			ABC Title
5	Legal_Entity_Name	Company legal name	varchar	100			ABC Title, Inc.
6	Ind_F_Name	Individual first name	varchar	30			Donald
7	Ind_M_Name	Individual middle name	varchar	30			D
8	Ind_L_Name	Individual last name	varchar	30			Duck
9	Ind_Suffix	Individual suffix	varchar	20			Sr.
10	Ind_Title	Individual job title	varchar	32			President
11	Work_Phone	work phone number	varchar	30			555-555-5555
12	Work_Ext	work phone extension	varchar	5			123
13	Fax_Number	fax number	varchar	30			333-333-3333
14	Fax_Ext	fax number extension	varchar	5			789
15	Self_Confirm_Date	last update by organization or individual	datetime				8/26/2016 12:00:00 AM
16	Email_Addr	email address	varchar	200			info@abctitle.com
17	Web_URL	website	varchar	200			www.abctitle.com
18	Registry_Grouping_ID*	ALTA_ID of the ALTA business structure single parent company. Shared by related companies and individuals (attorneys)	varchar	10			0012345
19	UW_Abbreviation	UW short name	varchar	30			ABC
20	Ent_Type_ID	Potential value of 0-5 (0-Not an UW, 1-UW not participating, 2-UW in on-boarding 3-UW confirming PBL only, 4-UW confirming all locations, 5-UW no longer confirming)	int				0
	Notes:						
1		* The ALTA_ID is a 7-digit number that may have leading zeros. For example "0012345". This should be treated as a text field so that leading zeros are retained, similar to how 5-digit zip codes beginning with a '0' are formatted.					

Sample Only

Part 2
Data Refresh - timeline

The ALTA Registry is updated at 12:00 ET each day

Monday	Tuesday	Wednesday	Thursday	Friday
Underwriter cancels Agent in RMS	Registry shows Agent is now "Unconfirmed"			
Agent requests Underwriter confirmation in RMS			Registry shows agent as "Confirmed" by underwriter	
Agent changes minor contact details in RMS	Registry reflects changes			
Agent Adds Branch in RMS			Registry shows branch as "Confirmed" by underwriter	
Agent Deletes Branch in RMS	Registry reflects changes			
Agent changes Legal Name of company in RMS			Registry shows changes "Confirmed" by underwriter	

Q: What happens when an Agent has only 1 Underwriter and is then "Unconfirmed" by them?

A: The agent will remain in the registry for 45 days as Unconfirmed then is auto removed to archive. The agent will only reappear in the registry when another underwriter has confirmed details and business relationship.

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Part 3
Vendor Management Oversight Information

Vendor Management Overview		
Is registry information subject to privacy laws or other regulatory requirements?	No	There is no NPI contained in database. The registry is a platform that is free to join for the constituents and the public has access to contact and location information.
Does the ALTA Registry contain NPI?	No	Nearly all the data contained in the registry is found in the public domain – it's a sophisticated, online public phone book.
Does a lender have to supply consumer data to use the registry?	No	
Does the registry house any lender supplied data?	No	No lender information is required to search the database.
Is the ALTA ID public information?	Yes	
Is the registry online open to all?	Yes	Only lenders have access to download Underwriter information, with a subscription.
Is underwriter contact information available at a record level?	Yes	Underwriters provide their contact information for verifications etc. and these are housed centrally. Each record contains this contact information.
Are ALTA IDs reused?	No	Once an agent no longer participates in the registry their ALTA ID is retired.
Are retired records accessible?	Yes	Upon request ALTA with retrieve specific records using the ALTA ID. Additionally lenders who use the downloads will have possession of historical records in line with their own record retention policies.

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Part 4
Technology and Security

HTTPS/SSL Website

- The system is deployed under HTTPS protocol and secured with SSL.
- SSL certificates create a foundation of trust by establishing a secure connection.
- SSL certificates have a pair of keys: a public and a private key. These keys work together to establish an encrypted connection.

Authentication

- Using Form Authentication: more secure and easier to manage than session authentication.
- Using timeout for session/request: return login page if user session/request reaches timeout limitation.
- Using count down time if users do not integrate with website (time is configured).

Encrypted Password

- The user's password is encrypted in database.
- The stored password in Database is generated by combination of user input, IV key and secret key.
- Using Rijindeal algorithm to encrypt/decrypt password.

Google ReCaptcha

- Using Google ReCaptcha V2 (latest version) protects ALTA Registry Website from spam and abuse.
- Using ReCaptcha in Terms and Conditions for Searching with Customer User without Account makes sure these are human actions and prevent from robot attacks.
- Using ReCaptcha in Create New User Account to prevent automatic registration by robot.
- Using ReCaptcha in Login attempt after 3 times failed.

Coding Convention

- Passed coding convention by using ReSharper tool. ReSharper helps checking coding for defect detection, the communication between components follow security standards, performance standards and making sure that components also conform to the specification requirements as well as testing for their correct functionality.
- Using Dependency Injection to communicate between system components: separate components by interfaces, source code is more secure and reduce components with unnecessary dependencies.

Part 5
Who is ALTA?

The American Land Title Association, founded in 1907, is the national trade association representing more than 6,000 title insurance companies, title and settlement agents, independent abstracters, title searchers, real estate attorneys. Additionally, ALTA represents more than 11,000 policy forms licensees that issue title insurance policies across the country.

With offices throughout the United States, ALTA members conduct title searches, examinations, closings, and issue title insurance that protects real property owners and mortgage lenders against losses from defects in titles.

Based in Washington D.C. ALTA is a non profit association.

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