

Experience for yourself the level of quality that is our standard...offering personalized service delivered by a NASDAQ-traded title insurance company with superior financial stability.

Our Underwriter

Based in Chapel Hill, North Carolina, **Investors Title Insurance Company** is a publicly held title insurance underwriter that writes policies to protect mortgage lenders and homeowners from unforeseen claims made against title to real property.

Investors Title consistently earns exceptional financial ratings.



 A.M. Best Company: Financial Strength Rating of A (Excellent) for excellent ability to meet ongoing insurance obligations (<u>ambest.com</u>)



Demotech, Inc.: Financial Stability Rating[®] (FSR) of A" (A Double Prime), *Unsurpassed* (<u>demotech.com</u>)

At Title Center of Greater Kentucky, LLC, we are committed to providing fast, efficient service while offering high quality title products through Investors Title. VANESSA ABRAMS Agency Marketing Officer Title Center of Greater Kentucky, LLC vanessa.abrams@titlecentergreaterky.com 502.264.2391

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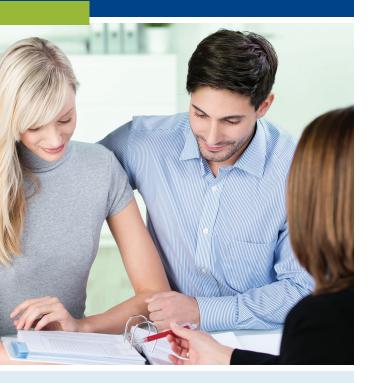
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A Title Agency Team YOU Can Count On



About Us Title Center of Greater Kentucky

We are an agent of **Investors Title Insurance Company**, founded in 1972 and publicly traded on NASDAQ (symbol ITIC) since 1986. Licensed in 44 states, Investors Title is the fifth largest family of title insurance companies in the country.

Title Center of Greater Kentucky has been proudly providing title insurance and related services in Kentucky since 2005. We are a multi-bank owned title agent and we are proud to be affiliated with several Kentucky community banks. Please visit our website to see a list of our affiliate member banks.

Our goal is to provide you and your clients with a positive title insurance experience and unsurpassed customer service. Whether you need assistance with commercial or residential transactions, our team has the expertise to help, the experience to do it right, and the commitment to satisfy your title insurance needs.

We follow ALTA Best Practices.

Our Services

We provide title services to financial institutions, lenders, attorneys, realtors, and builders doing business in Kentucky, Tennessee, Indiana, West Virginia, and Ohio. We can also handle your out-of-state transactions with our large referral network nationwide.

- Title Insurance (residential owners and lenders)
- Commercial Policies
- Expanded Coverage Policies
- Home Equity Line Policies
- Insured Closing Protection Letters
- Online Submission of Searches and Title Updates Available
- No New Survey Coverage for Lenders
- 1031 Exchanges
- On-site Certified Commercial Underwriter
- Industry Education

Our website offers an online rate calculator and title application submissions. We guarantee prompt turnaround of title commitments and policies.

The Customer Experience

What is it like to work with Title Center of Greater Kentucky

We have a partnership-based philosophy so we focus on more than just the immediate needs of our customers. We actively educate the real estate and lending communities on products, claims, and title insurance basics so they can provide better service to their customers.

What We Do, We Do Well

Our agency has built a team of knowledgeable experts who offer innovative products and excellent customer service. Our depth of knowledge enables us to respond quickly and effectively to title related questions, unusual search results, and challenging title issues. We have the insight and ability to process even the most complicated transactions in a timely manner, and we take pride in consistently delivering outstanding title services.

Most importantly, we nurture lasting relationships with those we serve. We know you have a choice, and we want you to choose Title Center of Greater Kentucky as your title insurance provider.

What Our Members Say About

Title Center of Greater Kentucky

⁴⁴We are appreciative of the Title Center's high level of service provided to our lenders and ultimately our customers. The fee income is helpful to our bottom line and does not carry the overhead typically associated with other income sources.⁷⁷

– Dan Mason, Chief Lending Officer – Traditional Bank, Inc.

⁴⁴The staff at the Title Center of Greater Kentucky is great! They are always helpful and willing to provide assistance with a variety of needs. The staff is friendly, courteous, and their professionalism helps the bank to provide a valuable service to our customers. The products offered by the Title Center of Greater Kentucky and their training are invaluable to a community bank.⁷⁷

- Terry Bunnell, Chairman/President/CEO - The Peoples Bank

⁴⁴As a lender, it gives me peace of mind knowing that TCGK is in my corner. With their team of experts, it gives me that comfort level when executing real estate transactions, that my lien is going to be valid and secure. They are always there to help.⁹⁷

- Steve Bray, Vice President/Lender - United Cumberland Bank

⁴⁴One of the first owner's title insurance policies that was purchased at our bank resulted in a claim. My customer purchased real estate in a neighboring community and fortunately, they purchased an owner's title insurance policy following my recommendation. A few years later my customer received legal notices requesting payoff on tax liens that were overlooked by the attorney. After a brief phone call to TCGK, a claim was filed and processing began. The claim was paid; both my customer and the bank were protected. The customer loves the bank because we provided a service that saved him

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a lot of time and money. We are located in a rural area so it was nice knowing that we can turn an issue over to TCGK and not have conflict. The staff at TCGK is very knowledgeable, efficient, and friendly. I am pleased to have TCGK as the quintessential business associate."

Jonathan Wilkerson, President
& CEO – Farmers Deposit
Bank of Middleburg