



Tammac Credit Services



Tammac Credit is a mature organization of motivated, dedicated, service-oriented professionals. We specialize in various real estate services including courthouse abstract research. Our philosophy is simple—bring the highest quality products and services to our clients. That means providing accurate information in an efficient and timely manner, or as we say—provide information that works.

Finding that information is only part of the Tammac Credit story, the other part is transferring that information to our clients—and that is the most important aspect of our company. After all, information can only be useful if it can be accessed easily. Tammac Credit has consistently been at the forefront of technology, evolving to a system where many of our clients are able to place orders online and secure the requested information the same way. Quickly. Efficiently. Accurately.

We are more than just a big computer. Tammac Credit is people and personal service is our cornerstone—always has been. We listen. We anticipate. We don't look to meet our clients' expectations—we expect to exceed them.

Tammac Credit is part of a diversified financial services company, Tammac Holdings Corporation. Tammac Holdings Corporation is the largest independent financial services company of its kind. From its inception, the Tammac Holdings Corporation has forged a competitive niche in demonstrating responsiveness to customer needs.

Tammac Credit—"Your Real World Information Source."



Abstract Research



Real estate transactions require current, reliable data plus specific reports and searches unique to this lending area. Tammac Credit provides it all. Listed below is an outline of the many services we provide.

Residential

Current Owner Property Search – We'll examine the courthouse records on a specific property and provide a detailed search from the current deed of record forward.

Full Title Search – What is the history of the property? Are there covenants, easements or restrictions? Tammac Credit provides a complete property history of the chain of title, helping you avoid lending pitfalls.

Refi Title Search – A second mortgage or equity loan we can provide the information you need regarding the current status of a property.

Judgments – County and State UCC Searches – Searches conducted through public records on file in both the County Clerk's and Secretary of State's offices for any claims against the property of a business or an individual.

Bring Down – The closing is set, now all you need is a final check at the courthouse to assure that all is in order and no changes have occurred since the loan approval.

Commercial

Commercial Current Owner Search – Land records of the vested owner are searched from the current deed forward. This includes any probates, partnerships or corporate documents showing name changes or mergers. You will be able to make an informed lending decision as we thoroughly check for mortgages, assignments and leases as well as Judgments on the business, individual or any signing entity's name.

Commercial Full Title Search – This includes a complete search of the property in question encompassing sixty years in the chain of title. This historical information will report any open liens federal or tax, state or mechanic's. You will also receive information regarding pending suits, municipal claims or leases. It may also include maps such as subdivision, survey or plat maps.



Floods at Your Fingertips



Now you can access flood determinations directly from your PC in seconds. Tammac Credit is setting the industry standard in providing the most accurate, efficient flood hazard determinations in seconds.

It's easy to use and it's continually updated to keep pace with changes in regulatory requirements ensuring compliance with all federal regulations.

This web-based system provides:

- The ability to print standard FEMA flood determination forms directly from your computer.
- Accurate, efficient flood certifications in a fraction of the time.
- A review of all previous flood certification history, as well as print determinations from your portfolio.
- A complete guarantee with each determination, backed by a \$5 million Errors & Omissions Policy from an A+ rated insurer.
- A user-friendly internet interface that enables you to include tax map number and notes in a comments section for each request.
- Internet, modem and fax service to meet the needs of any technical environment.
- Insurance in full compliance with all regulations, including regular updates with regard to any FEMA map panel changes or Letters of Map Amendment.
- Services including Basic Determination, Life-of-Loan Tracking and Census Tract Information.
- The ability to enter information once and have access to a bundle of services in addition to flood determinations such as property searches and appraisals.

Tax Monitoring Services



Tammac's Tax Monitoring Service can save you time and money while reducing liability and providing you with much needed peace of mind. Non-payment of taxes can lead to foreclosure and cause lenders to lose their interest in their property. That's why real estate taxes need to be monitored on all loans and that's why you need Tammac's Tax Monitoring Service.

At no cost to the lender, Tammac can streamline this monitoring process for you. You'll have instant "real-time" access to all loans under service, responsive customer service, unmatched internal quality assurance and a 100% accuracy guarantee all backed by a \$5 million Errors and Omissions Insurance Policy.

Here are some of the Tammac benefits:

- Same prices for commercial and residential loans
- Internet access allows you to create your own audit file at anytime
- Online viewing and printing of reports
- Ability to download reports to data files, such as Excel

Here is how our Tax Services work:

- You log on with an assigned User ID and password
- Input your loan information
- Submit order and upon address verification, print your Tax Service Contract

Tammac will track the taxes as soon as the loan is assigned a contract number.

For your escrowed loans, Tammac will report to you via our website the amounts that need to be paid on every loan you have under service with us, based on the tax cycles in your specific area. You'll even have the ability to create a payment package right there online!

For your non-escrowed loans, Tammac will report to you via our website all delinquencies. You can then choose from a variety of standard delinquency letters or customize your own letter, then simply print on your own letterhead and mail.

Our customer service representatives are the most experienced in the industry and typically return requests within 48 hours. Plus, our accounts managers ensure that customers receive extraordinary service and encourage service improvement suggestions. Call us at 570-821-4600 for an online demonstration today and let us show you how we can make tax monitoring so much easier for you!



Tiger Abstract



Tiger Abstract is your resource for reliable, professional title research and insurance. Whether you are a buyer, seller or lender, Tiger will provide the assurance you need to proceed with your transaction. Tiger provides the utmost quality and efficiency for your cost. We provide accurate, complete, professional title review every time—whether you are a returning client or using us for the first time.

Our experience and longevity in the industry means we are able to anticipate changing market conditions and we are in the forefront of new products and services. This was true with the onset of the Refinance surge in previous years and again today with growing use of Reverse Mortgages.

When you engage Tiger Abstract you are benefiting from a staff of title insurance, settlement and research professionals with years of experience. A title search begins with a trip to the Courthouse to obtain the information needed for a title review. Our goal is to deliver a commitment back to you in three business days and we will acquire the needed curatives while preparing the settlement. We issue the standard form American Land Title Association (ALTA) Owners and Loan Policies, which are used throughout the United States.

Tiger also offers other real estate service product packages at prices to meet your needs and budget, including Tax Monitoring services and much more. For more information call us at 1.888.6TIGER8 (684.4378).



Tammac Credit is Your Real World Information Source. Our clients demand customized services that fit their industry, their computer programs, and that meet rigorous standards of accuracy and timeliness. Information is power—accurate information is priceless. Call us today to discuss any of our information services. We will be happy to customize a system just for you. Here are some examples:

Lenders

- Property Searches
- Appraisals
- Document Filing and Retrieval
- Flood Searches
- Tax Monitoring
- Bring Downs

Abstract Companies

- Title Searches
- Appraisals
- Judgments and Liens
- Flood Searches

Attorneys/Accountants

- Judgments and Liens
- Certified Tax Reports
- Full Title Searches
- Cell Tower Searches
- Environmental Lien Searches



Tiger Abstract provides accurate, complete, professional title review that provides you with the information you need to make lending decisions.

Our services include the following:

Title Insurance

Witness Only Closings

Settlement Services

Escrow Services

Certificate of Title

Reverse Mortgage Specialists