

NEWS YOU CAN USE

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Advantage Title is a proud member of the following organizations:

- Lafayette Regional Association of Realtors
- Greater Lafayette Commerce
- Indiana Land Title Association
- American Land Title Association



PRESIDENT'S MESSAGE

Reflecting on last year's ups and downs, I decide the prospect of new opportunities in a new year is a more encouraging topic. The past and future have a place of great importance, however, the present offers the greatest opportunity to each of us.

The past - last year was another challenging year for real estate related businesses. Advantage Title does not intend to stumble on the things behinds us.

The future - the possibilities of what tomorrow holds can renew and inspire creativity.

The present - "carpe diem," today Advantage Title pledges to seize the day. One opportunity we created for you, our valued customer, is "**News you can use,**" a monthly newsletter that provides a variety of information, includ-



ing real estate-industry facts and figures, community news and getting to know our employees and company.

Advantage Title sincerely thanks you for your support in

2011, and wish each of you a healthy, happy and prosperous new year. - Tom Wells

CUSTOMER SERVICE

We realize our customers have a choice when it comes to choosing their closing and title insurance provider. We also understand the intricate connection between customer satisfaction and repeat referrals; you can't achieve the latter without focusing on the former.

In order to gauge the satisfaction level of our customers, Advantage title rolled out a **Customer Satisfaction Initiative**. This initiative focuses on capturing our customer's

thoughts and feelings about their closing experience through an independent third party survey. The survey offers Realtors, lenders and consumers the opportunity to provide valuable feedback regarding the delivery of our products and services. In particular, the following questions, "Would you recommend the services of Advantage Title to family, friends or colleagues (yes, no, maybe)," and, "Overall how would you rate your closing experience

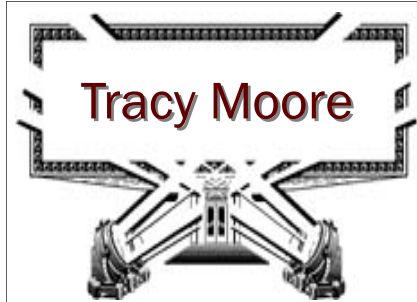
with Advantage Title (1 through 10; 1 - the worst and 10 - the best)," offer management insight into how the customer views our performance in the marketplace. Our 2011, July through December ratings were:

- Would Recommend:
 - 87% yes**
 - 8% maybe**
- Overall Rating:
 - 8.99**

"I enjoy being a closing agent. It's hard work, but rewarding."

EMPLOYEE SPOTLIGHT

The first Advantage "spotlight" shines on **Tracy Moore**. After graduating from high school in 1986, Tracy landed her first job in the title business as a typist. Several years later, Tracy accepted a



Get to know your closing and title team.

position as a closing agent for ReMax of Lafayette, Inc. where she spent 17 years serving buyers, sellers and Realtors. In May of 2007, Tracy joined Advantage Title. Since her arrival, Tracy has successfully handled thousands of purchase and refinance settlements.

During our interview, Tracy commented about being a closing agent, "I enjoy being a closing agent. It's hard work, but rewarding. One of the aspects I enjoy most is meeting new people and making new friends."

Fun Facts about Tracy:

- **Favorite restaurant** - Beef House
- **Favorite food** - Steak and potatoes on the grill
- **Favorite movie** - Forest Gump and Big
- **Favorite actor** - Tom Hanks
- **Favorite music genre** - Country
- **Favorite artists** - Martina McBride and Faith Hill
- **Favorite sport** - Enduro racing (Craig is a racer)
- **Best day** - meeting her husband Craig and giving birth to her children Michel and Kalin
- **Interesting Travel** - hot air balloon ride in Lafayette

"If you're a small business or self-employed..."

TAX TIPS

With tax season right around the corner, it is never too early to prepare. The IRS web site offers valuable information, however it does not replace your tax consultant. The online tax center offers tools and resources for small businesses and self-employed (**IRS Tax Tip 2012-17, January 26, 2012.**)

"If you're a small business or a self-employed individual who needs answers to tax questions, educational materials or tools to help you run your business, check out the IRS's Small Business and Self-Employed Tax Center on this website."

Resources such as:

- Small business forms and

publications,

- Online applications for an Employer Identification Number,
- Employment tax information, and more are available at: <http://www.irs.gov/newsroom/article/0,,id=252883,00.html>

www.advantage-title.com



Advantage Title is located in the Renaissance Building of downtown Lafayette - 250 Main Street, Suite 550. Some of the amenities our customers enjoy, include:

- **Free customer parking** in the Renaissance garage - your ticket will be validated by our receptionist or closing agent
- **Refreshments and snacks** - upon arrival you will be offered a variety of beverages

from bottled water, pop and hot coffee to an assortment of freshly baked cookies

- **Free WiFi access** - should you need a wireless internet connection, the receptionist will provide you with an access code upon your request



- **Copies of your closing documents** - whether you are a Realtor, lender, buyer or seller, you will receive a copy of your closing package prior to leaving

- **Customer friendly website** - access information about any number of

real estate related topics at Advantage Title's website.

Advantage Title

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we're on the web
www.advantage-title.com

"We are more than just a title company"

OUR SERVICES

Closing Services

- Residential Purchase Closings
- Residential Refinance Closings
- Residential Equity-Line Closings
- Commercial Purchase Closings
- Commercial Refinance Closings
- Commercial Equity-Line Closings
- Witness Only Closings
- Notary Services
- Recording Services
- Subordination Facilitation
- Customer Requests Available

Title Services

- Owners Title Insurance
- Lenders Title Insurance
- Foreclosure Guaranty Certificates
- Title Abstracts
- Title Reports
- Property Tax Information
- Document Retrieval
- Deed Preparation
- Power of Attorney Preparation
- Loan Document Preparation
- Custom Requests Available

REAL ESTATE TRENDS

National - According to the National Association of Realtors, January 20th news press release, "existing-home sales continued on an uptrend in December, rising for 3 consecutive months and remaining above a year ago."

2010

- home sales: 4.19 million
- December fixed rate: 4.71

2011

- home sales: 4.26 million
- December fixed rate: 3.96

To read on go to: http://www.realtor.org/press_room/news_releases/2012/01/ehs_dec

State - According to the Indiana Association of Realtors, Inc., January 23, 2012 Press Release, "Statewide, there were 220 more homes sold in 2011 than in 2010. The median price of all 57,985 homes sold in Indiana last



A look at real estate trends in 2011.

year was \$112,900, which is 0.8 percent more than the median price of all homes sold in 2010. The average price of all homes sold last year was \$135,183, which is a 1.7 percent increase over 2010." To read on go to: <http://www.indianaishome.com/>

files/
Press_Release_1_23_12.pdf

Local - According to the Indiana Association of Realtors, Inc., Indiana Housing Market Update, Tippecanoe County, realized slight declines in both new listings and closed sales for 2011 compared to 2010, however, during the same time period, the median sales price improved.

2010

- listings: 2,948
- closed sales: 1,632
- median price: \$122,500

2011

- listings: 2,713
- closed sales: 1,594
- median price: \$124,500

For more information go to: <http://www.10kresearch.com/reports/IAR/Tippecanoe-County.pdf>

