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RamQuest's op2 Solution:

A Case Study

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RamQuest's op2 Solution

op2 is a hosted environment for RamQuest's software solutions that conforms to all of the ALTA Best Practice standards for an IT environment and is designed to offer the highest level of security, availability and redundancy in the title and settlement industry today.

How many title agents employ the cloud to host their title and settlement solution?



Title industry survey conducted by LTM, and independent 3rd party company.

How is op2 different?

op2 is the only underwriter-grade, hosted, private cloud solution in the title and settlement industry that features the complete RamQuest software suite. Under CFPB requirements, lenders are responsible for compliance - starting with title and settlement providers and extending to selected service and hosting providers. As a result, lenders demand the security and the level of responsibility that can only be offered by a private cloud solution, wholly owned and backed by a national underwriter.

Is op2 for me?

Hosting your own software on your own network or on a public cloud is something that you can do, but you should ask yourself "Do I really want this responsibility?". op2 eliminates the liability, overhead and hassle associated with maintaining your own network or a public cloud hosting service.

About RamQuest...



At RamQuest, we continuously strive to nurture our customers' success by tirelessly delivering the most innovative technology and creative service offerings. RamQuest enables title and settlement operations with our fully integrated closing, escrow accounting, imaging, transaction management, digital marketplace and digital signing solutions. op2 is the hosted environment for the RamQuest solutions that conforms to all the ALTA Best Practices standards for an IT environment and is designed to offer the highest level of security, availability and redundancy for your RamQuest software in the title and settlement industry today.

An ALTA
Elite Provider
since 2015.



Castle Title on op2

"op2 is invaluable to me. My only regret is not switching to op2 years ago. BEST. MOVE. EVER."

About the Company...



Established: 2006

Employees: 3

State(s) served: Maryland, Pennsylvania, Delaware, Virginia

Castle Title is a small title company that opened its doors in 2006 operating in a server environment. With neither the need nor the financial resources for a full-time IT person, Castle Title opted to contract for IT help on an as needed basis. The challenge was that the IT resource they selected also had a "real job" which often meant they had to wait for help. And, many times that wait would stretch from hours into days.

op2 and Castle Title...

op2 is a platform designed to run your business your way.

Gone are the days of upgrading Microsoft Office when new versions come out and paying Office 365 invoices, production solution license and maintenance fees, and IT support invoices. op2 is one stop shopping for a completely managed solution in the title industry.

op2 allows your business to grow.

Adding licenses is simple and with op2's set cost budgeting is easy. Gone are the days of large, upfront license and annual maintenance fees.

Castle Title's story...

"In January 2017, our server crashed. It was the worst day of my nearly eleven years in title. I thought we were protected from a server failure because we backed up our database to both the cloud and a local drive daily. The problem was that we were unknowingly backing up corrupted data," said Castle Title President and CEO David Kramer.

Castle Title's business came to an abrupt halt in the winter of 2017 when their server crashed. The company was down for almost a week and, with nothing but corrupted data to fall back on, was facing the very real possibility of losing every document and every file, dating back to the day they opened their doors.

The challenge was, first and foremost, to get Castle Title up and running and able to service their customers and, second, to keep something like this from ever occurring again. And that is exactly what happened. RamQuest's technical team was able to recover almost all of Castle Title's data, and Castle Title was able to get back to the business of servicing their customers. All that was left was to put safeguards in place to ensure this would never happen again.

The assurance that they would be able to service their clients without fail was critical for Castle Title, as was a host that was fully accountable and would serve as their full-time IT support. Another area of focus for Castle Title was their RamQuest solution. "I wanted Complete Closing in an environment that was continually backed up with multiple redundancies. And, it was equally important that my instance of Complete Closing would automatically be updated with current releases and insurance rates as they were released," said Kramer. op2 met all these requirements and more.

Kramer goes on to say that "selecting op2 was simple. I know that there are several companies that host RamQuest's solutions, but I was not interested in them. With op2, I have the reliability of RamQuest – the team and the solution – hosted on a network of unprecedented reliability and sophistication."



"op2 is invaluable to me. My only regret is not switching years ago. It took almost losing all of my data – which would have cost me, my company and my staff everything – to realize that businesses can't afford to build a server environment that matches the safety, security, and reliability of op2."

- David Kramer, President/CEO



H.B. Wilkinson on op2

About the Company...



Established: 1983

Employees: 35

State(s) served: Illinois, Iowa and Wisconsin

H.B. Wilkinson Title Company is one of the oldest firms offering land title services in Northern Illinois. The company provides an innovative range of title insurance, escrow closing, construction escrow and real estate information services. H.B. Wilkinson sees the title industry moving rapidly toward a digital realm and understands that this means quick and frequent changes. The company intends to be at the forefront of the title industry as it makes this progression. Therefore, when they decided to move to a hosted solution, it was particularly important to find a partner that would support them in this intent.

op2 and H.B. Wilkinson...

op2 is budget friendly.

With op2 there are no upfront licensing fees and you can add or remove licenses as needed, with no penalty. All you need is a laptop or desktop computer, an internet connection and a printer to significantly reduce your IT overhead and no longer have to maintain a physical network.

op2 reduces IT-related hassles.

op2 understands all of the regulatory compliance requirements facing today's title operations and eliminates the liability and overhead associated with maintaining your own network or a public cloud hosting service.

H.B. Wilkinson's story...

In 2014, the management team of H.B. Wilkinson Title Company found themselves faced with the need to upgrade the company's server network. This, coupled with ever-increasing costs to maintain security, spurred the company's decision to move to a hosted solution.

H.B. Wilkinson had very specific goals for choosing a hosted solution. Terrie Miller, chief operations officer at H.B. Wilkinson, explained that gaining efficiency and increasing productivity were both very important. But, according to Miller, "the ability to control costs while enjoying a much higher level of capability and security was absolutely critical." Additionally, the company wanted to reduce hardware, software and IT personnel expenses while ensuring they could fully comply with new IT requirements from the inevitable implementation of ALTA Best Practices.

After confirming that RamQuest's op2 met all of their requirements, a long-standing relationship and confidence in the company's leadership team solidified H.B. Wilkinson's decision to select op2 as their hosting provider.

Since moving to op2, H.B. Wilkinson has stabilized IT costs and is now able to fully focus on their core competency, title insurance and settlement services. Miller confirmed, "Now we spend our time working on our title and settlement business. High level data center technology issues are no longer part of our day."

The company is also enjoying the convenience of automatic updates to their RamQuest production solution. "op2 handles all of the updates to the system. Our team does not have to deal with numerous updates or potential difficulty of installing an update," commented Miller.

And, the op2 environment keeps H.B. Wilkinson fully compliant with industry regulatory and security requirements. "The security is key," said Miller. "op2 provides everything we need to be compliant with ALTA Best Practices Pillar 3. This is a huge benefit to us...and to any company considering a hosted solution."

"Because op2 meets all the ALTA Best Practices requirements for an IT environment, we have everything that we need to be compliant in the midst of today's ongoing regulatory changes. This is a huge benefit to any company considering a hosted solution."

- Terrie Miller, COO



Affirmative Escrow on op2

"The sky is the limit with RamQuest and op2."

About the Company...



Established: 2001

Employees: 11

State(s) served: California

Affirmative Escrow, located in Thousand Oaks, California, has been providing escrow services to Ventura County for over 16 years. Licensed as an Independent Escrow Company under the California Department of Business Oversight, Affirmative Escrow has earned the honor of being named "Best Escrow Company" for four consecutive years by the Ventura County Star newspaper. Affirmative's team prides itself on having maintained the highest level of service to customers amid the industry's ever-changing technology and increasingly stringent regulations. And they can do this because they have "the latest, most technologically advanced escrow processing platform in existence." For Affirmative Escrow, this platform is op2.

Affirmative Escrow's story...

Three years after selecting RamQuest's on-premise solution, Affirmative Escrow was ready to make the move to a hosted environment. "I work remotely on a regular basis," commented Brynne DesMarteau-Ray, general manager and escrow officer at Affirmative Escrow. "When I realized that a hosted solution would allow me to do that anywhere I had my laptop and the internet, I knew it was time to look at the cloud."

Security was first and foremost for Affirmative Escrow in their selection of a hosted solution. Finding a system with heightened security levels to protect data from both physical and online threats was non-negotiable. With features that include NPI data protection, email encryption, multi-factor authentication and an SSAE 16 certified data center, op2 easily met Affirmative's security requirements (and more). DesMarteau-Ray says that choosing op2 was an easy decision. "We already loved RamQuest and we trust the product and the company."

Since moving to op2, Affirmative has also been able to fully move to paperless processing. Affirmative is far more efficient than before and clients are kept informed with automated emails. But the real proof is in the numbers. Affirmative's cost for paper has decreased by 50% and their receptionist is now spending time on revenue generating activities because in-coming call volume has been cut in half.

Affirmative has a goal to increase business by 10% in 2017...and then another 10% in each subsequent year. DesMarteau-Ray sees op2 playing a primary role to help them achieve this goal. "op2 will allow us to continue to streamline our operation and gain more market share. op2 is invaluable to our operation. I can't imagine escrow without it."

op2 and Affirmative Escrow...

op2 supports a virtual office.

op2 gives you 24/7 access to your RamQuest software from anywhere - the office, home, a closing, or on the beach - that you have internet access.

op2 meets your security demands.

op2 conforms to all of the ALTA Best Practices standards for an IT environment. Its designed to offer the highest level of security, availability and redundancy for your RamQuest software in the title and settlement industry today.



"I would not want to do business without op2 - it's invaluable to our operation and I can't imagine escrow without it. Moving to op2 will be one of them best decisions you'll ever make for your business. Just do it!"

*- Brynne DesMarteau-Ray,
Gen. Manager*





Learn more: [RamQuest.com](https://www.RamQuest.com)

