

Closing the Green Real Estate Loop.

The importance and benefits of Greening the title and escrow portions of the real estate transaction.

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The Situation

- At a single closing, **500 pieces of paper** are generated.
- With an estimated 5 million residential sales forecast in 2008, combined with 2.8 million refinance transactions, a total of **7.2 million reams of paper** would be used.
- This translates to more than **450,000 trees** consumed...each year.



The Opportunity

- An end-to-end “Green” real estate transaction process to **rethink** the way to do business.
- Stewart’s paperless, electronic closing process and Green Certification **program meets four core environmental practices**: reducing, conserving, increasing efficiency and recycling.



The Vision

- Enhance internal operations and **“return-on-environment”**
 - Be leader within real estate industry’s ecological movement.
- Detail all efforts to be **executed and reported**
 - Ensure quality and standardization goes uncompromised.
- **Set industry standards**
 - Define “Green title and escrow company” for the industry that sets the bar for all title and escrow companies.



The Green Title Policy

- **Greatly reduce the amount** of paper consumed in the title and closing process.

- Uses Stewart's software technologies, SureClose® and eClosingRoom™, which allow environmentally-sensitive

customers to do four very important things:

- order their title and escrow services
- request their title commitment and closing statement
- read their closing documents
- close their home – all online



The Green Offices

- At Stewart, our offices are also **moving toward** being Green.
- This program sets up the certification which will award points to participating offices **based on how Green it is in five key areas:**
 - Environmental mindfulness
 - Mixed-use recycling
 - Advocacy
 - Associate action
 - Creative eco-solutions



The Expectations

- Doing the right thing!
- Reduced negative impact on environment
- Meet customer expectations
- Higher Associate moral in down market.
- Incremental business growth
- Reduced resources





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