

Measuring the Complexity of Title Production: A Study of Operational Demands, Risks, and Curative Challenges

BACKGROUND

Title companies do far more than facilitate closings—they identify risks, resolve defects, and ensure buyers and lenders receive clear and insurable title. Building on the 2024 report, [More Than Pushing a Button](#), this study examines the operational complexity of title production and curative work. It analyzes the documents reviewed, the issues encountered, and the actions required to clear title and protect consumers.

Conducted in partnership with ndp | analytics in 2025, the survey captures the time, resources, coordination, and expertise title professionals invest to produce a clean, insurable title.

This report is organized into four sections:

- **Section 1:** Survey Demographics
- **Section 2:** Fraud Prevention
- **Section 3:** Operational Workflow for Title Production
 - **3A:** Search and Examination
 - **3B:** Resolving Existing Title Issues
- **Section 4:** Conclusion

SECTION 1. SURVEY DEMOGRAPHICS

This study analyzed 449 responses from ALTA members and businesses across the broader title insurance industry, representing 47 states.¹

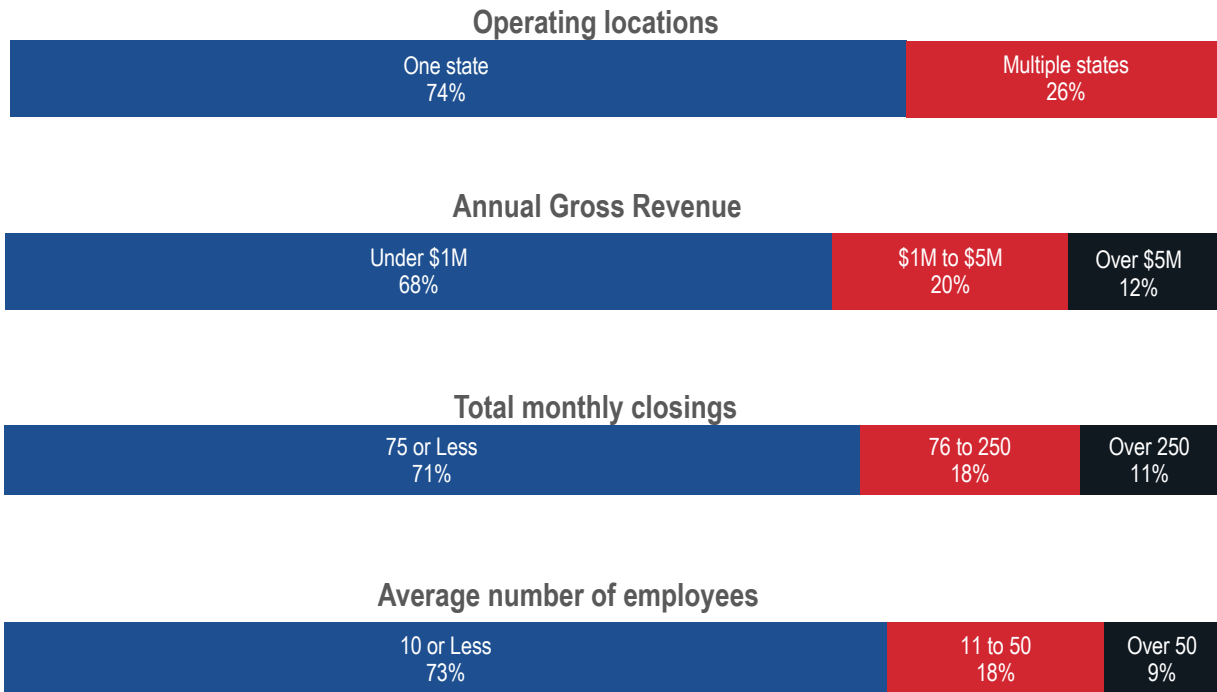
Most respondents serve **single-state markets (74%)**, while 26% conduct business in multiple states. Respondents' reported revenue levels reflect the industry's predominately small-business structure: **68% reported annual revenue under \$1 million in 2024, 20% reported \$1–5 million, and 12% reported more than \$5 million.**

Transaction volume varied widely. **Seventy-one percent completed 75 or fewer closings per month, 18% handled between 76–250, and 11% exceeded 250 closings** monthly.

Workforce size followed a similar pattern. **Nearly three-quarters (73%) employed 10 or fewer people, 18% employed 11–50 and 9% employed more than 50** (Figure 1).

¹ Respondents in this survey did not operate their businesses in Alaska, Hawaii, Idaho, and the District of Columbia.

Figure 1.
Selected Demographics of Survey Respondents

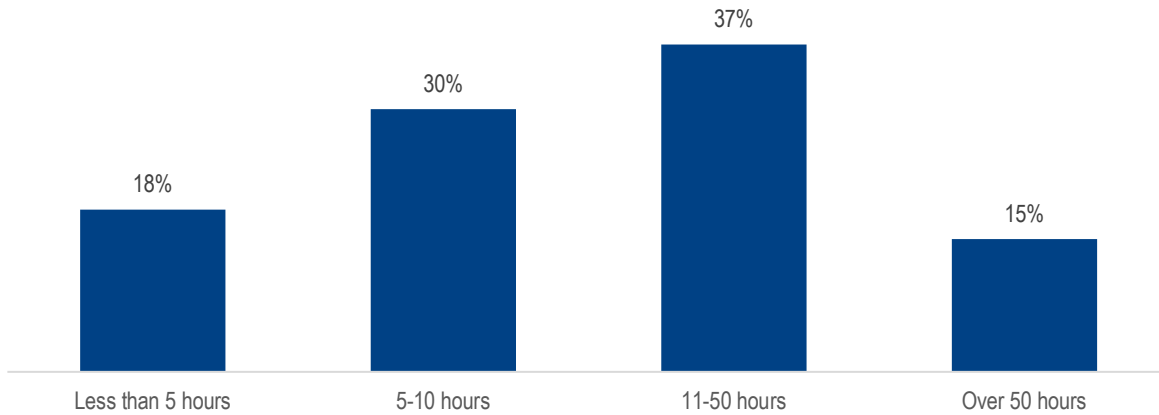


SECTION 2. FRAUD PREVENTION

Title professionals devote significant time to fraud prevention. More than half of respondents (52%) spend at least 11 hours per month on anti-fraud measures. Of those, 37% dedicate between 11 and 50 hours monthly, while nearly 15% spend more than 50 hours addressing fraud-related risks (Figure 2).

Time devoted to fraud prevention varies by company size. Over 55% of companies dedicating more than 50 hours per month report annual revenue of at least \$1 million.

Figure 2.
Hours dedicated to fraud prevention per month



SECTION 3. OPERATIONAL WORKFLOW FOR TITLE PRODUCTION

Producing a clean and insurable title requires a structured, multi-stage process designed to identify and resolve risks before a real estate transaction closes. This workflow begins with a comprehensive search and examination of the property’s history and continues through curative actions to address any issues discovered. Together, these steps ensure that buyers and lenders receive an insurable title.

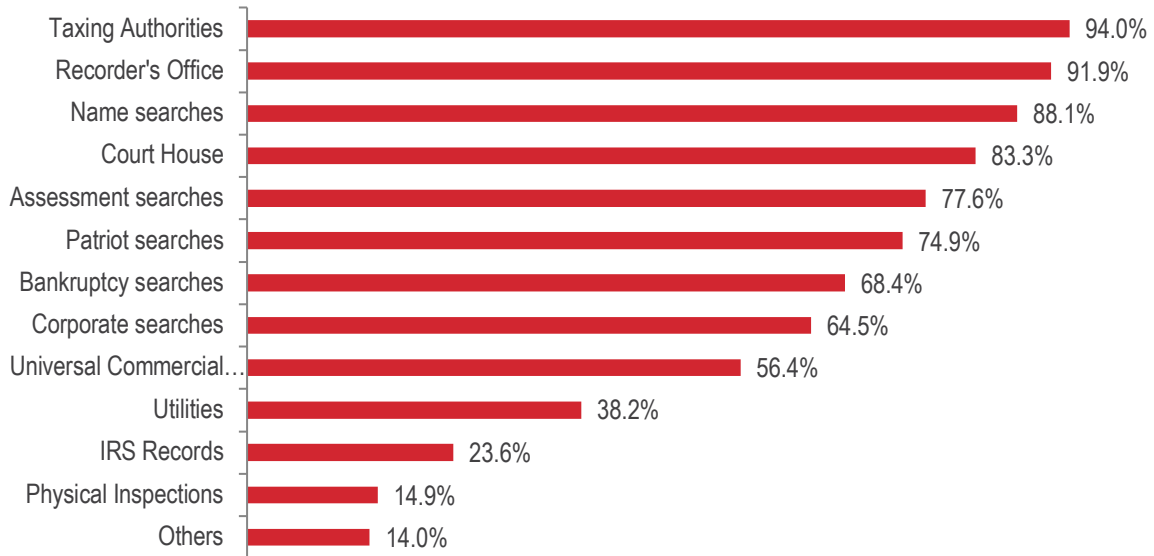
SECTION 3A. SEARCH & EXAMINATION

Before a buyer or lender can rely on a property’s title, a title professional must conduct a comprehensive search and examination of the property’s history—often spanning decades—to identify anything that could jeopardize ownership.

This process begins with gathering a wide range of public records, including deeds, mortgages, liens (such as tax, judgment, and child support liens), HOA and municipal assessments, probate filings, and easements. These records establish the true condition of the title and reveal issues that could affect a buyer’s property rights.

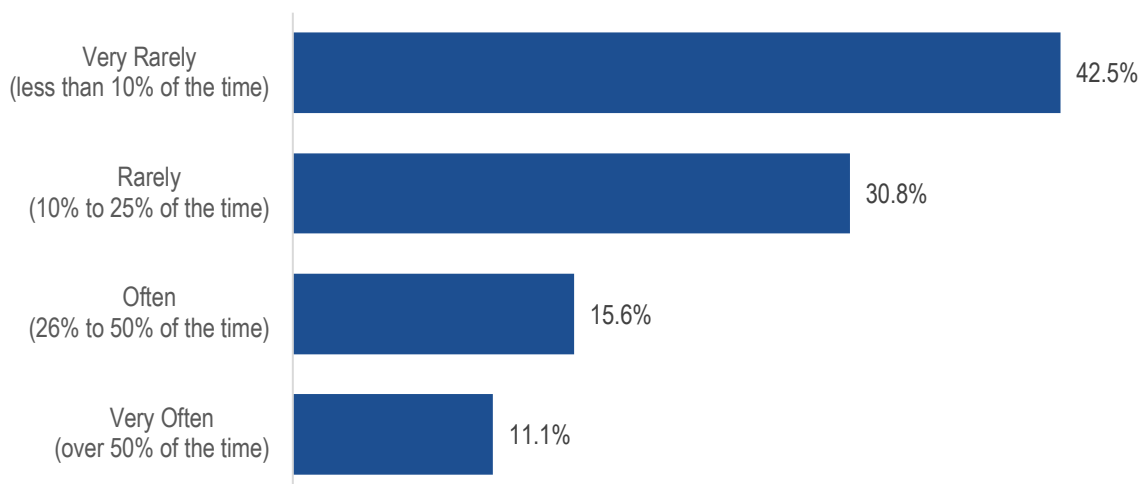
To complete this review, businesses rely on multiple sources. **Nearly all respondents access documents from both Taxing Authorities and the Recorder’s Office** to verify ownership, liens, and encumbrances. Title professionals also use additional tools—**name searches, court records, assessment records, and other public filings**—to uncover risks that may not be immediately apparent (Figure 3).

Figure 3.
Sources needed to fulfill a search requirement



While most records are available digitally, access is not universal. More than 73% of respondents reported they rarely need to visit a physical location to retrieve documents. However, 27% must obtain records in person—adding time, cost, and potential delays to the title production process (Figure 4).

Figure 4.
Requirement for In-Person Verification of Source Documents



The volume of documents reviewed underscores the depth of this work. Each document represents a potential issue to be analyzed— and each resolved issue represents a risk removed from the transaction.

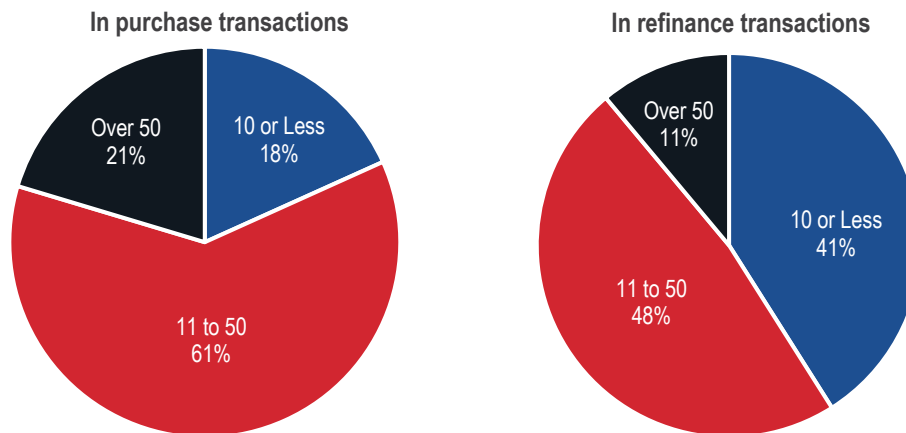
For **purchase transactions** (Figure 5):

- 61% reviewed 11–50 documents
- 21% reviewed more than 50
- 18% reviewed 10 or fewer

For **refinance transactions** (Figure 5):

- 48% reviewed 11–50 documents
- 11% reviewed more than 50
- 41% reviewed 10 or fewer

Figure 5.
Average number of documents identified for review for purchase and refinance transactions

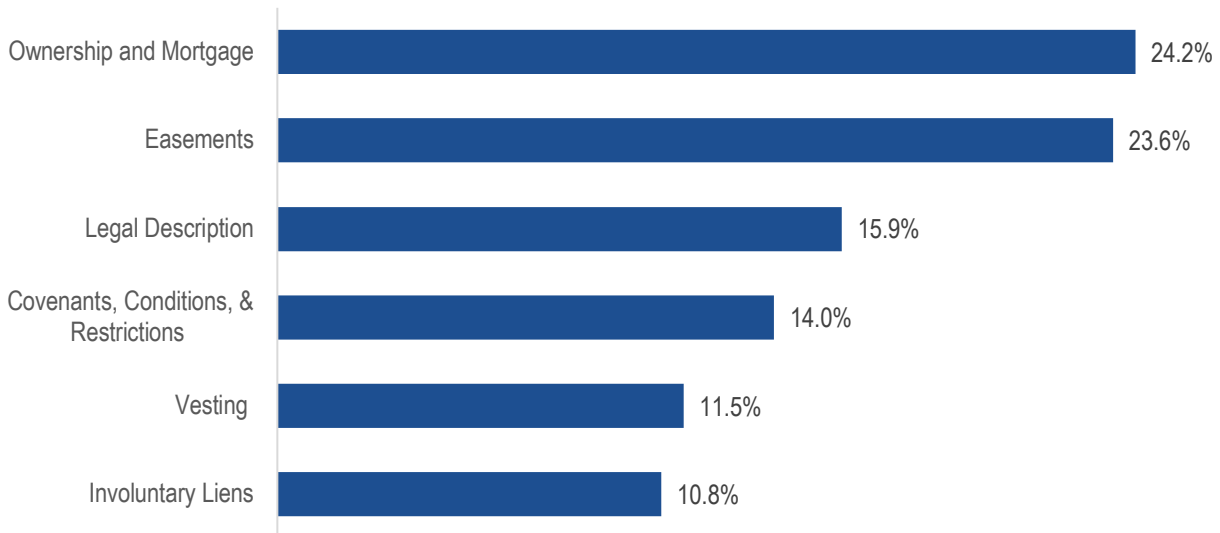


Businesses encounter varying levels of difficulty when reviewing documents tied to key title risks. Ownership and mortgage records, along with easements, were identified as the most challenging—reflecting the complex legal rights, priorities, and uses they often involve.

As Figure 6 shows, **24.2%** of respondents identified **ownership and mortgage documents** as the hardest to review, closely followed by **easements** at **23.6%**. By comparison, documents related to **vesting (11.5%)** and **involuntary liens (10.8%)** were viewed as less challenging, as they tend to be more straightforward to verify and resolve.

This distribution highlights where the greatest analytical burden lies—and underscores the expertise title professionals bring to resolving the issues that pose the highest risk to buyers and lenders.

Figure 6.
Respondents ranked the most difficult documents to review



SECTION 3B. RESOLVING EXISTING TITLE ISSUES

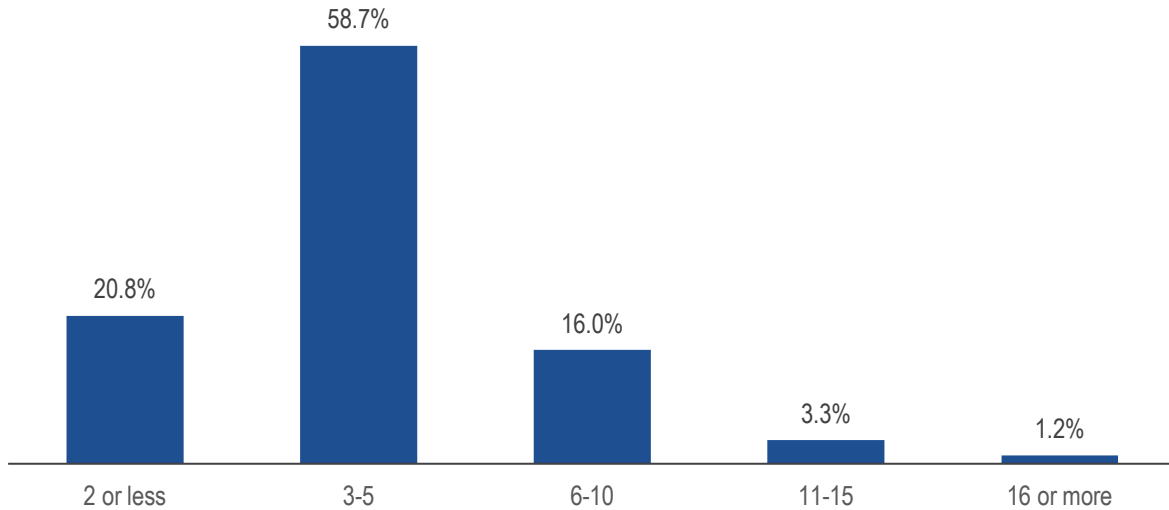
Search and examination routinely uncover issues that must be resolved before a property can be transferred. This phase—known as curative work—includes the actions required to correct defects and clear outstanding obligations.

Curative efforts may involve paying off outstanding mortgages or HOA dues, clearing liens (including tax or child-support liens), correcting errors in prior deeds, updating legal descriptions, and resolving ownership discrepancies.

Without curative work, buyers could unknowingly become responsible for legal or financial liabilities associated with the property. A title policy cannot be issued until these issues are resolved, making resolving these issues a critical safeguard for all parties.

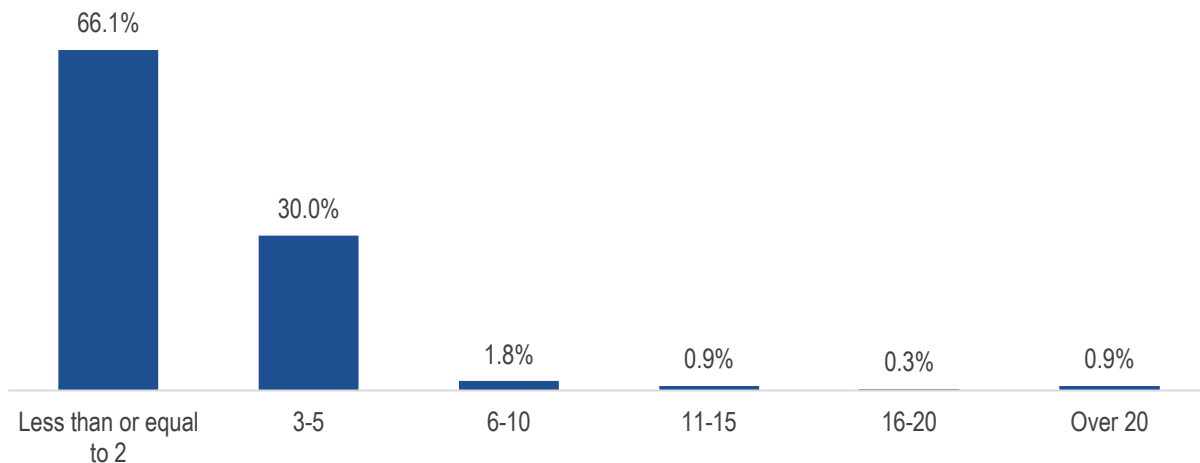
Nearly **60%** of respondents reported removing **3–5 requirements or exceptions** from the title commitment in order to close. More than **20%** cleared **six or more** requirements—indicating a higher level of complexity—while fewer than **21%** removed **two or fewer** items (Figure 7).

Figure 7.
Number of requirements or exceptions in the commitment needed to be removed to close



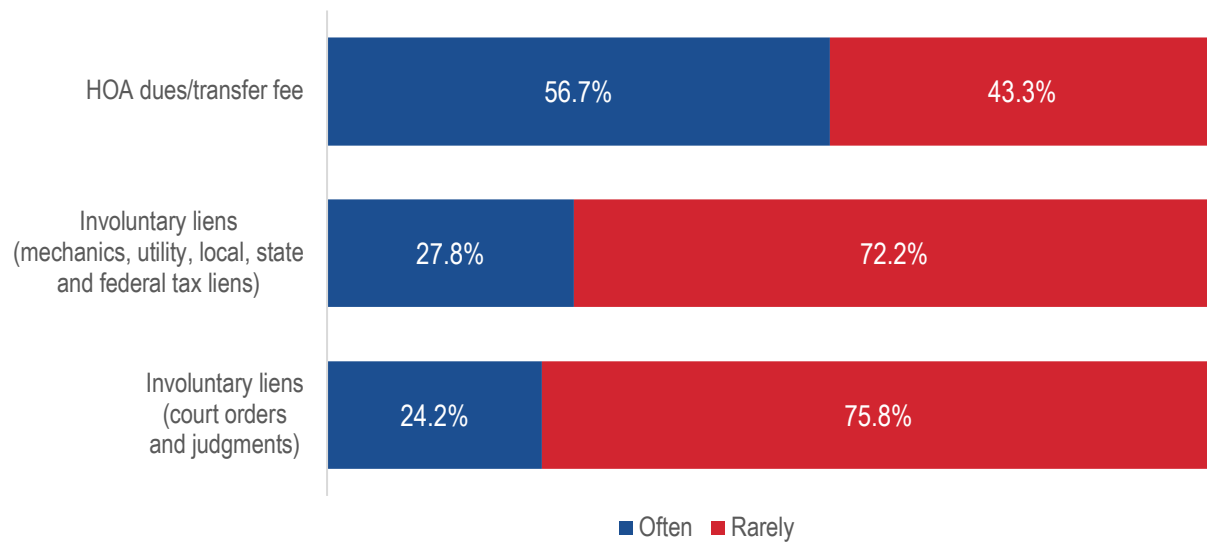
Payoffs are also a routine part of the curative process. More than 66% of respondents reported obtaining two or fewer payoffs, while about 30% secured 3–5 payoffs. Fewer than 4% required six or more (Figure 8).

Figure 8.
Number of payoffs needed to close



Mortgage payoffs are by far the most common obligation cleared during curative work, occurring in more than 90% of transactions. HOA dues and transfer fees are also common, appearing in nearly 57% of transactions. In addition, involuntary liens—including mechanics, utility, tax, court-ordered, and judgment liens—arise in roughly one-quarter of transactions and must be resolved prior to closing (Figure 9).

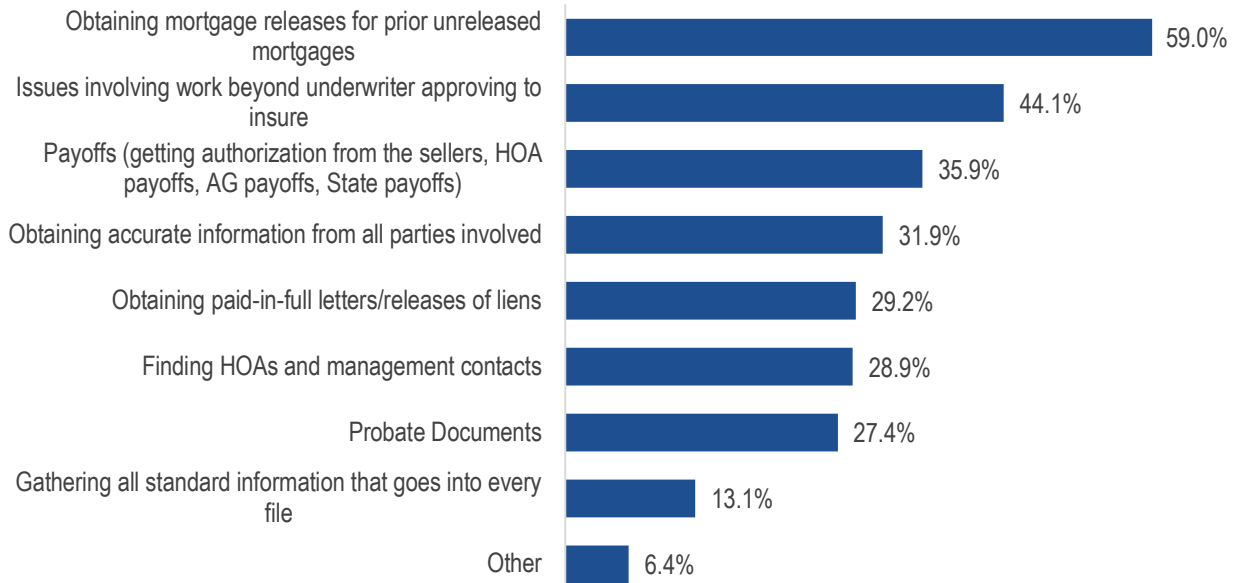
Figure 9.
Share of transactions with payoff requirements



The curative process presents distinct challenges. Nearly 59% of respondents identified obtaining releases for prior mortgages as their most significant pain point. Another 44% reported difficulties with issues requiring action beyond standard underwriting—such as gaps in the chain of title, corrective instruments involving prior owners, and probate estate matters. Additionally, nearly 36% cited logistical challenges related to obtaining and coordinating payoffs (Figure 10).

Together, these findings illustrate that resolving title issues is not incidental to the transaction—it is central to producing a clean and insurable title.

Figure 10.
Significant pain points in curative work



SECTION 4. CONCLUSION

Housing affordability extends beyond monthly payments—it also depends on protecting homeowners and lenders from financial risks that can have lasting consequences. Real estate transactions have become increasingly attractive targets for sophisticated criminal schemes, including wire fraud, identity theft, forged deeds, and seller impersonation. A majority of title professionals dedicate substantial time each month to identifying and stopping these threats before closing. Fraud and forgery risks, which are not discoverable through a public records search, represent the largest segment of title claims, underscoring the financial stakes involved and the importance of prevention.

The findings of this study demonstrate the substantial time, skill, and coordination required to produce a clean and insurable title. Title production demands extensive research and analysis of public and private records, often spanning decades of property history. Most transactions require review of 11 to 50 documents, and more than one in five purchase transactions involve over 50 documents. While many records are accessible digitally, more than a quarter of title professionals must still obtain documents in person—adding time, cost, and operational complexity. Ownership, mortgage, and easement records consistently present the greatest analytical challenges.

When issues are identified, curative work becomes essential. In most cases, multiple commitment requirements must be cleared and payoffs coordinated before closing can occur. Nearly **60%** of respondents must remove **3 to 5 requirements** from the title commitment before closing. **Over 66%** of title professionals

obtain **up to two payoffs**, while **30%** secure **three to five**. Mortgages are by far the most common payoff, followed by HOA dues and transfer fees.

The complexity of curative work varies widely. Securing releases for prior mortgages remains the most significant challenge for many professionals, and a substantial share of transactions involve issues that fall outside standard processes. These realities underscore that producing a clean title is not automatic—it is the result of careful analysis, problem-solving, and risk mitigation performed before a transaction closes.

Together, these findings highlight the essential role title professionals play in strengthening the integrity of real estate transactions. By identifying and resolving risks before closing—and by providing insurance protection for those risks that cannot be fully discovered or cured—title insurance promotes certainty, stability, and consumer protection in the housing market. At the same time, sustained modernization efforts across the industry have increased efficiency and innovation, contributing to a 5% nominal decrease² in the cost of title insurance coverage in recent years while preserving the reliability of the land title system.

² Source: Industry analysis of NAIC Form 9 Annual Statements