



Owners' Box Perspectives

Power of Collaboration

Featuring Torrie Poehls

In this new installment of our *Owners' Box Perspectives* series, Torrie Poehls, owner of Brazos Valley Title, talks about learning the title business, sharing the customer's excitement and more.

The following interview has been edited for brevity and clarity. In addition to reading the interview transcript below, you have the opportunity to hear Torrie in her own voice via these introductory videos featuring Torrie: [Power of Collaboration](#) and [Sharing the Customer's Excitement](#).

You got into this business without experience in it other than some legal probate and estate planning work. What's that like to buy an agency without experience in the industry?

That's right – I never worked for an agency or an underwriter before I got into this business. In fact, when we bought our agency four years ago, I had zero experience in the title industry, which probably sounds completely crazy to you, but looking back on it now it's probably better that I had no experience, because I think that I probably would have been intimidated. This business is way more complicated than I expected it to be. I love that about our industry now, but before I bought this business, had I known what it was going to be like, I think I would have been too intimidated to jump out there and buy my own title company.

How I got into this is kind of a funny story. My husband and I were buying a house at the time and there were some unusual things that came up in our title search. I helped the attorney at the title company cure those items, and I remember finding it all very interesting. I thought, I could do this kind of work, and just a year or so later I found out that in my hometown a woman was selling her title company. My husband and I were living in Fort Worth at the time and we're both from small towns, so an opportunity to move back to Glen Rose, my hometown, was a great fit and a lot of things just fell into place.

I think getting into this business without experience was in one way an advantage. I didn't have any idea of how things should be. I didn't have any preconceived notions of how our processes

and procedures should be. Everything really just happened organically and I learned as I went. Of course, my underwriter was a big help.

Coming into this industry without much experience, you must have learned a lot along the way. Anything you learned that stands out?

Something that I've had to learn to do is not be afraid to ask questions. The title business is complex, and it was shocking to me how many different subject matters you must learn in order to provide quality service to our customers. So for me, it was important to figure out that there's no shame in asking questions. My underwriter rep told me once that "there is no finish line in this business", and I have found that to be completely true.

That's something I do love about this businesses, though - you're constantly being challenged to learn more. You just have to embrace the chaos.

How did you and your team weather COVID?

We're really fortunate that Somervell County, where our office is located, wasn't hit as hard as some other areas of Texas, so it didn't impact our community in the same way. We vetted people before they came in the office, and all of us wore masks, but our focus was making our customers feel comfortable. The main difference for us over the last year was the volume of work. We had an influx of orders, especially refis, and I think we might have fulfilled twice as many orders as we usually do, so that was more of a challenge for our office than COVID.

You're an attorney and an agency owner. What are the advantages of being a lawyer and an owner? Are there disadvantages?

There are definitely more advantages than disadvantages. For example, I'm very integrated in the files. Right now I'm our escrow officer, so I'm already aware of what's going on and I make decisions on how we're going to cure any issues as we go along. I don't have to spend time conveying to an independent attorney our issues or how we need to fix things. I'm just able to figure it out on my own, so I feel like it's more efficient and we're able to handle curative issues quicker. Another advantage is when I'm preparing our closing documents.-I don't need someone to relay information to me and I don't have to check anyone's work. I'm already knowledgeable of each transaction, so it's easier for me to prepare our docs.

One disadvantage of being an attorney as well as the agency owner is that people expect me to give legal advice at the closing table, and I won't do that, of course, because I need to be a neutral third party.

As a younger than average agency owner, what do you see for the future of our industry as it relates to the adoption of technology?

The popular opinion is to be all for the advances in technology that will simplify the closing process. But for me, being from a small town, the customer interaction is such an important part of the closing process that I'm a little bit worried about what the future holds for our use of technology. However, I suspect our small town will probably be one of the last areas to adopt any significant changes in the closing process. For example, our county clerk here in Somervell County—and in Bosque County where we also do business—doesn't allow for e-recording yet. You have to actually take the docs there physically. People around here enjoy the face-to-face interaction, myself included!

I think the technological advances are of course helpful for certain situations, but one of the most exciting things about closing day is the customers showing up. You finally get to meet them face-to-face and you get to see that they are excited, and I don't want to lose that. A big part of handling a closing for somebody in my mind is getting to be there when it all comes to fruition.

People often describe title insurance as a service industry. Do you feel like you're doing something significant for the people you serve?

Yes definitely and that's one of my favorite things about the title business. I love the customer service part of this job because I'm serving people in my hometown. Family, friends, teachers, coaches – I have the opportunity to help people in my community during an important life event.

I always try to keep that in mind as we're working on files, and I always try to remind my team that most people only experience these types of transactions a few times in their lives. So I encourage everyone on our team to put themselves in our customer's shoes when it comes to explaining the process and keeping them updated on what's going on with their closing because it's likely a really big deal for them. Keeping all of that in mind helps us to provide better service.

Owning and operating a title company can be all consuming. What do you do outside of work? What are your passions?

Well, I hate to tell you this, but all I ever do is work. I'm just kidding, of course, but there are certainly no shortage of 12 hour work days and longer.

My husband and I have a 2-year-old daughter, so really any free time that I have I love to spend time with my family. My parents live here in Glen Rose too, so we spend a lot of time with them and travel to West Texas to visit family there. My favorite activities that I'm engaged in outside my business and family is a Bible study I participate in at our church, and participating in local community events. I also like to do anything outdoors. Golf, swimming, even a little pickleball – anything to get us outside after long days in the office.

What do you love most about this business?

I think the most exciting thing about our work is the collaboration that goes into it. I always try to remind myself and the team in our office that this really has to be a group effort for us to succeed. We're working not only with our internal team, but also with real estate agents, surveyors, lenders and others. We're on the same team and we're all trying to accomplish the same goal. I think if you keep that in mind it really makes for a better transaction because you're more likely to pick up some slack that might not necessarily be your job—you know, responsibilities outside your normal scope of work. The process works best when everyone invests whatever effort is necessary to get the file closed, and I love to see that happen.

What philosophy guides you in your business?

Something that's guided me over the last four years is faith that my hard work would pay off and the realization I'll never regret doing the right thing. You come across a lot of decision points in this business, including ethical considerations, and if you just do what's right then you can't go wrong.

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