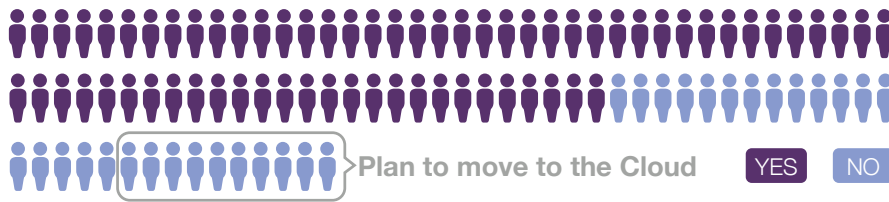


# RamQuest's op2 Solution

op2 is a hosted environment for RamQuest software solutions that conforms to all of the ALTA Best Practice standards for an IT environment and offers 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.

## A Case Study...

*Finding a solution that will support the needs of your business can make all of the difference for your operation. This case study highlights the story of a California escrow company that was searching for the convenience offered by a cloud solution but, at the same time, demanding the security and reliability found with RamQuest's op2.*

## About RamQuest...



**Established:** 1991

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.

While RamQuest provides cutting edge solutions for your title and settlement operation, we go beyond just software. RamQuest's customers are at the heart of everything we do. We work to ensure a profound experience so that our customers love using our products and services and trust our team that delivers them.

An ALTA  
Elite Provider  
since 2015.



# 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*

