

AOLPro™

Insured Attorney Opinion Letters



Save Your Borrowers Thousands on Closing Costs!

AOLPro is an **alternative to title insurance** that can reduce closing costs by hundreds or even thousands of dollars. AOLPro is available in purchase and refinance transactions and provides coverage for both the lender and homebuyer.



Consumer Savings

Borrowers save an average of more than \$1,000 when using an AOL. AOLPro offers comprehensive coverage for the homebuyer, lender, and investor for one flat fee that is substantially less than traditional title insurance in most places.



Universal Participation

Any lender can participate! AOLPro is easy to integrate into current lender processes and can be provided through the lender's current title provider, whether that is a third-party title company or the lender's own captive title provider.



Eligibility

AOLPro is available for use in purchase and refinance transactions in all 50 states. Currently available on loans up to \$1M, AOLPro provides coverage for the lender, borrower, and investor, including secondary market buyers. In fact, Fannie Mae has already accepted more than 10,000 loans with an AOL instead of title insurance and none have been repurchased for title-related issues.



Seamless and Consistent Fulfillment

AOLPro seamlessly integrates with existing title operations by leveraging the same processes, integrations, and settlement procedures as traditional title insurance. This ensures easy implementation with consistent timelines and coverage.



Coverage and Claims

AOLPro comes with a simple and reliable claims process. Each AOL is backed by insurance issued by an A.M. Best A rated insurance carrier and provides protection for the full amount of the loan for the life of the loan. AOLPro coverage also includes borrower fraud protection, gap coverage, a closing protection letter, and secondary market buyback coverage.*

*Buyback coverage is exclusive to AOLPro and not included with title insurance.

Attorney Opinion Letters are accepted by Fannie Mae, Freddie Mac, VA, and FHA.

Choose the Right AOL!

AOLPro is the only full-coverage AOL that protects the lender, homebuyer, and investor.

When you choose AOLPro, you can rest assured that you're getting exclusive access to:

- Industry-approved AOL insurance
- State-by-state compliant AOL templates
- Reliable, experienced national attorney network
- Proprietary AOL technology

Make your loan estimate stand out by using AOLPro to save your borrowers thousands on closing costs!

Contact Rob Baumann to learn more.

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