2026 Title Company Readiness Roadmap
12-Month Implementation Plan for Title and Settlement Operations

Overview

This 12-month roadmap is written for a typical small to mid-sized title operation. Larger organizations can run several of these workstreams in parallel, while smaller teams can spread this plan over 18 months.

The roadmap is organized around four pillars:
• Technology
• Risk and compliance
• Off-record and municipal coverage
• Client and staff experience

Months 1–2: Assess, Prioritize, and Get Organized

Week 1–2: Set the scope and owners
• Identify a small internal "2026 readiness" team. Include at least one person from operations, closing, and IT/vendor management.
• Agree on the core goals for the year. For example: reduce average turn time by X days, cut rework on municipal issues by Y percent, and implement RON in specified counties.
• Decide which trends from the article are "must do" versus "nice to have" for your organization.

Week 3–4: Baseline your current state
Technology

• List your core systems: production software, eClosing tools, CRM, escrow system, document storage, municipal search vendors, and any AI tools.
• Document where data is duplicated or re-keyed between systems. Note the most painful handoffs.

• Risk and compliance
• Gather your existing policies and procedures related to wire verification, fraud prevention, AML/FinCEN, and vendor oversight.
• Note where policies are outdated, inconsistent, or undocumented.

• Off-record and municipal
• Inventory which products you offer today: municipal lien searches, HOA, tax certificates, code enforcement, special assessments.
• Identify which states and counties cause the most "surprises" after commitment or after closing.

• Client and staff experience
• Ask a few key referral partners (agents, attorneys, lenders) what they like and what frustrates them about working with your team.
• Ask internal staff where they lose the most time and what they wish they could fix first.

Deliverable for Month 1–2: A short internal memo with your current-state findings and a ranked list of 5–7 priorities for the next 12 months.

Months 3–4: Quick Wins and Risk "Patchwork"
During this phase you start reducing obvious risk and friction, without major system changes.

Technology
• Choose one high-friction area to target for a quick win. Examples: automating order acknowledgements, improving status emails, or standardizing how municipal search results are attached to the file.
• Confirm with vendors which off-the-shelf integrations you already have and which are available at no extra cost.

Risk and compliance
• Implement or tighten wire verification procedures. For example, require call-back verification on any new or changed wiring instructions, and document this in your procedures.
• Update your incident response steps. Make sure everyone knows what to do if they suspect fraud, a data incident, or a compromised email account.

Off-record and municipal
• Draft a simple decision grid that tells staff when to order municipal lien searches, HOA, and other off-record products based on property type and location.
• Identify a primary municipal lien search partner (for example, Skyline Title Support) and confirm coverage, products, and turn times.

Client and staff experience
• Standardize response time expectations. For example, all referral partner emails acknowledged within one business day, even if the full answer will take longer.
• Create simple email templates for status updates that processors and closers can reuse.

Deliverable for Month 3–4: Updated wire and fraud procedures, a basic municipal decision grid, and at least one "quick win" improvement live in production.

Months 5–6: Build Out Municipal and Off-Record Coverage

Now you strengthen one of the most visible and impactful parts of due diligence.

Technology
• Work with your municipal lien search partner to ensure results can be delivered in a consistent format that fits your production workflow. If possible, explore automated delivery or integration.
• Decide how you will store and index off-record search reports so they are easy to find during audits or future refinances.

Risk and compliance
• Embed your municipal and HOA decision rules into written procedures. Make sure underwriters understand and support your approach, especially in higher-risk markets.
• Define an escalation path for complex municipal findings. For example, who reviews a large outstanding utility balance, and who decides whether to delay closing.

Off-record and municipal
• Roll out the municipal decision grid across your team. Train processors and examiners with real examples of past problem files.
• Work with your partner to establish SLAs, quality checks, and a plan for handling rush orders.

Client and staff experience
• Update your commitment and closing packages to include a simple explanation of municipal and HOA findings where applicable.
• Provide talking points that staff can use to explain to borrowers and agents why these searches matter and how they protect everyone involved.

Deliverable for Month 5–6: A fully implemented municipal and off-record workflow with documented rules, a primary partner, and staff trained on how to use and explain the results.

Months 7–8: Digital Closing and RON Expansion

With your off-record foundation in place, you can focus on digital closing capabilities.

Technology
• Identify your top counties and states where RON and eRecording are feasible. Confirm legal and underwriter requirements.
• Work with your eClosing vendor to configure at least one "standard" RON or hybrid closing workflow, including required documents and sign-off steps.

Risk and compliance
• Document which transaction types are eligible for RON and which must remain in-person. Include exceptions based on underwriting, property type, or specific risk factors.
• Update your ID verification and recordkeeping procedures for remote signers.

Off-record and municipal
• Make sure your municipal and lien reports are available in digital format and can be easily included in digital closing packages or portals.

Client and staff experience
• Pilot RON or hybrid digital closings with a small set of willing agents or lenders. Offer them extra handholding during the first few transactions.
• Collect feedback from both clients and staff about what worked and what needs refinement.

Deliverable for Month 7–8: A documented, repeatable digital closing workflow active in at least one or two core markets, with lessons learned from early pilots.

Months 9–10: AI and Workflow Optimization

Once your basics are solid, you can introduce AI and deeper automation where it adds real value.

Technology
• Choose one or two specific use cases for AI, such as document classification, extracting key data into your production system, or flagging potential inconsistencies in legal descriptions.
• Pilot the tool in a limited part of your operation and compare metrics: error rates, time to complete, and staff satisfaction.

Risk and compliance
• Ensure any AI use is accompanied by clear human review steps. Document that examiners retain final authority and how overrides are tracked.
• Update your vendor oversight process to include AI-specific considerations, such as data privacy, training data sources, and audit trails.

Off-record and municipal
• Explore whether AI can help triage municipal findings by risk type or severity without replacing human judgment. For example, automatic highlighting of large balances or repeat violators.

Client and staff experience
• Use the time saved by AI to invest in better communication and education for clients and referral partners. Consider creating short guides or FAQs about municipal risk, digital closings, and fraud prevention.

Deliverable for Month 9–10: At least one AI-assisted workflow in production with measured improvement, and updated documentation describing how humans and AI interact in your process.

Months 11–12: Training, Knowledge Capture, and Review

The final phase focuses on consolidating gains and making them sustainable.

Technology
• Review integrations, eClosing configuration, and AI pilots. Decide which tools to expand, which to adjust, and which to retire.
• Document your critical system dependencies and vendor contacts so you are not reliant on a single person's memory.

Risk and compliance
• Conduct a short internal "mock audit" of a sample file set to ensure your fraud, AML, municipal, and digital closing procedures are actually being followed.
• Update your written policies based on what you learned throughout the year.

Off-record and municipal
• Review municipal search performance with your partner. Look at turn times, error rates, and any client complaints or escalations.
• Adjust your decision grid if certain property types or jurisdictions proved riskier than expected.

Client and staff experience
• Capture institutional knowledge from your most experienced examiners and closers. Turn it into playbooks, checklists, and escalation guides.
• Hold a short internal debrief: What went well this year? What frustrated people? What should be tackled next year?
• Share a summary with key referral partners, highlighting the improvements you made to protect their clients and streamline their experience.

Deliverable for Month 11–12: Updated policies, documented workflows, training materials, and a list of next-year priorities informed by real results rather than guesswork.