reQuire is committed to developing innovative solutions delivered with superior customer service to create efficiencies that benefit all parties in a real estate transaction.

“reQuire is the ability to close with peace of mind. Knowing that my closings are handled professionally and are followed up on allows me to do what I do best while providing customer service beyond expectation.”

– Doug Stevens, Stewart Title

Simply stated, the goal in every closing of a mortgage transaction is to provide the consumer with certainty that the home they just purchased is truly theirs by ensuring clear title and putting the new lender in a first lien position. Behind the scenes lies the complexity of how to accomplish this – searching land records, curing title issues, underwriting policies, orchestrating a closing, administering escrow and so on.

At reQuire, we are committed to delivering on a promise made to the consumer. Part of that promise is ensuring that prior mortgages are paid off and released.

For more than a decade, reQuire has built trust in mortgage closings by proactively tracking and making sure that liens are timely and effectively released on the land records.

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A lack of statutory compliance and inconsistencies in lien release methods have created an ongoing, costly problem around tracking and reporting the release of property liens. As a result, this leaves consumers at risk that prior unreleased liens could hamper their ability to refinance or sell their property in the future. Further, settlement agents and attorneys are improperly burdened with the task of trying to get former mortgage or lien holders to clear paid liens many months after a transaction has been closed.

450+
Banks have failed in the last 5 years which could impact obtaining your releases.
(per FDIC)

15-20%
of all liens are not released on the land records.
Example: For every 100 liens 15 - 20 are not properly released.

15-20
of all liens are not released on the land records.

reQuire Release Tracking provides consumers with a unique solution to an epidemic problem within the real estate settlement services industry and allows its title industry partners to have access to this innovative solution to improve their file management, record keeping, and risk abatement processes.

Why reQuire?

The BENEFITS

reQuire benefits all parties associated with the real estate transaction:

- On-time Closings
- Enhanced Customer Service
- Identification of Open Lines of Credit
- A Review of Release Accuracy
- Compliance with Lenders Instructions
- Fewer Claims
- Lower Risk
- Enhances the Marketability of Title

As the leading lien release tracking and title curative service in the settlement services industry, our goal is to help settlement companies, law firms, and underwriters improve operations, fulfill their commitments, and increase profitability through innovative solutions.

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