



Riverbend Commercial Title & Escrow Services

When dealing in commercial real estate, investors should protect their investments against potential losses and defense costs due to title defects and unknown interested parties. At Riverbend Commercial Title Services, we safeguard our clients' real estate investments by doing just that - delivering superior title products and services. Beginning with our inception in 1987, Riverbend provides timely, efficient, and cost-sensitive service to help our clients fulfill their commercial real estate objectives.

Experience & Technology

Riverbend's team of title professionals utilizes expertise and current technology in executing closings, managing escrows, and issuing title insurance. Our title production software, large format printer for surveys, and robust IT department empowers us to work at an efficient pace.

Accessibility

As a convenience to our clients, we offer a single point of contact at Riverbend — one key individual who develops familiarity with the client's company, personnel, and transactions. We maintain sufficient staffing so that client service expectations are consistently met and surpassed. Riverbend establishes and maintains relationships with a client's key officers and lawyers.



Products and Services

Title Insurance

Riverbend researches title records and issues for the following underwriters:

- ▶ Chicago Title Insurance Company
- ▶ Commonwealth Land Title Insurance Company
- ▶ First American Title Insurance Company
- ▶ Old Republic National Title Insurance Company

We are directly licensed in Ohio, Kentucky, Tennessee, and Indiana, and we regularly facilitate transactions nationally.

Closing and Escrow Services

Our closing agents are highly efficient and skilled in fulfilling closing and escrow instructions, coordinating escrow closings and related due diligence functions, and disbursing sale or loan proceeds. Riverbend often serves as escrow agent in a variety of situations, and can manage earnest money accounts, post closing escrows, document escrows, and will coordinate the related documentation. We can facilitate overnight investment of funds. We maintain banking relationships with the major full service banks in the region.

Multi-State Transactions / REITs

We are proficient at coordinating transactions involving sites in multiple counties and states. Riverbend successfully coordinated the title insurance for the creation of a Real Estate Investment Trust (REIT) and for a multi-state master limited partnership. Riverbend regularly manages the title services for large complex transactions.

Tax Credit Transactions

Riverbend issues title insurance and provides critical escrow services for commercial projects financed through federal and state New Markets Tax Credit ("NMTC") and Historic Tax Credit ("HTC") programs. The NMTC and HTC programs provide additional sources of financing for qualified real estate projects. In NMTC and HTC transactions secured by real property, the title insurance policy and escrow services play a key role in a successful closing.

Commercial Foreclosure / Receivership

Riverbend's deep bench of attorneys and paralegals are experienced in handling the unique aspects of insuring titles in foreclosure, receivership, deed-in lieu of foreclosure and bankruptcy sales. Our familiarity with the special underwriting and transactional structures inherent in such matters means that lenders and buyers involved can count on Riverbend for efficient and knowledgeable assistance from their title agent.

Corporate Relocations / Expansions

We offer title research information and title insurance to facilitate the site selection process for corporate relocations and expansions. Riverbend can coordinate directly with corporate counsel and/or the site consultant.

Document Recordings / E-Filings

The timely recording of deeds, mortgages, leases, etc. is essential to maintaining the integrity of our clients' interests in real estate. Riverbend is adept at managing this process for you. We will calculate the recording fees and transfer tax and file your documents where required. We will return to you in a timely manner a date-stamped copy followed by the original.

Policy Retrieval

We assist clients in obtaining replacement title policies, endorsements, and prior title examination information from our database. This can save time and expense and expedite execution of a transaction.

Construction Loan Draws

Our Construction Loan Team will coordinate title updates and issue title endorsements to facilitate the processing of periodic draws for commercial construction loans.

Survey Ordering / Coordinating

Our staff of closing agents will assist you in locating a surveyor or engineer and ordering the appropriate land survey to fit the needs of your real estate transaction.



Representative Matters

Riverbend successfully coordinated title insurance for the creation of a multi-state Real Estate Investment Trust (REIT) now valued at more than \$5.4 billion.

Riverbend manages significant commercial transactions, such as:

- ▶ Site assemblage and construction financing of MLS soccer stadium and practice facility in Ohio
- ▶ Refinancing of multi-family communities in multiple states for transaction values in excess of \$100 million
- ▶ Coordinated the acquisition and financing transactions for parking lot and mobile infrastructure businesses in multiple states
- ▶ \$350 million assemblage of parcels in mid-Ohio
- ▶ \$375 million loan facility secured by properties located in Ohio, Kentucky, and Indiana
- ▶ Acquisition, development, and construction of a \$60 million hotel in Newport, KY
- ▶ Refinance of office/warehouse in Indianapolis, IN
- ▶ Purchase and development of retail store in Allegheny, PA
- ▶ Purchase of a \$190 million retail lifestyle center
- ▶ Purchase and redevelopment of a suburban airport
- ▶ Purchase of a \$35 million apartment complex

Typically, Riverbend issues more than \$1 billion in title insurance coverage each year.



Client Testimonials

I have worked with Riverbend Commercial Title Services and their amazing staff for many years and everyone that I have worked with is at the top of their game. At Riverbend, they all work together as a team, and I often get the feeling that we are the only client — their responsiveness and attention to detail is unmatched.

The vast majority of what I know about the commercial title business come directly from my experience with Riverbend. They truly understand their field and have educated me greatly over the years. The depth of the research that their title examiners perform amazes me and they are always able to fit the pieces of the puzzle together on each and every transaction.

Riverbend is very knowledgeable and helpful with regard to decisions about various endorsements and which ones would benefit us as a policy holder. They definitely have our best interests in mind and often go the extra mile without charging additional fees.

I have worked with many other title companies on property acquisitions, sales and financing transactions over the years and not one has impressed me more than Riverbend with their firm grasp of knowledge of the commercial real estate industry. The Riverbend staff not only has incredible depth of knowledge, they also have an unmatched interest in the title and survey on the property to be insured compared to what I have experienced with other title agencies, and I have the highest level of confidence when I am working with the Riverbend team.

- Anne Pielage, Sr. Real Estate Transaction Manager/Paralegal for STNL Development, LLC

My business relationship with Riverbend extends more than 30 years. Since then, I've directed all of my work to them. Their responsiveness is excellent. Whenever I call with a question, I get an answer promptly regardless of whom I'm working with on any given deal. They deliver title work quickly and accurately. And I truly enjoy working with everyone at Riverbend.

- Hal Silverman, President of Hal Homes, Inc. and Silverman & Company

Contact a member of the Riverbend team:



Erin B. Cole

Paralegal/Closing Agent
513.639.3930
ecole@riverbendtitle.com



Andrew J. Ferguson

Assistant Vice President
513.579.6530
aferguson@riverbendtitle.com



Amanda C. Gittinger

Vice President
513.562.1446
agittinger@riverbendtitle.com



Gregory J. Haverkamp

President
513.579.6453
ghaverkamp@riverbendtitle.com



Holly L. Johnson

Assistant Treasurer & Escrow Manager
513.639.3949
hjohnson@riverbendtitle.com



Phyllis K. Jones

Vice President
513.579.6490
pjones@riverbendtitle.com



Jody T. Klekamp, Esq.

Director
513.579.6437
jklekamp@riverbendtitle.com



Karen E. Kramer

Paralegal
513.579.6938
kkramer@riverbendtitle.com



Kenneth P. Kreider, Edq.

Executive Vice President &
Chairman of the Board
513.579.6547
kpkreider@riverbendtitle.com



Katlynn N. Lanning

Paralegal
513.562.1436
klanning@riverbendtitle.com



Geoffrey G. Leder, Esq.

Director
513.562.1403
gleder@riverbendtitle.com



Kim A. Moore

Paralegal
513.579.6436
kmoore@riverbendtitle.com



Samantha J. Musser

Paralegal/Closing Agent
513.579.6943
smusser@riverbendtitle.com



Katherine M. Redding

Paralegal
513.562.1435
kredding@riverbendtitle.com



Linda H. Schaffer, Esq.

Of Counsel
513.579.6437
lschaffer@riverbendtitle.com



Daniel P. Utt, Esq.

Senior Vice President & Director
513.579.6564
dutt@riverbendtitle.com



Stephanie L. Weibel

Paralegal/Closing Agent
513.579.6958
sweibel@riverbendtitle.com



Herbert B. Weiss, Esq.

Senior Vice President & Director
513.579.6450
hweiss@riverbendtitle.com



RIVERBEND
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One East Fourth Street | Suite 1400 | Cincinnati, Ohio 45202
P: 513.357.9800 | F: 513.579.6457 | riverbendtitle.com