

Is My Data Safe?

Stewart Title's SureClose® Online Transaction Management Platform Provides Data Security for Home Buyers and Sellers

As technology becomes ever more pervasive throughout our lives – with e-mail, cell phones, wireless PDAs and now online transaction management platforms – we are increasingly concerned about whether the data we're sending and receiving is safe and secure.

Stewart's SureClose was developed with data security in mind. SureClose is a Web-based transaction management system that enables all parties in a real estate transaction – real estate professionals, buyers, sellers, refinance customers, builders, lenders, title agent and other settlement service providers – access to settlement information 24 hours a day, seven days a week. Authorized users can access transaction data via a secure, password-protected Web site. In addition, security is set so that buyers cannot view seller-related documents and vice versa.

Because SureClose is designed with state-of-the-art technology, it provides peace-of-mind with regard to some common concerns about online transaction management security:

1. Can an online transaction management program protect my system and data from viruses?

SureClose performs constant scanning of all files, data and documents on its servers to significantly reduce any potential opportunities for viruses to corrupt or compromise the integrity of your system. SureClose is accessed through a password-protected Web site. All you need is a desktop computer and a Web browser. Additionally, SureClose provides all of the protection needed for a secure and reliable transaction.

2. In an online transaction, what kind of information should I be willing to provide by e-mail? Are there some things I shouldn't provide?

You should never include sensitive information such as Social Security numbers, bank account numbers, etc. in e-mail that is not protected by some sort of security. SureClose protects your e-mail correspondence by having all information stored in a secure, "virtual transaction folder." The need to send individual (and often redundant) e-mails is significantly reduced because those involved in the closing (title agents, attorneys, etc) can input information into the virtual transaction folder at any time. Those involved in the transaction will see only the information they are authorized to see.

3. **How can an online transaction management program protect home buyers and sellers against e-signature forgeries or unauthorized use?**

SureClose utilizes both passwords and state-of-the-art data encryption to open, access or validate an e-signed document. Passwords may include PIN codes, challenge phrases, confidential information such as mother's maiden name or pet's name and even biometrics, such as fingerprint scanning. Data encryption means that a unique code is assigned to an individual signature. SureClose also enables signed documents to be saved to a CD so buyers and sellers leave the closing with all executed documents in electronic format.

For more information about SureClose, visit www.sureclose.com.

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