

Company Testimonials

“PenFed Title consistently provides the highest quality of service to BOTH agents and their clients. They display the perfect combination of knowledge, experience, professionalism and customer service from start to finish. Regardless of whether the transaction is smooth or complicated, the staff has always gone above and beyond for all parties involved to get the job done. It is obvious they take great pride in what they do. There isn’t another settlement team I would trust more to handle my business than PenFed Title. “

~ Lisa Ward, Agent ~

You do a phenomenal job and it truly helps make our job easier. You go above and beyond and we appreciate it. Thank You!!

~The Integrity Team at Roland Park~

I cannot say enough great things about the staff at PenFed Title. Over the years, I have always been impressed with their knowledge, professionalism, support to the agents and their top notch service to my buyers. They are my company of CHOICE!

~Jennifer Quinn, Agent~

“They do a bang up job. They have gotten deeds for me in five minutes. They are always very professional and worth their weight in gold.”

~ Julie Duley, Agent ~



Serving all areas in

Maryland

Virginia

Pennsylvania

District of Columbia

Federal Hill Office:

829 E. Fort Avenue, Suite 300
Baltimore, Maryland 21230

Roland Park Office:

316 Wyndhurst Avenue
Baltimore, Maryland 21210

Harford County Office:

2015 Emmorton Road, Suite 102
Bel Air, Maryland 21015

Phone: 443-512-8450

Fax: 443-512-8451

Toll Free: 866-512-8450

www.PenFedTitle.com



Meet Our Team

Stephen W. Little, Esq., *Managing Attorney*

Steve has been a member of the Maryland Bar Association since 1996. He has owned and operated his own title company, and has served as council for several mortgage and title companies. Steve is a licensed underwriter in MD, VA, and DC.

Amy Caplan, *Office Manager*

Amy has been in the title industry for over 10 years.

She believes that customer service is the key to running a successful title company. With that belief, paired with her knowledge and experience, she is able to provide exceptional service to her agents and clients. Amy is a licensed underwriter in MD, VA, DC, and PA.

Christine Spencer, *Licensed Title Agent*

Christine started in the Title Industry in 2000. She maintains close communication with all parties in the transaction and is able to assist you with every aspect of your closing. Christine is a licensed underwriter in MD.

Sue Britcher, *Processor*

Sue comes to PenFed Title with knowledge, experience, and understanding of all aspects of the real estate settlement process. She worked with a prominent real estate attorney for more than 32 years until his retirement. Sue can assist you with all aspects of your real estate transaction.

Janis Mullenax, *Settlement Agent*

Janis has been in the title industry for over 30 years and brings a depth of experience to our company.

She has handled all facets of the settlement process, including the management of several title companies. As our “settlement agent” she handles the closing in a manner that is both professional and friendly. She prides herself in making our clients “customers for life”. Janis is a licensed underwriter in Maryland.

The Importance of Title Insurance

Title Insurance protects the property owner, and the lender against a claim upon ownership interest in their property and against financial loss caused by a title defect.

Title Insurance protects clients against hidden risks which would not be disclosed by even the most meticulous search of public records. A policy could protect you from:

- False Impersonation of the True Property Owner
- Forged Deeds, Mortgages, Wills or Releases
- Documents executed under false, revoked or expired powers of attorney
- Undisclosed or Missing Heirs
- Improperly recorded legal documents

- Gaps in the chain of title
- Inadequate legal descriptions or errors in tax records
- Liens for unpaid Estate, Inheritance, Income or Gift Taxes

- Adverse Possession
- Issues of rightful possession of the land
- Mistakes and Omissions resulting in improper abstracting

- Prescriptive rights in another not appearing of record and not disclosed by a survey

**Without Owner's Title Insurance,
Your Investment is At Risk!**

