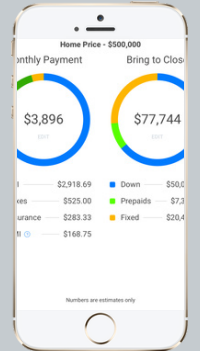


# NEWSLETTER



## DOWNLOAD OUR APP & CREATE NET SHEETS IN 30 SECONDS!

PalmAgent is a powerful mobile app designed to simplify and enhance the real estate transaction process by providing real estate agents with instant access to valuable financial tools. **Create a professional and custom net sheet for your client in just 30 seconds!** Whether you're calculating mortgage payments, estimating seller proceeds, or analyzing buyer affordability, PalmAgent delivers accurate figures in just a few taps.



Let us know if you want more information or need assistance using PalmAgent!



## Happy Retirement, Karen!

We are both excited and bittersweet to announce the retirement of our beloved colleague, Karen, after an **incredible 33 years** with First Title Co. here in Waco, Texas. Throughout Karen's tenure, she has exemplified dedication, professionalism and warmth to all those she worked with.

Her contributions have not only shaped our company but also touched the lives of countless clients and colleagues. Join us in saying thank you to Karen, for her years of service and the lasting impact she has made!



## ZOCCAM

Is a cutting-edge platform that simplifies and streamlines the real estate transaction process, providing a secure and efficient way for all parties to send funds directly to the title company and lender. Using ZOCCAM's mobile app, buyers, sellers, and real estate agents can easily initiate earnest money deposits with just a few clicks. The platform eliminates the need for in-person delivery or mailing, offering a faster, more convenient option that enhances the closing process.

UPCOMING OFFICE CLOSINGS  
VETERAN'S DAY - NOV 11  
THANKSGIVING - NOV 28 & 29