



WHITE PAPER

Inside NTC's Training Paradigm



**A Comprehensive Look Into
NTC's Rigorous Workforce
Training Program and Why You
Should Ask Your Vendors About
Training**

By Shawn Sorensen

Shawn Sorensen is VP of Quality at Nationwide Title Clearing, Inc. (NTC) and has been with the company since 2011.

For 23 years, Nationwide Title Clearing (NTC) has had a relentless fixation on extraordinary training measures. We believe this directly correlates to the 99.8% compliance rate we adhere to for our clients, something previously unheard of in our industry. We've had people ask us for years what our secret is, and the truth is there is no secret, it all starts from within. We decided sharing this information would be incredibly useful for our friends in the industry: To know how and why it's so important to maintain excellence in your training programs for your workforce.

To say that one training program is inherently better than another is to fail to understand that any workforce development program must be tailored to the needs of the enterprise. What's important is that the vendor provide a program that adequately prepares the personnel who will work on client projects to complete that work in an efficient and fully compliant manner.

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Training must be built into the vendor's corporate culture

Before a new employee is hired by NTC, we ask them to submit to a number of baseline tests. This helps us ensure that the employee is a good fit, both for the company and the position, and helps us determine what additional training might be required to help the employee advance within the company. This sets them up for success from the very beginning.

It also helps the employee understand from the very beginning that training and testing are essential parts of our work culture and can be expected to continue for as long as the person is employed at NTC.

Finally, it sends a clear message to every new employee that their professional development -- and, by extension, their entire career -- is important to us. It never fails to create a more engaged employee.

Training must be a core element of every job description

A detailed organizing chart of functions and escalations increases the likelihood of overall success for an employee by creating transparency and clear channels of flows. We have specific job descriptions and goals outlined for every position in the company. Typically, a description of a position might explain areas of responsibility, success metrics and goals. We believe, in addition to that, each job description should also include information about required training and the training requirements for advancement.

At NTC, we maintain a list over 100 different training courses that pertain to nearly 50 distinct positions within the company. While not all positions are highly technical and don't require as much training, we have some positions within the company that require as many as 10 additional training courses and can take months to complete. At any given time, around two-thirds of NTC employees are actively engaged in some form of training related directly to their positions. At the time of publishing this paper, 210 employees

were in the process of training for advancement or cross-training -- this represents 70% of our current workforce.

Not every company will make training such a core part of every employee's job, but any vendor should be able to tell you what courses apply to any given position and how much training is required for an employee to complete their work in a quality manner.

Testing must be built into the regimen

Training is not a benefit if the trainee doesn't actually learn and isn't able to apply what they've learned. The only way we can be sure that employees are getting the benefit of training is to consult their understanding. Test anxiety aside, there is no better way of judging the efficacy of a regimen of personnel development than to test them. The problem too many companies have is that they do not give this aspect of the program the attention it deserves. Even when frequent testing is mandated by a company (or regulator), failure on the part of top executives to take the tests seriously will lead to problems.

Recently, we read in the trade news that a lender was fined by the Multi-state Mortgage Committee for providing test answers to loan originators in advance of a test required for licensure. This is a great example that there can be no shortcuts on injecting integrity into your training programs.

At NTC, our training is designed in a modular fashion so that each step in the employee's progress is self-contained. It includes the training material, any mentoring or tutoring required, and then testing. Each course ends with a graded examination that includes a minimum threshold for success. This ensures our employees are actually understanding and are capable of applying the material.

Our VP of Quality is the proctor ultimately responsible for all testing activities related to corporate training. This executive is tasked with evaluating each employee's mastery of new material, on both a theoretical and practical level, in a completely impartial manner. Only this executive's division can issue a final certificate of completion for an NTC training program.

The training program should be an independent department

In many companies, the Human Resources division is tasked with training, but we have found that this diminishes the attention paid to training in favor of recruiting, hiring and compensation management. Too often, this HR model sets up the team to only focus on getting a person into the job and once the position is filled, their work, at least as it relates to that position, is done. We don't feel that way.

At NTC, training is its own division called the Quality Division and it is completely autonomous. This allows our training staff to focus on this vitally important aspect of every employee's work life experience. This is why we can offer every employee one hour out of every workday to focus on training, after specific job training is completed, and at the company's expense. This makes training a near constant activity and an intrinsic part of every job within the company. It also ensures our training keeps pace with changes within the industry itself.

The goal of the Quality Division is to help every employee become more confident, fully aware of their duty to help us achieve specific standards in compliance, fully capable of doing the job assigned to them and self-assured enough to know that

they can pursue the training required to advance, should they decide to do so.

Various vendors will approach employee training differently and they will have different goals. Every buyer should inquire as to the vendor's goal in providing employee training and ask specifics about how that is achieved internally.

Ultimately, the increasingly complex nature of our business combined with the skyrocketing cost of non-compliance will force many companies out of this business. We hope by sharing this information we can help others create a widely adopted practice for our industry. With these practices in place, we can continue to build a more compliant industry while preserving our land records and ultimately protecting all homeowners across the U.S.

For more information about our training process at NTC, contact us today.

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