

# SERVICE GUIDE

**CB SETTLEMENTS**  
TITLE INSURANCE &  
SETTLEMENT SOLUTIONS

# TRANSACTIONS MANAGED

# CB Settlement Solutions & Transactions Managed, LLC

At CB Settlement Solutions, we don't just support real estate agents, we partner with them. By combining transaction coordination, conveyancing, and title services under one roof, we eliminate delays, reduce back-and-forth, and deliver a closing experience that's as smooth as it is streamlined.

As of July 2025, we've merged with Sarah Cadman's contract-to-close business and partnered with CB Settlements and Attorney David Breschi to bring even more value to the agents and clients we serve.

# What Makes Us Different

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## **Eyes on Everything, Early**

Because we handle both TC and title, we can flag issues before they escalate—think: incorrect entity names, unreleased liens, or missing estate docs.

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## **We Don't Wait for Settlement Week**

We're actively clearing title, resolving issues, and moving your file forward from day one—not just the final days before closing.

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## **Real-Time ALTA Access**

We generate and revise ALTA settlement statements directly in the file. No waiting on third-party processors, we handle it in real time.

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## **Direct Line to Our Underwriter**

Need clearance, legal guidance, or a workaround? We have direct access to our underwriter, allowing us to solve problems creatively and quickly.

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## **Built-In Legal Support**

We've partnered with Attorney David Breschi to offer your clients discounted deed transfers, legal document prep, entity formation, and more.

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## **Transition Support You Can Trust**

As Sarah Cadman transitions out, she remains involved behind the scenes to ensure a smooth handoff and consistent support for returning clients.

# Our Services

We offer a comprehensive suite of services to support every stage of your transaction:

<b>Title Insurance</b>	Protect your ownership rights with policies backed by trusted underwriters.
<b>Settlement Services</b>	We coordinate and execute smooth, on-time closings with care and precision.
<b>Transaction Management &amp; Conveyancing</b>	Our team handles every detail from contract to close, keeping you informed and on track.
<b>Notary Public</b>	In-office notarization services for documents and closings.
<b>Remote Online Notary (RON)</b>	Secure, compliant notarizations from the comfort of your home or office.



# Service Packages & Pricing

## Buyer-Side Contract to Close

PRICE: \$425

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Full TC support from execution to post-close:

- Initial intros to all parties
- Title and lender coordination
- Deposit reminders
- Deadline tracking (inspections, mortgage, condo/HOA)
- Walkthrough coordinating & settlement prep
- ALTA review and file submission to brokerage

## Seller-Side Contract to Close

(with Conveyancing)

PRICE: \$500

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Everything in the buyer package, plus:

- Ordering tax, U&O/L&I, and municipal certifications
- Payoff requests and follow-ups
- Condo/HOA document coordination
- Deed package prep and notary coordination
- ALTA review and title clearing support

## Conveyancing Only

PRICE: \$375

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Standalone support for listings when no TC is needed:

- Order tax & municipal certs, U&O/L&I, resale packages
- Request estate, trust, or LLC docs
- Coordinate payoff statements
- Assist title company with deed prep and closing clearance

## Title Insurance & Settlement Services

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If title is placed through CB Settlements, we include:

- Contract to Close services (buyer)
- Proactive title clearing
- Lien/mortgage issue resolution
- Settlement scheduling and ALTA prep
- Coordination with lender and underwriter

## Payment Terms

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- TC and Conveyancing fees are reflected on the ALTA/CD and paid at settlement.
- Title fees are state regulated and standard across the board.
- If a transaction cancels, only third-party costs (e.g., municipal certs, resale docs) will be invoiced.
- Rush fees or custom services are quoted separately when needed.

# Meet Our Team

Together with our attorney partners at Breschi & Associates, CB Settlements brings 50+ years of combined experience in real estate and title to every transaction.



## Sarah Cadman

### Partner, Director of Transaction Operations

With over 13 years of experience and more than 10,000 transactions closed, Sarah is a force in the transaction coordination and conveyancing space. She founded her own TC company in 2016 and has since become a trusted resource for agents throughout the Greater Philadelphia region. Launching CB Settlements in partnership with Michaela has been a professional highlight, allowing her to expand her impact while continuing to guide agents and their clients from contract to close.



## Michaela Gunther

### Partner, Business Development

With over a decade of experience in the real estate industry, Michaela is a seasoned Customer Success Manager with a passion for creating seamless client experiences. She brings deep expertise in CRM management, transaction coordination, client onboarding, and operational strategy. Her career includes leading roles at Compass and SQS Square Settlements, where she supported regional expansion, implemented customer success frameworks, and managed thousands of real estate transactions. Michaela is known for her detail-oriented approach, strong communication, and unwavering commitment to excellence.

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**Jaime Trapuzzano**  
**Closing Manager**

Jaime has been immersed in the title industry since high school, growing up in a family with deep roots in the business. With years of hands-on experience and a strong command of the closing process, Jaime ensures each file is handled with accuracy, efficiency, and care.



**David Breschi**  
**Attorney Partner & CEO of**  
**Madison Holding Group**

David Breschi is the attorney partner of CB Settlements and CEO of Madison Holding Group, CB's parent company. With over three decades of legal experience and nearly 20 years leading one of the most respected title networks in the country, David brings a solutions-driven mindset to every deal. His partnership with CB Settlements ensures clients have access to attorney-backed support when transactions get complex, and the ability to close almost anywhere in the U.S., hassle-free.



# COMPARISON TABLE:

## EAGLE POLICY® VS. ALTA STANDARD POLICY

Protection From	Eagle Policy® for Homeowners	ALTA Standard Policy
Someone else owns an interest in your title	✓	✓
A document is not properly signed	✓	✓
Forgery, fraud, duress in the chain of title	✓	✓
Defective recording of any document	✓	✓
There are restrictive covenants	✓	✓
Lien on title: trust, judgment / tax / special assessment, HOA charge	✓	a, b only
Title is unmarketable	✓	✓
Mechanics lien	✓	✓
Forced removal due to encroachment, restriction, or zoning law	✓	a, b only
Cannot use land for Single-Family Residence	✓	
Unrecorded lien by HOA	✓	
Unrecorded easements	✓	
Building permit violations*	✓	
Restrictive covenant violations	✓	
Post-policy forgery	✓	
Post-policy encroachment	✓	
Post-policy damage from mineral / water extraction	✓	
Lack of vehicular and pedestrian access	✓	
Map not consistent with legal description	✓	
Post-policy adverse possession	✓	
Post-policy prescriptive easement	✓	
Covenant violation reverting title	✓	
Violation of building setback regulations	✓	
Illegal discriminatory covenants	✓	✓

### Other Benefits:

- Pays rent for substitute land or facilities
- Rights under unrecorded leases
- Compliance with Subdivision Map Act

- Coverage for boundary wall or fence encroachment\*

*\*Post-policy inflation coverage with automatic increase in value up to 150% over five years*



# Let's Get to Work

At CB Settlements, we believe a successful closing starts with great communication, trusted partnerships, and a client-first mindset. Whether you're an agent, buyer, or seller—we're here to support you every step of the way.

We're accepting new agent partnerships starting July 2025. Formal onboarding begins once title is placed or CTC services are requested.

**To learn more, contact:**

[michaela@transactionsmanaged.com](mailto:michaela@transactionsmanaged.com)  
[www.transactionsmanaged.com](http://www.transactionsmanaged.com)

# Contact Us

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## **CB Settlements**

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Hours: Monday–Friday, 9:00 AM – 5:00 PM

Order Title Form

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