

What the seat really costs — and what Zoey changes.

A line-by-line look at the economics of escrow production: the fully loaded cost of hiring, what it takes to process 75 closings a month with people, and what an AI teammate on your own hardware does to the math. Companion to the Coastal Title case study.

< 2 min	~1,500	24/7/365	\$76,000
PER ORDER OPENED	FIELDS PER FILE	NO TURNOVER	COASTAL'S YEAR-ONE SAVINGS

1 · THE TRUE COST OF ONE ESCROW ASSISTANT

LINE ITEM	ANNUAL
Base salary (escrow assistant / title processor, U.S. median band)	\$45,000 – \$58,000
Payroll taxes, health insurance, PTO, retirement (benefits average 29.8% of total compensation — U.S. Bureau of Labor Statistics)	\$19,000 – \$24,500
Recruiting & training on each turnover cycle (industry replacement cost, prorated)	\$4,000 – \$8,000
Fully loaded cost of the seat	\$68,000 – \$90,500

Salary bands: ZipRecruiter, Indeed, Salary.com (2025–26). Benefits share: BLS Employer Costs for Employee Compensation. Turnover: title-industry revolving door assumed one cycle every 2–3 years.

2 · STAFFING 75 CLOSINGS A MONTH WITH PEOPLE

A capable processor handles roughly **25–30 files a month** during business hours. At 75 closings a month, the human math looks like this:

APPROACH	HEADCOUNT	ANNUAL COST
In-house processors (25–30 files/mo each, loaded cost per seat above)	≈ 3	\$204,000 – \$271,000
Per-file transaction coordinators at the \$350–450 market rate	—	\$315,000 – \$405,000
Zoey (annual plan, covers up to 75 orders/mo) + your existing officers reviewing and signing off	0 new hires	\$26,988

The capacity point matters more than the savings point: Zoey doesn't just replace the next hire — she removes the ceiling. Volume doubles? She opens orders at the same two-minute pace at midnight as at noon. No job postings, no training cycles, no overtime.

\$177,000 – \$244,000

ESTIMATED ANNUAL PRODUCTION-LABOR COST AVOIDED AT 75 CLOSINGS/MO VS. IN-HOUSE STAFFING

3 · SAVINGS BEYOND ORDER OPENING

Order entry is where Zoey starts, not where the value stops. Conservative estimates for a typical small office:

ADMINISTRATIVE WORK ZOEY ABSORBS	EST. ANNUAL VALUE
Document intake, sorting, and classification across the shared inbox	\$8,000 – \$12,000
Team status briefs and file summaries (no more "where are we on this one?")	\$5,000 – \$8,000
After-hours and weekend coverage (orders waiting overnight are opened before you're in)	\$6,000 – \$10,000
Rework avoided — she does the math and cross-checks every field before a human reviews	\$4,000 – \$7,000
Additional administrative savings	\$23,000 – \$37,000

Estimates assume 10–18 staff-hours per week redirected from clerical work to revenue work at a loaded \$25–30/hour. Your audit sizes these to your actual volume.

4 · THE REVENUE SIDE: SPEED WINS REFERRALS

Lenders and real-estate agents route business to the title company that answers fastest. When every order is confirmed in minutes — including the offer that comes in Saturday night — you become the easiest closing partner in your market:

- **Same-hour open-order confirmations, every time** — the agent's proof their deal is moving.
- **24/7 intake** — weekend contracts don't wait for Monday (Coastal processed 8 deals over one weekend, untouched by staff).
- **Officers freed from keystrokes** — more time on the phone with the lenders and agents who send the next file.

Illustration, not a promise: if responsiveness wins your office just **4 additional closings a month** at a typical \$1,000–1,500 of title-and-settlement revenue per file, that is **\$48,000 – \$72,000 a year in new revenue** — before counting the referrals that follow the first good experience.

5 · THE WHOLE PICTURE, YEAR ONE

COMPONENT	ESTIMATED RANGE
Production labor avoided (vs. the next 1–3 hires, by volume)	\$41,000 – \$244,000
Administrative savings beyond order entry	\$23,000 – \$37,000
Referral-revenue upside from faster turnaround (illustrative)	\$48,000 – \$72,000
Zoey, annual plan — setup waived, first 30 days free	(\$26,988)

6 · PRICING — PUBLISHED, SIMPLE, NO DEMO REQUIRED

\$2,499/mo

\$2,249/MO ON ANNUAL · UP TO 75 ORDERS/MO

Custom

75+ ORDERS/MO — SIZED TO YOUR SHOP

\$1,995

ONE-TIME SETUP · WAIVED ON ANNUAL

Zoey runs on **your machine, your network, your data** — nothing leaves the building — and every file gets human sign-off before it moves. Start with the free AI audit — no commitment.

Works with the system you already use: SoftPro · ResWare · RamQuest · AtClose · TitleExpress · Landtech — and more. SoftPro's legacy SDK is the industry's hardest integration, and it's the one Zoey was built on; if your platform can be integrated with, Zoey can learn