

# Why choose...



# FIDELITY

NATIONAL TITLE COMPANY

## Title insurance companies are not created equal

When selecting a title company you need to know choosing a strong carrier with a good consumer rating, strong balance sheet, reputable service and a significant number of years in the business is very important.

Experience and quality in the industry are as important as the coverage and more important than price. The last thing you want is for a claim to arise on your property. Worse yet would be to have a claim denied because the title insurer is out of business.

Real estate is one of your most important investments. More than ever, consumers want to know they are receiving value and protection for the products they purchase. Make sure you have the right coverage with a strong and reputable company.

Your real estate professional will often assist you in choosing a title company, but according to the Colorado Real Estate Commission (CREC), the consumer has the ultimate choice as the policy being purchased protects both the buyer and seller for years to come.

- ★ Our employees average over **20 years** of industry experience.
- ★ One of the largest underwriters in the nation backed by rock-solid financial strength.
- ★ The history of the Fidelity Companies traces back 150 years and we have been operating in the Colorado market for almost 65 years.
- ★ Carries the highest level of Errors and Omissions Insurance with a Fidelity Bond/Computer Crime Policy insuring up to \$15 million dollars per claim.

Choose



Our first priority is protecting you!

© Fidelity National Title Company. All Rights Reserved.  
Rev. 01/10/2013

Local Colorado Professionals  
Nationwide Title and Settlement Services  
[www.fntcolorado.com](http://www.fntcolorado.com)



## 1 How is my investment protected?

When selecting a title insurance company it is very important to pick one with a strong underwriter. The company whose name shows on the commitment may be a title agent, not the underwriter which would respond to any claims. There may be a significant difference in the cost and scope of coverage of title insurance amongst the various underwriters authorized to do business in Colorado. Some companies may have more assets to cover claims than others.

Inquire as to whether the title company has any of the following types of insurance coverage: errors and omissions, general business liability or computer crime.

### Fidelity National Title Company...

Fidelity National Title Company (FNTC) is a leading provider of title insurance and part of one of the nation's largest title insurance family - Fidelity National Financial (NYSE:FNF). Collectively, Fidelity National Title Insurance Company and other FNF underwriters issue more title insurance policies than any other title company in the United States.

- Fidelity National Title Insurance Company is one of the largest underwriters in the nation backed by rock-solid financial strength.
- The history of the Fidelity Companies traces back 150 years and we have been operating in the Colorado market for almost 65 years.
- The Fidelity Family of Companies carry the highest level of Errors and Omissions Insurance with a Fidelity Bond/Computer Crime Policy insuring up to \$15 million dollars per claim.

## 2 Is my money secure?

People have lost money as a result of incompetent title and escrow companies. How a title company handles its funds is most important.

What procedures and duties does a title company have to safeguard buyers' and sellers' funds? Does the company have fully staffed escrow and accounting departments to protect your funds?

### Fidelity National Title Company...

Your money and transactions are secure at Fidelity National Title Company.

- Escrow accounts reconciled.
- Wire transfers subject to dual authorization.
- Bank issued electronic security.
- Personal information (identity security).
- Fidelity Bond/Computer Crime Policy insuring up to \$15 million dollars per claim.

## 3 Is a competent title search performed?

Expect a title company to perform a thorough search and examination of the property. They should list all exceptions and provide the consumer with actual recorded documents for each.

If adverse title matters are discovered, ask if there are any title endorsements which the title company can issue to you (and how much they cost) to help insure against some or all risks that might develop as a result of those title matters.

### Fidelity National Title Company...

- Local title examiners
- Local title operations
- Exceptions fully disclosed

## 4 What is the cost for my title insurance?

### Are there other fees and charges?

Title Insurance companies by law are required to file rates with the Colorado Division of Insurance (DORA).

Consumers may be inclined to find the lowest rate, but if the company is lower than market rate they may not have the expert staff and resources to provide you with the knowledge and standard of service you deserve.

### Fidelity National Title Company...

- Our rates are filed with the Colorado Division of Insurance (DORA).
- Our title rates are available online at [www.fntcolorado.com](http://www.fntcolorado.com) via an accurate rate calculator.
- Our fees are disclosed to you up front. You will not be surprised with additional fees.

## 5 What service can I expect from a title company?

Know your title company's commitment and standard of service.

### Fidelity National Title Company...

- Our employees average over **20 years** of industry experience.
- Our first priority is protecting our insured.
- Providing prompt and accurate title/closing services.
- Creating mutually beneficial and long-term client relationships.
- Empowering our employees to better serve their customers.
- Delivering our products and services promptly and courteously.
- Recognizing our community responsibilities.