



NATIONWIDE TITLE & SETTLEMENT SERVICES

We are proud to be known for our dedication to our customers, our outstanding service, and our reputation for superior closing services. We are committed to helping our clients by providing state-of-the-art transaction tools and technologies, dynamic marketing materials and support, results-oriented education and training, and up-to-the-minute market information.

Fidelity National Title Company remains dedicated to their policyholders and industry professionals who facilitate real estate transactions each and every day. In support of real estate professionals, we offer the following products and services:

VTEC with ON-LINE ORDERING

- ★ On-line ordering
- ★ Transaction viewing
- ★ GFE calculator
- ★ Comparables

www.fntcolorado.com

NATIONAL FULFILLMENT

- ★ Servicing all 50 states
- ★ One Stop Shop
- ★ HUD/GFE quote prior to order placement
- ★ National notary network. Signings conducted virtually anywhere, anytime.

www.fntiweb.com

PASSPORT GPS

- ★ Multiple lead systems, program at your fingertips to meet specific search criteria, nationwide
- ★ Property search features can include: property, Comps, neighborhood descriptions, loan terms, property valuation
- ★ Detailed loan information: LTV, property valuation, lender

www.passport.fntic.com



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Colorado Offices

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970-245-1055

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970-663-6600

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Montrose, CO 81401
970-252-0160

1864 Woodmoor Dr., Suite 100
Monument, CO 80132
*(Closing & Presentation Office Only,
Available by Appointment)*
719-487-0022

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Parker, CO 80138
303-841-6982

20 Club Manor Dr.
Pueblo, CO 81008
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Toll Free 800-532-0837

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Available by Appointment)*
970-728-3842

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Westminster, CO 80234
303-452-2989

9737 Wadsworth Parkway, Suite G100
Westminster, CO 80021
303-422-0238

150 Morning Sun, Suite 100
Woodland Park, CO 80863
719-687-3081
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What is Title Insurance?



www.fntcolorado.com

Nationwide Title and Settlement Services
Underwritten by Fidelity National Title Insurance Company

A Word About Real Estate

Real estate has traditionally been a family's most valuable asset. It is a form of wealth that is protected by many laws. These laws have been enacted to protect one's ownership of real estate and the improvement located on the land. The owner, the owner's family, and the owner's heirs have rights to claims in and to the property that you are buying. Those who may have an interest in or lien upon the property could be governmental bodies, contractors, lenders, judgment creditors, the Internal Revenue Service, or various other individuals or corporations. The real estate may be sold to you without the knowledge of the party having a right or claim in and to the property. In addition, you may purchase the real estate without having the knowledge of these rights or claims. In either event, these rights or



claims remain attached to the title of the property that you are buying until they are extinguished.

The Past Can Determine Your Future

Generally, a person thinks of insurance in terms of the payment of future loss due to the occurrence of some future event. For instance, a party obtains automobile insurance in order to pay for future loss occasioned by a future "fender bender" or for the future theft of the car. Title insurance is a unique form of insurance. It provides coverage for future claims or future losses due to title defects which are created by some past event (i.e., event prior to the acquisition of the property.) These risks are far less obvious than those protected against by automobile

insurance, but can be just as devastating. The following information will answer some commonly asked questions about title insurance.

Will You Get Clear Title?

It is of the utmost importance that you receive clear title to the property when you purchase real estate. In order to do so, you must first be informed of any existing rights or claims that may, in the future, threaten your title and possession to the property. Title insurance provides you with this twofold protection.



How Do You Find Out What Claims Exist?

In order to determine the status of title, Fidelity National Title Company conducts a diligent search of the public records for those documents associated with the property. Fidelity National Title Company then examines those recorded documents in order to determine if there are any rights or claims that may have an impact upon the title to the property. The title search may reveal the existence of recorded defects, liens against the current or past owners, easements, restrictions and court actions. These recorded defects, liens and encumbrances are reported to you prior to your purchase of the property. Once reported, these matters can be accepted, resolved or extinguished prior to the closing of the transaction. In addition, you are protected against any recorded defects, liens or encumbrances upon the title that are unreported to you and which are within the coverage of the particular policy issued in the transaction.

What About Undiscovered Claims?

The title to the property that you have purchased could be seriously threatened or lost completely by hazards which are considered "hidden risks." "Hidden Risks" are those matters, rights or claims that are not shown by the

public records and therefore, are not discovered by a search and examination of those public records. Matters such as forgery, incompetency or incapacity of the parties, fraudulent impersonation, and unknown errors in the records are examples of "hidden risks" which could provide a basis for a claim after you have purchased the property. In order to protect you against this possibility, Fidelity National Title Company provides insurance coverage for such claims.

How Does a Title Insurance Policy Protect Against All Of These Claims?

If a claim is made against your insured title, Fidelity National Title Insurance Company protects you by: (1) Defending your title, in court if necessary, at no cost to you, and (2) Bearing the cost of settling the case, if it proves valid, in order to protect your title and maintain possession of your property.

Title Insurance Protects Your Asset

Title Insurance gives you the assurance that possible clouds on the title to the property you are purchasing-which can be discovered from the public records-have been called to your attention and that such defects can be corrected before you buy. Additionally, it is insurance in case any undiscovered claim covered by your policy arises out of the past to threaten your ownership of real estate, it will be disposed of, or you will be reimbursed exactly as your title insurance policy provides.

Only One Premium

Unlike other forms of insurance, the original premium is your only cost as long as you or your heirs own the property. There are no annual payments to keep your Owner's Title Insurance Policy in effect.

For more helpful information visit www.fntcolorado.com

