

CALIFORNIA TITLE COMPANY HAS A VESTED INTEREST IN THE CONSUMERS OF THE STATE OF CALIFORNIA.



Brian McCloskey Sr. Acct. Exec.
619.843.2146 | brianm@caltitle.com

Erika Greaney Sr. Acct. Exec.
619.417.8445 | erikag@caltitle.com

www.caltitle.com/teamsandiego

2365 Northside Dr., Ste. 250 | San Diego, CA 92108
PH 619.516.5227 | FX 619.516.5249



IT HAS ARRIVED!

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Now you can take full advantage of your powerful smartphone with our native Android app that brings the tools you love from California Title Company to your pocket.

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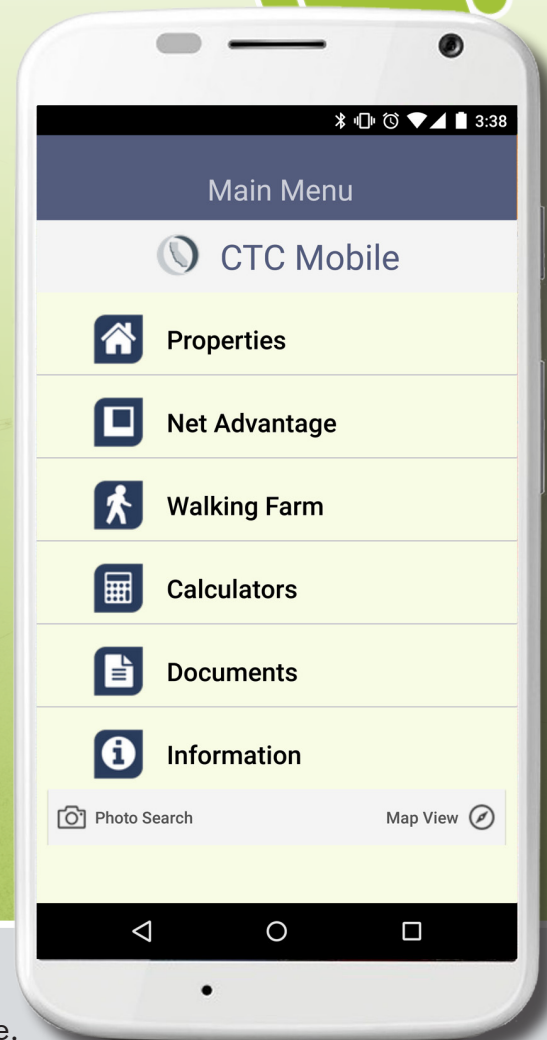
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TITLE INSURANCE PROVIDES NEEDED PROTECTION WHEN REFINANCING MORTGAGES

Title insurance is essential to protect homeowners and lenders against any problems affecting the title to a home. Whether a consumer is purchasing a new or existing home, or refinancing, title insurance provides an underwriting service to mortgage lenders to ensure the borrower has clear ownership rights to the property, free and clear of any other claims to ownership.

When you refinance you are obtaining a new loan, even if you stay with your original lender. Lenders will usually require a new title search and loan policy to protect their investment in the property. Homeowners don't need to purchase a new owner's policy. The one they bought at closing is good for as long as they and their heirs have an interest in the property.

Even if you recently purchased or refinanced your home, there are some problems that could arise with the title. For instance, a homeowner may have incurred a mechanics lien from a contractor who claims he/she has not been paid. Or, a homeowner might have a judgment placed on their house due to unpaid taxes, homeowner dues, or child support for instance. The lender needs reassurance that the title to the property they are financing is clear. Here are some other examples of items that can arise and why title insurance is important when refinancing a home:

- Liens against the property that serve as security for the pay-

ment of an obligation (e.g., mortgage liens, judgment liens for unpaid court judgments, tax liens, state and local liens for failure to pay real estate taxes or assessments, mechanic's liens to secure payment for improvements, liens for recovery of child support payments or, as in New York City, for unpaid parking tickets);

- Easements that have been created by contract or arisen through use or adverse prescription (e.g., rights of way for utilities, rights acquired by neighbors because of a fence encroachment);
- Building or use restrictions contained in a recorded plats, agreements or deeds; and
- Rights or claims arising out of bankruptcy.

These rights may affect the use of the property or otherwise encumber the "ownership" rights of a property's owner. They can be placed on a property at any time, including during the time between when an original purchase mortgage is placed on the property and that mortgage is refinanced.

Depending on where you live, a discounted rate may be available. Check with your title company. You may need to provide a copy of the previous title policy.

* This article is from www.homeclosing101.org

CONVENIENT CALCULATING

No need to get frustrated about finding rates and dates associated with the new TRID changes. Our convenient tools available on our website and mobile app, gives you the freedom and info you need at the office or on the go.

RATE CALCULATOR

Online you can find the calculator right on the CFPB Info link from our home page.

Rate Calculator

California Title has multiple underwriters to benefit its customers. Policy amount could change depending on coverage, liability amount or underwriter. Contact your local office for more information.

Use the calculator below to determine an estimate for Title/Escrow rates.

Interactive Rate Calculator

Quote Type: Purchase
 Refinance

Property Zip Code:

Purchase Price:

Concurrent Loan With Sale:
(optional)

Description of Rate Quote Results

Standard Coverage Policy None residential, more than 4 units, vacant land.
ALTA Homeowners Policy Includes enhanced coverages on a 1-4 unit residential property.
Refi Rate Refinance of existing loan insuring new lender.
ALTA Concurrent with Homeowners Insures new lender in purchase transactions.
 The California Title rate calculator generates an estimate only, please [contact us](#) for more information.

TRID DATES CALCULATOR

Use the TRID Dates Calculator to find the earliest consummation date based on the closing disclosure delivery date.

TRID Dates Calculator

Instantly determine the earliest consummation date based on the CD delivery date.

Please choose your CD delivery date from the calendar below:

Date:

October 2015

Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

To use the TRID Dates Calculator

Select a date representing the CD delivery date and to continue.

Dates are affected by Sundays and the following Holidays:

Oct 12, 2015 Columbus Day
 Nov 11, 2015 Veterans Day
 Nov 26, 2015 Thanksgiving Day
 Nov 25, 2015 Christmas Day
 Jan 1, 2016 New Years Day
 Jan 18, 2016 Martin Luther King, Jr. Day
 Feb 15, 2016 Washington's Birthday
 May 30, 2016 Memorial Day
 July 4, 2016 Independence Day
 Sep 5, 2016 Labor Day
 Oct 10, 2016 Columbus Day
 Nov 11, 2016 Veterans Day
 Nov 24, 2016 Thanksgiving Day
 Dec 25, 2016 Christmas

Call your California Title Rep if you need further assistance on using either one of these features.

ARE YOU OBTAINING THE CORRECT TITLE POLICY?

Not understanding the California Residential Purchase Agreement (RPA) can put **everyone at risk**, including you!

Here's how you protect your buyers, sellers and yourself:

1

Read Your Preliminary Report!

This tells you what type of policy the title company is offering. **Look for the "Homeowner's Policy."**

2

Ask your escrow officer to confirm any title discounts offered to the seller.

Title discounts in California are unlawful rebates.

If the title company is discounting their title fee for the seller, chances are they are issuing less coverage (Standard Policy). This puts everyone at risk and is not per the RPA (see section 13E). The Homeowner's Policy is typically paid for by the seller, but insures your buyer.

3

Write in California Title Company to be sure!

We've built our success around integrity and honesty.

California Title Company Order No. 2365 Northside Drive, #250 San Diego, CA 92108 619.516.5227

PRELIMINARY REPORT

Escrow Company
Escrow Address
Escrow Address

Attention: First Name, Last Name
Property address: 12345 Street, City, State 98765
Your no.:
Order no.:

Dated: October 21, 2015

In response to the above referenced application for a policy of title insurance, California Title Company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the kind and the extent or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedule, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Exhibit B attached. The policy to be issued may contain an addition clause. When the Amount of Insurance is less than that set forth in the addition clause, all schedule matters shall be adjusted at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit B. Copies of the policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit B of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters, which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Dated as of October 14, 2015 at 7:30 AM

Eric Berendts, Title Officer
Title # 64-5227
Email: TIDKSD@cti.com

The form of policy of title insurance contemplated by this report is:
A.L.T.A Homeowner's Policy (20310) A.L.T.A. Loan Policy (06-17-06) with A.L.T.A. Endorsement - Form 1 Coverage

Call your California Title Rep if you would like help reviewing the Preliminary Title Report. We can make sure you are getting the right coverage.

REMINDER

CALIFORNIA TITLE COMPANY is proud to announce that in July of 2015 it has completed its **SOC 2 Type II Independent Service Auditor's Report (SSAE 16)** examination and was certified with **"NO EXCEPTIONS"** to the ALTA **"Best Practices"** protocols.

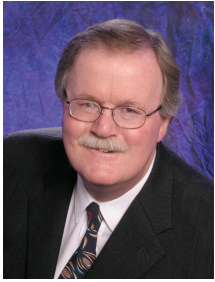
California Title was among the first companies (Q1, 2014) to receive the **SSAE 16** reports with **NO EXCEPTIONS!!** Another example of how we work hard for real estate professionals and the consumers we serve!

FEATURED EMPLOYEE

Kurt Streeter, Title Assistant

Kurt Streeter is a 28 year veteran in the title industry and 17 of those years have been with California Title Company. Kurt works as one of the title assistants within the Title Department and he is known for taking pride in the relationships he has built with clients, particularly escrow personnel. Through the hustle and bustle of the title department, he has a reputation of following through with clients and 'getting the job done' effectively. Kurt's native roots to San Diego also aids in understanding the San Diego terrain. He resides in Ramona with his wife and two sons. Some of the activities he enjoys include riding his Harley in the back country and playing golf with friends or family. You can always count on Kurt to have an engaging conversation about some local sports as he is a knowledgeable sports enthusiast watching San Diego professional teams with family and friends.

"ASK CHUCK"



Chuck Bishop, Sr. Title Officer

Q: Your office provided the Title Insurance when we purchased some vacant property recently. Now we are planning to develop the land. The City has asked for proof that we are the owners, and are the parties who can sign their applications. Can your office write a letter to the effect?

A. Sorry, but we are unable to provide such a document. This appears to be a request for a legal opinion which only an Attorney can provide. Our industry provides coverage in the form of guarantees and policies of Title Insurance (such as what we issued on your transaction.) All of these policies and guarantees must be in forms approved by the California Department of Insurance. What you have requested does not appear to be one of these "approved" items. However, please check with the people you are dealing with at the City. We have a number of guarantee forms available, these include Subdivision or Parcel Map Guarantees. In many cases, one of these products will satisfy the City and help you complete your project.

ONLINE & MOBILE TOOLS

Online Property Information Through our Title Advantage system you can pull property information from any state in the U.S. 24 hours a day, 7 days a week.

Net Advantage A Closing Cost Estimator for real estate transactions that is available in desktop and mobile versions with real-time wireless sync.

Online Information Library We have compiled a wealth of information for agents and consumers alike. You'll find title insurance and real estate-related articles as well as local community information, event blogs and maps.

Real Estate News Stay up-to-date with the latest market news and trends with real-time real estate news, RSS feeds and California Title's News Blog.

CTC Mobile You can create, view and email Property Profile reports, browse through previously created Property Profiles and even view property information based on your GPS location.

California Title's News Blog
www.caltitlenews.wordpress.com

CONTACTS

CUSTOMER SERVICE/FARMING

PH 619.516.5240 | FX 619.516.5249 | custserv@caltitle.com
Debbie Gandy & Jesse Aquiningoc

Contact our customer service team for the following items:

Hard Copy and/or Emailed Property Profiles
Sales Comparables
Plat Maps
Ownership Information
Farming Packages
CC&R's
Tax Rolls

Customer Service Hours: MON-FRI | 8:00 a.m. - 5:00 p.m.
After Hours: Call your Cal Title Sales Rep or visit www.caltitle.com

TITLE DEPARTMENT

PH 619.516.5227 | FX 619.516.5241
Eric Beveridge, Senior Title Officer, ext. 111
CELL 858.414.2646 | titlesd@caltitle.com
Kurt Streeter, Title Assistant, ext. 102 titlesd@caltitle.com
Karen Ludden, Title Assistant, ext. 115 titlesd@caltitle.com
Dave Turner, Title Assistant, ext. 110 titlesd@caltitle.com
Chuck Bishop, Vice President & Title Manager
PH 619.516.5227 | FX 619.516.5242
CELL 619.843.2264 | chuckb@caltitle.com



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