

Welcome Home

SELLER RESOURCE GUIDE



MADISON & COMPANY
PROPERTIES

#1 *Boutique* REAL ESTATE FIRM IN DENVER

As your trusted advisor it is our responsibility to get the highest and best offer for your home. We understand that listing your home brings to fruition a multitude of emotions; whether that be positive or negative. So in order to ensure that this process is as seamless as possible this resource guide will be a great aid in learning the whole process from this listing consultation to the closing table.

We pride ourselves on talented and experienced brokers that have a passion for real estate and will represent you with the highest quality and morals.

*Thank you for your trust in us
and our brokers*

MADISON & COMPANY
PROPERTIES



A WORD FROM TODD NARLINGER
PRESIDENT, BROKER OWNER

“Welcome to Madison & Company Properties. Over the last 5 years, our company has experienced an explosion of growth. In that time, we have added some incredible broker associates and new exciting locations. More importantly, we have continually added great people who help make our culture collaborative, professional, and fun to be associated with. In conjunction with our culture, we are striving to improve in our processes and overall brand awareness in the market. We are one of the fastest growing boutique real estate firms in Denver and we believe there is no limit to what we want to accomplish.

At Madison & Company, we are committed to providing our sellers with an outstanding experience. We hope you choose Madison to help sell your home. I know that our brokers will take care of you with the utmost care and responsibility.”



MADISON & COMPANY

PROPERTIES

Madison & Company Properties Ltd. is the finest boutique real estate firm in the Denver metropolitan area. Our company is comprised of a group of experienced and knowledgeable real estate brokers and staff who provide our clients with the highest level of personal service and expert advice. Whether you are buying, selling or investing, the brokers and staff at Madison & Co. Properties, Ltd. are available providing expertise in all your real estate property transactions. Madison prides itself on a culture that resonates with every buyer or seller to feel that their broker is holding the upmost values and morals in getting your home sold.

The R&D Group | Madison & Company Properties, Ltd.

Ryan Mutschelknaus, Broker Associate
Dan Nelson, Broker Associate



RYAN MUTSCHELKNAUS

303-435-2817 | ryan@ryanmrealestate.com | MadisonProps.com

DAN NELSON

303-929-5383 | danny.a.nelson@gmail.com | MadisonProps.com

Why choose the R&D Group? Our team has years of experience handling buyers and sellers with the utmost care and responsibility. We have earned a reputation for exceptional service and record results. Our focus will be on your lifestyle, and helping you attain your real estate goals and dreams. We are available around the clock to guide you seamlessly through the buying or selling process. Our expert team of brokers will deftly negotiate on your behalf. Let us handle the stress so that you can focus on the excitement that comes along with buying or selling a home. Thank you for trusting us to be your Realtors for life.

Ryan & Dan

“Ryan is honest, knowledgeable, responsive and an expert negotiator, but he is also fun to work with. It is clear that he is passionate about his profession and his customers. I would recommend him to any potential client.”

“Dan is an excellent real estate agent with a wealth of knowledge, and a deep understanding of the needs of each of his clients. I will certainly recommend his services to anyone that is interested in buying or selling real estate.”

“Madison & Co. Properties Ltd. is the finest boutique real estate firm in the Denver metropolitan area. Our company is comprised of a group of experienced and knowledgeable real estate brokers and staff who provide our clients with the highest level of personal service and expert advice. Whether you are buying, selling or investing, the brokers and staff at Madison & Co. Properties, Ltd. are available, providing expertise in all your real estate property transactions.”



MADISON & COMPANY
PROPERTIES

SELLING PROCESS



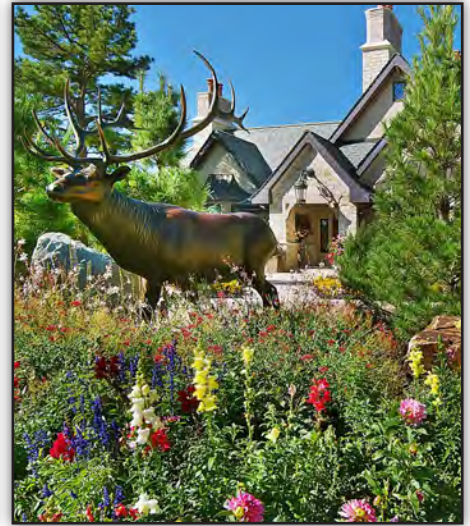


SUCCESS

Committed · Trusted · Connected

SELLING PROCESS

VALUE PROPOSITION



COMMITTED:

At Madison & Company, we are committed to providing our clients with an outstanding real estate experience. We pride ourselves on being experts in the Denver real estate market and we are dedicated to passing our knowledge along to you. Whether you are an experienced investor or a first time buyer, the brokers of Madison & Company are here to provide you with the best service possible.

TRUSTED:

Integrity is our core value at Madison & Company. We know there are many real estate companies to choose from and we take your trust in us very seriously. Buying or selling a home is one of the most important decisions you can make in your life. Our experienced and trustworthy brokers at Madison & Company are there to guide you through the process every step of the way.

CONNECTED:

DENVER TECH CENTER
5600 S. Quebec Street, #A113
Greenwood Village, CO 80111

CHERRY CREEK NORTH
201 Milwaukee Street, Suite G
Denver, CO 80206

WASHINGTON PARK
1221 S. Clarkson Street, #300
Denver, CO 80210

LOWER HIGHLANDS
3209 Tejon Street
Denver, CO 80211

SELLING PROCESS

OUR COMMITMENT TO YOU 

Every Madison broker is fully committed to providing you with the highest quality of service. As Realtors we have fiduciary duties which are as follows:

OBEDIENCE

CONFIDENTIALITY

LOYALTY

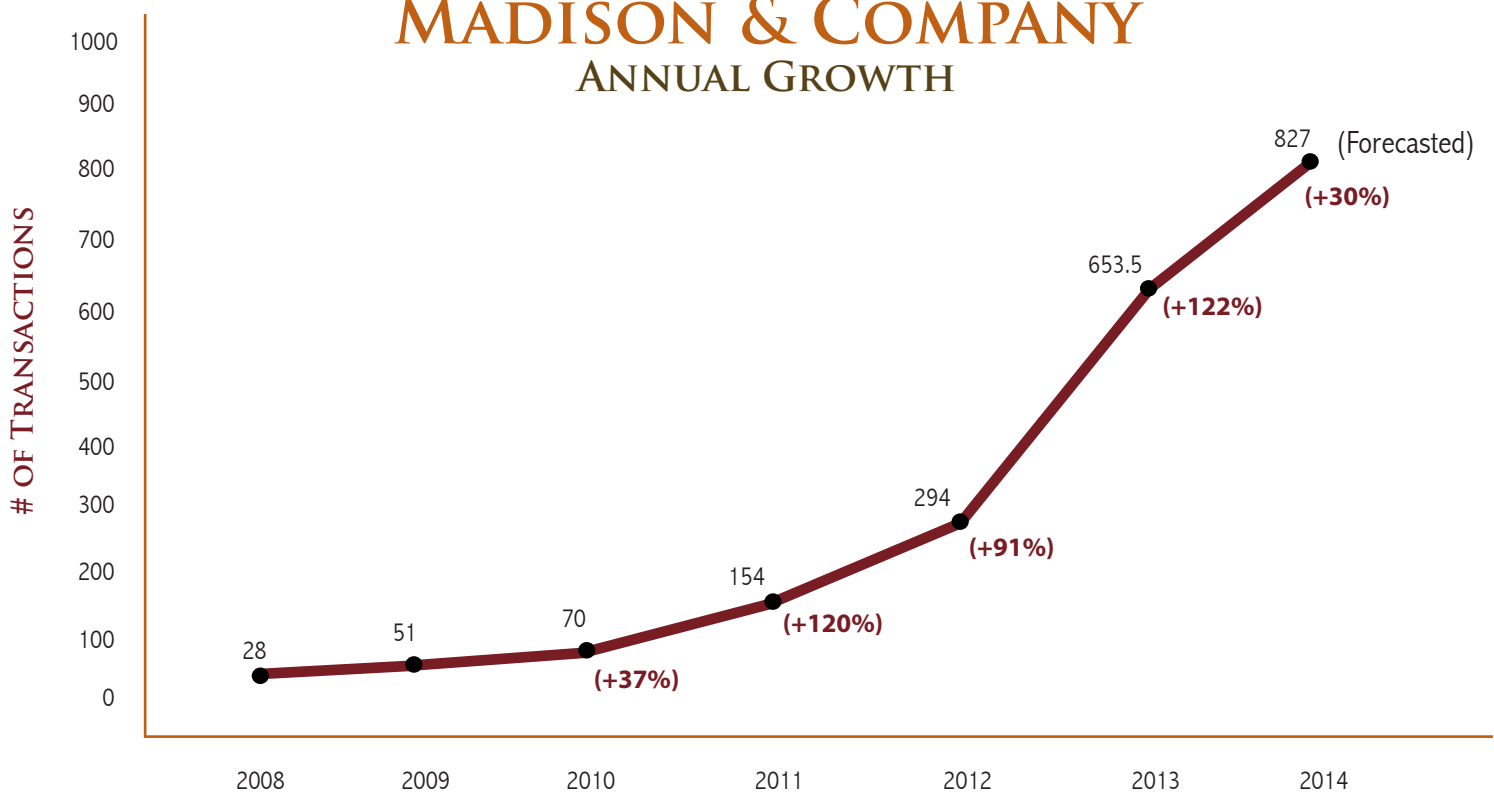
ACCOUNTABILITY

DISCLOSURES

REASONABLE CARE



MADISON & COMPANY ANNUAL GROWTH



MADISON & COMPANY
PROPERTIES

SELLING PROCESS

SNAPSHOT 



SELLING PROCESS

PREPARING YOUR HOME INSIDE & OUT

INSIDE YOUR HOME

- Clean the house thoroughly. Keep it that way while selling. Shine the appliances, vacuum or shampoo the carpet, polish the floors. Get dust, flies and moths out of light fixtures. Clean the windows outside and inside.
- Remove clutter from your home. Keep your kitchen spotless and remove unnecessary items from the countertops.
- Move clothes out of your closets so they do not appear full -- busting at the seams. Remove extra furniture and pictures from the room.
- Remove personal items that are conspicuous. You want to show off the house, not yourself. These tips will visually expand the rooms in your home.
- Get rid of offensive odors. Eliminate the smell of dogs, cats, kids, spicy food, etc. Odors are hard to explain away and are always noticed.
- Fix or repair items that are not in perfect working order. Sometimes a five-dollar repair job will leave questions in a buyer's mind. Some quick fixes could include:
 - Tighten and repair loose knobs, sticky doors and windows
 - Repair light switches that do not work
 - Repair caulking and grout in bathroom. Fix leaky faucets
 - Replace burned-out light bulbs
- Consider repainting - a fresh coat of paint that is neutral enhances the decorating detail to a home. Paint smells clean. Paint or touch up all interior trim.
- When your house is shown, leave. Take a walk - leave the clients with the agent. Don't interfere with the agent, this could possibly hurt the selling opportunity.
- If the house is somewhat vacant, staging appropriately can create a dramatic emotional statement. Your Madison broker can offer recommendations and arrange for professional staging companies to stage your home. Often, the price of staging is a good investment as a staged home will sell more quickly than a vacant home.

OUTSIDE YOUR HOME

- First impressions are crucial, clean the front yard. Trim the shrubs, weed the flower beds, mow the lawn, rake the leaves, and sweep the walkways. Make it look sharp.
- Plant some flowers in flower beds or pots that are in season to liven up the appearance.
- Straighten gutters, planters, mailbox, or things that sag or tilt.
- Close the garage door. Hide the garbage cans. Remove extra cars.



SELLING PROCESS

COMMUNICATION 

“THE KEY TO GETTING A HOME SOLD IS
COMMUNICATION

BETWEEN OUR
BROKER AND THE SELLER”



- We start the process by uploading the listing to the MLS, order the signs, and turn in the file to our office administration staff.
- We will begin to implement your marketing plan.
- Our experienced broker will discuss how showings work and set expectations during the home selling process.
- While the home is on the market our brokers will discuss how you would like the feedback to be given to you. We have the ability to send the feedback to you as we receive it so that we can either make adjustments together as well as be aware when we may have an interested buyer in your home.
- We will then discuss what the process is when an offer comes in.
- Our brokers will then explain what happens when an offer is accepted: from the required paperwork that needs to be signed to making your home available to the buyer’s home inspector and the lender’s appraiser.
- Our brokers will also discuss the financial aspects of closing – our brokers put together a seller net sheet for you so you know what to expect at closing.
- Along with the contractual process our experienced brokers can assist in helping you find a great mover, a handyman, or any other request that you may have.

SELLING PROCESS

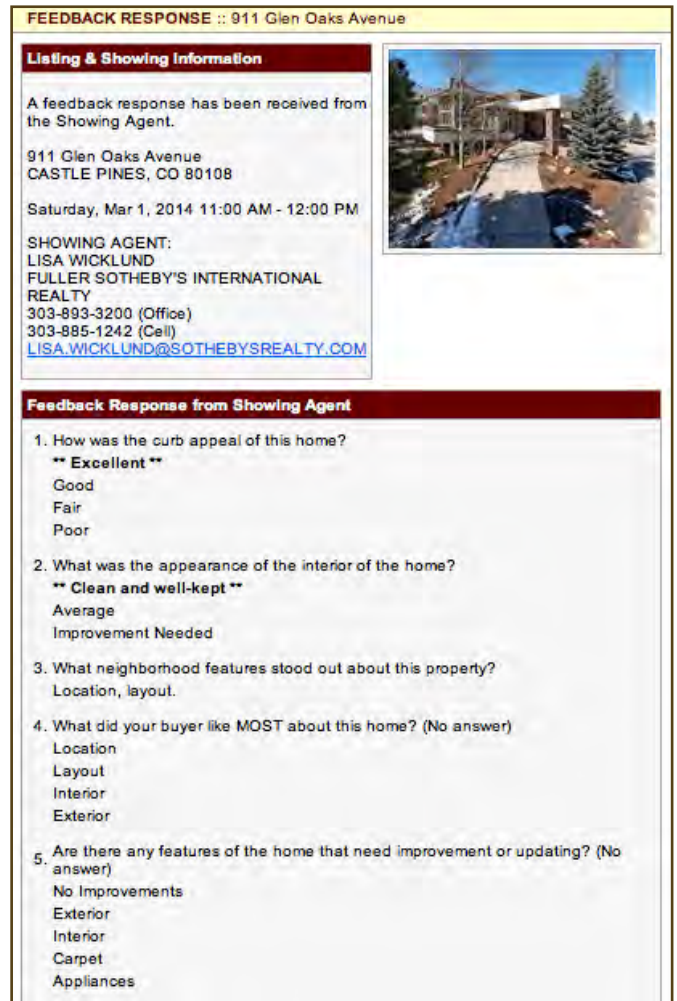
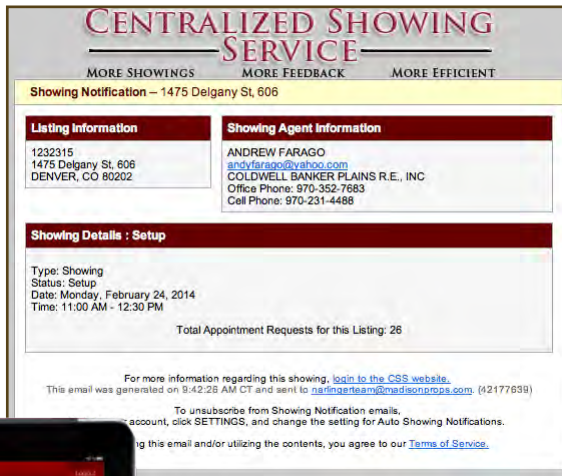
FEEDBACK 

SHOWINGS

CENTRALIZED SHOWING SERVICE

CSS is a full service showing management database, making it the quickest and most efficient way to get buyers in your home.

- Showings can be set 24 hours a day, 7 days a week.
- Showing requests can be sent to your smart phone; giving you the control to approve or decline showings.
- Automatic feedback reports are sent immediately.

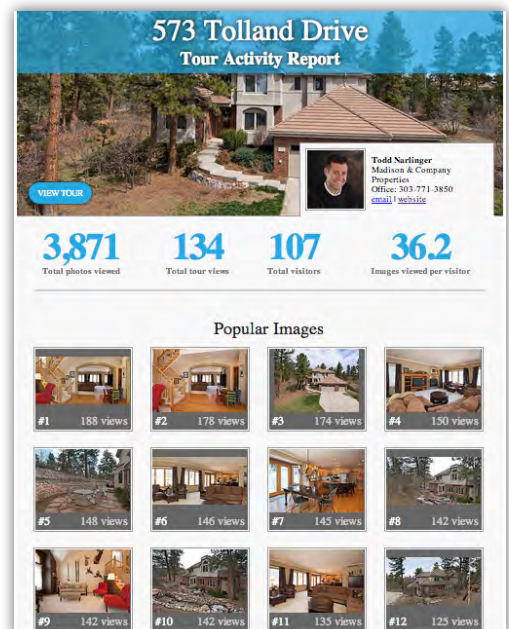


VIRTUAL TOUR WEEKLY REPORT

How many people clicked on your listing

How long people stayed on your property website

Which photos are most popular



SELLING PROCESS

WHY PRICING IS SO IMPORTANT

Setting the correct initial list price is one of the most important decisions that home sellers make in today's market. The initial list price will impact both the amount of time a property takes to sell and the final sales price. Research shows that when a house is overpriced upon the first day of its listing, and subsequently requires price reductions, it will take up to three times longer to sell that house in the Denver market compared to a house that's priced right from the start.

Sellers will benefit from the professional advice of a Realtor when it comes to effectively pricing a property and understanding today's market trends. A knowledgeable, skilled Realtor will offer expertise and guide customers through today's complicated process.

At Madison & Co. Properties we have developed specialized tools to help you properly price your property. We can give you up-to-the-minute information about the Denver real estate market, including specifics about what is happening in your neighborhood.

THE COMPARATIVE MARKET ANALYSIS (CMA)

How much is your home worth? Should you ask for more? How long will it take to sell? Your Madison broker provides the answers to these and many other questions by completing a Comparative Market Analysis (CMA) which takes into account all the variables that may affect the value and marketability of your home.

COMPARABLE PROPERTY DATA

Research of similar homes currently on the market, as well as recent sales and expired listings, help determine your home's fair market value.

MARKET CONDITIONS AND COMPETITION

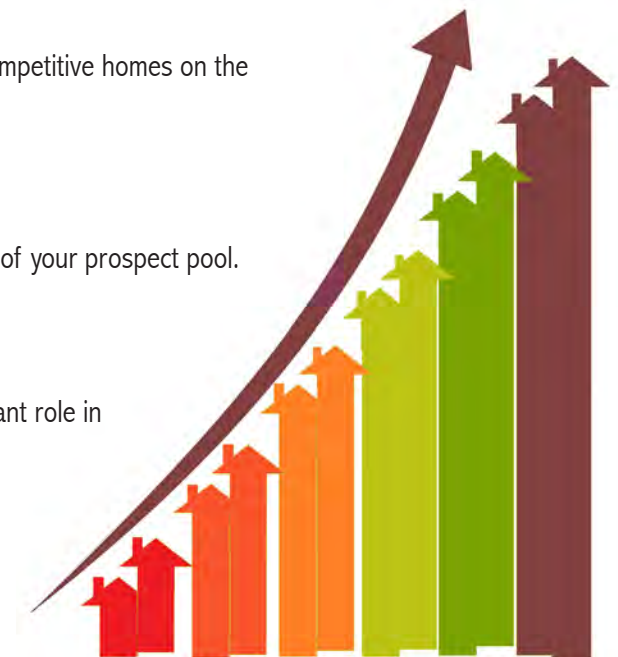
Economic outlook and seasonal trends, as well as the number of competitive homes on the market, can affect demand for your home.

MORTGAGE CONDITIONS AND OUTLOOK

Interest rates and anticipated movement up or down affect the size of your prospect pool.

LOCATION

Proximity to schools, parks, shopping and transit can play a significant role in determining your listing price.



SELLING PROCESS

IMPORTANCE OF PROPER PRICING 

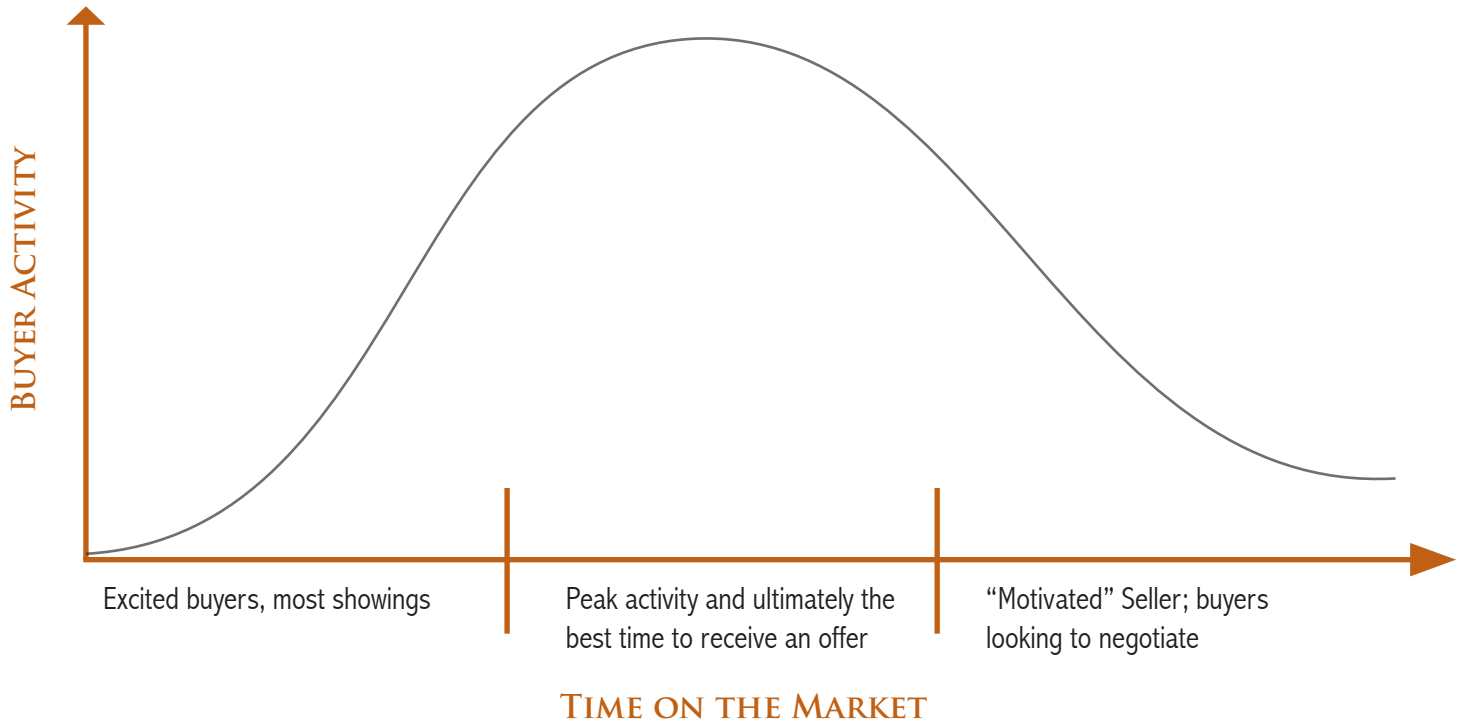
MARKET CONDITIONS



Source: ListingsUp

PRICE IT RIGHT

It's all about timing



MARKETING





MARKETING

Professional · Detailed · Effective

MADISON MARKETING

PRINT MARKETING

Marketing your home is the most important part of attracting the appropriate buyer. In order, these are the steps that we take to ensure your home is tastefully marketed whether it is through print, digital or any other media outlet.



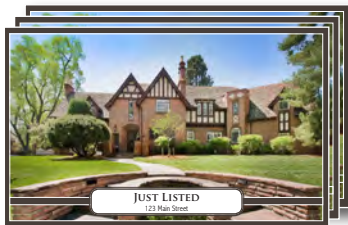
PHOTOGRAPHY

You only get one chance to make a first impression and this has never been truer than in real estate. Having your home professionally photographed is one of the most important steps in listing your home. With over 89% of buyers shopping for homes online, it is more important than ever to make your home stand out from other homes on the market. We enlist professional real estate photographers who will ensure your home looks its absolute best while staying true to its actual condition and features. Our photographers use state-of-the art technology such as HD video, virtual tours and personal home websites.



BROCHURES

Those beautiful, professional photos of your home will be on display in a personal brochure that our marketing team will create for your home. It's important to have a professional marketing brochure that you can display in your home for showings, or your broker can use to market the sale of your home.



JUST LISTED POSTCARDS

Once your home is officially on the market, it's time to get the word out! We like to let your neighbors and community know that your home is for sale.

MADISON MARKETING

STRATEGIC MARKETING

Facebook



Realtor.com



Virtual Tours



LuxuryRealEstate.com



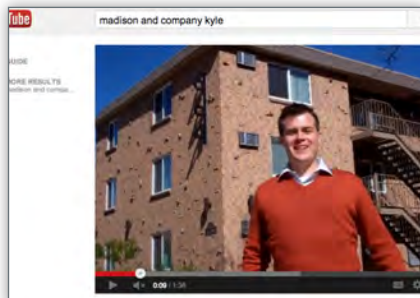
Postcard Templates



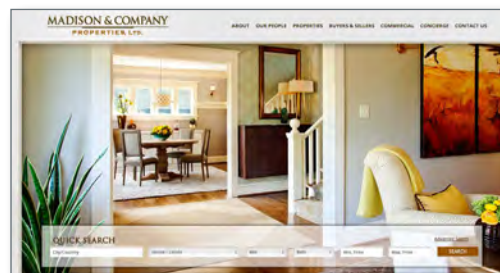
Individual Property Websites and Professional Brochures



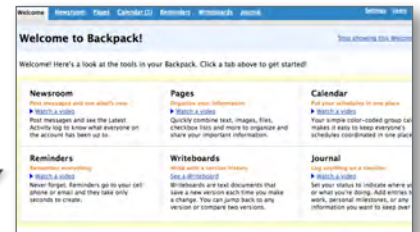
YouTube



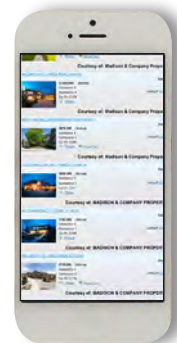
Madison & Company Website



Intranet - Backpack



Mobile Marketing



Signage



MADISON MARKETING

MATRIX & REALTOR.COM

RECOLORADO®
Start your journey home



Once placed in the Matrix your home will be seen in over
500 IDX WEBSITES

METROLIST Home Search			
My Active Listings search			
1122 Horned Owl Way Parker, CO 80134			
County: Douglas	Neighborhood: The Pinery	MLS #: 8823325	List Date: 01/22/14
Status: None Known	Status Conditions: Yes \$220/Annual	Tax ID: 0428861	Taxes: \$4,935 (DOI)
Year Bld: 2004	Year Renov: 2004	Style: Detached Single Family	Stories: 2 Story
Architect: Archetype W Complete	Heat Fuel: Gas	Heat Type: Forced Air	Air Conditioning: Central
Other HVAC: HVAC Detail: Construction	Exterior: Frame Shuroc	Roofing: Composition Shingles	
Total Beds: 4	Upper Sqt: 4,170	PP Above Grd: \$196.40	School Dist: 2 J High/Phos St High
Total Sqt: 5,367	Other Finished Sqt: 5,912	PP Total: \$128.63	Demography: 2 J High/Phos St High
Basement Sqt: 0	Finished Sqt: 5,367	Subfloor: Full, Walk-Out	
Other Finished Sqt: 0	Date Measur: 01/22/2014	Bath Finish: Yes	
Measurement From: Microwave Oven, Refrigerator (Kitchen)		Bath Ceiling Height: 95%	
Appliances: Microwave Oven, Refrigerator (Kitchen)			
Flooring: Carpet			
Interior Features: Cable Available, Jack & Jill Bath, Kitchen Island, Master Suite, Security System, Smoke Free, Vaulted			
Laundry Availability: In-Unit			
Pool/Spa: 4. Location(s): Family Room, Living Room			
Exclusions: Washer & Dryer, all wall-mounted TVs, Seller's personal property			

Your Broker will input your home here



Homes for sale on realtor.com® span thousands of cities and towns across the U.S. and Canada. Our real estate listings represent over 800 MLSs so you get the most accurate and reliable information possible. To find condos, townhomes, single family homes or land, simply use our property search. It's the perfect way for you to connect with your new home online. We offer property overviews, community info and the latest real estate statistics to help you make the best decision.

27311 E Lakeview Dr, Aurora, CO - Presented by Dawn Tleken

Property Details

Price: \$950,000

Beds: 3 Bed

Baths: 4 Bath

House Size: 5,581 Sq Ft

Lot Size: 0.28 Acres

Year Built: 2007

realtor.com® Homes Rentals Mortgage REALTORS®

viewing: home \ homes for sale \ colorado \ aurora, co \ 27311 e lakeview dr

27311 E Lakeview Dr
Aurora, CO 80016
Lake & Mountain Views! Spectacular Gape God!

\$950,000

Estimate My Monthly Payment

Start Your \$0 Down VA Home Loan Today

Check Mortgage Rates

View Your Credit Score

Status: Active

Beds: 3 Bed

Baths: 4 Bath

House Size: 5,581 Sq Ft

Lot Size: 0.28 Acres

Year Built: 2007

Share on: Like Tweet +1 Pin it Send Print Star

MADISON & COMPANY
PROPERTIES

MADISON MARKETING

SYNDICATION & SOCIAL MEDIA

YOUR HOME WILL BE FEATURED IN OVER
500 WEBSITES



SOCIAL MEDIA



www.facebook.com/madisonandcompanyproperties



Madison & Company



@Madisonprops



Madison & Company Properties, LTD

MADISON & COMPANY
PROPERTIES

MADISON MARKETING

AN EXCLUSIVE PARTNERSHIP 



LEVERAGE GLOBAL PARTNERS



Leverage Global Partners aligns the most prestigious independent real estate brokerage firms from around the world, creating a global network of professionals that serve the relocation needs of homebuyers and sellers, nationally and internationally. Within each market, the consumer and brokerage communities alike have direct access to the President of each exclusive Global Partner.

Vetted, exclusive Presidential access ensures the appropriate match between client and broker is achieved and that personal attention and accountability is preserved. We offer cutting edge marketing services in social media, search engine optimization, public relations, and communication with the aim of further supporting each Global Partner's position as the local market expert.

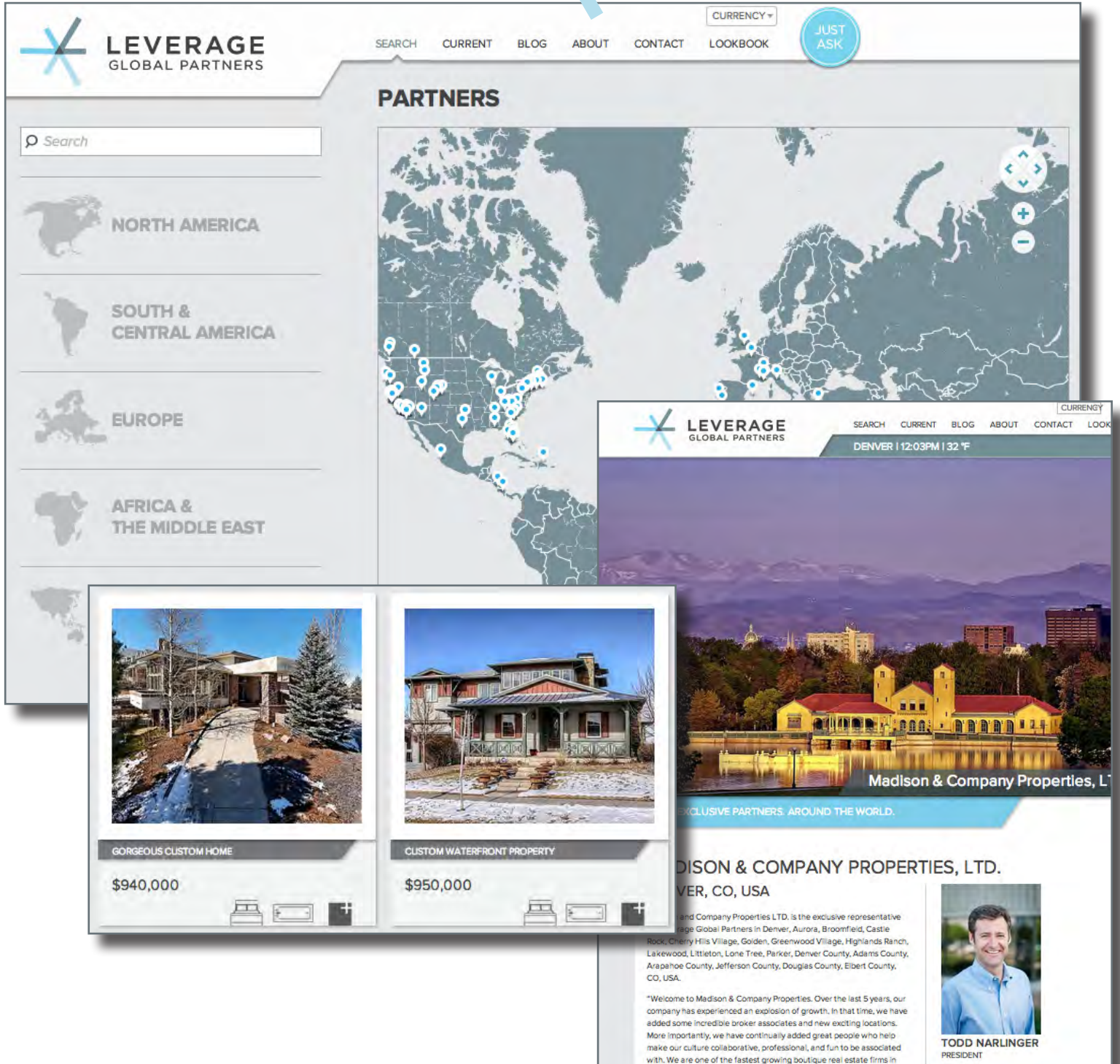
All Global Partners have been sourced and vetted for their high standards of exceptional client service, as well as their local market expertise and presence, further defining the care and consideration for each prospective client. Each Global Partner is showcased and supported by a technology-rich, user-friendly website.

MADISON MARKETING

AN EXCLUSIVE PARTNERSHIP 



LEVERAGE GLOBAL PARTNERS



The screenshot displays the Leverage Global Partners website. At the top left is the company logo. The navigation menu includes SEARCH, CURRENT, BLOG, ABOUT, CONTACT, LOOKBOOK, and a CURRENCY dropdown. A 'JUST ASK' button is also present. The main content area is titled 'PARTNERS' and features a world map with blue location pins. On the left, there are regional filters: NORTH AMERICA, SOUTH & CENTRAL AMERICA, EUROPE, and AFRICA & THE MIDDLE EAST. Below the map, two property listings are shown: 'GORGEOUS CUSTOM HOME' for \$940,000 and 'CUSTOM WATERFRONT PROPERTY' for \$950,000. A larger inset shows a property listing for Madison & Company Properties, Ltd. in Denver, CO, USA, featuring a waterfront building and a photo of Todd Narlinger, President.

MADISON & COMPANY
PROPERTIES

MADISON  **CO.**
LUXURY PROPERTIES



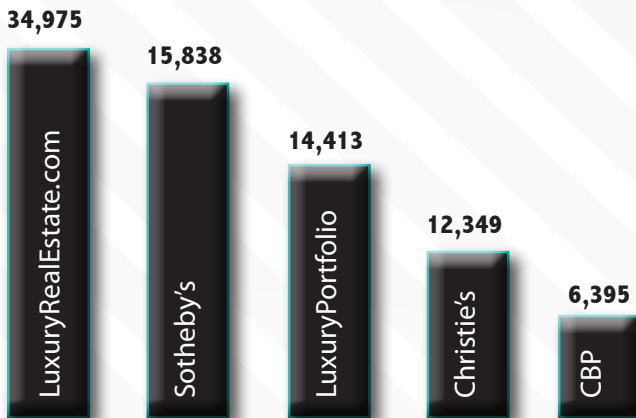
MADISON MARKETING

MADISON LUXURY BRAND 

LUXURYREAL ESTATE.COM

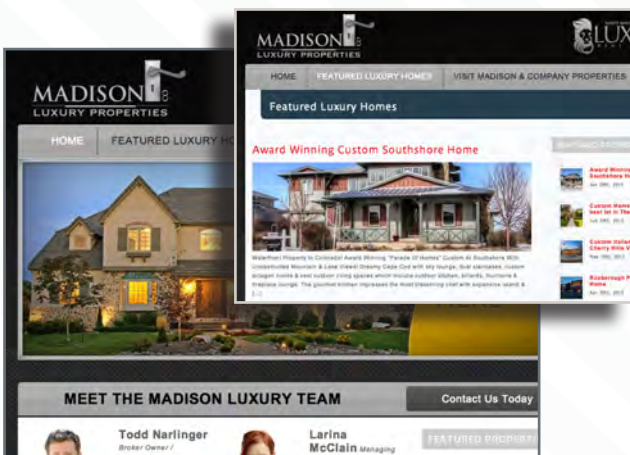


As the premiere luxury homes search site, LuxuryRealEstate.com is known for providing fine international estates and property listings. Recognized worldwide by industry leaders and media alike, the Who's Who In Luxury Real Estate brand continues to set the standard for extraordinary estates by offering a network of more than 1500 brokerages with over 55,000 multimillion-dollar mansions and properties from around the world. Our extensive list of luxury homes for sale enables you to search and browse unique properties from across the globe, including California - Nevada, Florida, Hawaii, Mid-Atlantic, Midwest, New England, North Atlantic, Pacific Northwest, Rocky Mountains, Southeast, Southwest, Africa, Asia, Australia, Canada, Caribbean, Central America, Europe, Mexico, Middle East, South America, Tuscany, Italy, New Zealand.



MOST VIEWED WEBSITE ON PROPERTIES OVER 1 MILLION

- Webby award-winning, most-viewed luxury real estate website in the world, "Best of the Web"
- More than 4 million page views per month
- More than 55,000 luxury properties with an average price of \$2,216,217 USD
- #1 in searches on google.com, bing.com, yahoo.com



MADISON'S LUXURY BRAND

- Custom property websites for your listing
- Unique URL (example www.1234LoganSt.com)
- Additional syndication to multiple websites
- www.MadisonLuxuryProperties.com showcasing Madison's high-end listings
- Lead capture - matching buyers to sellers
- Custom home book with property and area information for inside the home
- Luxury postcard templates, luxury yard sign, custom E-Flyers
- Full 6-page high quality property brochure
- Illuminated property brochures in store front windows
- Individualized Print Marketing and press releases
- Full-page ad in Luxury Home Magazine

MADISON & COMPANY
PROPERTIES

SELLER RESOURCES





RESOURCES

Additional Helpful Information

SELLER RESOURCES

UNDERSTANDING THE COSTS

ESTIMATED SELLER'S NET SHEET

As the seller, you may be responsible for the following estimated expenses associated with the sale of your home.

Broker's Commission	Percentage of Sales Price
Madison Client Transaction Fee	\$295 per transaction
Title Insurance (approximate)	Sliding Scale based on Sales Price \$150,000 : \$1,125 \$500,000 : \$1,775 \$750,000 : \$2,200 \$1,000,000 : \$2,650 Over \$1 million, approximately \$165 per \$1,000
Improvement Location Certificate (ILC) if needed per contract	\$250 - \$400
Water Escrow	\$250-\$1,000 with balance refunded to seller
Prorated Real Estate Taxes	For current taxes not yet paid, pro-rated to sale date and any due paid in arrears
Prorated Utilities & Assessment	For expenses incurred, but not paid, up to the date of closing
Recording Fees	\$50 - \$100
Homeowners Association Fees	Per the contract and as assessed by the HOA
HOA document Retrieval	\$100 - \$175
Release Tracking Fee	\$25 per payoff
Title Closing Fee	\$150 - \$300

Source: Land Title Guarantee Company

SELLER RESOURCES

UNDERSTANDING AGENCY TERMS

LISTING AGENT

A seller's agent (or listing agent) works solely on behalf of the seller to promote the interests of the seller with the utmost good faith, loyalty and fidelity. The agent negotiates on behalf of and acts as an advocate for the seller. The seller's agent must disclose to potential buyers all adverse material facts actually known by the seller's agent about the property. A separate written listing agreement is required which sets forth the duties and obligations of the broker and the seller.

BUYER'S AGENT

A buyer's agent works solely on behalf of the buyer to promote the interests of the buyer with the utmost good faith, loyalty and fidelity. The agent negotiates on behalf of and acts as an advocate for the buyer. The buyer's agent must disclose to potential sellers all adverse material facts actually known by the buyer's agent including the buyer's financial ability to perform the terms of the transaction and, if a residential property, whether the buyer intends to occupy the property. A separate written buyer agency agreement is required which sets forth the duties and obligations of the broker and the buyer. A buyer's agent works solely on behalf of the buyer to promote the interests of the buyer with the utmost good faith, loyalty and fidelity. The agent negotiates on behalf of and acts as an advocate for the buyer. The buyer's agent must disclose to potential sellers all adverse material facts actually known by the buyer's agent including the buyer's financial ability to perform the terms of the transaction and, if a residential property, whether the buyer intends to occupy the property. A separate written buyer agency agreement is required which sets forth the duties and obligations of the broker and the buyer.

TRANSACTION BROKER

A transaction-broker assists the buyer or seller or both throughout a real estate transaction by performing terms of any written or oral agreement, fully informing the parties, presenting all offers and assisting the parties with any contracts, including the closing of the transaction without being an agent or advocate for any of the parties. A transaction-broker must use reasonable skill and care in the performance of any oral or written agreement, and must make the same disclosures as agents about all adverse material facts actually known by the transaction-broker concerning a property or a buyer's financial ability to perform the terms of a transaction and, if a residential property, whether the buyer intends to occupy the property. No written agreement is required.

CUSTOMER

A customer is a party to a real estate transaction with whom the broker has no brokerage relationship because such party has not engaged or employed the broker, either as the party's agent or as the party's transaction-broker.

Source: Colorado Real Estate Commission



GET PRE-QUALIFIED TODAY!

citywide home loans

Obtaining a home loan can be a stressful and overwhelming experience. Citywide Home Loans will guide you through the home buying process one step at a time. We offer extremely fair and competitive rates and fees, with the best possible service. Working with Citywide Home Loans, you will understand why we have a loyal following of customers and real estate professionals. This allows for us to underwrite loans that make sense, as opposed to trying to fit a loan into other lenders guidelines.

WE WORK HARD TO DESERVE YOUR TRUST AND CONFIDENCE.

FHA • VA • CONVENTIONAL • JUMBO
USDA • 203KS • CONSTRUCTION
CHFA • MCC • MMA • NHF

Call us today to see if you qualify!



BRETT BAIRD

Mortgage Professional
NMLS #297737

720.644.2610
Brett.Baird@chl.cc

MICHELLE TUTTLE

Mortgage Professional
NMLS #219485

720.509.8620
Michelle.Tuttle@chl.cc





720.542.6940
assuredtitleagency.com

TRUST ASSURED TITLE

A HIGHER LEVEL OF SERVICE

Why Title Insurance?

Title insurance protects the most important investment your client will ever make should a loss arise from flaws and defects already existing in the chain of title. This protection lasts for as long as your client or their heirs own the property.

Multiple Underwriting Options

At Assured Title you have the option of multiple underwriters which provides you with competitive pricing and most importantly a choice.

- Westcor Land Title Insurance Company
- First American Insurance Company
- Chicago Title Insurance Company
- Attorneys Title Guaranty Fund

Financial Security

We take financial security seriously to ensure a secure transaction.

- Surety bond - \$1,000,000 policy.
- Dual authorization on all wire transactions.
- Trust accounts are reconciled daily.
- Confirmation processes are executed on all incoming wires to ensure proper payoffs.
- Trust accounts are held with financially secure institutions.
- Underwritten by financially secure underwriters with A ratings.

Protecting YOUR INVESTMENT

Title Insurance is the key to protecting your home.

A First American Title Owner's Policy provides you with peace of mind. It takes the risk out of acquiring property whose legal history is unknown to you. While, ideally, there should be no risks in acquiring property, they do exist.

Throughout the years, your new property may have changed hands many times through sale, inheritance, foreclosure or bankruptcy. Each transfer was an opportunity for an error in title to arise. If an error occurred, and has never come to light, it puts your title in jeopardy.

Before an Owner's Policy is issued, First American Title conducts a search of public records and related documents. Besides describing your property and spelling out any recorded limitations on your ownership, a title insurance policy sets forth in clear terms what First American Title Insurance Company will do in the event that a flaw in the title is discovered or your rights of ownership are challenged. In simple terms, First American agrees:

1. To defend your title in the courts, as insured, at its own expense.
2. To correct or clear the title when possible.
3. To promptly pay you for your loss in the event of an unsuccessful defense of your title.

Let us protect you and your investment.



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