

...TO PROTECT YOUR FUTURE.

WHAT EXACTLY IS TITLE INSURANCE?

When purchasing or refinancing a home, title insurance instantly becomes a part of the transaction. But what exactly is it? What is being purchased? Well, unlike other types of insurance - which protect you from future events - title insurance actually protects you from events that might have happened in the past.

As a consumer, you are empowered to choose the title company that handles the title insurance on your transaction. This packet is designed to help you be an informed consumer and make an educated choice. There are very simple and real aspects that make Heritage Title Company stand out among other title companies in the State of Colorado.

FINANCIAL STRENGTH

Heritage Title Company is a direct operation of Fidelity National Financial, Inc. (NYSE:FNF). We boast the highest level of claims reserves in the industry. Working with a company capable of paying claims ensures long term policy coverage.

In addition, Commonwealth currently receives an Unsurpassed Financial Stability Rating (FSR) from Demotech. An Unsurpassed FSR is an indication of excellent claims-paying ability, financial leverage and liquidity.

ERRORS & OMISSIONS (E&O) INSURANCE

Heritage Title Company carries E&O insurance to ensure our consumers are protected. An "error or omission's" mistake can cause financial harm to parties in a real estate transaction that the underwriter may not be responsible for. It is important to utilize a company that carries extensive coverage to further guard against "human error or a fraudulent transaction".

At Heritage Title Company we also carry Cyber Insurance, protecting you against crimes that involve the internet.

BE AN INFORMED CONSUMER



WHY CHOOSE HERITAGE?

Heritage Title Company has been providing Title and Escrow services in the State of Colorado for over 35 years. We pride ourselves on being a personable local company - while also possessing the strength and financial stability that comes from being a direct operation of Fidelity National Financial (FNF).

We are underwritten by Commonwealth Land Title Insurance Company (CLTIC) which incorporated the world's first title insurance company and issued the first modern title insurance policy in 1876. We are also a part of the FNF family of companies, which collectively represents the largest title insurance and escrow services company in the world.

Our staff averages 15 plus years experience in the industry ensuring you receive accurate title commitments, closing services and policies. Heritage Title Company is a member of SKLD, Colorado's premier property records company.

FUNDS MANAGEMENT

Our Wire System is a closed system which is not published on the internet and can only accessed from inside our network. Heritage Title Company also has a dual-approver system that validates the wire's details by three different actors (Wire Initiator, Escrow Approver, Accounting Approver).

In today's high-tech and interconnected world, it is important to have a well thought out security policy. Threats can exist from internal and external sources and we take that very seriously. At Heritage Title Company, we enforce Corporate Policies that support Integrity of Data, Confidentiality of Data and Accountability. All employees are required to read, agree and abide by all network, system and informational security policies.

With Heritage Title Company, you can RELAX... you will get closed, get funded and be protected!

For more information, visit www.heritagetco.com.

OUR EMPLOYEES

Heritage Title Company has operated in Colorado for over 35 years and holds our employees to very high ethical standards. All potential employees must pass a background check prior to employment. Our employees are also required to attend internal training classes every year on pertinent industry topics such as privacy laws, financial controls, fraud detection, claims awareness and RESPA (Real Estate Service Protection Act).

Escrow files are audited to assure proper compliance.

INVOLVED IN OUR COMMUNITY

Heritage Title Company created Heritage Hearts in Partnership (HHIP) to foster volunteer opportunities for our employees. As a company, we have volunteered more than 1,200 hours working in our respective communities alongside organizations like The Ronald McDonald House, Extreme Community Makeover, Habitat for Humanity and The Denver Children's Home.

Our employees also contribute to HHIP through various drives and we have been able to make substantial donations to many charitable organizations like CARHOF, Children's Hospital, The Humane Society and many more.

Our mission statement for Heritage Hearts in Partnership is: **Bridging Company Culture and Community while Enriching Lives in Colorado.** We take great pride in the success of this program.



TO CONTACT US AND FOR A LIST OF OUR OFFICE LOCATIONS, VISIT WWW.HERITAGETCO.COM AND CLICK ON THE 'LOCATIONS' TAB.

INSURING THE PAST...

A PRACTICAL GUIDE FOR PURCHASERS OF TITLE INSURANCE



www.heritagetco.com