

TICOR TITLE

BUYER GUIDE



TICOR TITLE

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WELCOME TO YOUR HOMEBUYING JOURNEY WITH TICOR TITLE!

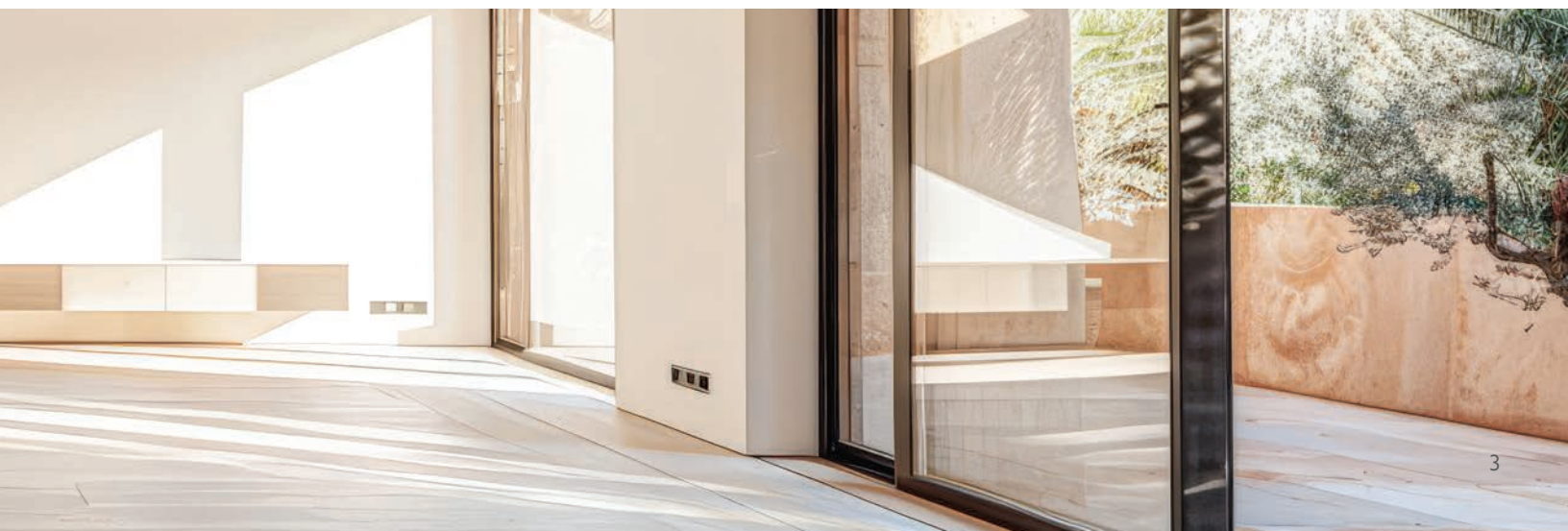
At **Ticor Title**, we know that buying a home is one of the most important financial decisions you'll ever make, and it should be an exciting and confident step toward your future. For over 130 years, we've been building a legacy of trust, expertise, and service in the title and escrow industry. That means when you choose Ticor, you're backed by the strength, stability, and resources of one of the nation's most respected title insurance providers.

Our role is more than just paperwork. We protect your ownership rights, ensure a smooth transfer of property, and resolve potential title issues before they can cause you stress or delays.

Whether you are purchasing your first home, selling a property, or investing in real estate, you can count on Ticor Title to:

- **Safeguard Your Investment** – We identify and resolve potential title issues before closing.
- **Ensure a Smooth Closing** – Our escrow experts coordinate every detail to make the process seamless.
- **Be a Trusted Partner** – We are committed to communication, transparency, and your peace of mind.

We look forward to being your partner on this important journey. With **Ticor Title**, you're not just completing a transaction; you're protecting your future.



HERE ARE THE KEY PROFESSIONALS INVOLVED IN YOUR TRANSACTION.



Buying a home is a team effort. Throughout the title and escrow process, you'll work with several professionals who each play a unique role in helping your transaction run smoothly. Here's who you can expect to meet along the way:

Escrow Officer

The escrow officer acts as a neutral third party who manages the transaction details. They hold funds, collect signatures, prepare closing documents, and make sure all conditions are met before the property changes hands.

Title Officer

The title officer researches the property's history to verify legal ownership and check for any liens, claims, or restrictions. They issue the title insurance policy, which protects you against unforeseen ownership issues in the future.

Title Assistant

Working closely with the title officer, the title assistant helps gather final documents, confirm closing figures, and prepare the file for completion. They play a key role in making sure your transaction wraps up accurately and on schedule.

Escrow Assistant

The escrow assistant organizes and reviews all necessary documents for the escrow or loan file. They coordinate with multiple parties—agents, lenders, and title officers—to ensure everything needed for closing is in place before deadlines.

Sales Executive

Your dedicated resource and advocate throughout the title and escrow process. They are here to ensure you, your real estate agent, and all parties involved have the tools, information, and support needed for a smooth closing.

Each of these professionals brings specialized expertise to protect your interests, keep the process organized, and make your closing as smooth and stress-free as possible.

A modern house with a large swimming pool and a covered patio area. The house has a light-colored exterior and a dark roof. The patio is covered by a wooden structure with dark pillars. There are some potted plants on the patio. The pool is in the foreground, and the house is in the background.

VALUE OF TITLE INSURANCE

Did You Know?

Title problems are discovered in more than one-third of residential real estate transactions. These “defects” must be resolved prior to closing. The most common problems are existing liens, unpaid mortgages, and recording errors of names, addresses, or legal descriptions.

At Tigor Title, we access, assemble, analyze, and distribute title information, in addition to handling escrow and closing. We conduct a thorough search of existing records to identify all possible defects in order to resolve them prior to issuing a policy.

What is Title Insurance?

Title insurance protects your legal ownership of a property by ensuring the title is free from issues like unpaid taxes, liens, recording errors, or past claims. Unlike other insurance that covers future events, it shields you from problems in the past that could affect your rights. It also safeguards both property owners and lenders against legitimate or false title claims, making the property a secure financial asset.

Why is it Needed?

When you buy a home, you expect to receive clear and undisputed ownership. However, title problems can arise unexpectedly from hidden legal claims to simple clerical mistakes and could cost you time, money, or even your property. Title insurance provides peace of mind, covering legal defense costs and, if necessary, financial loss related to covered title issues.

When is the Premium Due?

Title insurance is a one-time premium paid at closing. There are no monthly bills, renewals, or annual fees - your coverage lasts as long as you own the property.

Why Tigor Title?

By choosing Tigor Title, you're backed by one of the most trusted names in the industry—supported by Fidelity National Financial, a FORTUNE 500® company with the financial strength to protect your investment.

TITLE POLICY COMPARISON

This chart is intended for comparison purposes only and is not a full explanation of policy coverage. Policy coverages are subject to the terms, exclusions, exceptions, and deductible shown in the policy.

Coverage is for 1-4 family residences.

	CLTA	ALTA-R	Complete Homeowner's Policy
Someone else owns an interest in your title to the property	✓	✓	✓
A document is not properly signed	✓	✓	✓
Forgery and fraud	✓	✓	✓
Defective recording of any document	✓	✓	✓
Restrictive covenants	✓	✓	✓
There is a lien on your title because there is: a. A deed of trust b. A judgment, tax or special assessment c. A charge by the Homeowner's Association (HOA)	✓	✓	✓
Title is unmarketable	✓	✓	✓
Lack of right of access to and from the land	✓	✓	✓
Mechanics' lien protection		✓	✓
Forced removal of structure because it: a. Extends onto other land or onto an easement b. Violates a restriction in Schedule B of policy c. Violates an existing zoning law		✓	✓
Cannot use land for single-family dwelling (SFD) due to zoning or restrictions		✓	✓
Unrecorded lien by the HOA		✓	✓
Unrecorded easements		✓	✓
Others have rights arising out of leases, contracts or options		✓	✓
Pays rent for substitute residence		✓	✓
Inflation Protection		✓	✓

	CLTA	ALTA-R	Complete Homeowner's Policy
Building permit violations – forced removal*			✓
Subdivision Map Act violations*			✓
Zoning violations – forced encroachment*			✓
Boundary wall or fence encroachment*			✓
Restrictive covenant violations			✓
Post-policy defect in title			✓
Post-policy contract or lease rights			✓
Post-policy forgery			✓
Post-policy easement			✓
Post-policy limitation on use of land			✓
Post-policy damage from minerals or water extraction			✓
Post-policy living trust coverage			✓
Post-policy encroachment by neighbor other than wall or fence			✓
Enhanced access—vehicular and pedestrian			✓
Damage to structure from use of easement			✓
Post-policy automatic increase of 10% annually up to 150%			✓
Post-policy correction of existing violation of covenant			✓
Post-policy limitation of use			✓
Post-policy prescriptive easement			✓
Street address is correct			✓
Map not consistent with legal description			✓
Coverage for spouse acquiring through divorce			✓
Violations of building setbacks			✓
Discriminatory covenants			✓
Insurance coverage for as long as you own the property			✓

* Subject to deductible and maximum liability, which is less than the policy amount.



COMMON WAYS TO HOLD TITLE

When people purchase real estate (like a house or land), “holding title” refers to how ownership is legally structured. The chosen method affects rights of survivorship, transferability, taxes, and liability. Here are the most common ways to hold title in the U.S.

A Single Individual

A person who is not married or a registered domestic partner.

Separate Property

Separate property can be held by an unmarried person, a married person or a registered domestic partner. Under California law, separate property includes all property a person owned before marriage, as well as property acquired during the marriage by gift, bequest, devise, or descent, along with any rents, issues, or profits derived from that property.

Community Property

Community Property is a form of ownership reserved for married spouses or registered domestic partners in California. Both parties share equal ownership and management of the property, and title is held in the “community.” Real property generally cannot be conveyed without the written consent of both spouses or partners. Upon the death of one spouse or partner, their one-half interest passes according to their will or by succession.

Community Property with Right of Survivorship

A form of ownership available to married couples and registered domestic partners in which both parties hold the property as community property, and when one partner dies, the surviving partner automatically inherits the entire property **without probate**. This method combines the tax advantages of community property with the automatic transfer benefits of joint tenancy.

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Registered Domestic Partners

In California, registered domestic partners have the **same rights as married spouses** when holding title as **Community Property with Right of Survivorship**. This means both partners own the property together as community property, and when one partner dies, the surviving partner **automatically inherits the entire property without probate**, just like married couples. California law extended CPWROS to domestic partners shortly after its introduction, allowing them to receive the same survivorship and tax benefits.

Tenancy-in-Common

Two or more people have interests (not as community property or joint tenants) in the property. The individual interests do not need to be equal, but the total of the interests must equal 100% (i.e., Fred Smith and unmarried man, as to an undivided 73% interest and Anne Jones, an unmarried woman, as to an undivided 27% interest). The interests of each tenant-in-common pass to his/her heir(s) at law upon death.

Joint Tenancy

Two or more people have equal interests in the property and the deed by which they take title must specify that the property is “held as joint tenants, with rights of survivorship”. Unlike tenancies-in-common, when a co-owner dies, his or her ownership interest automatically passes to the other co-owners.

Trust Ownership

Title is held in the name of a trust, managed by a trustee for beneficiaries. Avoids probate and offers estate planning benefits.

Important Notice

We are not authorized to advise you on how to take title (also referred to as “vesting”). The method of holding title can have significant legal and tax consequences. Because these matters depend on your personal circumstances and applicable state law, you should consult with an attorney or other qualified professional to determine the best way to vest title for your situation.

WHAT IS ESCROW?

Buying a home is one of the biggest investments you'll ever make, and escrow is here to help protect it.

Escrow is like a neutral middle ground. When you buy or sell property, there are a lot of moving parts: money, documents, and promises that need to be kept. Instead of one side taking a risk, an independent third party called the escrow holder steps in to oversee the process.

The Role of the Escrow Holder

The escrow holder's job is simple: protect everyone involved. They safely hold the buyer's funds, the seller's deed, and any important documents until all the agreed-upon conditions are met. Once everything is in order, the escrow holder releases funds and transfers ownership, ensuring the transaction is completed fairly and correctly.

Think of escrow as your safety net, and is why you want to pick the best to hold your funds:

- **Safe & Secure** – Your money and documents are held in trust until closing.
- **Fair & Neutral** – The escrow holder does not take sides; their only responsibility is to carry out the instructions agreed to by both parties.
- **Peace of Mind** – You do not have to worry about “what ifs.” Escrow ensures a smooth handoff when the deal is ready to close.

At Ticor, we make sure the process is honest, transparent, and stress-free, so you can focus on the excitement of moving into your new home.



THE ESCROW PROCESS

The role of the Escrow Officer is to act as a neutral third party to fulfill the terms of a Real Estate Purchase & Sale Agreement (PSA) and facilitate a smooth transfer of ownership from Seller to Buyer.



- 1 Buyer selects a home and submits contract.
- 2 PSA and Earnest Money Deposit are delivered to escrow.
- 3 Escrow reviews PSA for conditions and requirements to close.
- 4 Escrow orders and reviews the preliminary title report.
- 5 Buyer and seller receive and complete Start InHere information disclosure.
- 6 Escrow establishes communication with the buyer's lender, if any.
- 7 Escrow reviews liens on the Title Report, including ownership, loan(s) to be paid off, property taxes, liens, judgments, and utilities if requested.
- 8 Escrow delivers the preliminary title report to all parties for review.
- 9 Escrow confirms the closing date and prepares documents after loan documents arrive from Lender, if any.
- 10 Escrow schedules signing appointments for buyer and seller.
- 11 Loan documents are returned to the lender for review and approval.
- 12 Buyer deposits required funds to close with escrow.
- 13 Lender approves the signed loan to record and sends funds into escrow.
- 14 Documents are recorded in the County Records Office and escrow is closed.
- 15 Escrow disburses funds, including seller's proceeds, broker commissions, loans to be paid off, and any other required invoices.
- 16 Buyer receives keys from their real estate broker!

SECURE YOUR HOME CLOSING WITH **inHere**

A safe, simple, and streamlined real estate transaction – from start to finish.

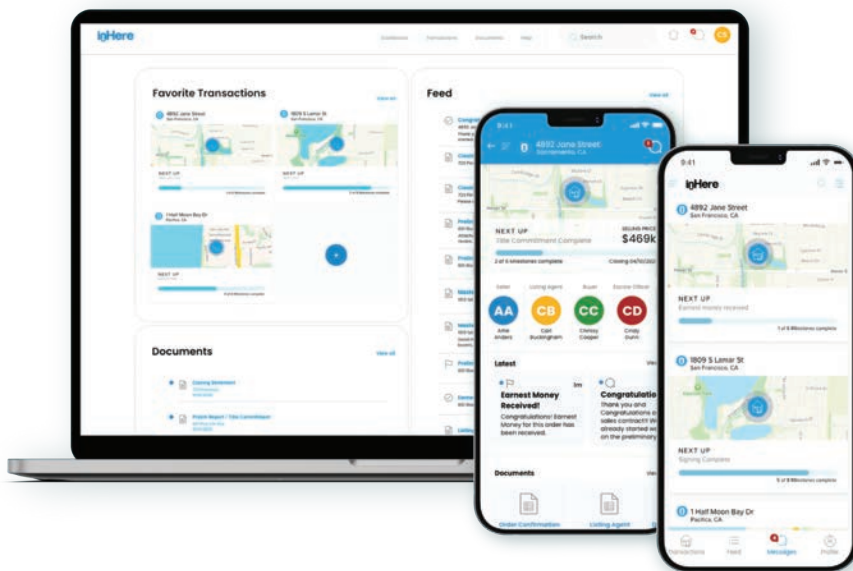
What is inHere®?

The inHere® Experience Platform transforms the way homebuyers complete real estate transactions – making it digital, secure, and simple from opening escrow to post-closing.

With inHere®, you can start, sign, and notarize all necessary documents safely from your phone, tablet, or computer – no more unsecured emails or unnecessary office visits.

Benefits for Buyers

- **Enhanced Security**, Protect yourself from wire fraud with our WireSafe secure digital workspace for wiring instructions – no sensitive info sent via email.
- **Convenience Anywhere** – Open escrow, submit earnest money, and complete forms in minutes – from the comfort of home or on the go.
- **Faster Closings** – Our guided process ensures all information is collected upfront, helping your transaction move smoothly from start to finish.



Key Features

Start inHere®

An intuitive, guided process to begin your real estate transaction, designed for both security and ease-of-use.

Mobile Deposit for Earnest Money

Deposit your check directly from your phone without downloading another app – just snap a photo of the front and back. It's safe, contact-free, and instant.

Close inHere®

A fully guided digital closing experience, making the final step as seamless as the first.

Your Safeguard Against Wire Fraud

Wire fraud is a growing risk in real estate transactions, and homebuyers are prime targets. With inHere®, wiring instructions are delivered through a secure, encrypted portal – never through an unsecured email – helping keep your funds safe. inHere® gives you confidence in every step of your transaction – secure, simple, and stress-free.

COMMON RED FLAGS IN THE ESCROW & TITLE PROCESS

Buying a home is exciting—but certain issues can delay or even derail your closing. Here are the most common red flags to look out for.

Distressed Properties/Foreclosure Issues

Fraudsters often target homes in financial distress.

Watch for:

- Recently recorded foreclosure-related documents.
- Requests to rush the file opening or closing.

Wire Fraud

Criminals impersonate parties in the transaction to redirect your funds.

Watch for:

- Last-minute changes to wiring instructions.
- Wire account names that don't match the parties in the deal.
- Requests to wire money to unknown or foreign banks.
- Emails with urgent or secret instructions.

Closing Fraud Schemes

Free-and-clear homes, elder sellers, or quick re-sales are common fraud targets.

Watch for:

- Seller getting a large cash payout.
- Property selling for “too good to be true” price.
- Immediate resale after closing.
- Unusual terms, counteroffers, or use of Power of Attorney.
- Difficulty speaking directly to the principal.
- Parties demanding a rush closing.

Other Common Title Red Flags

These issues may delay closing and need to be addressed early:

- Liens & Judgments – unpaid debts, child/spousal support liens.
- Bankruptcy – requires court/trustee approval to sell.
- Encroachments – structures over property lines (fences, driveways).
- Easements & CC&Rs – may limit improvements like pools/spas.
- Old Trust Deeds – loans already paid but not released from record.
- Court Orders/Judgments – can take weeks to clear.
- Notice of Violation – recorded code or zoning violations.
- Lis Pendens (Pending Lawsuit) – must be resolved before closing.



Pro Tip: If you notice anything unusual in documents or communications, stop and verify with your escrow officer or title company immediately.



WHAT IS A LOAN POLICY?

A Loan Policy (sometimes called a Lender's Policy) is a type of title insurance that protects the lender's financial interest in a property. It ensures the lender has a valid, enforceable lien (the mortgage) on the property being purchased or refinanced.

While the buyer typically pays for the policy (depending on local custom), it is issued for the benefit of the lender, not the buyer.

Key Features of a Loan Policy

**Protects the Lender -**

Covers the lender against financial loss if there are defects in the title, such as unknown liens, unpaid property taxes, recording errors, or fraud.

**Valid for the Life of the Loan -**

The policy remains in effect until the loan is paid off, refinanced, or satisfied.

**Covers the Loan Amount (Not the Property Value) -**

The policy amount is equal to the loan amount, and coverage decreases as the loan is paid down.

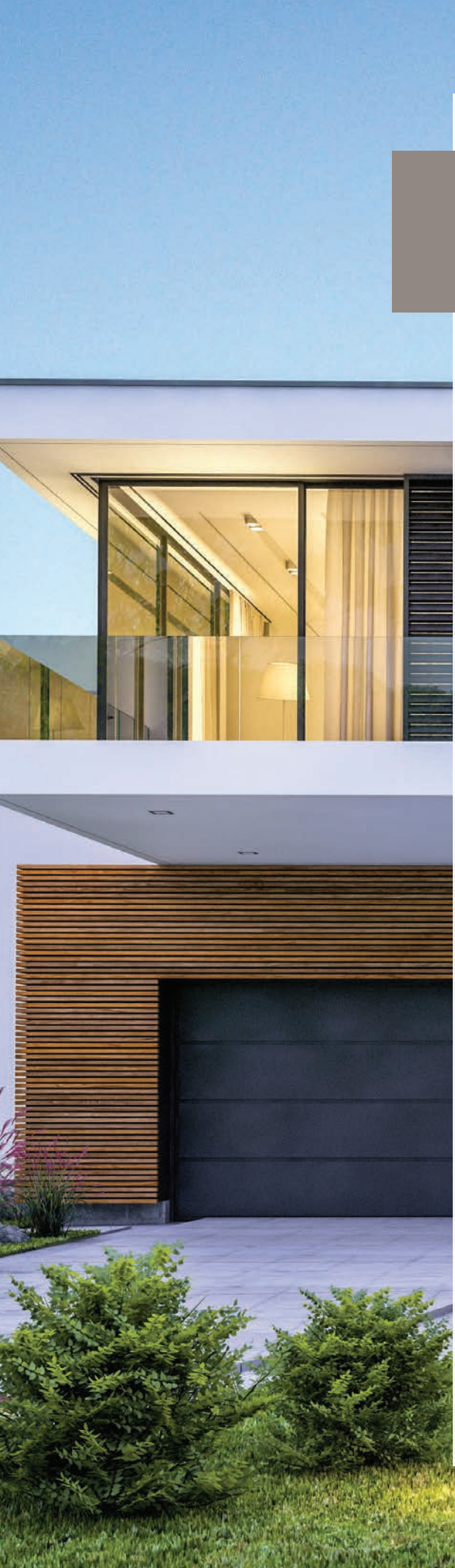
**Different from Owner's Policy -**

A Loan Policy protects the lender. An Owner's Policy (if purchased) protects the buyer's ownership rights.

Why It Matters

Lenders require a Loan Policy as part of nearly every real estate transaction with a mortgage. It gives them peace of mind that their lien is secure and that no one else can come back later with a valid claim against the property that would affect repayment of the loan.

In short: A Loan Policy is title insurance for the lender. It ensures their investment is protected, while an Owner's Policy is what protects the buyer's ownership rights.



TAXES & HOME BUYING: WHAT YOU NEED TO KNOW

Buying a home doesn't just mean a mortgage payment, there are also taxes involved in the process. Here are the basic taxes every buyer should know about:

Property Taxes

- Paid annually (dates vary by county/state).
- Based on the assessed value of your property.
- A change in ownership or new construction may increase your tax bill.
- Failure to pay on time = penalties and interest.

Supplemental Taxes

- When ownership changes, the county may reassess your property.
- This can result in an extra tax bill in addition to your regular property taxes.

Change of Ownership Filings

- After you buy, the county must be notified so the tax records are updated.
- Escrow typically helps file this paperwork for you.

Real Estate Excise Tax

- Some counties/cities charge a transfer tax when property is sold.
- Usually paid by the seller, but it's good for buyers to be aware.
- Also known as transfer tax.

FIRPTA (Foreign Investment in Real Property Tax Act)

- If the seller is not a U.S. citizen or resident, federal tax law may require withholding part of the sales proceeds.
- This mainly affects sellers, but buyers should know it exists.
- Buyers are responsible for identifying if the seller is a foreign person or entity.

Remember, every situation is different. Always consult with a tax or legal professional for advice on your specific transaction.

CLOSING Q&A

When Do I Deposit Earnest Money/Funds for Closing?

- You'll typically deposit earnest money right after your purchase agreement is signed. This good-faith deposit shows the seller you're serious about buying the property, and it's usually due within a few days of acceptance.
- Your closing funds (the remaining down payment and closing costs) are deposited into escrow shortly before closing, often a day or two in advance, so everything is ready to finalize.

What to Pay Attention To?

- **Deadlines:** Pay close attention to the timelines in your purchase agreement and escrow instructions.
- **Wiring Instructions:** Always verify instructions directly with your escrow holder to avoid wire fraud.
- **Certified Funds:** Escrow typically requires a wire transfer or cashier's check—personal checks are not accepted.
- **Communication:** Confirm with your escrow officer when and how to send funds, and allow time for processing.

What to Avoid During the Closing Process:

- **Large Purchases:** Avoid buying furniture, cars, appliances, or anything that requires financing. Big purchases can affect your credit and debt-to-income ratio.
- **New Credit Accounts:** Do not apply for new credit cards or loans. Lenders often re-check your credit before closing, and new accounts can raise red flags.
- **Job Changes:** Changing jobs, especially switching to self-employment or commission-based work, may delay or jeopardize your loan approval.
- **Major Bank Movements:** Avoid large deposits or withdrawals that are unexplained. Lenders need a clear record of where your funds are coming from.
- **Late or Missed Payments:** Continue paying all your bills on time. A single late payment can damage your credit and risk your loan approval.

When Do I Sign Loan Documents?

- Your escrow officer or agent will schedule a time for you to sign your final loan papers.
- At this appointment, you'll also learn the exact amount you'll need to bring in addition to your loan funds.
- The lender sends your loan funds directly to the title company.

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What Should I Bring to My Signing?

- Valid Photo ID (driver's license or state-issued ID).
- Funds for Closing: Either a cashier's check or wire transfer (must be received 24 hours before closing).
- Your loan officer or real estate agent can guide you through any lender-specific requirements.

What Happens After Signing?

- Escrow returns your signed loan documents to the lender.
- The lender reviews and, once approved, funds your loan.
- After funding, escrow works with the title company to officially close your transaction.

When Will I Get My Keys?

- Keys are generally given as indicated within the PSA (Purchase and Sales agreement) usually, after it's closed and recorded.
- Generally speaking there is a paragraph that states when access is given in the PSA.

When Will I Get My Deed?

- The County Recorder's Office mails the original deed directly to your new home.
- This usually takes several weeks, depending on the county's processing time.

Who Pays for Utilities at Closing?

- At closing, escrow pays only lienable public utility bills (like water, sewer, and some city services).
- Private and cooperative utilities (like cable, phone, and electric) must be paid by the seller directly.
- Escrow handles estimated bills but doesn't prorate or manage account setups. Brokers must disclose all lienable utilities via Form 22K.
- Sellers and buyers are responsible for closing and opening their utility accounts.

Remember to be on the lookout for your loans documents and make your first payment.

Congratulations on your new home!



PROPERTY MONITORING

STAY INFORMED ABOUT YOUR PROPERTY - LONG AFTER CLOSING

POWERED BY
inHere

A simple way to stay connected to your home

After closing, most homeowners don't have visibility into activity related to their property.

Property Monitoring is a complimentary post-close service that helps keep you informed by sending email alerts when certain activity associated with your property is identified.

What You'll Receive

- You'll get email notifications if:
 - Certain documents are recorded on your property, such as a lien or deed
 - Your property is listed for sale on the MLS

Why It Matters

- Stay aware of changes related to your property
- Spot unexpected activity early
- Feel confident knowing you're informed over time

What to Expect

- You'll automatically be enrolled after closing
- You'll receive an introductory email within a month of closing
- Alerts will be sent if activity is identified
- You can opt out at any time

No cost. No sign-up. No extra steps.

This is a complimentary post-close service. There's nothing you need to do to get started.



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Good to Know

Title insurance protects against ownership issues arising before closing. Property Monitoring provides visibility after. Together, they help homeowners stay informed and act when it matters.

NO NEW ALERTS



IMPORTANT CONTACTS

Real Estate Agent _____

Mortgage Lender / Broker _____

Escrow Officer _____

Title Officer _____

Sales Representative _____

Home Inspector _____

Homeowner's Insurance Agent _____

HOA / Property Management Company _____

Movers _____

Cleaning Service _____

Gas _____

Electric _____

Water _____

Internet _____

Home Warranty Provider _____

Other Important Contacts _____

