

Are you getting the correct title policy per the

California Residential Purchase Agreement (RPA)?

Not knowing can put everyone at risk, including you!

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



Read Your Preliminary Report!

This tells you what type of policy the title company is offering.

Look for the "Homeowner's Policy."



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. The Homeowner's Policy is typically paid for by the seller, but insures your buyer.



Write in California Title Company to be sure!

We've built our success around integrity and honesty.

Order No. 400-1171200-37



California Title Company
2365 Northside Drive, #250
San Diego, CA 92108
619-516-5227

Closequick Escrow Service
78197 J Street, #202
La Jolla, CA 92037

Attention: Alma B. Laver Property address: 5668 Sunshine Court, San Diego, CA 92123 Year no.: 7371008553 Order no.: 810799996317

Dated: January 1, 2012

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 land and the estate 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 Schedules, 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 arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause all arbitrable matters shall be arbitrated 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 January 1, 2012 at 7:30 AM

I.C. Nisawi, Title Officer

The form of policy of title insurance contemplated by this report is:
A.L.T.A. Homeowner's Policy (1.01.08) A.L.T.A. Loan Policy (06-17-06) with A.L.T.A. Endorsement - Form 1 Coverage

We do what's right to make sure everyone is covered.



CALIFORNIA TITLE COMPANY

www.CALTITLE.com