

If you would like more information about the products and services offered by

Security Title Guaranty Co.

please contact your STGCO Representative

or visit www.stgco.com

PRODUCT AND SERVICE GUIDE



**SECURITY TITLE
GUARANTY CO.**



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Closing the American Dream Since 1946

Security Title Guaranty Co. is proud to be known for dedication to our customers, our outstanding service, and our reputation for superior closing services.

We are committed to helping our clients by providing state-of-the-art transaction tools and technologies, dynamic marketing materials and support, results-oriented education and training, and up-to-the-minute market information.

Closing the American Dream since 1946, **Security Title Guaranty Co.** remains dedicated to our policyholders and to the industry professionals who facilitate real estate transactions each and every day. In support of real estate professionals, we offer the following products and services:

Transaction Tools

O&E (Ownership & Encumbrance) Reports

This quick check searches for liens and encumbrances, provides ownership information including how title is held, furnishes a legal description, and includes the purchase price, the mortgage holder/lender, and amounts owing. Guaranteed within eight business hours, Security Title generally delivers O & E's within two to four hours of request.

Comparables

Our online comparables search tool allows agents to locate properties similar in price and characteristics to a subject property (whether purchase or sale) for comparison purposes.

Online Ordering Virtual Title and Escrow Communications (VTEC™)

Security Title's 24 / 7 file management access system allows brokers to view transaction files anytime, anywhere. This software assists in transaction handling for placing orders, requesting O & E's, reviewing file histories, downloading documents, and accessing other relevant information.



eContracts™

A complete contract and software management tool, eContracts streamlines the automation of real estate contracts. Buyers and Sellers can even sign contracts from remote locations electronically. eContracts includes a comprehensive calendaring system that maps to Outlook, helping agents track all contract deadlines.

eRecording

Security Title is consistently searching for new and innovative products and services to help you manage your transaction files faster and more conveniently.

When you close at **Security Title**, most of your transaction files are recorded electronically using eRecording. Benefits include:

- Same day recording (generally the same day as closing)
- Enhanced document security
- Expedited notification process

Additional Transaction Services

- 1031 Exchanges
- Short Sale Coordination
- Transaction Coordination
- SB - 100/HOA Documents Resource

Marketing Support

Marketing Resources

Security Title offers a variety of products and services to help our clients remain competitive in the marketplace and to assist them in transacting business more efficiently. We are happy to meet with agents and brokers to strategize marketing plans, facilitate the creation and distribution of marketing materials, provide prospecting resources, and coordinate vendor services. Our broker support includes:

List and Data Services (FARM Packages)

Through **Security Title's** partnership with **Realty Resource of Greater Denver**, our clients can order accurate and updated owner name and address lists and/or labels for any FARM area. Easy-to-use wizards make selecting search criteria simple, and ensure FARMs will precisely match target markets. FARM packages can be conveniently ordered online at **Security Title's** web site: www.stgo.com >Marketing > Denver Metro > List and Data Services. Printing services are also available.

Postcards, Flyers, Invitations and Other Print Collateral

Through our partnership with **Realty Resource of Greater Denver** we are able to help our customers brand themselves, their services and their listings so they stand out from the crowd and stay front-of-mind. **Security Title** offers a variety of print collateral options: Unique designs assure attention; and automated monthly, quarterly, and seasonal mailings ensure consistent repetition. Collateral offerings include dynamic postcard and flyer designs for highlighting Just Listed, Just Sold, or Open Houses. Creative invitations, thank-you cards, newsletters, calendars, magnets and other promotional items keep brokers in touch with their prospects, networks, and spheres of influence. Online postcard templates are available from alternate print houses.

FSBO Lead Locator

Updated daily, our list of For Sale By Owner homes enables agents to easily contact FSBO owners to present all the benefits of using a professional. Since statistics show that approximately 90% of FSBOs end up listing their property, this is a valuable prospecting tool. The service guarantees you receive different leads every day without duplication.



eNeighborhoods™ and Home Books

These presentation booklets serve as informational compilations of real estate data to help facilitate each transaction. The charts and graphs highlight local demographics and detail the listed property and surrounding area for prospective buyers. This scalable tool describes city, county, and individual property information and is flexible enough to meet your specific needs. The books also serve to remind the buyer to use the selling agent's services when they, in turn, are ready to sell. The books are available in either a condensed eNeighborhood format or a higher-end hardbound Home Book that can include specific data on an individual property and/or your broker information.

Vendor Resources

Security Title has engineered strategic relationships with a variety of vendors who are experienced in serving the real estate community and consistently demonstrate professionalism, outstanding service and competitive pricing. Our vendor resources include those who provide: promotional items for clients or tradeshows, gift baskets for closings, printing and mailing services, file management tools, virtual tours, home staging assistance and a number of other real estate support services.

Education and Training

Continuing Education Accredited Courses

Security Title hosts classes and trainings that provide relevant and beneficial information to strengthen real estate skills and knowledge in practical and applicable ways.

We are committed to providing ongoing CE Classes that cover a variety of important topics to keep real estate and related professionals in step with our ever-changing industry. The classes we offer are geared toward training because training distinguishes itself as a useful form of learning that produces concrete results.

Classes include such topics as:

- Title Insurance: understanding forms, coverage, exceptions, chain of title, surveys, legal descriptions, liens, escrow, and closing documents.
- Title, understanding easements, rights of ingress and egress, oil and gas leases, mineral severance, etc.
- Well and water transference.
- Foreclosures: understanding the steps in the foreclosure process, and where and when intervention is appropriate.

Our instructors are skilled in adult education and know how to keep a class lively, interactive and interesting; and they're available if questions come up following the training. **Security Title** accompanies its classes with useful handouts that become part of our clients' resource libraries and can be referenced in the future and/or shared with sellers or purchasers.

Current Market Information and Data

As part of our commitment to ongoing education and training, we also provide our clients current market information and data including a number of publications, newsletters, information:

Denver Trends

This monthly report provides current Metro Denver area residential housing statistics, and includes such data as the number of properties on the market and the number of properties sold during each period. This report can be sent automatically to your computer each month.

Focus Publications

These email newsletters help keep agents current on a variety of national economic topics and industry-relevant analyses of how indicators are impacting the economy as a whole, interest rates, and the value of real estate. Our offerings include:

- **Economic Reports:** Market Focus, Week in Review, Economic Focus
- **Hot Sheets:** Interest Rate Projections, Construction Spending, Housing Starts, New Home Sales, Existing Home Sales, Fed Announcements, Credit Conditions, Forms & Checklists
- **Interactive:** Reference Library, Consumer Focus Link

Weekly Notices of Election & Demand

Each week, **Security Title** provides the S.K.L.D. list of Notices of Election and Demand for the entire Front Range. This comprehensive list gives agents an advance view of properties that are in the foreclosure process.



Technical Tips Newsletter

Security Title publishes a monthly newsletter that provides up-to-the-minute information about the real estate, closing and settlement worlds. The newsletter is distributed both electronically and in a printed format. *Technical Tips* reports on current topics and issues as well as their impact on the real estate industry. Current and past newsletters are available on **Security Title's** web site at www.stgco.com > **Education**, and can be accessed by date or article titles.

In our effort to provide ongoing support services to real estate professionals and continually update our offerings, we welcome input from our clients about additional products and services that would assist them in their practice.

Contact your **Security Title** Representative to learn more about these services or to sign up for our automated tools.