

SUCCESS GUIDE



8 CONVENIENT PUGET SOUND LOCATIONS

BELLEVUE HEADQUARTERS

11201 SE 8th St, Suite 200
Bellevue, WA 98004
p. 425.451.7301 | f. 425.896.3980

BALLARD

8746 Mary Ave NW
Seattle, WA 98117
p. 206.781.1002 | f. 206.781.1025

NORTHGATE

301 NE 100th St, Suite 100
Seattle, WA 98125
p. 206.639.6500 | f. 206.639.6598

PUYALLUP

1002 39th Ave SW, Suite 100
Puyallup, WA 98373
p. 253.200.2700 | f. 877.346.3402

TACOMA

3315 S 23rd St, Suite 104
Tacoma, WA 98405
p. 253.284.5959 | f. 253.284.5969

LYNNWOOD

19401 40th Ave W, Suite 140
Lynnwood, WA 98036
p. 425.563.1600 | f. 425.672.1020

KENT

841 Central Ave N, Suite 109
Kent, WA 98032
p. 253.246.4900 | f. 253.246.4995

KIRKLAND

11411 NE 124th St, Suite 260
Kirkland, WA 98034
p. 425.250.7201 | f. 425.777.4475

PROPERTY RESEARCH TEAM

cwservice@cwtitle.net
www.cwtitle.net
p. 855.CWTITLE | f. 888.484.2358

WELCOME TO CW TITLE AND ESCROW

Founded in 2001, we are a Northwest-based title and escrow company serving King, Pierce and Snohomish county. We pride ourselves on providing the best service available while insuring the experience is seamless and timely.

There's more about our business philosophy and the history of our company on the next page, but here are a few quick facts that demonstrate how CW Title stands apart from other title companies:

Headquartered in Bellevue, Washington, our decisions are made locally by people you know and trust.

In-house underwriting, legal counsel, and title examiners who are experts in Puget Sound properties. Because there is little delay, CW Title is able to quickly respond to underwriting concerns.

CW Escrow offers courtesy mobile signings on all escrow closings at a time and location most convenient for your clients.

Our highly skilled and helpful Property Research Team is open extended hours to serve you.

You'll find our team is fun and energetic; we believe in doing what's right and we are serious about service.

We are thankful for each opportunity to work with you!

THE CW TITLE DIFFERENCE

We're your neighbors

local expertise and decision-making authority

Our headquarters are located in Bellevue and we're proud to be here in the Northwest. Our decisions are made locally, not out-of-state, by professionals you know and trust.

Our local roots allow us to quickly respond to and resolve underwriting and legal concerns. You don't wait days for an out-of-state entity in another time zone to make a decision regarding title insurance or escrow questions.

In recent years, some title insurance companies have off-shored many of the functions in the title and escrow settlement process. You can feel confident our products and services are 100 percent prepared and researched locally.

Our title and escrow departments have staff with decades of experience in our industry. CW Title and Escrow's ability to provide superior service to our clients is a direct result of the expansive knowledge and expertise of our staff.

Our vast local experience and passion for this industry allow us to overcome challenges that may arise from difficult title and escrow issues, and get your transaction on the road to closing.

Title policies issued by CW Title and Escrow are backed by Title Resources Guaranty Company, a nationally recognized title insurance underwriter with a DemoTech rating of A¹, *Unsurpassed*.

Your success is our success

personal customer service and experienced account managers

Our account managers are hands-on and help you understand the title and escrow process.

Account managers review every title report placed by their clients. They will point out red flags and other items of interest. They will work with you on

a plan to sort through issues and get you on the path to a smooth sale and quick closing.

We are dedicated to providing superior customer service support with fully staffed departments and team members who believe in going above and beyond to help you meet your goals.

WHAT IS TITLE INSURANCE?

What is title insurance?

A title insurance policy is a contract insuring the insured's "ownership" or "interest" in a specific piece of real property. A title insurance policy insures the owner or others having an interest in the property against loss due to encumbrance, defective title or adverse claims against the title. This includes "hidden hazards," explained below.

How long does title insurance last?

Coverage lasts as long as you or your heirs retain an interest in the real property and, in some cases, even longer.

Who pays for title insurance?

By custom, not law, the seller pays for the buyer's Owner's Standard Title Insurance Policy. Again by custom, the purchaser pays for the Title Insurance Policy insuring the lending institution providing the purchaser's financing. Again this is by custom, and a buyer and seller may agree between themselves as to who should bear the cost of title insurance.

What is a title search?

A title search is a detailed examination of the historical records concerning the real property. These records include deeds, court records, property indexes, name indexes, and tax records, among others. The purpose of the search is to verify the sellers' right to transfer ownership and to discover any claims, defects, rights or burdens affecting the property.

What problems can be revealed?

A title search can show defects, liens, encumbrances and restrictions, such as unpaid taxes, unsatisfied mortgages, judgments against the seller and restrictions limiting the use of the land.

Are there problems that can be missed?

Yes. There are some "hidden hazards" that even the most diligent title search may never reveal. For instance, the previous owner could have incorrectly stated his marital status, resulting in a possible claim by his legal spouse. Other "hidden hazards" include fraud, forgery, defective deeds, mental incompetence, confusion due to similar names and clerical errors in the records. These defects can come to light after you have purchased your home and jeopardize your right to ownership.

How much could I lose if a claim is filed against my property?

That depends on the claim. In an extreme case, you might lose your entire home and property and still be liable to pay off the balance of your mortgage. Most claims are not that dramatic, but even the smallest claim can cost you time and money.

Does title insurance really protect me?

Yes. If your claim is accepted, the title insurance company may defend your title in court if necessary, at the company's expense. Alternately, the title insurance company will indemnify you against monetary loss or damage due to covered title defects, according to the terms of your title insurance policy.

LET'S TALK TITLE

key terms to understand on your title report

While a broad variety of items may be included in a title report, here are some of the most common, along with a description of what they mean. If you have questions on these items or items not covered here, CW Title and Escrow teams are here to help you.

VESTING — On the front page of a title report, you'll see the name of who is vested in title. In the majority of cases, this will be the seller. Typically it's an individual person, a combination of people, a trust or a business. This usually tells you who can sign the contract on behalf of the sale. Sometimes a title company will need to gather more details to verify who can sign, such as information on an estate, divorce or marriage, or documents from a trust or business.

LEGAL DESCRIPTION — This is the legal way to describe the property as approved by the county. All legal documents use the legal description (whereas the post office would use the mailing address). It's used on the deed transferring title to the new owner, on the deed of trust if there's a loan on the property, and in other official documents to describe the location and legal parameters of the property.

PROPERTY TAXES & ASSESSMENT

— The assessed value is the value the county places on the property for taxation purposes. This is often different from the market value. The annual tax obligation is based on the approved tax rate for that area (it varies by county, city, school district) as applied to the assessed value. For detailed information, you can go to the website of the tax assessor for the county in which the property is located.

EASEMENTS — Easements are the rights granted to others to use the property for specific purposes. Typically the homeowner cannot block access to the person who's been granted the easement, so it's important to understand where the easements are if there are plans to expand the property. Typical easements are for utilities and shared sewers, but they may also be for a driveway shared with a neighbor, a view easement or other reasons.

MAINTENANCE AGREEMENTS —

You may see this on an easement or other shared amenity (private road, sewer or driveway, for example). This will outline the financial or other obligations for maintenance.

DEED OF TRUST — A deed of trust is the document that makes the home collateral for a loan. It discloses the original loan amount, some terms of the loan and the reasons a lender could foreclose on a property. It does not show the current balance of the loan; it just reflects the original loan amount. There can be more than one loan on a home. If a home is paid off or was purchased without a loan, typically there will be no deed of trust on the title report.

PROBATE — If a seller has passed away, there may be a probate on the title report. This is a court case to take care of the financial affairs of the deceased. The probate info will typically say who can sign on behalf of the estate. An estate may choose not to go through the probate process, in which case the title company will work with the heirs to determine who can sign on behalf of the deceased party's estate.

JUDGMENTS AND LIENS —

These are monetary items that attach to the subject property. These can include federal tax liens, DSHS liens, labor liens (for work done on the property), divorce judgments and more. These can often be taken care of out of the proceeds of the sale. If there is a dispute about a payoff, it needs to be taken care of prior to closing. NOTE: In some cases, the judgment or lien is for someone else with the same common name. This is usually cleared up with an ID Affidavit, a form that is filled out to correctly identify the person in question.

CC&RS — This stands for “covenants, conditions and restrictions.” They can range from dozens of pages or more for a condominium to a mention of a small item on an old deed. CC&Rs are not necessarily red flags on a title report, but if there is anything in them that interferes with the way a buyer intends to use a property, then that would be important to know up front.

PLAT OR SHORT PLAT —

A plat is the way a larger piece of property is broken into smaller lots for development. A plat can be very old (such as older neighborhoods in the area) or very new (such as a new town house development). It is basic information the developer recorded with the county in order to get the plat approved. Sometimes those plats contain CC&Rs, easements, parking information and other important details.

ADDITIONAL COMMON RED FLAGS ON TITLE



EXTENDED COVERAGE — If an extended coverage owners policy is requested, an ALTA/ACSM survey of the property is required on most sales.

IDENTITY MATTERS — Judgments and Liens may be eliminated with an *Identity Affidavit* if they do not affect the vested owner, or purchaser. If they do affect our party, but have been paid and not satisfied, a release may be recorded or filed to eliminate these matters from the record.

JOINT USE MATTERS — Driveways, party walls and access easements may require a joint maintenance agreement by the lender. The preliminary commitment will show an exception for agreement if one is recorded. Often a signed and notarized statement from all parties involved is required to satisfy title.

PENDING ACTIONS — A civil action affecting real property will generally need to be dismissed or settled before title to the land can be insured without showing the action as an exception. A pending divorce may not need to be finalized for a sale or loan to close, however there may be special requirements.

There are many other items that may show up on a title report, such as bankruptcies, lawsuits, encroachments, on-site septic notices, environmental/landslide area information, divorces and notices of foreclosures.

If you see any of these on your title report and have questions, please contact CW Title and Escrow. We'll be happy to explain the information to you.

WHAT IS ESCROW?

What is escrow?

Escrow is an impartial third party process in which documents and funds are deposited by buyers, sellers and lenders to facilitate the closing for a real estate transaction. Escrow is required to follow mutual written instructions from all parties.

Escrow will coordinate with the buyer, seller and lenders to obtain required signatures on all documents, work closely with the title officer to clear liens and encumbrances against the property, and record the documents with the county.

Why do I need escrow?

Escrow assures all parties to a transaction that no funds are delivered and no documents are recorded until all conditions in the transaction have been met.

How do I open escrow?

Opening escrow is the first step in the closing process. Generally, to open escrow, the parties to a transaction deliver to an escrow company the earnest money check and the purchase and sale agreement, which outlines the transaction and provides the closing date, contingencies and financing details. Anyone involved in a transaction can "open the escrow" but generally your real estate agent will do so. In the case of a for-sale-by-owner or FSBO, the buyer, the seller or both may open escrow.

Who sets the closing date?

The buyer or seller may select the closing date, but both must agree to it. The purchase and sale agreement may state the closing date as "Closing to occur on or before March 20th, 2019." In most cases, closing occurs 30, 60 or 90 days from the date a purchase and sale agreement is signed.

What do closing costs include?

The closing costs will include title search fees, taxes, notary fees, loan fees, escrow fees, recording fees, reconveyance fees, the real estate sales commission, and other charges.

Who selects the escrow company?

The parties involved in the transaction decide which escrow company will close the transaction. Although it is very common for your real estate agent to recommend an escrow closer, the parties have the right to choose an escrow closer they feel is competent and experienced. The law prohibits escrow companies from paying referral fees to real estate agents, to protect the parties' right to select their own escrow closer.

escrowconnect

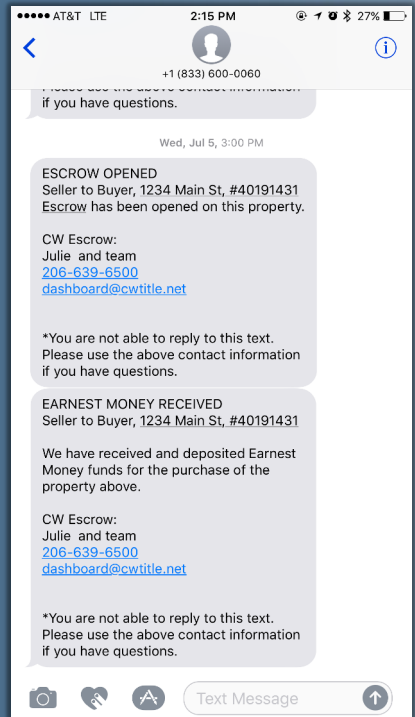
be first with the news your clients have been waiting for

Transaction status is the essence of your business. You thrive when you have timely and accurate information at your fingertips. With CW's Escrow Connect, you'll know the minute your client is on to the next stage of their transaction. You'll receive real-time updates when significant transaction milestones are reached:

Email notifications

Text messages (opt-in)

Escrow Connect provides value long after the transaction is over. Timely, emailed reminders at the 1-month, 6-month and 12-month anniversary of your closed (buyer side) transactions will help you stay in touch with your clients.



CW Title and Escrow also offers:

Courtesy mobile signings
Earnest money pickup at no charge
Complimentary translation and interpretation services

**Contact your CW Account Manager to setup your
escrowconnect alerts today!**



7 KEY QUESTIONS WHEN REVIEWING A TITLE REPORT

for the selling broker/buyer

1. Are the **names of the buyers** and the way they want to take title reflected correctly on the report?
2. Is the **price** correct?
3. Do you have **questions about the sellers**? Who signed the contract? Does it match who's on title as the seller? If not, you have every right to check with title or escrow and get clarification on that.
4. Are there **covenants, agreements, or other information on the plat** that can impact the way your buyer intends to use the property? For instance, does an easement run right over the spot they hope to pour a lovely patio? Is there a height restriction preventing them from adding another story to capture that view?
5. Are there **liens, judgments or other issues** that could impact your ability to close on time? Ask your escrow officer what the game plan is and if it will delay closing.
6. If you are reviewing the report prior to making an offer, be sure and **check the date of the report**. If it's more than a few weeks old, call the title company and see if there are any updates or supplements. ALSO—be sure that you have all of the back up documents (i.e. if you see a mention of an easement, be sure you have the recorded document that has the details of that easement).
7. If you have **questions on other items** (surveys, easements, agreements, housing code violations, landslide covenants, geo-hazard warnings, bankruptcies, divorces, probates, onsite inspections, septic systems, etc., etc., etc.) when reviewing the report, just contact us to explain. That's what we are here for.

WHAT BUYERS NEED TO KNOW

before, during and after closing

Below are important items to discuss with your buyers to ensure their transaction stays on track to close on time. We know how stressful this time can be so working together to keep your buyers on course and informed is key!

Setting up escrow

Escrow will send out an open-up package. It is imperative that the buyers fill out the forms, sign them and return all to escrow as soon as possible. This will keep things moving and on time.

Have buyers determine the method of payment and contact their bank early so they know their bank's processes and requirements. Acceptable funds are:

Cashier's Check – must be from a bank in the state of Washington

Wire transfer – some banks require in-person visits to do this so please have them reach out early to find out.

CW does not call, email or text our wire instructions.

We do NOT accept: personal checks, cash, foreign currency, or ACH

Escrow works with the lender to finalize dollar amounts for closing. We can then set up a signing appointment. Note that this might be very close to closing day. Please let us know if buyers have special needs for signing (i.e. out of the area, power of attorney, etc.).

It's important that buyers know and expect getting final numbers can happen within two days before closing. This means we will contact the buyer two days before the date the transaction is set to close to set a signing appointment for the following day.

For your buyers' convenience, our complimentary mobile notaries allow us to be flexible and accommodate your buyers where and when it is best for them on signing day.

Buyer's timeline: The typical final steps from closing to keys:

2-3 days to closing →	signing day →	day of closing
<p>CW Escrow works closely with the lender to get numbers for the final closing statements.</p> <p>Two or so days before closing, escrow will "balance the transaction" with the lender. Escrow will contact the buyer with the amount they need to close and coordinate receipt of funds.</p> <p>Escrow will set up a signing appointment at this time. The appointment may be for the next day (1 day before closing).*</p> <p><i>*Note: Federal guidelines specify the day the buyer can sign based on the date the lender's Closing Disclosure was delivered to the buyer.</i></p>	<p>Buyers sign documents.</p> <p><i>CW has complimentary mobile notaries so we can sign your buyers wherever and whenever it works for them.</i></p>	<p>CW Escrow confirms the lender and buyer funds and sends the documents to the county to record.</p> <p>In the afternoon of closing day, CW Escrow receives the recording numbers from the county, and the transaction is officially closed.</p> <p>CW Escrow contacts all parties with the good news, and the broker will arrange for the buyer to receive keys.</p>

PREPARING FOR CLOSING

WORKING WITH BUYERS:

Washington State Collected funds law requires money to be deposited into escrow timely for closing, recording and disbursement.

Good funds for closing monies are as follows:

Cashier's check

Drawn only on a Washington State Institution, deposited into escrow 24 hours prior to closing and recording.

Wire transfer

CW Escrow will always provide our wire instructions in-person.

We will NOT call, email or text wire instructions.

CW Title cannot accept:

Personal checks, cash, foreign currency, or ACH Transfers and will automatically reject all ACH Transfers for closing funds.

Your CW Escrow Closer is happy to answer any questions you have regarding the escrow closing process.

WORKING WITH SELLERS:

Per paragraph F of the MLS form 21 "Closing" means the date on which all documents are recorded and the sale proceeds are available to the Seller.

Buyer's funds will be deposited into escrow per the Collected Funds Law of Washington State, as noted above. Their funds are typically deposited into escrow 24 hours prior to recording.

In most cases, if the buyer is working with a lender for the balance of the sale funds, the lender will wire the loan funds into escrow on the day of recording. When Escrow is in receipt of **all** funds, the deed will be released for recording with the title unit and county.

Upon receipt of recording numbers, escrow is authorized to disburse funds to pay sellers costs, such as commissions, payoffs, taxes, etc. Escrow is also authorized to disburse the proceeds to the seller.

Proceeds can be disbursed as follows:

An escrow check can be issued by 5pm the day of recording. A wire transfer of proceeds can be sent to the seller's bank on the **next business day** following recording.

CLOSING COSTS: WHO PAYS WHAT?

The typical fees paid by a buyer & seller in a real estate transaction:

Seller is responsible for...	Buyer is responsible for...
Owner's title insurance policy*	Lender's title insurance policy*
1/2 escrow fee*	1/2 escrow fee*
Excise Tax*	Recording fees
Real estate commissions*	Surveys
Utility payoffs	1st year fire insurance
Loan balances	1st year flood insurance (if applicable)
Doc preparation fees—power of attorney, etc.	Doc preparation fees—quit claim deed, etc.
Misc. fees (i.e. wire, courier, signing fees)	Misc. fees (i.e. wire, courier, signing fees)
Pro-rated property taxes	Pro-rated property taxes
Home warranty (depends on contract)	Home warranty (depends on contract)
Homeowner's Association Fees including: Pro-rated association dues Resale certificate / miscellaneous fees	Homeowner's Association Fees including: Pro-rated association dues Transfer fee / capital contribution
FHA/VA financing... other seller fees may apply	Property inspection
	Pest inspection
	Lender Fees including: Appraisal Credit report Loan origination fee* Loan interest* Private mortgage insurance*

**Fees determined by sales price and/or loan amount. Payment of fees above can be negotiated within contract.*

10 KEY QUESTIONS WHEN REVIEWING A TITLE REPORT

for the listing broker/seller

1. Are the **names of the sellers** the same people you are working with? If not, it might be because of a marriage, divorce, death, trust, LLC, POA, etc. Let us know right away what the situation is and we'll work with you on next steps.
2. Is the **legal description correct**? Check the last deed (hyperlinked to the title report) and if there are any differences contact us to find out why. If you used the last deed on the MLS, be sure and upload the Exhibit A legal from the title report.
3. Are there any items that need to be **disclosed on the Form 17**, such as C&Rs, maintenance agreements, encroachments, etc.
4. Are the **correct number of loans** reflected on the report? Review with the seller to see if something is missing or if something on here that shouldn't be.
5. Are there **any restrictions** that could impact your sales price (height restriction, low income housing restriction, etc.)
6. Are the **tax payments** up to date?
7. Are there any **liens, judgments or lawsuits** that could impact the timing of closing or even your ability to list it? NOTE: Some of those could be a mistaken identity, in which case we'd provide an ID affidavit for the seller to fill out.
8. Are the **address and property type** correct?
9. Has there been **recent work** (major remodel, new construction)? If so, we need to work with you on getting proof of payment to contractors and suppliers.
10. If you have **questions on other items** (surveys, easements, agreements, housing code violations, landslide covenants, geo-hazard warnings, bankruptcies, divorces, probates, onsite inspections, septic systems, etc.) when reviewing the report, just contact us to explain. That's what we are here for.

WHAT SELLERS NEED TO KNOW

before, during and after closing

Below are important items to discuss with your sellers to ensure their transaction stays on track to close on time. We know how stressful this time can be so working together to keep your sellers on course and informed is key!

Setting up escrow

Escrow will send out an open-up package. It is imperative the sellers fill out the forms, sign them and return all documents to escrow as soon as possible. This gets the ball rolling for many parts of the transaction.

If a pre-escrow was opened at the time of taking the listing, they will receive four pages of forms at that time. Then, when a PSA comes in, escrow will send the remaining seller information forms. It is important to have both packets of forms filled out and returned as quickly as possible.

When proceeds are wired to the seller:

The Federal Reserve wire cut off is 2:00 p.m. Pacific Time. As we don't usually get recording numbers until after that time, the sellers will receive their funds the next business day after closing. For example, if closing is on a Wednesday, the sellers would receive their funds on Thursday. If closing is on the Friday before a 3-day weekend, the sellers would receive their funds on the following Tuesday.

Seller's timeline: The typical final steps from closing to cash

2-3 days to signing	afternoon of closing day	the next business day	days/weeks following
<p>CW Escrow works closely with the lender to get numbers for the final closing statements.</p> <p>CW Escrow calls seller to schedule signing appointment. This could be as close as 2 days before closing.</p>	<p>Recording numbers are provided to CW Escrow from the county office.</p> <p>Now the transaction is officially closed.</p> <p>CW contacts all parties with recording numbers.</p>	<p>Distribution of funds: payoff to seller's lender, certain utilities, HOA, taxes, listing and selling firms, etc.</p> <p>↓</p> <p>Proceeds are released to the seller!</p>	<p>As soon as the CW Escrow team has the final invoices from the utilities, refunds are processed and issued to the seller.</p> <p>Refund of excess utility funds to seller may happen at any time within a few weeks of closing.</p>

PUT US TO WORK FOR YOU



We've got your back. Let us do the farm work for you!



WHAT'S THE BEST USE OF YOUR TIME?

If you've grabbed the market by the horns, then between the never ending days, countless deadlines and a long "to do" list, your valuable time is best spent helping your clients navigate all the twists and turns of this market. Our property research team allows you to do what you do best ... **build relationships** and **sell homes**. We'll bring the prospects to you.



WHAT CAN WE DO FOR YOU TODAY?

While other companies want you to do the work of dialing in a farm on your own, our lightning-fast and dedicated property research experts can quickly generate a farm list to fit your needs, maximize your marketing dollars and keep your business growing. You're free to give your undivided attention to today's clients, while your behind-the-scenes marketing activities will cultivate and win tomorrow's clients.



CW PROPERTY RESEARCH IS HERE FOR YOU

When you call CW Property Research, we will work with you to create a customized list. Once search parameters are set, we'll give you the price over the phone before you decide to purchase the list. \$0.03 - \$0.20/lead



Alma O. Mendoza Judy Ano Claire Anderson Tracy Ano Paulina Garcia

Claire, Judy, Alma, Paulina and Tracy are friendly, FAST and professional. Allow their 25 years combined property research experience to help you grow your business. They are always more than happy to do the farm work for you, while you focus on what's important! Connect with the CW Property Research team today to access regular farms, comprehensive farm lists and many other helpful tools and reports.

FARMING LISTS

Discover & connect with clients in your target area



CW Title's farm lists can help you:

- connect with potential clients
- pinpoint your marketing dollars
- generate more productivity

By using a combination of search characteristics CW Property Research can help you create precisely targeted lists.

MORTGAGE SEARCH CRITERIA

amount

- 1st loan amount
- 2nd loan amount

origination date

- 1st loan date
- 2nd loan date

term

mortgage assignment date

origination lender name

finance type

- Fixed
- Variable

loan type

- Construction
- Conventional
- FHA
- VA

mortgage type

- primary purchase
- refinance

transaction type

- purchase
- new home purchase
- refinance

maturity date

ADDITIONAL SEARCHES

- current home value
- length of residence
- radius
- development name w/sample address

- street boundaries
- non-owner occupied (to help you target renters)

Charges apply for farm list products.

Contact CW Title Property Research to get started:

Alma Olivarez & Claire Anderson, Judy Ano, Paulina Garcia, Tracy Ano
425-646-8575 or 1.855.CWTITLE toll-free
cwservice@cwtitle.net

TRID DATE CALCULATOR

WHEN CAN SIGNING OCCUR?

Quickly calculate the first day signing/closing can happen

**At the bottom of the cwtitle.net home page,
click “TRID date calculator”**

Enter the date closing documents were sent out, click “Calculate” and you’ll have your soonest date signing/closing can occur (depending on if documents were delivered by hand or sent by mail or email).

our customers are the difference

Translate

home

order

rates

contact us

Logout

CW title

AND ESCROW

TRID Date Calculator

Home / TRID Date Calculator

Date that closing documents were sent out

12/01/2015



Calculate

First day signing/closing may occur

12/4/2015

> Hand Delivered

12/8/2015

> Emailed or Mailed

The dates provided by this device are deemed reliable, but are not guaranteed. Please consult your escrow professional or lender to confirm the actual consummation date for your transaction.

Place an Order

Contact Us

FEE ESTIMATOR

QUICK & ACCURATE QUOTES FOR YOUR CMA'S

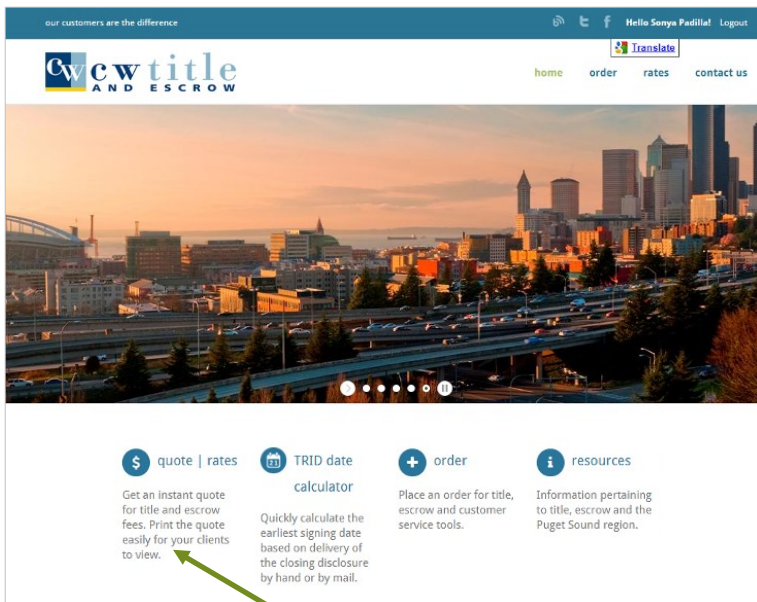
CW's online Fee Estimator is super easy to use

Fill in a few required fields such as price, loan amount and address and get a quote instantly. Quotes include taxes so you won't need to pull out your calculator!

Each quote breaks down the title and escrow fees, including taxes, making it easy to complete required data on the Closing Disclosure and Loan Estimate forms.

Save a step down the road by ordering title and escrow with a click of a button (log in required at this point).

If you'd like a quick demo of **CW's Fee Estimator**, please contact your CW account manager. They'll be happy to stop by and walk through it together with you.



**Visit www.cwtitle.net
and click on "quote | rates"**

*Robust data positions **you** as the new construction expert*

Top 15 Builders (Top 20 and Top 50 Builder reports available separately)

Annual sales volume, pricing, closed sales and transaction volume (by type) data for new and existing homes, foreclosures

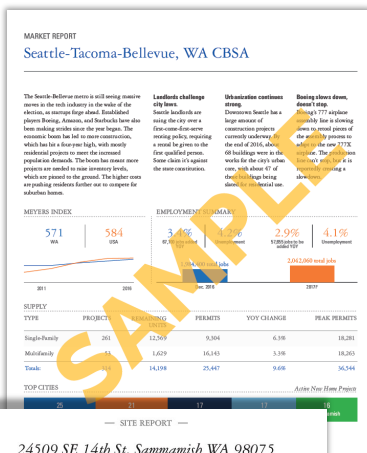
In-depth community information, housing supply statistics (including permits) and current listings volume (by county, city, zip)

Economic summary with graphical data

Real estate market health overview

Updated monthly for the Seattle-Tacoma-

Bellevue Metro Statistical Area (includes King, Pierce and Snohomish counties)



Parcel and site details

Pricing data for nearby new construction

Closed sales snapshot for the specified area
with regression analysis

Comprehensive community information

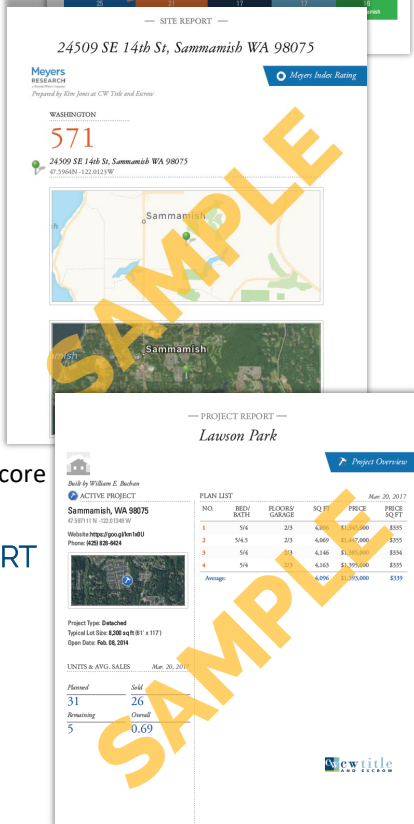
Local economic overview

Housing supply data (by county and city),

permits, listing totals and days on market
Active, upcoming and sold out new projects
near subject property

Annual sales volume, closed sales price, and transaction type data

Neighborhood desirability index, walkability score
and crime rate



\$1.50 | PDF

Development summary with link to builder's project site

Builder product overview and plan list

Sales activity, sales history and pricing

Builder market share

Homebuyer profile

School report

Custom reports also available. Pricing varies.

To order, please contact CW Property Research:

425-646-8575 or 1.855.CWTITLE toll-free | cwservice@cwtitle.net

CW VAULT

Get connected. Stay informed.



Your unique login code directly connects you with *your* specific CW Title unit, Escrow closer and Account Manager

Anytime access from your phone or desktop

Order title, customer service or get a quote, all at the touch of your fingertips

TO UNLOCK THE CW VAULT:

[CW Vault Login](#)

Click the CW Vault login button at the top of the cwtile.net homepage

CLICK ON REGISTER

On the next screen, type in your **email, password and registration ID** as shown below (ask your Account Manager for your Registration ID#):

Email: _____

Password: Create a password that is at least seven characters long and include at least one uppercase and one lowercase letter as well as at least one number.

Registration ID #: _____

Click on **create your account**



TO SAVE IT TO YOUR HOME SCREEN:

Click the button at the **bottom of your screen** that has an up arrow inside a box.

Select **Add to Home Screen** (name should appear as "CW Vault")

You will now see the CW Vault icon on your home screen

Please let us know if you have any questions!

CW CONTINUING EDUCATION

CW Title offers the following 3 clock hour, continuing education classes.
To schedule a class, please contact your CW Account Manager.



Are You Smarter Than a Title Officer

FREE | #C11860

A fun and informative class that tests your knowledge regarding liens, legal actions, title coverage, vesting and more!



The Circle of Life

FREE | #C10873

This course will take you through milestones in the life of Jerry, a typical recent college grad. We'll uncover how the choices Jerry makes at various stages of his life may affect his future as it relates to title insurance. Using representative examples from every life stage, you'll learn how you can best help your clients understand and navigate important life decisions.



Complex Title Insurance Theory

FREE | #C11153

Complex title issues such as waterfront, proper-ties, condos, surveys and types of ownership.



The Dream Team:

A Panel of Title and Escrow Experts

FREE | #C10668

This is your chance to *"ask the panel"* your most pressing title and escrow questions! Learn more about common title and escrow issues, real estate law, the escrow settlement process and more.



Escrow 101

FREE | #C10868

Learn how to move your transactions through escrow smoothly. You'll find out: what escrow is responsible for in a transaction, how to help your clients understand the escrow process, how to read a HUD and more!



Escrow Jeopardy

FREE | #C11159

Are you ready to test your understanding of the escrow process? This entertaining class is presented in game show format, with contestants (class attendees) vying for the title of Escrow Jeopardy Champion. Answer questions our escrow closers encounter every day. Possible topics include: duties of escrow, the settlement statement, during the escrow process, good funds for escrow, wire fraud, holdbacks, payoffs and more.



Hit the Ground Running

FREE | #C10871

This class is designed to give newer Real Estate Brokers a very basic understanding of title insurance, escrow settlement, property research/customer service and issues that may affect the closing of their transactions. The student will be introduced to the Title Insurance Commitment, the Escrow Closing Disclosure/Settlement Statement, and Property Research tools. This class is great preparation for title and escrow classes that deal in more complex topics.



Law & Order: Title Insurance Unit

FREE | #C11467

Gain knowledge of the court system, the jurisdiction of the courts and how litigation affects the process of title and escrow. Learn about court actions such as probate, dissolution, bankruptcy, foreclosure and boundary disputes.

CW CONTINUING EDUCATION

(continued)



Let's Get Social

\$30 | #C11770

Join us for a fun, informative class on how to ramp up your business with social media platforms like Instagram and Snapchat. You'll get a brief overview on how to update your Facebook business page and learn more on how to navigate through Instagram and Snapchat to drive clients to your business.



Raising the Red Flag/How to Read a Title Report

FREE | #C11238

Solving the challenges of title regarding judgments, liens, bankruptcy, deaths and probate, life estate, etc.



Reading Between the Property Lines

FREE | #C10280

Learn more about easements, encroachments, adverse possession and eminent domain. In this class we'll define terms related to potential property line disputes, explain how these conditions can affect title, discuss the rights of each party and offer possible avenues for resolution.



Smooth Sailing - How to Navigate the Title and Escrow Process

FREE | #C10867

Learn how to steer your transactions through title and escrow and avoid rough waters on the route to closing. You'll learn the basics of title and escrow—and know when to pick up the phone!



Tales from the Title Trenches: You Can't Make This Stuff Up

FREE | #C11778

Acquire a broader understanding of real estate law and how it affects title insurability/insurance. Topics presented are both common and uncommon title defects and insurance claims. Exciting and unbelievable stories are used to accentuate the title insurance challenges often encountered in transactions, before and after closing, and how these challenges might be avoided.



Title and Escrow Family Feud

FREE | #C11592

Put your title and escrow knowledge to the test as part of a friendly "family" competition. In this fast-paced and entertaining gameshow class we'll cover common title issues, items on a title report, the escrow process, and more. You'll have a great time while learning about deeds, encroachments, liens, and other topics that may arise during the closing of your transaction.



Title Jeopardy

FREE | #C11239

Are you ready to test your understanding of title insurance? This fast-paced class is presented in game show format, with contestants (class attendees) seeking the moniker of Title Jeopardy Champion. Answer questions on topics that our title officers encounter every day. We'll cover probate, the title commitment, deeds, encroachments and easements, power of attorney, trusts, liens and more.



Title Talk-Community Property, Homestead Property, Deeds and Probate

FREE | #C11465

Title Talk explores deed type differences, probate estate and lack of probate requirements and issues, community property law and the Homestead Statute.



TOOLS FOR SUCCESS

cw property research

Updated 5/13/2020



Aerial Photo - emailed	\$0.75
Aerial Profile - emailed	\$0.75
Apartment List by Zip Codes ...per zip	\$1.50
AVM (Automated Valuation Model)	\$16.00
Comparable Sales Report - emailed	\$1.00
Community Profile - emailed	\$1.00
CCR's	FREE
Deeds	FREE
Demographics report - emailed	\$0.75
Farm Report with Labels	
w 50 Labels	\$2.65
w 51-200 Labels	\$3.25
w 201-1500 Labels	\$5.00
Farm Report - emailed	\$2.00
Farm Report - on disc	\$2.50
Farm Report - Comprehensive	CALL
Foreclosure Report	\$4.00
eHomeBook - emailed	\$4.00
Home Book	\$10.00
Home Book Premium	\$12.00
Home Portfolio post-closing gift (binder w/USB)	\$18.00
Home Portfolio post-closing gift (USB only)	\$11.00
Home Standings Report	\$16.00
Listing Package (profile, map, deed)	FREE
Listing Package + as-builts	FREE
Market Trend Report - emailed	\$1.00
MLS Statistics Report - Generic	\$2.00
Quick Comps - emailed	\$0.75
School Report - emailed	\$0.75
Voluntary/Involuntary Lien Report	\$16.00
builder reports	
Builder Executive Market Report	\$4.00
Builder Site Report (CMA)	\$4.00
Builder Project Report	\$1.50
Customized Builder Research	CALL

*Additional fees for printing of items marked 'emailed'. Please contact Property Research for exact costs.
Additional research fees may apply on multiple parcel requests. Prices subject to change.*

CW Property Research Team:
425-646-8575 | cwservice@cwtitle.net
Connect online: www.cwtitle.net

