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## *Choosing Your Title Company*

### **You have the right to choose.**

You have no doubt spent a lot of time selecting your lender and, if buying, your real estate broker, but have you given any thought to the selection of your title company? All too often, this important choice is neglected or given over to someone else to make. You want to make sure that the professionals you are working with in your real estate transaction will represent your best interest fully and work to your economic advantage. Remember, your closing agent is an important part of your “real estate team” and plays a key role in looking out for your interests.

### **Not all title companies are created equal.**

At the time you apply for your loan, your loan originator will ask you to choose a title company. Many people however, have not made this decision in advance and often times end up choosing a name from a list without knowing anything about the company that they are trusting to perform this important job. Imagine choosing a lender, real estate broker, insurance agent, or financial advisor from a list without knowing more about them. Make sure that you have done your homework so that you are assured you get the best representation and value possible. Maine law gives you the right to choose your title company. It's up to you to make an informed decision.

### **What services does the title company offer?**

Any title company you choose must be able to examine the title to the property that you are purchasing or refinancing, and to provide the lender and you with title insurance. It is also important to know if the title company that you choose is qualified by your lender to act as a closing agent. There may be significant savings if your title company does both of these jobs. You will find that Consumer Title is qualified to close loans for most all lenders, whether local or national.

*For Continued Service  
Second to none  
Be sure to specify  
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Will the closing company that you choose close in a location that is convenient to you? We offer closings throughout Hancock, Knox, Penobscot, Piscataquis, Somerset, Waldo and Washington counties at your lender's or real estate broker's office, your home or other location you desire at no additional cost to you. We'd also be glad to arrange a closing at any other location in the State of Maine, or throughout the United States.

### **What resources does the title company have?**

It is important to know that the company that you choose to do your title work is experienced in the field. Do they have the expertise that comes with examining titles and closing loans day in and day out? Do they have the in-house title resources to complete title examinations quickly and accurately? Beware of companies who perform title services as a sideline. At Consumer Title our only business is the title business. Our staff is expert at seeing that your title is examined promptly and accurately and your closing is handled smoothly and efficiently. Our title plant contains thousands of files to assist in the examination of the title to your property.

Not all title companies employ full time title abstractors. Some rely upon outside companies to perform the important work of examining titles. We employ a full time abstracting staff. It's a little more expensive way to get the job done but it assures us and you, of the quality of the work and gives us control over when the work gets done.

Will the title company that you choose have an attorney present to deal with any issues that may arise during your title examination and closing? Not all title companies have an attorney on staff and some employ the services of attorneys that are not "on site". You should ask this important question.

### **What will the title company charge?**

Will the title company you choose charge for its work by the hour or offer a flat fee? Will there be additional costs for closings outside their office, services of outside abstractors, photocopies? Do they charge "junk fees"? At Consumer Title we'll quote you a flat fee for our work so you won't experience sticker shock at closing. We never charge add on or junk fees. You will pay for our work and expenses directly related to closing only.

### **How do you choose?**

A good title company has a good reputation. Ask your lender (ahead of time), your real estate broker, your neighbors and the local Better Business Bureau for a recommendation. We'll be glad to talk to you beforehand to explain our services. We would love to be your title company.

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