

# THE IMPORTANCE OF A COMPLIANT TITLE INSURER



## Real estate transactions that are fair, ethical and accurate.

Purchasing real estate is often the largest investment many of us will ever make. It's important to entrust a purchase as significant as real estate with a title insurance company that upholds high standards of ethics and regulatory compliance to assure you of fair, ethical treatment throughout your transaction.

### BETTER<sup>®</sup> INFORMED CONSUMERS

At Chicago Title, we are strongly committed to full compliance with codes of conduct and state and federal regulations. What's more, we provide you with timely, helpful information on policies, services, products and prices. Not only will you better understand the value Chicago Title can provide you, you'll become a better-informed shopper of title related services.

### ONGOING COMPLIANCE REVIEW AND TRAINING

Chicago Title takes pride in our ongoing review of business practices to stay in accordance with federal and state laws and regulations. Our employees attend ongoing training and workshops and have access to a variety of communications, policies and procedures. Regular monitoring helps to ensure our employees accurately and properly manage our responsibilities for your real estate transaction.

By fostering a culture of compliance, we remain vigilant about ensuring our employees uphold the high standards we have established for your safety and protection.

### PROPER MANAGEMENT OF CUSTOMER INFORMATION

Preserving the confidentiality of our customers' information is an important safeguard we offer. Chicago Title maintains a high level of security to guard the proper use of our customers' personal financial information provided as part of their real estate transactions.

What's more, Chicago Title has strict retention and disposal guidelines for all real estate transaction documents. Employees are also required to properly record business transactions in a timely manner, following generally accepted accounting principles and standards, as well as all applicable laws, regulations and practices for financial reporting.

## FIGHTING FRAUD & DEALING FAIRLY

At Chicago Title, we've become an innovative leader in developing strong methods to combat a new consumer and business threat: *Mortgage Fraud*. *Mortgage fraud* could involve forgery, misrepresentation, deception or other illegal activity. Our employees are taught how to detect fraudulent activity and are expected to report any suspicious activity.

With every transaction, we also expect each employee to hold to Chicago Title's high standard of endeavoring to deal fairly, legally and ethically in every area of their business conduct. Our longstanding reputation for compliance and ethics is one reason so many people turn to Chicago Title for help with title searches and real estate transactions.

## Get The Complete Ownership Security You Need with Chicago Title Insurance Company's Four Pillars of Protection

### SERVICE

The experience and dedication of our full-service, nationwide network of professionals assure you of an expert title search and examination and an accurate, timely closing.

### SECURITY

We're leaders in combating mortgage fraud to help protect you against those who misrepresent themselves or the property or who attempt identity theft.

### TECHNOLOGY

We hold the industry's largest collection of real estate related data, documentation and public record information using comprehensive, intuitive technology tools and rapid communications, our professionals can quickly and securely search and clear property titles.

### TRUST

Home owners trust our passionate commitment to helping them understand the steps, fees and requirements of real estate transactions. Our open process and availability to answer all your questions provide the clarity you need about what is often your largest and most valuable purchase.