

## Why trust USA Title with your very important transaction?

- Attorneys and paralegals on staff
- Closings at your convenience
- Friendly, professional management team with many years of experience
- Always on the leading edge of technology
- Able to accommodate out-of-state signings
- Convenient locations
- Always ready to close when and where you are
- A steady flow of communication keeps our customers well-informed

## Information we need to start on the road to your closing:

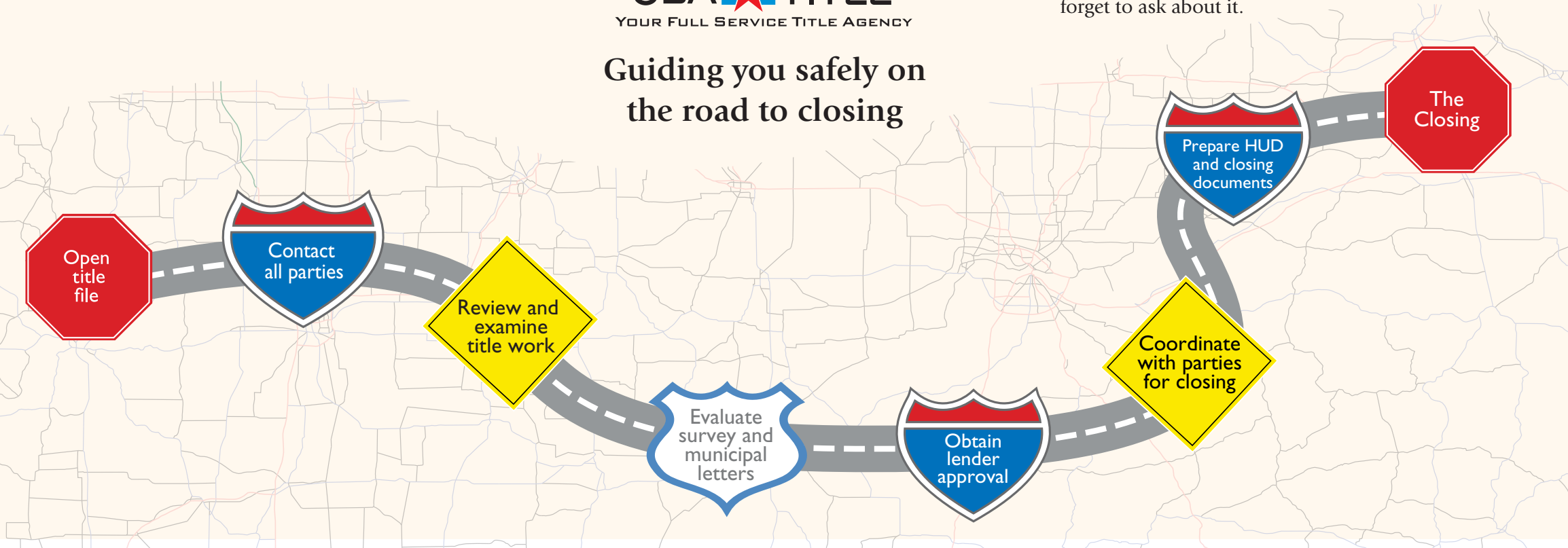
- Copy of contract for sale
- Forwarding addresses and phone numbers for all parties
- Name and phone number of mortgage lender and loan officer
- Seller's current mortgage lender and loan number
- A copy of the prior owner's title policy
- A copy of existing survey
- The name and address of homeowners/condominium association
- Social Security numbers of all parties

## What is title insurance – do I need it – and what is the cost?

Title insurance is a one-time cost that protects you from financial loss should problems develop regarding the ownership of your property—hidden defects that may not be revealed by even a most diligent title search. The lender will order a loan policy, but that covers only the lender—it doesn't cover you. So the answer is Yes, you do need title insurance! It is a small price to pay for your peace of mind. The premium for title insurance is set by the state and is based on the purchase price of your property (or the loan amount for a refinance). NOTE: When issuing two policies at the same time (owner's policy and loan policy), the price of the loan policy is reduced since it is being issued simultaneously. Please use the chart on the back page to find the rate that would apply to your transaction. Reissue credit may be available to you, reducing the cost of your title insurance – don't forget to ask about it.



## Guiding you safely on the road to closing





## Welcome!

As your agent, we will be in touch with you throughout the entire process of your closing, keeping you up-to-date every step of the way. We make closing an easy, pleasant and convenient experience for you.

- ★ Residential and commercial
- ★ Sales, purchases and refinance

*OUR MISSION is to make each closing an effortless experience for our home buyers, sellers, realtors and lenders, ensuring accuracy and professionalism throughout the transaction.*

**Discover a title agency where expectations are met and exceeded every day...**

**USA  TITLE**  
YOUR FULL SERVICE TITLE AGENCY

Recipient of the "2005 Top Ten Florida Agents" award given by First American Title Insurance Company.

Amount	Premium	Amount	Premium
\$100,000	\$575	\$575,000	\$2,950
\$125,000	\$700	\$600,000	\$3,075
\$150,000	\$825	\$625,000	\$3,200
\$175,000	\$950	\$650,000	\$3,325
\$225,000	\$1,200	\$675,000	\$3,450
\$250,000	\$1,325	\$700,000	\$3,575
\$275,000	\$1,450	\$725,000	\$3,700
\$300,000	\$1,575	\$750,000	\$3,825
\$325,000	\$1,700	\$775,000	\$3,950
\$350,000	\$1,825	\$800,000	\$4,075
\$375,000	\$1,950	\$825,000	\$4,200
\$400,000	\$2,075	\$850,000	\$4,325
\$425,000	\$2,200	\$875,000	\$4,450
\$450,000	\$2,325	\$900,000	\$4,575
\$475,000	\$2,450	\$925,000	\$4,700
\$500,000	\$2,575	\$950,000	\$4,825
\$525,000	\$2,700	\$975,000	\$4,950
\$550,000	\$2,825	\$1,000,000+	Call for quote

**USA  TITLE**  
YOUR FULL SERVICE TITLE AGENCY

*Residential Closing Office:*  
1200 West Ave., Suite 215  
Miami Beach, FL 33139  
Tel: 305.535.1229  
Fax: 305.675.4699

*Commercial Closing Office:*  
2200 Biscayne Blvd.  
Miami, FL 33137  
Tel: 305.438.0444  
Fax: 305.438.0440

[www.usatitle.com](http://www.usatitle.com)

USA Title is a wholly-owned affiliate of the Crescent Heights family of companies. Crescent Heights is a national real estate developer specializing in luxury residential hi-rise and condo hotels.  
[www.crescentheights.com](http://www.crescentheights.com)

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YOUR FULL SERVICE TITLE AGENCY

Guides you on  
the **ROAD** to  
**CLOSING**

