



LandAmerica[®]
Southland Title



JANUARY 2007

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

1

New Years Day

1/364

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2/363

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3/362

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4/361

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5/360

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6/359

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7/358

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8/357

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9/356

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10/355

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12/353

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13/352

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14/351

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15/350

Martin Luther
King Jr. Day

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16/349

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17/348

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22/343

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23/342

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24/341

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25/340

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26/339

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27/338

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28/337

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29/336

Chinese New Year

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30/335

31

31/334

MOTIVATIONAL
QUOTE

“Find something you love to do & you’ll
never have to work a day in your life.”

Author: Harvey Mackay Source: The Forbes Book of Business Quotations

August 2006							September 2006							October 2006							November 2006							December 2006							January 2007							February 2007							March 2007							April 2007							May 2007							June 2007							July 2007							August 2007							September 2007							October 2007							November 2007							December 2007																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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www.southlandtitle.com

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Orange County
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San Diego County
800.464.8444

Inland Empire
800.307.3338



*It is our
commitment
to make
a positive
difference in
your business.
Call us today!*



**LandAmerica[®]
Southland Title**



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8001 Irvine Center Drive, Ste. 300
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9665 Granite Ridge Drive, Ste. 300
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Inland Empire

650 E. Hospitality Lane, #280
San Bernardino, CA 92408
800.307.3338

SOUTHLAND TITLE

Foreclosure & Short Sale Info Guide



SOUTHLAND TITLE

Open House Guest Register

Compliments of Southland Title



TITLE AND CLOSING SERVICES

LandAmerica offices and agents can coordinate and provide a wide variety of services to facilitate the efficient closing of a real estate transaction, including issuing title reports, endorsements and policies, underwriting, recording, escrow services, and additional services which can include:

Appraisal Service

Many LandAmerica branch offices can coordinate residential appraisals locally or through LandAmerica's joint venture eAppraisalIT™ — the nation's largest provider of residential valuation services.

Flood Certification

Through our network of national service providers, many LandAmerica branch offices can coordinate flood certification services including basic flood determinations, life-of-loan flood zone determinations, census tract certification, and flood zone certification that complies with the Home Mortgage Disclosure Act.

Home Warranty

LandAmerica Home Warranty provides homeowners with peace of mind against the high cost of a home's major systems and appliance repairs. For more information visit www.landamwarranty.com.

Property Inspection Services

In certain locations around the country, LandAmerica branch offices and agents can coordinate property inspection services, providing for home, pest, and environmental inspections.

Zoning Certification

LandAmerica branch offices can coordinate pertinent zoning information on residential projects, through our network of national service providers.

1031 Exchange

LandAmerica established its 1031 Exchange Services Division in 1990 solely to facilitate tax-deferred exchanges. Our offices that specialize in 1031 Exchange Services have passed a LandAmerica certification standard.



SOUTHLAND TITLE
Escrow Division



Q&A

What Is Escrow?

Escrow is a service which provides the public with a means of protection in the handling of funds and/or documents. Escrow enables the buyer and the seller to transact business with each other through a neutral party, thereby minimizing their risk.

In the escrow, all parties involved give their instructions to the neutral intermediary, the “escrow holder,” whose duty is to ensure that no funds or property will change hands until all instructions have been carried to completion.

Why Do I Need Escrow?

Whether you are the buyer or the seller, you want assurance that no funds or property will change hands until all of your instructions have been followed. With the increasing complexity of business, law and tax structures, it takes a trained professional to supervise the transaction.

Who Chooses The Escrow?

The selection of the escrow holder is normally done on the agreement between principals. If a real estate broker is involved in the transaction, the broker may recommend an escrow holder. However, it is the right of the principals to use an escrow holder who is competent and who is experienced in handling the type of escrow at hand.

www.southlandtitle.com



LandAmerica companies have been underwriting title policies since 1876, and we haven’t stopped perfecting the process yet. We stay on the leading edge of technology in our commitment to making each transaction as easy, thorough, and efficient as possible — without sacrificing the personal touch.

To underline that commitment, we make this guarantee: if you’re not satisfied with our service, or with any part of your settlement experience, we’ll refund your escrow fee.* It’s really that simple, because we’re really that serious about delivering the performance you expect, every step of the way.

**Offer applies only to 1-4 family residential properties.*



ESCROW FUNCTIONS

- Neutral “stakeholder”
- Prepares instructions
- Requests preliminary title report
- Requests beneficiary/demand statements
- Complies with lender’s requirements
- Receives buyer funds
- Prepares or assists in preparing the deed and other documents
- Prorates taxes, interest and rents as instructed
- Secures releases of conditions or contingencies as required
- Facilitates the recording of documents as instructed
- Requests issuance of title insurance policy and closes escrow when all conditions are met
- Disburses funds as authorized by instructions
- Prepares final statements for the parties
- The escrow holder DOES NOT offer legal advice, negotiate the transaction, or offer investment advice





*Trust your next real estate
transaction to Southland Title*

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SOUTHLAND TITLE

NiteOwl[®]



Online Property Research



NiteOwl®

Registered LandAmerica clients have 24-hour access to property profiles. Improved mapping technology brings greater detail to your comps and farms.

LandAmerica's Technology Resource Center:
800.345.5832

E-mail:
helpdesk@landam.com

Our hours of operation:
8:00 a.m. to 8:00 p.m. EST, Monday–Friday.

NiteOwl Plus Benefits

Enhanced Customer Service

- Comparable Property Sales
- Plat, Street, Aerial and Comp Maps
- Demographic Community and School Information
- Historical Sales by City or Zip

Target for Customer Growth

- Up-To-Date Residential or Commercial Property Information
- Demographic Targeting with Farms & Label Export (includes "Do Not Call" designations)
- Sales Tracker by Zip Code, Parcel Number or Street Address
- Profiles in Spanish to facilitate needs of an emerging market

Additional Benefits

- Mortgage Calculators
- Helpful Industry Links

Accessing NiteOwl Plus

See how you can enhance your service level for your existing customers and build an expanded base of new customers today!

- Connect to your online service provider
- AOL users, choose Microsoft Explorer (Version 3.0 or higher)
- Open the NiteOwl Plus site:
www.niteowlplus.net
- Enter your email address
- Enter " _____ " as your password
- To change your password and set up your profile, click "User Profile"

Contact your account manager for more information on NiteOwl Plus.

HAPPY NEW YEAR!

<<First>> <<Last>>

Account Representative

<<Cell>>

<<Email>>



{ ...in observance of New Year's Day
Southland Title & your County Recorder's
office will be closed Monday, January 1st. }



SOUTHLAND TITLE

Home Buyer's Guide to Title Insurance

Just What is Title Insurance?

Real estate has always been considered an individual's most valuable asset. For most people, it is the most significant investment they will make in their lives. Thus, it is granted unique treatment under the law.

When you purchase real estate, you actually acquire the title to the property, rather than the land itself. Your title encompasses ownership, use and possession of the land. However, title to property may be limited by rights and claims asserted by others.

Problems with title can limit your use and enjoyment of real estate and have negative financial consequences. Title defects also threaten the security interest your mortgage lender holds in the property.

Protection against hazards of title is available through a unique coverage known as title insurance. Unlike other kinds of insurance that focus on possible future events and charge an annual premium, title insurance is purchased for a one-time payment and is a safeguard against loss arising from hazards and defects already existing in the title, with extended coverage available to cover certain future events, as well.

Two Kinds of Title Insurance

There are two basic kinds of title insurance: owner's coverage and lender's (or mortgagee) protection. Owner's title insurance ordinarily is issued in the amount of the real estate purchase and may last forever, even after the insured has sold the property, depending on the type of owner's policy.

By contrast, the amount of lender's title insurance necessary decreases and eventually disappears as the loan is paid off. Most lenders require mortgagee title insurance as security for their investment in real estate, just as they require fire insurance and other types of coverage as investor protection.

Elimination of Risk

Risk elimination assures that the policy holder has the best possible chance for avoiding title claim and loss. The title insurance process begins with a search of title records specific to the property being purchased.

The search results may uncover items found in the title history that need to be corrected before a clear title can be conveyed. Some examples include:

- Outstanding mortgages, judgments and tax liens;
- Deeds, wills and trusts that contain improper vestings and incorrect names;
- Incorrect notary acknowledgments;
- Easements.

Hidden Defects

In spite of the expertise and dedication that go into a search and examination, hidden defects can emerge after completion of a real estate purchase, causing an unpleasant and costly surprise. Examples include:

- Previously undisclosed heirs with claims against the property;
- A forged deed of trust that transfers no title to real estate;
- Instruments executed under expired or fabricated power of attorney;
- Mistakes in the public records.

Title insurance offers financial protection against these and other hidden defects of title through negotiation by the title insurer with third parties, payment for defending against an attack on title as insured, and payment of claims.

Information deemed reliable but not guaranteed. (05/04 ST)

