



**TICOR
CARLSBAD**



*Residential
&
Commercial*

ESCROW OFFICE

CARING
IS OUR
COMPETITIVE EDGE

INTRODUCTION

It has been our mission to provide excellent customer service to our clients and we have dedicated ourselves to exploring all options available in the closing of real estate transactions. Until all possibilities are exhausted, you will not hear us say that we cannot accommodate your requirements or cannot insure your transaction.

Ticor Title is **FINANCIALLY STRONG**. We are backed by claim reserves of \$1.5 billion – the largest in the industry. Our claims paying abilities provides customers peace of mind and we consistently earn “A” ratings or higher from Standard and Poor’s and Moody’s.

Our friendly and competent staff is here to provide you with the knowledge and expertise you will need and should require in the closing of your property. We are committed to constantly exceeding your expectations. You can be confident that the Ticor Escrow Services, Carlsbad team of professionals will do everything possible to assure your transactions are handled professionally and accurately.



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Ticor Title began operations in Los Angeles in 1894 as Title Insurance and Trust Company.

Title Insurance and Trust Company, often called “TI”, opened for business on January 15, 1894, with about 30 employees. TI was the direct outgrowth of the merger of two earlier companies, the Abstract and Title Insurance Company and the Los Angeles Abstract Company, which had been started in the real estate boom of the 1880s.

Its origin, however, goes back to the early 1870s, for in 1886 Abstract and Title Insurance Company had acquired the “entire plant and property relating to the searching business” of a Los Angeles firm of attorneys (Judson, Gillette & Gibson) that had pioneered using “certificates of title.”

The original founders of TI were William H. Allen Jr., Otto F. Brant and Oliver P. Clark, who later became known as “the A.B.C.s.” When TI began operation, the population of the city of Los Angeles was 66,000, and the county population, 122,000. In 1992, Ticor was acquired by Chicago Title & Trust, which issued the first guarantee policy in Cook County, Illinois, in 1881. In 2000 Fidelity National Financial Inc. (NYSE: FNF), the premier real estate service company, providing title insurance and other real estate-related services, acquired the Chicago Title Corporation, creating the largest title organization in the world. “FNF has made a strategic commitment to grow its Ticor Title brand and the acquisition of ANFI is a key component of this strategy,” said FNF Chairman and Chief Executive Officer William P. Foley II.



The company’s identity is sustained by its well-trained staff, customer-focused responsiveness and a commitment to excellence. With over a century of experience and consistent A Ratings in claims-paying ability, Ticor Title provides title insurance with confidence and remains a powerful force in the title insurance market.

For more than a century, Ticor Title has been a premier leader in the title insurance industry. Providing our customers with an unmatched combination of professional expertise, exemplary customer service and rock-solid security is the foundation of our business.

In addition to Ticor’s extensive direct and agency operations, as well as underwriting and title plant operations, Ticor is a pioneer in automation software, which reduces paper flow and significantly improves the efficiency of document imaging and electronic recording at county recorder offices.

From the simplest to the most complex residential or commercial real estate transactions, let Ticor Title show you why customers continually turn to us for the reliability, responsiveness and security they need.

1.	EXPERIENCE	Ticor has over 100 years experience, dating back to the 1800s. For more than a century, people have trusted their title insurance needs to Ticor Title.
2.	FINANCIAL STRENGTH	The FNF* family of companies is unrivaled in the industry with a highly-liquid investment portfolio offering the ultimate in security and protection.
3.	STABILITY	Strong financial ratings are important, now more than ever. FNF has received A ratings from Standard and Poors, Moody's, Demotech and AM Best ratings services.
4.	ENDURANCE	Our company's consistent earnings and profits surpass the competition... ensuring you and our policy-holders that we are here for the long run.
5.	PROTECTION	We are part of the FNF title group which collectively has over \$2 billion in claims reserves.
6.	NATIONAL AND INTERNATIONAL SERVICE	Do you have a transaction in another state or country? Our services extend to handle your transaction needs throughout the country and the globe.
7.	ANCILLARY SERVICES	Offering you convenient one-stop shopping with IPX1031 Exchanges, Home Warranty, Disclosure Reports, and more.
8.	CUTTING EDGE	Our "Hot Products" and high-tech interactive tools and resources will assist you and let you know you've made the right decision with Ticor Title and Escrow.
9.	LOCAL DECISIONS	Many functions and decisions are crucial to your transactions: searching, examining, accounting, and underwriting are locally handled at Ticor (rather than at a centralized, out-of-area or county plant).
10.	TICOR ESCROW!	Our commitment to excellence and personal service, combined with the unsurpassed strength and resources of the FNF family of companies, lets you "rest-assured" you've chosen the right Title and Escrow partner.

A HOME designed to meet the individual needs of the family is a wonderful experience, but before the buyers actually get their dream home, they will run headlong into dozens of home ownership details.

The purchase of a home may prove to be the largest single financial investment many people may make in their lifetime; therefore, the importance of a knowledgeable escrow team cannot be overstressed.



What is an Escrow?

Buyers and sellers of a piece of property establish terms and conditions for the transfer of ownership of the property. These terms and conditions are given to a third party known as the escrow holder. In turn, the escrow holder has the responsibility of seeing that the terms of the escrow are carried out. The escrow is an independent neutral account and the vehicle by which the mutual instructions of all parties to the transaction are complied with.

Why is Escrow Needed?

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

How Long is an Escrow?

The length of an escrow is determined by the terms of the purchase agreement/joint escrow instructions and can range from a few days to several months.

Who Chooses the Escrow?

The selection of the escrow holder is normally done by agreement between the principals. If a real estate agent is involved, they may recommend an escrow holder.

Why Ticor Escrow Carlsbad?

Ticor Escrow has experienced and knowledgeable Escrow Officers waiting to assist you. We can handle your Residential and Commercial Purchases and/or Refinance Escrows, from the unique to the complex. Ticor has offices locally and nationwide to accommodate the most demanding Buyers, Sellers, and Borrowers. Call us today to close your next transaction.

Escrow Duties

1. The Escrow Officer's duties typically include the following:
2. Receive signed Purchase Agreement; prepare Escrow Instructions
3. Receive and deposit buyer's earnest money into an escrow account
4. Serve as the neutral agent and liaison/communication link to all parties to the transaction
5. Order Preliminary Report to determine the status of title to property
6. Request beneficiary's statement or pay-off demand related to existing financing
7. Comply with lender's requirements as specified in the lender's closing instructions
8. Secure releases of all escrow contingencies or other conditions required
9. Prorate taxes, interest, insurance, and rents
10. Prepare or secure the transfer deed or other documents necessary to consummate the transaction
11. Arrange appointments for buyer/seller to sign documents
12. Request and receive purchase funds from the buyer and loan funds from new lender
13. Close escrow pursuant to instructions provided by seller, buyer, and lender.
14. Arrange for recording of deeds and any other documents as instructed
15. Request issuance of the title insurance policies
16. Disburse funds as authorized, including charges for title insurance, recording fees, commissions, and loan payoffs
17. Prepare final settlement statements for the parties

Communication Tips for Escrow

- When calling the escrow officer, have the escrow number and buyer/seller's names handy.
- Keep the escrow officer informed on any matters that may affect the transaction.
- Direct your questions to the proper representative, such as:
 - o Real Estate Agent: Physical aspects of property, conflicts, and terms of sale.
 - o Lender: Loan terms, credit report issues, etc.
 - o Escrow Officer: Escrow instructions, documents, and forms to be filled out.
 - o NEVER RELY on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction
 - o ALWAYS VERIFY wire instructions, specifically the ABA routing number and account number, by calling a known, trusted phone number
 - o DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. Obtain the number of your Real Estate Agent, Real Estate Broker and Escrow Officer as soon as an escrow account is opened.
 - o DO NOT send an email to verify as the email address may be incorrect, or the email may be intercepted by a fraudster
 - o DO NOT forward wire instructions to other parties without first verbally verifying the instructions from the sending party.

QUARTER 2 2025 FINANCIAL HIGHLIGHTS

Ticor Title is a member of the Fidelity National Financial family of companies and the nation's largest group of title companies and title insurance underwriters – Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title and National Title Insurance of New York – that collectively issue more title insurance policies than any other title company in the United States.

Financial Information for the Three Months Ending June 30, 2025.

FNF

\$15.2
billion

FNF Market Cap

\$71.3
billion

Investment
Portfolio

\$1.7
billion

Claim
Reserves

\$1.16
Adjusted EPS

Adjusted EPS to Common
Shareholders-Diluted

TITLE SEGMENT

\$2.2
billion

Total Revenue*

\$337
million

Adjusted Pre-Tax
Earnings

30.9%
Market Share

Overall Market Share
Source: ALTA 3 Months 2025

336
thousand

Direct Orders
Opened

246
thousand

Direct Orders
Closed

313

Fortune 500® 2022

Highest Ranked Company in the
Title Insurance Industry

A

Standard & Poor's

A2

Moody's

FINANCIAL STRENGTH / CLAIMS PAYING ABILITY RATINGS

Ticor Title Company

A subsidiary of a **FORTUNE 500®** Company

Excludes Discontinued Operations. All Figures in US dollars. Source: FNF 10-Q

*Excluding recognized gains and losses.**"FORTUNE" and "FORTUNE 500" are registered trademarks of Time Inc. Time Inc. is not allied with, and does not endorse the products and services of Fidelity National Financial, its subsidiaries, or allies.



Ticor Online Pro

Ticor Online Pro has market-leading property data information and analytics to help build your business. You can search for real-time property information, such as property addresses, property characteristics, tax information, mortgage leads, and more. Your data needs are met 24/7 with Ticor Online Pro!

With ProSeries, you can search for real time property information like:

- » Property Address
- » Assessor's Parcel Number (APN)
- » Mailing address
- » Legal description
- » Tax information
- » Property characteristics
- » Nearby properties
- » Comparable sales and plat maps

www.TicorOnlinePro.com



Ticor Toolbox

The best tool for realtors. Simple, powerful and affordable.

Do you want to find all the three bedroom properties in a particular zip code? Just the non-owner-occupied ones? Then you want to send that list to another agent? And find out more details about the three or four most expensive properties on that list? You can do all that and so much more - in one place with Title Toolbox

Ticor Toolbox is an easy-to-use suite of tools designed to put real estate professionals in control of their data needs. It allows you to pull property information by specific search, drawing the radius or boundary; pull farms; save or share searches; generate reports; and more! Ticor Toolbox works on any device and makes searching simple.

www.ocTicorToolbox.com



TicorExpress

Virtual Desktop on the Net. 24/7 Online Access

- » Customizable Reports 24/7
- » Customizable Tools Access home warranty information, frequently used legal documents, real estate newspublications, etc.
- » Reliable Data and Products
- » PocketProfile App Access data from your mobile device by downloading our free app from your device's mobile app store. (Use of PocketProfile requires you to have a registered account.)

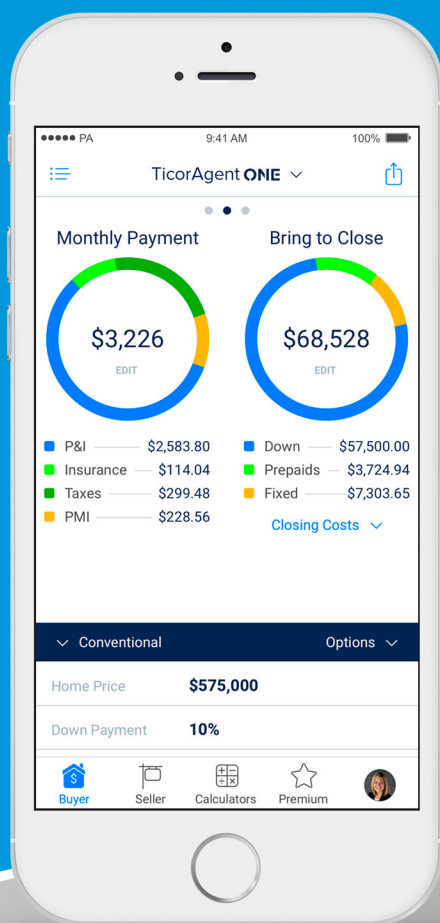
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www.TicorExpress.com

TicorAgent ONE

REAL ESTATE'S #1 CLOSING COST APP

TicorAgent ONE is available for iPhone, Android, and Windows desktop. Download the latest version from the app store.



SELLERS NEW SHEETS

Make listing presentations, offers and counters a snap.

BUYER ESTIMATES

Get payment info and estimated funds to closing in a flash.

MONTHLY AFFORDABILITY

Show your buyer what they can afford based on their desired payment.

SELL TO NET

Seller have a net goal in mind?
No problem with sell to net.

RENT VS. BUY

Show renters that buying may be better for them than renting.

MUCH MORE

TicorAgent ONE includes 12 calculators that are free.

This product is being provided as a general service to community at large without the condition of the referral of title insurance and/or settlement services business.

PREMIER ESCROW & TITLE TEAM

ESCROW

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