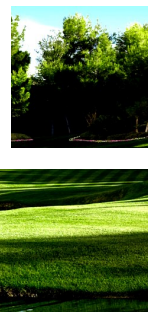
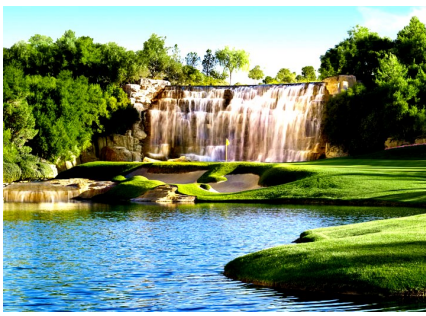


Chicago Title 2015



BUYING A HOME IN NEVADA.



Thank you for choosing
Chicago Title.



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2015

STRENGTH. EXPERTISE. SERVICE.



PEACE OF MIND.



Think Chicago ...

Welcome to Chicago Title of Nevada

Chicago Title is a member of the Fidelity National Financial (NYSE:FNF) family of companies, a leading provider of title Insurance, mortgage services, and diversified services. The nations largest title insurance company. We pride ourselves in our service and the ability to restructure our workflow to meet that of our clients. We understand that as our customer, you need Chicago Title to make the process of your transaction as seamless and as smooth as possible!

With over 1,100 title companies, and 16,000 employees throughout the United States and Canada, our title insurance and settlement services business is truly nationwide, but also extremely connected to the local markets we serve. Whether you are a first time home buyer, sophisticated developer, or investor our talented and industry-specific management teams, as well as motivated, professional workforce with market-specific knowledge and expertise, create value for clients, customers, and shareholders by maintaining industry-leading margins and service levels. Our collaborative management process is aligned with market demands, ensuring our operations consider local market conditions when leveraging technology and work process in order to improve efficiencies.

Our goal is to foster and support a corporate culture where our employees and managers seek to operate independently and profitably at the local level, while continually learning and improving performance based on best practices shard across the enterprise. This hands-on management approach has successfully built our title business over an extended period of time, resulting in us attaining the size, scope and leading presence in the industry today.

Eric Klein

President and County Manager

Quick Reference...

YOUR Escrow Number _____

YOUR New Address _____

City/State/Zip _____

Complete the following information as it becomes available. Utility companies may ask for your Escrow Number and the name of your Title Company.

IMPORTANT: Do not cancel your home insurance or disconnect utilities prior to the close of escrow.

REALTOR

Name _____
 Assistant _____
 Company _____
 Address _____
 City/State/Zip _____

Phone (_____) _____
 Cell (_____) _____
 Pager (_____) _____
 Fax (_____) _____
 Email _____

ESCROW

Escrow Officer _____
 Escrow Assistant _____
 Address _____
 City/State/Zip _____

Email _____
 Email _____
 Phone (_____) _____
 Fax (_____) _____

INSURANCE

Agent _____
 Phone (_____) _____
 New Agent _____
 Phone (_____) _____

Policy # _____
 Policy # _____

STOP
DATE

START
DATE

GAS

Southwest Gas: 877.860.6020 | Southwest Gas - Gardnerville: 775.882.2126 | Bi-State Propane: 775.782.2371
 NV Energy: 775.834.4444 | Southwest Gas - Elko: 800.832.8555 | New Gas Company: _____

___/___/___

CABLE

Cox: 702.383.4000 | Charter Communications: 888.438.2427 | Direct TV: 888.795.9489 | Dish Network: 800.381.4498
 Baja Broadband - Elko: 775.738.2662 | New Cable Company: _____

___/___/___

ELECTRIC

NV Energy: Northern NV: 775.834.4444 | Southern NV: 702.402.5555 | Elko: 775.738.3188
 Boulder City: 702.293.9244 | Valley Electric (Pahrump): 775.382.1214

___/___/___

COMMUNICATIONS

Century Link: 702.244.7400 | AT&T: 775.858.5000 | SBC: 775.333.4811 | Frontier Elko: 800.921.8101
 Long Distance Carrier, if different _____
 New phone company _____
 Your new phone (_____) _____ New Fax (_____) _____
 Cell phone (_____) _____
 Pager _____
 Internet Service _____

___/___/___

WATER

Las Vegas Valley Water District: 702.870.4194 | Gardnerville Town Water: 775.782.2339
 North Las Vegas: 702.633.1484 | Douglas Disposal: 775.782.5713
 Boulder City: 702.293.9244 | Henderson: 702.267.5900
 Elko Water & Sewer: 775.777.7135 | Spring Creek Association: 775.753.6295
 Truckee Meadows Water Authority: 775.834.8080
 New Water Company: _____

___/___/___

OTHER

Newspapers: Las Vegas Review Journal: 702.383.0211 | Reno Gazette-Journal: 775.788.6200
 Other _____
 Magazines _____
 Pest Control _____
 Lawn Service _____
 Post Office _____

___/___/___

> For Buyers



THE ADVANTAGES

of working with only one Realtor® include:

1. The Realtor® becomes familiar with your family's needs.
2. You develop better rapport and communication when working towards your goal with only one Realtor®
3. The Realtor® is more committed to you because you return that commitment.
4. You avoid any uncomfortable situation arising from agent conflict.

Excerpt from Preamble to the Realtor's® Code of Ethics:

The term Realtor® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations.



No inducement of profit and no instruction from clients ever can justify departure from this ideal.



In the interpretation of this obligation, Realtors® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule:

> REALTOR®

A Realtor® is a licensed real estate agent and member of the National Association of Realtors, a real estate trade association. Realtors belong to their state and local Associations of Realtors also. They have a wealth of resources at their disposal, the Multiple Listing Service and continuing education. All association members agree to abide by a 17-article Code of Ethics and strive for the height of professionalism.

> REAL ESTATE AGENT

A real estate agent is licensed by the state to represent parties in the transfer of property. Every Realtor® is a real estate agent, but not every real estate agent is a professional Realtor®.

> LISTING AGENT

A listing agent forms a legal relationship with the homeowner to sell the property. A Realtor® can place the property in the Multiple Listing Service.

> BUYER'S AGENT

A Buyer's Agent or Buyer Broker is an agent hired by the Buyer. Generally, the Buyer Broker is paid from the commission fee agreed by the Seller.

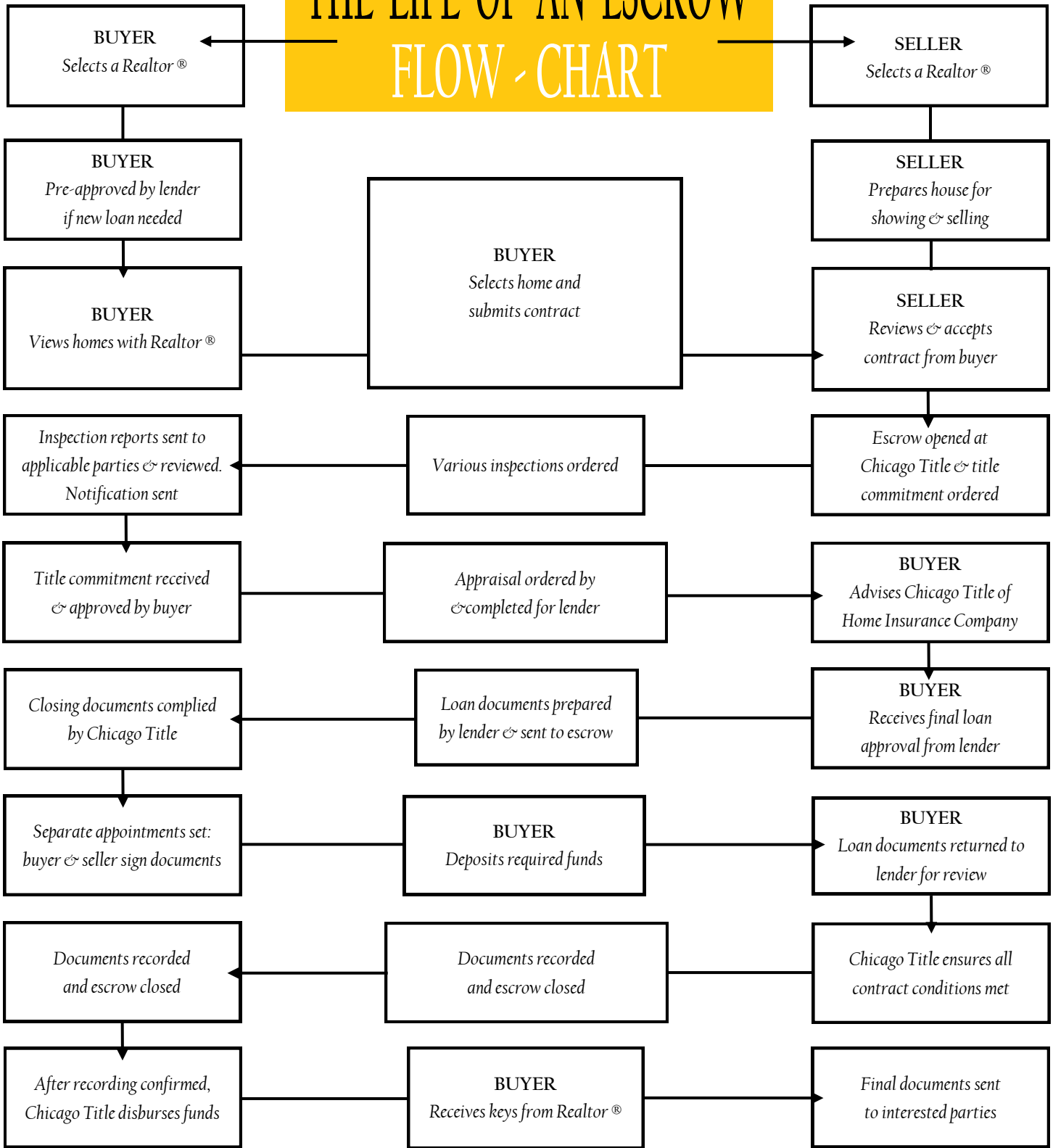
> MULTIPLE LISTING SERVICE (MLS)

The MLS is a database of properties listed for sale by Realtors® who are members of the local Association of Realtors®. Information on an MLS property is available to thousands of Realtors®.

> COMMITMENT IS A TWO-WAY STREET

Your Realtor® will make a commitment to spend valuable hours finding the right home for you, researching listings, previewing properties, visiting homes with you, and negotiating your contact. Honor that commitment by staying with the Realtor® you selected until you purchase your home. Be sure your Realtor® accompanies you on your visit to all new homes and open houses too.

THE LIFE OF AN ESCROW FLOW - CHART



PEACE OF MIND.

STRENGTH. EXPERTISE. SERVICE.



BENEFITS

FROM A PROFESSIONAL REALTOR®

Congratulations on your decision to buy a home!

It's a challenging project, and there are many ways a professional can help. Here are some of the many ways you may benefit from working with a Realtor®:



IT WON'T COST YOU A PENNY!

The Realtor® who helps you buy a home is traditionally paid by the Seller.

MANY MORE HOME CHOICES.

Your Realtor® has thousands of homes to choose from through the Multiple Listing Service (MLS), so you're more likely to find the home that's just right for you and find it quicker. In fact, a majority of the homes for sale are listed by Realtors® and aren't available to you unless you are working with a Realtor®.

A NUMBER OF TRANSACTIONS "FALL OUT"

Unfortunately, it's true. Some transactions fall apart before closing. An experienced Realtor® may be able to resolve problems and see your transaction through to a successful closing.

KNOWLEDGE OF NEW HOME SUBDIVISIONS.

New home subdivisions will welcome you and your Realtor®. If you're interested in buying a new home, take your agent with you on your first visit to each subdivision. Your professional Realtor® is an important source of information who can supply background on the builder, nearby subdivisions, and the local community.

IT'S A MAJOR INVESTMENT.

You use a professional for your legal, financial and health needs. Why gamble on what may be your biggest investment without a professional at your side.

HELP WITH FSBO'S.

If you consider a "For Sale By Owner", take your Realtor® along to help negotiate the contract. The owner may not only agree to your terms, but also agree to pay the agent's commission.

LESS LIABILITY.

You will have more protection from legal and financial liability, especially as real estate transactions become more complicated.

THE PAPERWORK.

Your experienced Realtor® will negotiate and prepare the purchase contract for you and assist you throughout the escrow process.



[COUNT ON]

Chicago Title

[COUNT ON US] for service

Chicago Title has been a trusted partner in residential and commercial real estate transactions throughout the country since issuing its first modern title policy in 1876. As a member of the Fidelity National (FNF) family of companies and the nation's largest title insurance group, Chicago Title employs some of the brightest talent in the industry in title and escrow officers, underwriters, closers, and legal counsels.

Our National Commercial Services operations are strategically located in major metropolitan areas throughout the U.S. and serve as a single point of contact to expedite commercial transactions on a local and nationwide level, from simple to complex multi-state transactions, and everything in-between.

We tailor our approach to provide you with a unique and dependable real estate solution in title, escrow, closing, post-closing, delivery and recording.

For all types of transactions, we've got you covered.

OBTAINING

A New Loan

WHEN AND WHERE TO APPLY FOR A LOAN?

There are many sources for home loans including banks, credit unions, mortgage companies, and mortgage brokers. Your Realtor® may give you several names of lenders who have proven reliable in their previous transactions. Apply for your loan as soon as possible. In fact, it's probably a good idea to know what you can afford before you begin looking for a new home. It can give you more bargaining power when negotiation with a Seller, especially in today's market. A lender can prequalify you for a certain price range and help you avoid disappointment later.

YOUR LENDER WILL MAIL OUT VERIFICATION REQUESTS and order an appraisal on the property you are buying. If your lender asks for additional items, please comply promptly with those request to avoid delaying loan approval.

WHAT IS HAZARD (OR FIRE) INSURANCE?

Hazard insurance covers the dwelling itself and is required by the lender to protect their "risk" in your home. Your lender or Realtor® will explain the necessary hazard insurance coverage to you. If you are buying a condominium, a master policy already exists which included your unit - but it does not cover your personal belongings.

CONTACT YOUR INSURANCE AGENT EARLY IN THE PROCESS, because this coverage must be provided so the lender can release loan funds to Chicago Title. Hazard insurance is one of the items frequently postponed until the last minute, and this can result in delaying closing for a day or more. Order your insurance as soon as your loan is approved; then furnish your escrow officer with the agent's name and phone number.

When you talk with your insurance agent, be sure to ask about additional coverage in a homeowner's policy to insure your personal belongings and to protect against liability for such events as injuries to visitors.

WHAT HAPPENS AFTER LOAN APPROVAL?

After loan approval and just prior to your planned closing date, the lender will send loan documents to Chicago Title, and your escrow officer will prepare an estimated settlement statement. This statement indicates what funds go where, and at this time your escrow officer can tell you how much money you need to bring to the closing appointment. Be aware that this amount may be higher or lower than previously estimated due to the changes in such items as prepaid interest, prorated fees, courier fees, and impound accounts.

What You May Need For The Loan Application

Be prepared to provide some or all of these items to your loan officer.

- ⇒ Addresses of residences for the last two years
- ⇒ Social Security Number
- ⇒ Driver's License or other valid ID
- ⇒ Names and addresses of employers for the last two years
- ⇒ Two recent pay stubs showing year-to-date earnings
- ⇒ Federal tax returns for last two years
- ⇒ W-2's for last two years
- ⇒ Last two months statements for all checking and savings accounts
- ⇒ Loans: Names, addresses, account numbers, and payment amounts on all loans
- ⇒ Real estate loans: Names, addresses, account numbers, and payment amounts on all loans for other real estate you own
- ⇒ Credit cards: Names, addresses, account numbers, and payment amount on all credit cards
- ⇒ Addresses and values of other real estate owned
- ⇒ Value of personal property. Your best estimate of the value of all your personal property (autos, boats, furniture, jewelry, television, stereo, computer, other electronics, etc.)
- ⇒ For a VA loan, Certificate of Eligibility or DD214s
- ⇒ Divorce decree if applicable
- ⇒ Funds to pay up front for the credit report and appraisal

TYPES OF LOANS

ADJUSTABLE RATE LOAN	<i>Adjustable or variable rate refers to the fluctuating interest rate you'll pay over the life of the loan. The rate is adjusted periodically to coincide with changes in the index on which the rate is based. The minimum and maximum amounts of adjustment, as well as the frequency of adjustment are specified in the loan terms. An adjustable rate mortgage may allow you to qualify for a higher loan amount but maximums, caps and time frames should be considered before deciding on this type of loan.</i>
ASSUMABLE LOAN	<i>A true assumable loan is rare today! This loan used to enable a buyer to pay the seller for the equity in the home and take over the payments without meeting any requirements. Assumable's these days generally require standard income, credit and funds verification by the lender before the loan can be transferred to the buyer.</i>
BALLOON PAYMENT LOAN	<i>A balloon loan is amortized over a long period but the balance is due and payable much sooner, such as amortized over 30 years but due in five years. The loan also may be extendable or it may roll into a different type. This could be an option if you expect to refinance before the loan is due or you plan to sell before that date. Discuss this option carefully with your Loan Officer before accepting his type of loan.</i>
BUY-DOWN LOAN	<i>If you have cash to spare, you can pay a portion of the interest upfront to reduce your monthly payments.</i>
COMMUNITY HOMEBUYER'S PROGRAM	<i>This program is designed to assist first-time buyers by offering a fixed rate and a low down payment, such as 3 to 5% down. The program doesn't require cash reserves, and qualifying ratios are most lenient; however, the buyer's income must fall within a certain range and a training course may be necessary if required by the program. Ask your Loan Officer if this program is available in your community and whether or not you might qualify.</i>
CONVENTIONAL LOAN	<i>This simply describes a loan that is not obtained under any government-insured program, secured by investors. It could be any type: fixed rate, adjustable, balloon, etc.</i>
FHA LOAN	<i>This program is beneficial for buyers who don't have large down payments. The loan is insured by the Federal Housing Administration under Housing and Urban Development (HUD) and offers easier qualifying with less cash needed upfront but the property is strictly regulated. The Seller will pay a portion of the closing costs that would typically be paid by the buyer in a conventional loan program.</i>
FIXED RATE LOAN	<i>This loan has one interest rate that is constant through the loan.</i>
GRADUATED PAYMENTS	<i>This is a mortgage that has lower payments in the beginning that increase a pre-determined amount (not based on current rate fluctuations as with an adjustable) usually on an annual schedule for a specific number of years.</i>
NO-QUALIFYING	<i>A no-qualifying loan may be an option for those who can afford a larger down payment, generally 25% to 30% or more. Since the risk for the lender is virtually eliminated, the borrower doesn't have to meet normal lender requirements such as proof of income.</i>
VA LOAN	<i>People who have served in the U.S. armed forces can apply for a VA loan which covers up to 100% of the purchase price and requires little or no down payment. The seller pays much of the closing costs but those fees are added to the sales price of the home.</i>

WHAT TO AVOID

DURING THE LOAN PROCESS

DO NOT CHANGE JOBS. *A job change may result in your loan being denied, particularly if you are taking a lower paying position or moving into a different field. Don't think you're safe because you've received approval earlier in the process, as the lender may call your employer to re-verify your employment just prior to funding the loan.*

DON'T PAY OFF EXISTING ACCOUNTS UNLESS THE LENDER REQUESTS IT. *If your Loan Officer advises you to pay off certain bills in order to qualify for the loan, follow that advice. Otherwise, leave your accounts as they are until your escrow closes.*

AVOID SWITCHING BANKS OR MOVING YOUR MONEY TO ANOTHER INSTITUTION. *After the lender has verified your funds at one or more institutions, the money should remain there until needed for the purchase.*

DON'T MAKE ANY LARGE PURCHASES. *A major purchase that requires a withdrawal from your verified funds or increases your debt can result in your not qualifying for the loan. A lender may check your credit or re-verify funds at the last minute, so avoid purchases that could impact your loan approval.*



MORTGAGE PAYMENT

PRINCIPAL & INTEREST

30 - YEAR LOAN

LOAN AMOUNT	5%	5.5%	6%	6.5%	7%	7.5%	8%	8.5%	9%
\$80,000	429	451	480	506	532	559	587	615	644
\$90,000	483	511	540	569	599	629	660	692	724
\$100,000	537	568	600	632	665	699	734	769	805
\$120,000	644	681	729	758	798	839	881	923	966
\$140,000	752	895	839	885	931	978	1027	1076	1126
\$160,000	859	908	959	1011	1064	1118	1174	1230	1287
\$180,000	966	1022	1079	1138	1198	1258	1321	1384	1448
\$200,000	1074	1136	1199	1264	1331	1398	1468	1538	1609
\$220,000	1181	1249	1319	1391	1464	1538	1614	1692	1770
\$240,000	1288	1363	1439	1517	1597	1678	1761	1845	1931
\$260,000	1396	1476	1559	1643	1730	1818	1908	1999	2092
\$280,000	1503	1590	1679	1770	1863	1958	2055	2153	2253
\$300,000	1610	1703	1799	1896	1996	2098	2201	2307	2414
\$400,000	2147	2271	2398	2528	2661	2797	2935	3076	3218
\$500,000	2684	2839	2998	3160	3327	3496	3669	3845	4023
\$600,000	3221	3407	3597	3792	3992	4195	4403	4613	4828
\$700,000	3758	3975	4197	4424	4657	4895	5136	5382	5632

Concurrent Co-Ownership Interests



The comparison below is provided for information only, it should not be used to determine how you hold title. We strongly recommend that you seek professional counsel from an attorney and / or CPA to determine the legal and tax consequences of how title is vested.

	Community Property	Joint Tenancy	Tenancy in Common	Tenancy in Partnership	Title Holding Trust	Community Property Right of Survivorship
Parties	Only husband & wife	Any number of persons (can be husband & wife)	Any number of persons (can be husband & wife)	Only partners (any number)	Individuals, groups of persons, partnerships or corporations, a living trust	Only husband & wife
Division	Ownership & managerial interests are equal except control of business is solely with managing spouse	Ownership interests must be equal	Ownership can be divided into any number of interest equal or unequal	Ownership interest is in relation to interest in partnership	Ownership is a personal property interest & can be divided into any number of interests	Ownership & managerial interests are equal
Title	Title is in the "community," but management is unified	Sale by joint tenant services joint tenancy	Each co-owner has a separate legal title to his/her undivided interest	Title is in the "partnership"	Legal and equitable title is held by the trustee	Title is in the "community," management is unified.
Possession	Both co-owners have equal management & control	Equal right of possession	Equal right of possession	Equal right of possession but only for partnership purposes	Right of possession as specified in the trust provisions	Both co-owners have equal management & control.
Conveyance	Personal property (except "necessities") may be conveyed for valuable consideration without consent of other spouse; real property requires written consent of other spouse, & separate interest cannot be conveyed except upon death	Conveyance by one co-owner without the other breaks the joint tenancy	Each co-owner's interest may be conveyed separately by its owner	Any authorized partner may convey whole partnership property for partnership purposes	Designated parties within the trust agreement authorize the trustee to convey property. Also, a beneficiary's interest in the trust may be transferred.	Right of survivorship may be terminated pursuant to the same procedures by which a joint tenancy may be severed.
Purchaser's Status	Purchases can only acquire whole title of community; cannot acquire a part of it	Purchases will become a tenant in common with the other co-owner	Purchaser will become a tenant in common with the other co-owners in the property	Purchaser can only acquire the whole title	A purchaser may obtain a beneficiary's interest by assignment or may obtain legal & equitable title from the trust	Purchaser can only acquire whole title of community; cannot acquire a part of it.
Death	On co-owner's death, 1/2 belongs to survivor in severalty, 1/2 goes by will to descendants devise or by succession to survivor	On co-owner's death his/her interest ends and cannot be disposed of by will. Survivor owns the property by survivorship	On co-owner's death his/her interest passes by will to devisee or heirs. No survivorship rights	On partner's death, his/her partnership interest passes to the surviving partnership. Share of deceased partner then goes to his/her estate	Successor beneficiaries may be named in the trust agreement, eliminating the need for probate.	Upon the death of spouse, his/her interest passes to the surviving spouse, without administration, subject to the same procedures as properly held in joint tenancy.
Successor's Status	If passing by will, tenancy in common between devisee and survivor results	Las survivor owns property	Devisee or heirs become tenants in common	Heirs or devisee have rights in partnership interest but not specific property	Defined by the trust agreement, generally the successor becomes the beneficiary and the trust continues	Surviving spouse owns property.
Creditor's Rights	Property of community is liable for debts of either spouse, which are made before or after marriage. Whole property may be sold on execution sale to satisfy creditor	Co-owner's interest may be sold on execution sale to satisfy creditor. Joint tenancy is broken. Creditor becomes a tenant in common	Co-owner's interest may be sold on execution sale to satisfy his/her creditor. Creditor becomes a tenant in common.	Partner's interest cannot be seized or sold separately by his/her personal creditor but his/her share of profits may be obtained by a personal creditor. Whole property may be sold on execution sale to satisfy partnership	Creditor may seek an order for execution sale of the beneficial interest or may seek an order that the trust estate be liquidated and the proceeds distributed	Property of community is liable for debts of either which are made before or after marriage; whole property may be sold on execution sale to satisfy creditors.
Presumption	Strong presumption that property acquired by husband & wife is community	Must be expressly state	Favored in doubtful cases except husband & wife case	Arise only by virtue of partnership status in property placed in partnership	A trust is expressly created by an executed trust agreement	Must be expressly stated

Selecting... A HOME



The following home comparison chart is designed to help you remember the homes you visit and what you liked best and least about each one. Rate features or make notes that will help you determine what pleased or displeased you.

Remembering each home would appear easy, but it can quickly become confusing. Which home was near the school? Which one had the great pool? Did it have a family room? And how many bathrooms? In the "Something Memorable" category, note something you think is unusual and memorable about each home, such as a stained glass window, fruit trees, a child's playhouse. This will make it easier for you to recall the property later and refer to a specific address. And, last but not least, maybe the most important question, does this house feel like home?

Good luck with your search, and enjoy your house hunting adventure!

HOME COMPARISON CHART	HOME 1	HOME 2	HOME 3	HOME 4	HOME 5
ADDRESS					
ASKING PRICE					
NO. BEDROOMS/ BATHS	/	/	/	/	/
SQUARE FOOTAGE					
FIRST IMPRESSION					
LOCATION					
NEIGHBORHOOD					
APPEALING STYLE					
LIVING ROOM					
DINING ROOM					
GREAT ROOM					
KITCHEN					
FAMILY ROOM					
BATHROOM					
MASTER BEDROOM					
MASTER BATH					
BEDROOMS					
FLOOR PLAN					
PATIO					
POOL					
LANDSCAPING					
GARAGE/CARPORT					
SOMETHING MEMORABLE					
DOES THIS FEEL LIKE HOME?					