

# TITLE INSURANCE



## Title clearance and policy issuance across the U.S.

### LOCAL & NATIONAL

**Chicago Title Hesse** features a team of professional underwriters and examiners who lead the Dallas local market in title clearance and insurance services through experience, dedication and customer service. Our title professionals can expedite any type of real estate transaction including residential, commercial and industrial sales, refinances and cash transactions. We are experts in the identification and removal of property liens in order to guarantee veritable property ownership, while reducing lender risk.

**Chicago Title Hesse** is comprised of the largest and most seasoned staff of professionals in the industry, including transaction coordinators, legal assistants, underwriters, legal counsel and post-closing personnel. We service the national title needs of our real estate customers, underwriting turn-key title solutions for commercial and industrial properties nationwide, from single sites to multifamily housing, as well as complex multi-site, multi-state transactions. Our clients receive the highest level of customer service and individual attention from our inter-departmental teams.

### OUR SERVICES

**Chicago Title Hesse's** team of experienced and knowledgeable underwriters works with customers to resolve any undesirable title issues so that when the sale or loan of the property is complete, the customer has a title insurance policy free and clear of any clouds or exceptions that could jeopardize priority or ownership of the land. An underwriter is assigned to each closing to review recordable documents and consider requests for special endorsements from lender or purchaser to minimize the risk to all parties and to avoid coverage gaps. This requires a thorough knowledge of the myriad of options available through ALTA (American Land Title Association) and a firm understanding of the latest policy trends and local/state customs.

In addition, we will identify and usually solve potential issues for lenders to the transaction. Loan policies are required by most mortgage lenders in a commercial real estate transaction. These loan policies insure the lender's interest in the property based on the dollar amount of the loan and the existing exceptions of record.

Our underwriting team has worked with every type of complex commercial real estate transaction: acquisitions, dispositions, loan modifications, bankruptcies, workouts, foreclosures and exchanges. Our extensive network of state offices enhances our proficiency in national title clearance, removal of liens and title insurance policy issuance in all 50 states.

**Let our group of experts guide you through the title clearance process!**

### Some of the Ways We Are Here to Help:

- Mortgage payoffs and releases
- Judgments and other orders of the court
- Pending litigation
- Mechanics lien clearance and waivers
- Non-imputation endorsements
- Zoning problems
- Foreclosure and bankruptcy
- Assessment letters
- Utility facility statement
- Special coverage, as needed

