



Fidelity
New Agent Guide
Tools to Succeed!



Fidelity National Title Agency of Nevada
Trusted everywhere every day.



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What is Escrow

What is an Escrow?

When opening an escrow, the buyer and seller establish terms and conditions for the transfer of ownership of that property. These terms and conditions are given to a neutral third party known as the escrow holder (Fidelity National Title). The Escrow Officer, in turn has the responsibility of seeing that these terms of the escrow are carried out. The escrow is an independent third party -- the vehicle by which the interest of all parties to the transaction are protected.

How Does the Escrow Process Work?

The Escrow Officer takes instructions based on the terms of your Purchase Agreement and the lender's requirements. The Escrow Officer can hold inspection reports and bills for work performed as required by the Purchase Agreement. Other elements of the escrow include, hazard and title insurance, and the grant deed from the seller to you. Escrow cannot be completed until these have been satisfied and all parties have signed escrow documents.

What Does the Escrow Holder Do?

The escrow holder is a neutral third party, such as Fidelity National Title, that maintains the escrow and impartially oversees the escrow process, ensuring that all conditions of the sale are properly met.

The escrow holder's duties include:

- Serve as the neutral agent and the liaison between all parties involved.
- Prepare the escrow instructions.
- Request a Preliminary Title Search to determine the status of the title to the property.
- Comply with the lender's requirements as specified on its instructions to escrow.
- Receive and handle purchase funds from the buyer.
- Prepare or secure the deed and documents related to the escrow.
- Prorate taxes, interest, insurance and rents.
- Secure releases of all contingencies or other documents imposed on the escrow.
- Request the deed and any other documents.
- Close the escrow pursuant to instructions supplied by the seller, buyer, and lender, if any.
- Disburse funds as authorized by the instructions, including charges for title insurance, recording fees, real estate commissions and loan payoffs.
- Prepare final statements for all parties involved that account for the disposition of all funds held in the escrow account.

How Do I Open An Escrow?

When your offer has been accepted, your Real Estate Agent will open escrow with Fidelity National Title. As soon as you execute the Purchase Agreement, he/she will place your initial deposit (earnest money) into an escrow account at Fidelity National Title. Written evidence of the deposit is generally included in your copy of the sales contract. The funds will then be deposited in a separate escrow account and processed through your local bank. You will receive a receipt for the funds from Fidelity National Title.

What Information Will I Have to Provide?

You may be asked to complete a Statement of Identity as part of the paperwork. Because many people have the same name, the Statement of Identity is used to identify the specific person involved in the transaction through such information as date of birth, social security number, etc. This information is strictly confidential.

How Long Is An Escrow?

The length of an escrow is determined by the terms of the Purchase Agreement and can range from a few days to several months. The average length of an escrow is usually 45 days.

When Do I Sign Escrow Instructions and Where?

A few days before closing, your Fidelity National Title Escrow Officer or your realtor will contact you to make the appointment for you to sign your escrow instructions, grant deed and final papers. At this time, your Escrow Officer will also tell you the amount of money you will need to bring in.

For the best in service, expertise and peace of mind
always choose **Fidelity National Title®**
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What is Title Insurance?

What is Title Insurance?

Title insurance is a contract of indemnity which guarantees that the title to the property is as reported. If its not as reported, we will reimburse the buyers for actual loss or damage under the condition specified in the policy. The title policy covers the insured for their loss up the amount of the policy.

Title insurance assures owners that they are acquiring marketable title. Title insurance is designed to eliminate risk or loss caused by defects in title from the past. Title insurance provides coverage only for title problems which were already in existence at the time the policy was issued.

Title Search

Fidelity National Title works to eliminate risks by performing a search of the public records or through our own title plant. The search consists of public records, laws and court decisions pertaining to the property to determine the current recorded ownership, any recorded liens or encumbrances or any other matters of record which could affect the title to the property. When a title search is complete, Fidelity National Title issues a preliminary title report detailing the current status of title.

A preliminary report contains vital information which can affect the close of escrow: ownership of the subject property, how the current owners hold title, matters of record that specifically affect the subject property or the owners of the property, a legal description of the property and an informational plat map.

What Does a Title Policy Cover?

Not all risks can be determined by a title search, since certain things such as forgeries, identity of persons, incompetency, failure to comply with the law, or incapacity cannot be disclosed by an examination of the public records.

The preliminary title report is an offer to insure under certain situations, the title policy is a contract that gives coverage against such problems.

The California Land Title Association (CLTA) is the standard policy of title insurance in California.

What Does CLTA Cover?

- A forged signature on the deed.
- Mistakes in the interpretation of wills or other legal documents.
- Deeds delivered without the consent of the grantor.
- Deeds and mortgages signed by persons not of sound mind, by minors or by someone listed as single but in fact, married.
- Impersonation of the real owner.
- Errors in copying or indexing.
- Falsification of records.
- Undisclosed or missing heirs.
- Recording mistakes.
- With regard to lenders coverage, it covers: the priority of the insured mortgage; the invalidity or unenforceability of the insured assignment; the invalidity or unenforceability of the lien of the insured mortgage on the title.

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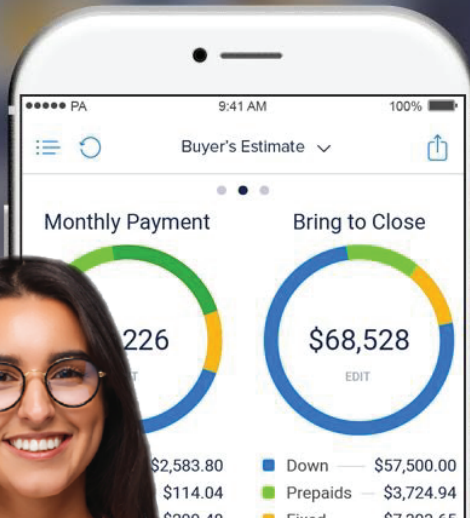
FidelityAgent ONE

Real Estate's #1 closing cost app



Buyer Estimates

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

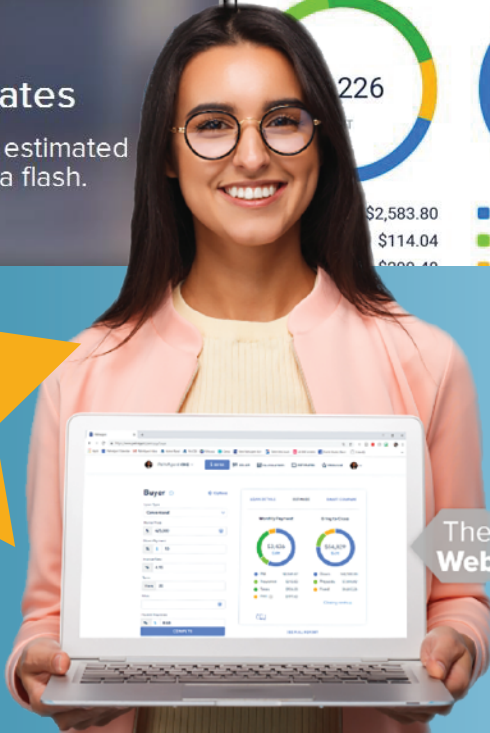


Seller Net Sheets

Make listing presentations, offers and counters a snap.

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

NEW!



The All-New Web Version

ANNOUNCING

FidelityAgent ONE

Web Version is now *live!*

Seller Net Sheets

Make listing presentations, offers and counters a snap!

Sell to Net

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

Buyer Estimates

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

Rent vs Buy

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

Monthly Affordability

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

Much More

FidelityAgent ONE includes 12 calculators that are free!

***No need to download,
just go to fidelityagent.com!***



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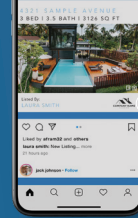
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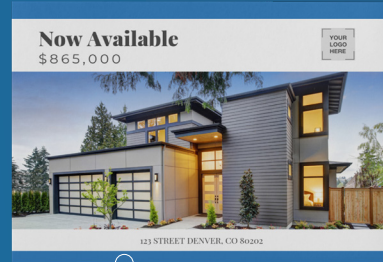
Top Items on



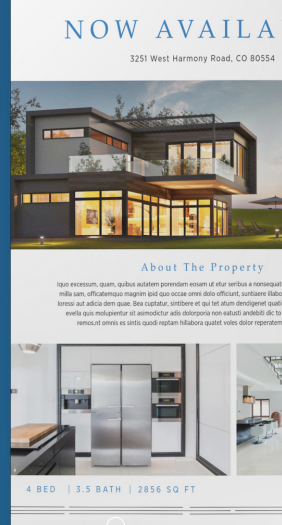
**BREAKTHROUGH
BROKER**



Listing Social Post



Listing Postcard



Listing Flyer

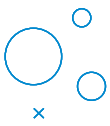


Listing Brochure

Customizable Marketing & Resources

- Listing Flyers
- Open House Flyers
- Spanish Listing Flyer
- Listing Brochures
- Luxury Listing Brochures
- Listing Postcards
- Luxury Listing Postcards
- Open House Postcards
- Thinking About Selling Postcard
- Buy vs. Rent Postcards
- Market Snapshot Postcard
- Proof of Production Postcards
- For Sale By Owner Postcard
- Looking to Downsize Postcard
- Invitation Postcard
- Holiday Greeting Postcards
- Automated Postcard Campaigns*
- Every Door Direct Mailers
- Listing Presentations
- Buyer Presentations
- Listing Video Creator Tool*
- The Home Buying Roadmap Infographic
- 6 Reasons to Own a Home Infographic
- 5 Secrets to a Stress-Free Purchase Infographic
- 6 Tips Before Selling Your Home Infographic
- The Seller's Roadmap Infographic
- Listing and Neighborhood Report*
- Consumer-Facing Videos
- Newsletter Templates
- E-Newsletter Templates
- Letter Templates
- Self-Promotional Brochures
- The Critical Role of the Realtor List
- Spanish Marketing Items
- Safety & Warning Signs
- Kids Activity Sheets
- House Hunting Checklist
- Real Estate Terminology
- Buyer's Questionnaire
- The Moving Checklist
- Home Comparison Chart
- Kids Activity Sheets
- Market Snapshot Flyer
- Open House Guest Registers
- Multiple Open House Comparison Chart
- Welcome Signs
- Business Cards
- Email Signatures
- Royalty-Free Blog Content

*Item available as part of our BB Plus collection.



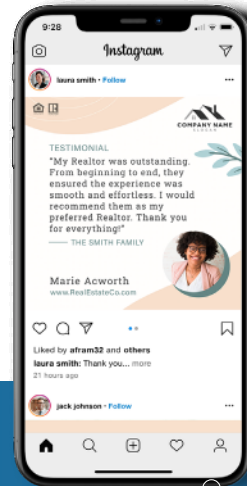
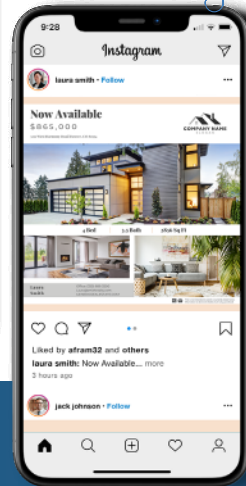
Other Services

- Automated Marketing Packages
- Weekly Strategy Emails
- Farm List Tool

Instagram Story Template



Listing Social Posts



Social Media

- Invitation Social Post
- Facebook Advertising Tool
- Listing Social Posts
- Open House Social Posts
- Engagement Social Posts*
- Real Estate GIFs
- Holiday Social Posts
- Seller Tip Social Posts
- Buyer Tip Social Posts
- Self-Promo Social Posts
- Testimonial Social Posts
- Thinking About Selling Social Post
- Buy vs Rent Social Post
- Marketing Snapshot Social Post
- Looking to Relocate Social Post
- Virtual Home Selling Social Post
- What's Your Home Worth Social Post
- Proof of Production Social Post
- Looking to Downsize Social Post
- Happy Birthday Social Posts
- Congrats on Your Home Social Posts
- Instagram Story Templates
- Instagram Hashtag Tutorial
- Creator Studio Tutorial
- Instagram Reels Explained
- Facebook Cover Photos
- Crisis Social Posts

*Item available as part of our BB Plus collection.

Business Planning, Technology & Inspiration

- On-Demand Webinars
- Business Success Plan
- Marketing Action Plan
- Referral Playbook
- Branding Workbook
- Multiple Offer Worksheet
- Accounting Workbook
- Real Estate Product Reviews
- Real Estate Accounting Advice
- The Best To-Do List
- Listing Management Checklist
- Things to Do Today Checklist
- 105 Powerful Prospecting Activities
- Listing Prospecting Checklist
- FSBO Script
- Critical Date Checklist
- How-To Series
- Expert Interviews
- Book Reviews
- Door Knocking Strategy
- Video Marketing Strategies
- Sales Best Practices
- Productivity Tips
- Industry Insights
- Email Marketing Strategy
- Prospecting Best Practices
- New Agent Resources



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Why Use Fidelity Live Farm?

The most advanced FARMING DATA in the industry!

Target farming with the highest rate of return!

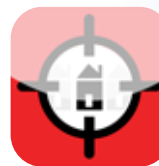
Export farms for social media farming!

- Lead generation, lead nurture and lead conversion
- Marriages, births, deaths and divorces
- Automatic updates (Ownership)
- Create a Farm by drawing your Farm area



- Walking Farm
- Property Profiles
- Bankruptcy and Probate

★ **Target Farming - Next to sell data in any neighborhood**



Fidelity Live Farm
TARGET YOUR MARKETING

Contact your Fidelity Title Exec for more information!



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Life of an Escrow

The Buyer	The Seller	The Escrow Officer	The Lender
Chooses a real estate agent.	Chooses a real estate agent.	Upon receipt of order and earnest money deposit, orders title examination.	Accepts buyer's application and begins the qualification process. Provides buyer with Loan Estimate.
Gets pre-approval letter from lender and provides to real estate agent.	Accepts buyer's offer to purchase.	Requests necessary information from buyer and seller via opening packages.	Orders and reviews title commitment/preliminary report, property appraisal, credit report, employment and funds verification.
Makes offer to purchase. Upon acceptance, opens escrow and deposits earnest money.	Completes and returns opening package from Fidelity National Title, including information such as forwarding address, payoff lender contact information, and loan numbers.	Reviews title commitment/preliminary report.	Collects information such as title commitment/preliminary report, appraisal, credit report, employment and funds verification. Reviews and requests additional information for final loan approval.
Finalizes loan application with lender. Receives a Loan Estimate from lender.	Orders any work for inspections and/or repairs to be done as required by the purchase agreement.	Upon receipt of opening packages, orders demands for payoffs. Contacts buyer or seller when additional information is required for the title commitment/preliminary report.	Underwriting reviews loan package for approval.
Completes and returns opening package from Fidelity National Title.	Escrow Officer or real estate agent contacts the seller to schedule signing appointment.	All demands, invoices, and fees must be collected and sent to lender at least 10 days prior to loan consummation.	Coordinates with escrow officer on the preparation of the Closing Disclosure, which is delivered to buyer at least 3 days prior to loan consummation.
Schedules inspections and evaluates findings. Reviews title commitment/preliminary report.	Documents are recorded and all proceeds from sale are received.	Coordinates with lender on the preparation of the CD.	Delivers loan documents to escrow.
Provides all requested paperwork to lender (bank statements, tax returns, etc.) All invoices and final approvals should be to the lender no later than 10 days prior to loan consummation.		Reviews all documents, demands, instructions, and prepares settlement statements and any other required documents.	Upon review of signed loan documents, authorizes loan funding.
Lender (or escrow officer) prepares CD and delivers to buyer at least 3 days prior to loan consummation.		Schedules signing appointment and informs buyer of funds due at settlement.	
Escrow officer or real estate agent contacts the buyer to schedule signing appointment.		Once loan is consummated, sends funding package to lender for review.	<i>This information is provided for reference purposes only and is deemed reliable, but not guaranteed.</i>
Buyer consummates loan, executes settlement documents, and deposits funds via wire transfer.		Prepares recording instructions and submits docs for recording.	
Documents are recorded and the keys are delivered!		Documents are recorded and funds are disbursed. Issues final settlement statement.	





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Fidelity Discounts

Exceptional service and savings!

At Fidelity National Title, we are **COMMITTED** to providing our customers extraordinary **DISCOUNTS** and **SERVICES** every day. We help you acquire title insurance at the lowest possible rates for our eligible customers. Your clients deserve only the best possible **VALUE** for their title insurance needs.

Choose Fidelity National Title on your next transaction for continued exceptional service and special savings today!

20%	Short-Term Rate Seller Discount	Title Fee*	Where owner's title insurance has been issued to your client within the past 5 years.
30%	Investor Discount	Title & Escrow Fee*	If your client holds title to or has closed 3 or more investment sale transactions in Clark County within the last 12 months.
25%	Military Discount	Escrow Fee*	For sale transactions involving any person on active military duty or a Veteran of the U.S. Armed Forces.
25%	Senior Discount	Escrow Fee*	For the purchase or sale of the personal residence if your client is 55 years of age or over.
25%	First Responders	Escrow Fee*	For public servants - Firefighters, Law Enforcement, EMT, Paramedic and Search & Rescue.

*This schedule of fees has been prepared and published in compliance with the Division of Insurance of the State of Nevada and for the convenience of our customers in determining charges for services regularly rendered. Other types of coverages are available. Please contact our local office for more information. Other fees and charges may apply. Amounts shown herein are subject to change.

Escrow and Title Rates as of 8/26/20 • Discounts apply to client's customary portion of fees. Please request discount at opening.

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