



# ClearTitle

**ClearTitle** is a title clearing service offered exclusively to FNF Family of Companies title insurance agents and approved attorneys, to assist them in being the best in the business.

A **streamlined** resolution to the #1 title problem of undischarged or improperly discharged mortgages, which provides not just a money-back guarantee but **a commitment** to obtain curative documents, and the authority to issue title insurance policies to facilitate a fast closing.

## Why ClearTitle?

- ✓ **No** more delayed closings
- ✓ **No** more researching lenders and their successors
- ✓ **No** more holdbacks
- ✓ **No** more post-closing escrow accounting headaches
- ✓ **No** more chasing down discharges/releases or assignments
- ✓ **No** more post-closing follow up on undertaking agreements
- ✓ **No** more phone calls or emails

**ClearTitle** offers a fast, and easy process to submit your request and obtain authorization to issue **title insurance policies without exception for the undischarged or improperly discharged mortgages** and the **peace of mind** knowing curative documents are being obtained.

**Questions? Check out the FAQs on the back!**

**Or visit us online at [www.cleartitlefnf.com](http://www.cleartitlefnf.com).**



## 1. How is **ClearTitle** different than other discharge curative services?

Other discharge curative services offer only a "money-back guarantee" if they can't get the curative documents. **ClearTitle** gives you the ability to issue title insurance policy(s) while curative action takes place.

## 2. How is **ClearTitle** an advantage to you, as an agent?

**ClearTitle**, upon review and acceptance of an order, will provide an authorization from a FNF underwriter to you, our agent, to issue policy(s) without exception for the improperly or undischarged (but paid!) mortgage, all within two business days of the order's submission. This streamlined process gives you the advantage of being able to close loans quickly while **ClearTitle** obtains necessary curative documents.

## 3. How will **ClearTitle** save you, as an agent time and money?

You will no longer have to spend time researching lenders, chasing down prior closing offices and requesting curative documentation. You won't have to manage escrow holdbacks or dedicate hours post-closing to making calls in search of missing curative documents. Instead, **ClearTitle** gives you and your staff more time to work on closing other transactions, developing new business and increasing revenue.

## 4. Do I have to be an agent of the FNF Family of Companies to take advantage of the solutions offered through **ClearTitle**?

Yes, **ClearTitle's** title clearing service is a business solution offered exclusively to agents of our FNF underwriters: Chicago, Commonwealth Land, Fidelity National, and Alamo Title Insurance Companies. To become an agent of any of these FNF underwriters, please contact your local office or email [infocleartitle@fnf.com](mailto:infocleartitle@fnf.com).

## 5. What types of mortgage liens are not eligible for **ClearTitle**?

- Mortgages that are not paid in full
- Equity or Credit Lines without proof of being paid and closed
- Private Mortgages
- Commercial Mortgages
- Current Owner Mortgages without proof of payment

## 6. What transactions can I use **ClearTitle** for?

**ClearTitle** is available for residential transactions, where the title reveals an undischarged or improperly discharged - but paid! - Mortgage and a FNF Owner Policy is being issued.

## 7. What happens if **ClearTitle** cannot get the discharge because the lender is gone?

In those rare circumstances when a discharge for an accepted **ClearTitle** order cannot be obtained for a paid mortgage, **ClearTitle** will take action to utilize any and all statutory methods of release, and, if necessary, take curative court action.

## 8. How much does **ClearTitle** cost?

A fee of \$250.00 per each undischarged or improperly discharged mortgage which qualify for **ClearTitle**.