

# Reduce Your Title Insurance Cost

## **Real Estate Agent's Discount:**

A 35% reduction in title costs applies when REALTORS® or real estate agents are buying or selling their own home.

## **Short Term Rate:**

Owners of real property qualify for a discount of from 20% to 35% on title costs when they sell their home within five years of purchase. Discounts vary depending on the length of ownership and the title insurance underwriter used.

## **Builder/Developer/Investor Discount:**

Individuals or business entities that regularly invest in or develop real estate are entitled to a discount. Amounts discounted vary depending on the number of units sold and the combination of title insurance policies needed.

## **Public Safety Employee's Discount:**

Individuals such as firefighters and police officers qualify for a 20% discount on their title fees when they buy or sell their personal residences.

## **Relocation Discount:**

Home buyers or sellers qualify for a 30% discount in their title fees when they are involved in company sponsored relocation.

## **Third Party Binder:**

This benefit applies to real estate investors who purchase a property with the intention of selling it within one year. At the time of purchase they pay a small fee to keep their title policy open (25% of the seller's title fee). When they sell the property they receive a credit of 100% of the amount the seller paid for title insurance toward their title costs and the title policy is issued in the ultimate buyer's name.

## **Church or Charitable Non-Profit Organization Discount:**

Groups in this category receive a discount of 50% on the cost of standard title insurance coverage. Discounts also apply to the cost of extended coverage policies. These are applicable to any charges the entity would ordinarily pay.

## **Senior Citizen Discount – ESCROW ONLY:**

A 30% discount on escrow fees only is available to persons buying or selling real estate if they are over the age of 65 years.

*For information about these and other opportunities for savings, please contact a representative of Empire West Title Agency of Arizona.*



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