



SHOPPING FOR ~~A~~ YOUR TITLE & ESCROW COMPANY

At Empire West, we know that purchasing a home is the single largest investment most people will make in their lifetime. We recommend taking a few extra steps as you prepare to purchase or refinance your property.

You have the **right to shop and to choose your own title and escrow company.**

Many people rely on their local real estate agent or mortgage lender for recommendations but there are several factors to consider when selecting a company. As an Arizona based company, Empire West believes local expertise means that:

- ☑ the service standards are higher
- ☑ the local professionals have significant market knowledge about real estate and underlying issues, and
- ☑ that the company has a commitment to the community.

We truly believe you should shop around and, most importantly, make sure that the company you chose is financially stable and well regarded.

Getting a loan?

Be sure to ask your lender if they have any special endorsements or lender policy requirements that might increase your fee quote.

In Arizona, the cost for title insurance and escrow services may vary widely across the state.

However, all fees are filed with the Arizona Department of Insurance and the Arizona Department of Financial Institutions

There are numerous fees associated with a real estate transaction, so don't hesitate to contact us or another local company to help determine a benchmark for your title insurance policy premium costs and fees. If you are comparing companies, it is important to get detailed information about what services are included to help ensure fair and equal comparisons. Some companies give an "all-inclusive rate" – be sure to ask for the rate quote to be provided in writing and ask that it be broken down for how the fees are associated - e.g. wiring for incoming and outgoing wires, documentation preparation fees, recording fees, courier fees, faxes . . .