

DEFAULT SERVICES

Committed to Your Success



ABOUT SECURITY TITLE AGENCY...

As a leader in the Metropolitan Phoenix real estate community, Security Title Agency is uniquely capable and positioned to offer our customers the very best and most complete service. As a subsidiary of Fidelity National Financial, we enjoy the strength of our association with the largest title insurer in the world combined with the same local decision-making that has marked our success for more than 40 years. Our professional staff is widely recognized for the depth of knowledge and experience brought to each transaction. Our commitment to customer service is exemplified by our constant refrain: Attitude is Everything" With 29 offices located throughout Maricopa and Pinal counties, Security Title Agency is the premier choice in Arizona's escrow and title insurance industry. For Default Services, we stand head and shoulders above the competition.

Attitude is Everything!



FORECLOSURE PROFESSIONALS



Our staff is not only professional and courteous, but qualified in every way to handle your trustee sales accurately and efficiently. Understanding the needs and value of each and every customer is what sets us apart from our competitors. The same attitude of total customer satisfaction that you expect from your own company is what you can expect from Security Title Agency.

The depth of experience in default services, title examining, and in title insurance is second to none in the state of Arizona. Our default services staff and our title staff are focused in their area of expertise. Their specialization gives us a depth of knowledge and experience on which you can truly rely.

Top Five Reasons Our Clients Choose Us

- 1. IMMEDIATE PROBLEM SOLUTIONS. We have the resources to help provide answers in that first phone call whenever unexpected issues arise.
- 2. CONSISTENT LONG-TERM RELATIONSHIPS WITH EMPLOYEES. The current Default Services staff has worked together as a team for several YEARS! You won't need to deal with someone new every few months.
- 3. A LIVE PERSON WHO ANSWERS YOUR CALLS. All phone calls are answered by a member of our Default Services staff during business hours and who is attentive to your needs.
- 4. DIVISION AUTONOMY. All your default services needs are handled and produced by the Default Services team. We do not need to rely on other departments to meet our customers' needs which results in superior and efficient service.
- 5. KNOWLEDGE AND PROFESSIONALISM. Our staff that keeps abreast of recent case law and legislative changes affecting the industry through continuing education.



ARIZONA TRUSTEE SALES FEES AND COSTS SCHEDULE



TRUSTEE FEES FOR RESIDENTIAL PROPERTIES

PRINCIPAL BALANCE Up to \$350,000

\$350,001 to \$1 million \$1,000,001 and up TRUSTEE FEES

\$625.00 \$750.00 \$1,000.0

COSTS

The following are necessary costs to complete an Arizona Trustee Sale

TRUSTEE SALE GUARANTEE

A title insurance product providing the general condition of title which includes all the names and addresses of the parties entitled to notice of the trustee sale. Premium is based on the unpaid balance.

CERTIFIED MAILINGS

Notification of the trustee sale must be sent via certified mail to all parties entitled to notice. This cost varies depending on how many parties are found having interest in the property.

RECORDING FEES

\$10-19 per document and varies by county.

PUBLICATION

A copy of the Notice of Trustee Sale must be published four consecutive weeks in an adjudicated newspaper. This cost varies with the length of the legal description and the newspaper in that particular county.

POSTING

A copy of the Notice of Trustee Sale must be posted at the courthouse and at the subject property. Cost varies per county-usually \$35-45.

AUCTIONEER AND POSTPONEMENT FEES

We assure our auctioneer provider has competitive rates but these vary with the county as well-usually \$35-45.



WE HAVE THE RIGHT PEOPLE READY TO ASSIST YOU!

- STATEWIDE SERVICES We can assist you with default services across the state of Arizona. We offer escrow services across the country.
- IMMEDIATE RESPONSE TO YOUR NEW REFERRALS We know time is of the essence. Your referrals are acknowledged and processed immediately upon receipt.
- RECORDING SERVICES We have statewide electronic recording capabilities providing us with the ability to record within 24 hours of receipt.
- TITLE RESOLUTION If there is a cloud in title or a question as to your position, we will contact the loan insurer and do everything possible to clear up the matter so that we are able to provide clear and marketable title as well as insure post sale, if needed.
- ESCROW SERVICES 29 Branches located throughout Maricopa and Pinal Counties. From Wickenburg to Superstition Springs and from Carefree to Casa Grande we have various locations to provide convenient escrow services. Our award-winning escrow staff is dedicated to professionalism and customer care.
- DELAYED EXCHANGES Our Trust Department offers superior experience and financial security when your tax situation calls for delayed exchange. For developers of commercial or subdivision property, our Trust Department is imminently qualified to service your most complex trust requirements.
- OWNERSHIP We obtain real property ownership information from our title plant records, Metroscan and from Dataquick. We can provide property profiles, farm kits, labels, document copies. Information can be provided in hard copy, email, or via web access.
- REO Security Title Agency is uniquely positioned to offer the very best REO transaction services available. We understand unique requirements of the REO asset manager, lender and agent, as well as the needs of the needs of those purchasing REO properties.
- STRENGTH AND STABILITY Security Title Agency is a subsidiary of Fidelity National Financial, a Fortune 500 Company.
- TITLE INSURANCE As a subsidiary of Fidelity National Financial we can offer policies written by major underwriters such as Chicago Title Insurance and Title Resources Guaranty Company. The strength of our Fortune 500 parent company stands behind the financial security of your transaction.









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