

# An Owner's Title Insurance Policy

*For Your Protection*

## Our Mission

We stand by the following ideas with conviction:

- Every customer is treated as a valued partner—now and in the future.
- Every transaction is treated as a unique project, worthy of personalized attention and an innovative solution.
- We offer the financial security of a national firm, along with the diligence and know-how of a local, neighborhood company.
- As employees of Commerce Title, we each are empowered and accountable to make customer satisfaction a priority.



**CommerceTitle**  
Insurance Company  
[www.commercetitleinsco.com](http://www.commercetitleinsco.com)

© 2009 Commerce Title Insurance Company and all related trademarks and logos are trademarks or registered trademarks of Centex Corporation in the United States.

**CommerceTitle**  
Insurance Company

## PROTECTING YOUR INVESTMENT

Buying a home is an event of a lifetime. One of the most important steps in the home buying process is protecting your investment with an owner's title insurance policy from a company you trust. Your mortgage lender will require you to purchase a lender's title insurance policy, which only serves to protect the lender's interest. To protect your interests, secure an owner's title insurance policy from Commerce Title Insurance Company. An owner's title insurance policy helps safeguard your investment for as long as you own your home and even beyond.

## SECURITY OF TITLE INSURANCE

When you buy title insurance, you're buying protection for claims that could be made against your title, resulting from items such as:

- Forgery
- Fraud
- Undisclosed or missing heirs
- Erroneous or inadequate legal descriptions
- Tax liens (ad valorem, federal, estate, state inheritance).

Please refer to your Commerce Title policy for a complete explanation of the exact terms covered.

## SOLID FOUNDATION

Commerce Title Insurance Company is a subsidiary of Centex Corporation, traded on the New York Stock Exchange under the symbol "CTX." Established in 1950 in Dallas, Texas, today Centex Corporation is one of the nation's premier companies in building and related services: Home Building, Home Services, Financial Services and Construction Services. Centex consistently ranks among "America's Most Admired Companies" in its industry, according to FORTUNE Magazine.

## EXPERIENCE THE COMMERCE TITLE DIFFERENCE

This exciting time in your life should be met with the peace of mind knowing you have selected a title underwriter you can depend on now and in the future if your title is ever disputed. By selecting Commerce Title Insurance Company, you get the expertise of seasoned industry professionals coupled with the stability of a trustworthy corporation. Ask your Commerce Title Representative how to obtain an owner's title insurance policy from Commerce Title Insurance Company. It could be one of the most valuable decisions you'll ever make.

## A REPUTATION YOU CAN TRUST

Commerce Title Insurance Company provides title insurance policies to lenders and home buyers and is licensed to do business in 21 states. It has earned an "A" rating from Demotech based on its financial strength and its balance sheet includes \$21.6 million in admitted assets. The company maintains substantial liquid assets and reserves to meet potential needs of its customers.



## OUR AFFILIATES

We work closely with our Centex affiliates to deliver a seamless home buying experience, one that goes beyond our customers' expectations. Our highly refined communication process gives you the confidence of knowing your transaction is with us every step of the way.

- **Commerce Title Company** offers title insurance and various escrow, closing and settlement services from coast to coast, with branch offices serving most major markets. [www.commercetitlecompany.com](http://www.commercetitlecompany.com).
- **CTX Mortgage**, is one of the largest non-bank-affiliated mortgage originators in the country. CTX Offers FHA/VA, conventional, conforming, jumbo and specialty loans. [www.ctxmortgage.com](http://www.ctxmortgage.com).

**Commerce**Title  
Insurance Company  
[www.commercetitleinsco.com](http://www.commercetitleinsco.com)