



CLT- Title Services

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Service Features

Transactions Online

Our transaction management systems keep you informed and in control of the transaction from order placement to post closing. Available online 24/7 makes managing your purchase or refinance convenient for any busy schedule. View, Print, Save, Fax or Email any document with the click of a button! Upload & Deliver real estate and mortgage documents to other parties effortlessly! Track and schedule up coming events and inspections. And communicate with other parties via email and fax from within the website. Log in to your closing or contact us for a demo today!

Technologically Advanced

Would you believe that some title companies are still doing business without a computer? Or that most title companies do not have a website?

With state of the art equipment, CLT makes it easier and cheaper to manager your sale or refinance. Not only are all of our transactions available online, but we also accept web based orders, email communications and digital loan documents. In addition, we are fully equipped to bring the closing to your home or office.

Lowest Premium Guarantee

Title Insurance premiums are regulated by the state and based upon your loan amount or sale price. They have also designated three common rate structures basic, reissue and substitution. Most title companies charge the highest rate, basic, and will balk on the rare occasion someone knows enough to ask for a discounted rate. We guarantee you will receive the lowest premium you qualify for, no hassle.

Call today for a free quote!

Referral Encouragement Program

As part of an on going marketing program, CLT sends a letter to the buyers/borrowers of every property 3 times over the course of 2 years explaining the availability of discounted title rates should they choose to refinance. In this letter, we also encourage borrowers to refer their friends

See the Possibilities. . .

CLT- Title and Settlement Services

and family to the companies involved in the transaction. Each letter contains a list of company names and contact information which can be easily photocopied and distributed.

Financial Strength

CLT is a licensed agent for one of the largest national title insurance companies in the country. They have received A ratings from Standard & Poor, Fitch, Demotech and LACE for their financial strength, stability, reserves, and claims paying ability. This means you can have peace of mind that if you ever need to seek protection from your title insurer, they have the ability to defend your claim and a professional reputation for protecting their policy holders.

Experienced Staff and Legal Counsel

Our knowledgeable, experienced staff is well trained and highly skill. With years worth of experience, we know how to get the job done right. For those tough title issues that even our skilled processors need help with, we have a staff of legal counsel on call to get you answers.

Document Preparation

Deeds, Subordination Agreements, Mortgage Satisfaction Pieces & Releases, Powers of Attorney: We will prepare the documentation you need to get to settlement.

The Best Policies (Only available in Pennsylvania)

Would you expect your health insurance to cover nothing but pre-existing health problems? Never. Would you get auto insurance that would pay for any accidents you've been in but wouldn't cover any new damages? Of course not. And neither would we. That is why our standard issue title insurance policy is the ALTA Enhanced Policy. Most title companies give you the ALTA 1992 Basic Policy. This is a policy that covers defects in the chain of title that occurred prior to the current owner's purchase and possession of the property. Most title companies do not even tell their customers that another type of policy exists. CLT believes that insuring the past and not the future does a disservice to our customers. We provide Only The Best coverage for our customers! (ALTA 1992 Basic Policies are available upon request.)

Education

Title Insurance is an obscure business. The average customer and even the average real estate agent or mortgage broker knows little to nothing about what we do, who we are, or why they need us. You don't buy an appliance for your new home without knowing what it does, do you? We believe you should not buy insurance for your new home without knowing what it's for. We provide on going educational seminars for all real estate professionals to help them better understand title insurance and better run their businesses. Throughout the course of a transaction, we provide educational brochures, so that by the time buyers and sellers get to closing, they know what they are buying.