



WITH SO MANY OPTIONS, WHY CHOOSE CONSUMERS FIRST TITLE?

CONSUMERS FIRST TITLE COMPANY

was founded in 2007. With 20+ years of experience in closing both residential and commercial real estate transactions we bring a wealth of knowledge and expertise to the closing table. Tom Streda, our principal, is a licensed Title Agent. We know and understand that everyone involved in the transaction has one goal and that is to get the deal closed! We don't just want satisfied customers; we want happy customers that will use our services again and refer you future business.

Over the last several years Consumer First Title Company has had the privilege of being rated A+ by the Better Business Bureau, ranked among the Top 10 Title Companies in South Florida by the South Florida Business Journal and named Best of Coral Springs in the last two consecutive years for Real Estate Services. Repeat customers and referrals allowed us to grow in 2017; opening two new branches, one in West Palm Beach and one in Miami Beach. We are proud of what we have accomplished over the last 10+ years and welcome you to try our services and allow us to earn your business!

First Class Customer Service for you and your clients at reasonable rates. We believe in personal relationships that thrive on one-another. If you need anything or have a question, we are only a phone call or email away. We keep you up to date on your files and are available to you 24/7; the cell phone number of your marketing representative and the principals of the Company are always at your dispose and should be a resource for you, evenings and weekends included.

Where the Consumer comes First!

Consumers First Title Company, Inc.



orders@cftitleco.com
www.cftitleco.com

515 North Flagler Drive, Suite P 300;
West Palm Beach, FL 33401 (561) 612-2444
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1000 Fifth Street, Suite 1304;
Miami Beach, FL 33139 (786) 607-9985
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The foundation of CONSUMERS FIRST TITLE COMPANY was built on one simple premise: Be the best servicing title company in the industry. We believe the only lasting way to build a successful company is by putting the consumer first and out servicing our competitor! In addition, we strive to stay current on all matters of real estate and title and bring that to you throughout the year in the form of seminars, lunch and learns and other networking events and gatherings. State of the art facilities and technology provided helps reflect our level of professionalism to your clients and makes your job easier. Just ask us about what we have to offer!



WHERE IT'S THE CONSUMER THAT COMES FIRST!

10 Reasons to Use Us!

- 1** Our *one "Flat Fee" makes it easy for your client to understand.
- 2** We offer closings at your convenience ...anytime...anywhere!
- 3** We offer quick turn-around times on title commitments, CD's and pre-closing documents.
- 4** We deliver Digital Closing Documents for post-closing marketing in your favor.
- 5** We have knowledgeable, multilingual staff that speak your language.

- 6** We are Rated A+ by the Better Business Bureau.
- 7** We were recently listed as a Top 10 Title Co. in So. Fl. as listed by the South Florida Business Journal.
- 8** We are 2015 CFPB Compliant, Vetted and Verified by SSI with a Risk Rating of: LOW.
- 9** Our monthly educational seminars and networking events help you to build your business.
- 10** We have three locations in Miami-Dade, Broward and Palm Beach for your convenience.

***Excludes the issuance and cost of title insurance itself and any required endorsements.**



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Contact us with questions, 7 days a week!

CLOSING COST ESTIMATES AT YOUR FINGERTIPS!



Loan Estimates Quote

Closing Disclosure Quote

Seller's Net Sheet

Buyer's Estimate

ALTA Statement

Pre-HUD

The App. That Makes Your Life A Lot Easier

We're offering you an awesome desktop and mobile-app. that will allow you to generate your instant title quotes, net sheets, buyer estimates and pre-HUDs. Why waste time on the phone when you can pull out your mobile, plug in the numbers, and get the calculations on the spot? You can then send out these quotes, net sheets, buyer estimates or pre-HUDs directly to your customer, instantly, from within the app., just by keying in his or her email address.

We Help Real Estate Agents and Lenders Alike

Our app. has the tools you need on a daily basis. No matter if you're a real estate agent and you have a buyer or seller, our app. has two great estimation tools, the Seller Net Sheet – allowing the seller to get information about how much he/she is going to net after the sale, and the Buyer Estimate – which is essentially a mortgage calculator with closing costs included – allowing the buyer to get a clear idea of how much he/she is going to pay at closing and monthly thereafter. Lenders can

How The Buyer Estimate Tool Saves You Time

Imagine it's the end of the month. A very sensitive period for any title company. You're sitting in your office with a client who wants to purchase a home. He wants to know how much he's going to pay for his home at closing, as well as on a monthly basis. It would be awesome if you could let him know right then and there, instead of phoning the title company and waiting for an estimate.

The Seller Net Sheet – A Powerful Tool in Your Arsenal

If you're a Realtor, chances are you are dealing with listings quite frequently. Most of the time, your sellers want to know how much they're going to net. You can now give them a pretty good estimate using the Seller Net Sheet tool in the app. The tool includes our closing costs, recording fees, tax pro-rations, accounts for mortgages to be paid off, and lots of other nice features.

Lenders, Your GFEs Need Our Closing Costs

As a lender, you'll be giving our GFEs all the time. So you will need our closing costs for each of your transactions. We'll save you a huge amount of time by giving you access to the app. You no longer need to call us for an estimate. Get your INSTANT estimate by using the Title Quote tool in the app. It will give you the numbers you need to fill into your Good Faith Estimates.

All Your Estimates, Kept Safe In One Place

Ever wondered what the owner's premium for that nice condo downtown a couple of months ago was? Well, there's no need to go on a manhunt to find out. All you need to do is access your account with the app., go to your Saved tab (for saved buyer estimates, net sheets, quotes or pre-HUDs), and pull up the information. And since the app. works on desktops as well as mobile devices, you have seamless access to this information... whenever and wherever you need it.



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CONSUMERS FIRST TITLE OFFERS CE CLASSES!


CONSUMERS FIRST
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Commercial Closings

Allow us to walk you through a commercial closing step by step, from contract to title through closing.

Cyber Fraud and the Real Estate Professional

Explore current and past cyber fraud issues related to closings and real estate transactions. We'll delve into types of cyber fraud, current examples, tips, and tools to help prevent it from happening to you.

Elder Financial Abuse

Learn the different forms of financial abuse of the elderly, how to spot red flags and what to do if you recognize this type of abuse.

FIRPTA

Learn about the process and regulations in dealing with the Foreign Investment in Real Property Tax Act (FIRPTA). We'll also discuss reviewing the FIRPTA clauses in the FR/BAR contract and how to deal with FIRPTA with your clients.

Foreclosure & REO

Review of the foreclosure process in Florida from the default to the sale of the property at REO. We will discuss the issues during the process that can cause delays in closing.

The FR/BAR Contract and the Closing

Navigate the sections of the FR/BAR contract that impact the closing like a pro! We'll explore the different requirements and relate them to the closing agent, realtor, and lender sides of the transaction. We'll also touch on issues related to title insurance conflicts and claims resulting from the contract and the closing process.

Hot Spots of the FR/BAR Residential & AS IS Contracts

Discussion of the hot spots of both the standard and the AS IS contract. We will review the differences between the two contracts, inspections, repairs, the timelines, and much more!

Liens, Liens, Liens

Everything you ever wanted to know about liens that affect real property and could delay a closing. We will review a wide variety of liens including code enforcement, municipal and PACE liens.

Multi-Generational Sales

Learn how to market to every generation: from the Silent Generation to Millennials and everyone in between. What motivates each group into buying and selling? What are their expectations? Find out in this one-hour course.

New Realtor Title Training

Review the purpose of title insurance and what a title company does to help you have a successful closing from the listing appointment all the way to the closing itself. We'll discuss the information to review, gather, and educate the client on. We'll also relate the process to the timeline created within the contract.

Probate and Real Estate

General overview of probate in Florida, how it affects real estate and the issues that may need to be resolved prior to closing.

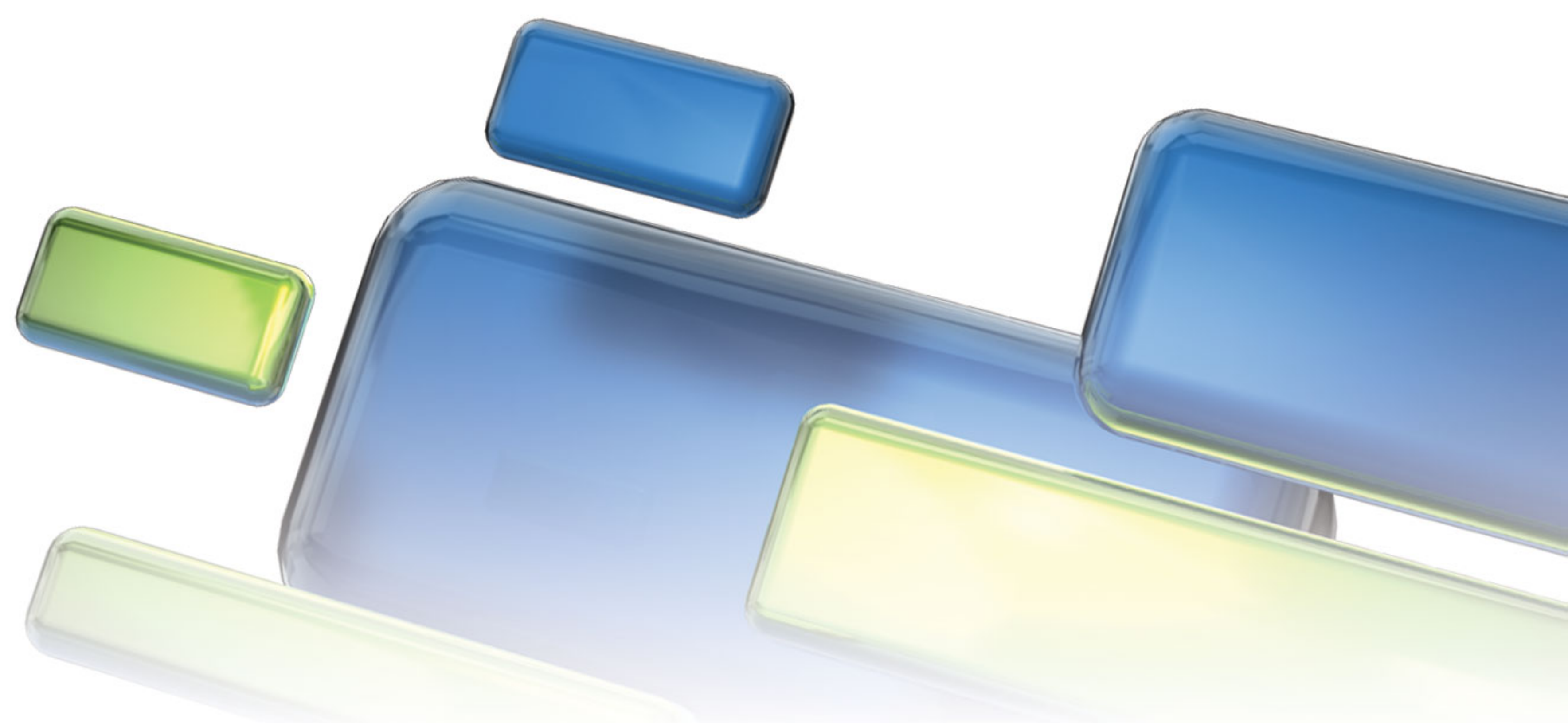

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1-hour non-credit classes for Realtors (continued):

Remote Online Notarization – NEW!

This class will discuss the new online notarization procedures and rules for Remote Online Notarization. Know the options that your clients will have in facilitating the notarization of documents when they are not at the same location or out of the country. Learn how this will affect closings in the future and see a demonstration of the process.

Safety Tips for Realtors

From listings to showings to Open Houses, learn how to keep yourself safe from potential dangers. Discover new tools and techniques to mitigate personal risks to you as a Realtor.

Social Media Marketing for Realtors 2.0

Exploring various social media strategies to bring in new business. Learn tips and trends for 2019 on everything from Facebook Ads to hashtags.

Survey – Do You Really Need One?

Learn how the survey relates to the contract, the closing, and the title insurance. Learn how to review a survey and recognize common issues and encroachments and how to deal with them.

Taking Care of Customers for Life - Growing Your Business

Learn how to take care of your customers at the highest level of service throughout the transaction and beyond. You'll receive tips and ideas from top producing agents on how to grow your business throughout your real estate career.

Taking Title

Exploring the various types of tenancies from individuals to LLCs and more. We will review how your Seller holds title and issues that may need to be resolved prior to closing.

What is a Title Commitment and What Do I Do With It?

Discover how the title commitment relates to the closing and the contract. You'll walk away understanding how to read all components of a commitment, as well as how to deal with title defects and other requirements that need to be cleared before closing.



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2Hour CRE Courses for Realtors:

Aging in Florida: Elder Abuse & Probate (0021555)

This seminar discusses the different forms of elder financial abuse, how to spot red flags and what to do if you recognize this type of abuse. In addition, a general overview of the probate process and rules in the State of Florida is reviewed.

Title Insurance: Why You Need It! (0021556)

From listings to showings to Open Houses, learn how to keep yourself safe from potential dangers. Discover new tools and techniques to mitigate personal risks to you as a Realtor.

3 Hour CRE Courses for Realtors:

FROM CONTRACT TO COMMISSION- The Advanced Course (0006927)

This seminar defines the different methods of taking title and how it affects client's estate; teaches basic understanding of a corporation's ability to buy and sell real estate; the "ins" and "outs" of trusts and their ability to hold title; how to recognize legal competency and when an incompetency issue needs to be resolved; basics of partnerships owning real estate; when a power of attorney can or cannot be used; New Florida Statutes governing title insurance and common pitfalls of closings. (3 hours)

What is a Title Commitment and What Do I Do With It?

This seminar discusses the evolution of title insurance as well as the importance of obtaining an owner's title insurance policy and the protections provided; describes the parts of a title insurance commitment; explains what to do with parties who are absent for the closing; reviews the costs that appear on the settlement statement. (3 hours)



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STEPS INVOLVED IN A SMOOTH CLOSING TRANSACTION

1 Place Title Request

Drop off, email/fax contract. The escrow check can be dropped off at one of our three offices Monday-Friday or contact your Account Executive and they can pick it up. Overnight or wire instructions can also be provided.

2 File is opened

Escrow letter is created, searches are ordered, agent information request sheets are sent out and a welcome email is sent out to all parties involved in the transaction.

3 Title/Lien Search Begins

Our Examiner searches Title and lien search vendor sends out municipality and estoppel requests (if applicable). Timeframe for Title is 48-72 hours. Rush Title requests can be returned same day or within 24 hours, if needed. Lien searches run 5-15 days depending on the municipality. Estoppels can take up to 30 days depending on the association.

4 Title Commitment Issued

This reveals items of record that will affect subject property and calls out requirements that must be satisfied to give clear title.

5 Processing Phase

Our processors will work to clear items and send out Title documents to the lender, as well as gather information that will impact the transaction and conditions that must be satisfied to close.

6 Schedule Closing

Our closer will reach out to all parties involved to schedule the closing at a mutually agreeable time and place. Sometimes parties do not agree. At Consumers First Title we work with everyone to accommodate them as best as possible, even if that means multiple location closings, mail-aways, or E-Notarization closings.

7 Final HUD/Prepared:

Loan figures required to complete final statement are received and duplicated on our HUD Statement or Closing Disclosure (for a smooth transaction ~ preferably 48 hours in advance for HUD's, Closing Disclosures 3 days before closing). HUD's, CD's and ALTA's are disseminated to the appropriate parties for approval withing an hour of receipt.

8 Final HUD/CD/ALTA Prepared

Our closer will compile all the information in file to issue the final HUD/CD/ALTA.

9 Policy Issued & Deeds Disbursed:

Our table closer will be ready in our office or yours at the scheduled time. They will review all documents involved, explain figures, collect funds, disburse funds and provide copies of closing documents and a DCP Key to the buyer (borrower) and seller, as well as agents and lender. This usually takes about an hour or less depending on the complexity of the transaction, type of transaction and additional questions.

10 Post-Closing/Disbursements

The file is returned to our headquarters where our post-closer will make additional copies, fund the file with the lender (if applicable), and disburse all payments according to the Settlement Statement. Original documents are pulled out and prepared for recording.

11 Recordings are sent out

This process is usually completed within 30 days depending on the County.

12 Title Insurance Policies Issued & Deeds Distributed

Once the recordings come back, the policy is written and mailed to the appropriate parties (buyer/lender) along with the original documents.



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