

How the Title Industry helps strengthen America.

The Title Industry is an important part of every American's life. It may seem like a grandiose claim, but the work we do benefits not only each individual policyholder, but the nation as a whole. Here are just a few examples of how our country and the people in it benefit from the actions of the title industry.

We protect children's well-being.

• Collect \$325 million in past due child support annually enabling children to be properly cared for

We protect people from unseen dangers.

- Work with law enforcement to prevent and apprehend people committing fraud through real estate transactions
- Stewart for example, provides alerts to our partners on Specially Designated Nationals, as well as Fraud and Closing Alerts using information from the government to help prevent criminals/ terrorists from purchasing real estate

We protect people's investments in their home.

• Over half of all real estate transactions have a problem somewhere in the chain of title, we find these issues and assist in taking corrective action to enable the transactions to go through

Our protection provides peace of mind that helps boost the economy.

- Assurance to homeowners that they can't simply lose their title because of covered claims
- Assurance to lenders that their investment is protected, thus allowing homeowners to unlock the value in their homes



We directly help boost the economy by making real estate transactions more efficient.

- Save consumers \$10 billion annually in interest cost through timely closings, putting those dollars to work in the hands of the American homeowner
- By expediting the closing process we save consumers and the real estate industry \$1 billion a day

We help strengthen our nation.

• Collect \$1.75 billion in delinquent Federal taxes annually, lessening the tax burden for everyone

The title industry is an integral and vital part of our country's real estate market that benefits us as individuals and as a country.

Visit stewart.com for more information on title insurance and to see why Stewart is the right title company for you.

Source: ALTA, August 2008.

