

A small price for a big advantage

There is a one-time administration fee for the issuance of the draft CTI. This fee is paid by you, the broker, at the time the CTI is issued. The premium for the final title insurance policy is paid by the purchaser (or the vendor if negotiated) through their lawyer at the time of closing.

Be one of the first to benefit from this innovative new offering

Differentiate yourself with a competitive advantage only available through FCT. As your first choice for title insurance, we are committed to you and committed to your success.

To learn more about how FCT's Commitment to Title Insure offering can help you stand out from the competition, close deals faster, and secure more business, more easily, please call **1.866.804.3112** today.



About FCT

The FCT group of companies includes FCT Insurance Company Ltd., which is Canada's leading provider of title insurance; and First Canadian Title Company Limited, which offers other non-insurance-related products and services for residential and commercial real estate transactions.

Founded in 1991 and based in Oakville, Ontario, FCT employs approximately 1,000 people from coast to coast. Its customers include more than 15,000 lawyers and notaries nationwide, every major Canadian chartered bank, credit unions, other lending institutions, real estate agents, mortgage brokers and builders. Insurance is provided by FCT Insurance Company Ltd., with the exception of commercial policies, which are provided by the Canadian branch of First American Title Insurance Company.



**Committed to you.
Committed to your
success.**

1.866.804.3112
www.fct.ca



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Get the advantage

**FCT's
Commitment to Title Insure**



A better experience for your clients – a stronger business for you!

What is the Commitment to Title Insure from FCT?

FCT will enhance your listing process by providing you with a draft Commitment to Title Insure (CTI) for the specific property being listed. This innovative offering gives you that all-important edge by adding value to your listings, helping to close deals faster, and secure future business, more easily. We want you to be one of the first in the industry to benefit from this unique offering as no other of its kind exists in the marketplace today.

When you list a commercial property for sale, simply contact FCT who will review the available information and conduct a simple title search to ensure that you and your clients know what registrations affect that particular property, right upfront. We will issue a draft CTI for the property which will include draft underwriting solutions for any potential issues, or known defects, that were uncovered during our review process. You will have higher certainty that the deal will close and prospective purchasers will feel more confident in submitting an offer.

How you can benefit from partnering with FCT

The Commitment to Title Insure from FCT offers three key benefits that help set you apart from your competition:

- 1. Close your deal on time** – With a draft CTI already completed, you are able to identify any potential issues or challenges to the property much earlier in the process. As a result, FCT can provide potential solutions for these issues, ensuring closing times are met as planned.
- 2. Enhance your marketing package** – Your marketing material is more customized, professional, and thorough with the comprehensive draft CTI. Prospective purchasers gain increased confidence because you took the time to learn how title insurance protects their interest.
- 3. Build your reputation in the marketplace** – By understanding commercial title insurance and including FCT in your listing process, you will stand out from the competition in your knowledge of current real estate trends that impact property owners. Your clients will also know that you are going above and beyond in order to sell their property.

How does the Commitment to Title Insure work?

In five simple steps, you can create your own strategic advantage:

1. Send FCT the property details

2. FCT completes the CTI

3. You include the CTI in your listing

4. Agreement of purchase and sale is signed

5. Title insurance is purchased

The deal is closed!

You can send the property details one of three ways:

- Grant FCT access to the deal site. We can pull the necessary information ourselves, saving you valuable time.
- Call us directly (1.866.804.3112, press 2) and we'll walk you through what information is needed.
- Or, fill in and email the request-for-information form, along with any relevant documents to FCT.

FCT reviews all of the relevant information, completes a simple search of title and drafts a CTI based on our review of the information available.

You receive the draft CTI by email in PDF form and you can upload the document to your listing site.

Once the agreement of purchase and sale is signed, the purchaser will provide a copy of the draft CTI to their lawyer for review. The lawyer will then advise their client, the purchaser, about the option to purchase title insurance and how it relates to their specific transaction.

Based on the draft CTI and the lawyer's recommendation, FCT will work with the lawyer to finalize the title insurance policy in favour of the purchaser.

The sale has gone through and the deal has closed as planned. You can move on to the next big deal!