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**CHICAGO TITLE  
INSURANCE COMPANY**  
NATIONAL COMMERCIAL SERVICES | CHICAGO

ChicagoNCS.ctic.com

# Chi-town. Midtown. Or Anytown.

WHEREVER YOUR NEXT DEAL TAKES YOU,  
WE'VE GOT YOU COVERED.

## COMPREHENSIVE SERVICES

- Title Insurance
- Escrow & Closing
- Construction Disbursing
- Special Projects
- UCC*Plus* Insurance
- 1031 Exchanges

## NATIONWIDE COVERAGE AND INDUSTRY EXPERTISE ACROSS THE COMMERCIAL REAL ESTATE SPECTRUM.

Chicago Title Insurance Company ("Chicago Title") is a member of the Fidelity National Financial, Inc. (NYSE: FNF) family of companies. For more than 170 years, Chicago Title has provided title insurance and related services for many of the largest and most prestigious real estate transactions, from historic landmarks to modern skyscrapers, hospitals to hotels, and shopping centers to sports arenas.

Chicago Title - Chicago NCS ("Chicago NCS") is a national commercial service division of Chicago Title, offering one-stop service to our commercial customers whose real estate transactions span North America. Based in Chicago, we have over 130 dedicated title insurance and escrow professionals who possess skills unsurpassed in our industry to service the most complex commercial transactions. Chicago NCS aggregates all of the resources within Chicago Title and its affiliates and agents, offering the most comprehensive title insurance products and services to law firms, developers, corporations, REITs, investors, and lenders. Our staff prides itself on developing innovative solutions to the most challenging real estate, escrow, and new construction transactions.

# LEARN MORE ABOUT OUR...

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# PEOPLE

VISIT OUR OFFICE, MEET YOUR TEAM



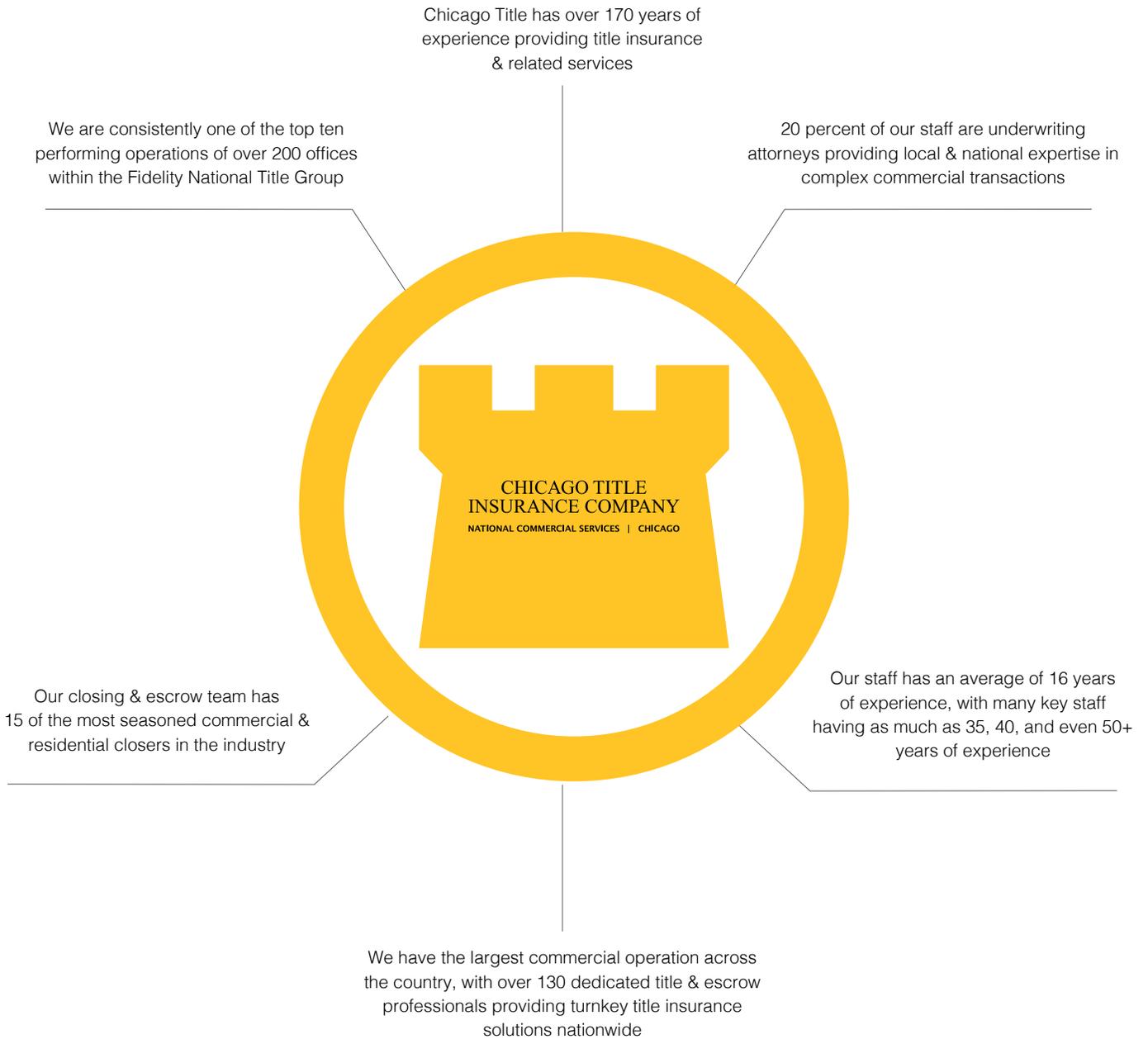
**“ I take great pride in our employees who are empowered to take a proactive approach to the task at hand, assuring our customers receive service and protection unparalleled in our industry.**

**EDSON N. BURTON, JR.**  
SVP, Area Manager

Chicago Title Insurance Company, Chicago NCS

# WHO WE ARE

People are our greatest assets. From our employees to our customers, we hold the relationships we build with one another within our community, country, and world in the highest esteem. Meet our remarkable team of professionals behind the industry's best-in-class title solutions.





# SERVICES

Commercial real estate investments require extensive knowledge of the financial, legal, and regulatory aspects of buying and selling income property. Chicago Title's National Commercial Services unit, located in Chicago, is uniquely positioned to partner with large enterprises and expedite complex transactions, including multi-site and multi-state dealings.



## Title Insurance

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Our team of experienced and knowledgeable underwriters works with our customers to resolve any title issues so that, when the sale or mortgage of the property is complete, the insured has a title insurance policy that provides the protection and security that they require.

Chicago NCS has professional underwriters and examiners who lead Chicago's local commercial market in title clearance and insurance services through experience, dedication, and customer service.

Our National Division is comprised of the largest and most seasoned staff of professionals in the industry, including transaction coordinators, legal assistants, underwriters, legal counsel, and post-closing personnel. We service the national title needs of our real estate customers, underwriting turnkey title solutions for commercial and industrial properties nationwide. Our staff specializes in these complex multi-site, multi-state transactions.



## Closing & Escrow

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Chicago NCS has the largest and most experienced closing and escrow staff in the industry. Our closing services are provided at both a local and national level, for all property and transaction types. Each closing includes our turnkey solution approach to ensure proper coordination and confidentiality for all parties to the transaction. The dedicated escrow team assigned to your transaction will be diligent in following all of your instructions accurately and timely.



## Recording & Special Projects

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The Chicago NCS Special Projects team provides real estate related services that add value to the traditional title insurance product line. We are equipped to assist you with the arduous tasks of document retrieval, accommodation recordings, search projects that expand beyond your local reach, and even commercial foreclosure navigation.

# WE OFFER NATIONWIDE AND LOCAL **CHICAGO** SERVICES.

As your partner in all commercial real estate transactions within Chicago's city limits and across the nation, our team of professionals offers best-in-class services in title, escrow, closing and post-closing, electronic document delivery and recording, tax-deferred property exchanges, *UCCPlus*, and more. We deliver peace of mind, while building lifelong relationships founded on a strong Midwestern work ethic.



## Construction Disbursing

We have established the largest national construction disbursing department in the country. Our seasoned staff represents over 160 years of combined construction disbursing experience and knowledge to help you with your next construction project. Whether it is a ground-up build, property rehab or tenant finish work, we manage escrows ranging from small single-family homes to billion dollar mixed-use developments, in most of the 50 states.

Our construction department can assist with any type of construction scenario, including: outside interims; standard lender funded construction disbursing; armour note disbursing; owner's construction disbursing; and tenant improvement disbursing.

Our services include the following: draw package examination and management; attorney/underwriter assistance in title clearance; payments to contractors and sub-contractors; project coordination with all parties; prompt resolution to mechanic's lien issues; comprehensive property mortgage/lien search; document notarization; client consultants; and post-project service follow-up.



## 1031 Exchanges

Chicago NCS provides best-in-class Qualified Intermediary services through Investment Property Exchange Services Inc. ("IPX"), which is also a member of the FNF family of companies. As the national leader in 1031 Exchange services, where investors defer the capital gains tax on the disposition of their investment properties, IPX has the financial assurances, security, and expertise essential in assisting with various types of exchanges available to investors.



## UCCPlus Insurance

Chicago NCS' *UCCPlus* has insured over \$25 billion in orders, and is the nation's leading provider of mezzanine insurance, specializing in major-market transactions across the United States. *UCCPlus* policies insure the lender's security interest in property collateral for validity, enforceability, attachment, perfection, and priority. They are a valuable option on commercial loan transactions involving mezzanine financing, energy/fixture loans, mixed-collateral loans, asset-based loans, portfolios, loan pools, and working capital loans.



# EXPERTISE



## AGRICULTURE/LAND

Our expertise in land transactions spans cultivatable land designated for agricultural production in both crops and livestock, as well as raw land in the path of future development, sale of improved land or parcels, tenements, and hereditaments. Our Chicago-based professionals are experts in local, state, and national land transactions.



## CORPORATE TRANSACTIONS

Our expertise in facilitating major corporate transactions – including sales of entire companies, portfolio refinancing, and debt restructuring – is second to none. We have an experienced staff that has successfully closed hundreds of multi-site transactions involving as many as 450 sites. Our team of professionals provides our customers with a “one-stop shop” for all their title and escrow needs, streamlining the process to meet closing time frames.



## GOVERNMENT

Government-owned properties are vested in public entities rather than individuals or private entities. Governmental ownership can take place at the community, municipal, regional, and national level. Real estate transactions involving government ownership require specialized legal knowledge and processes. We have the experience and expertise to ensure regulatory and legal compliance in all government real estate transactions.



## HEALTHCARE

Healthcare real estate is a specialized market, specific to buildings, offices, and campuses within the healthcare community that are owned, operated, and managed by third parties. Our expertise in this area covers all medical centers, hospitals, and nursing homes. In addition, our team has extensive experience in the regulatory and technological aspects of healthcare transactions, including effective administration of healthcare REITs.



## POWER & ENERGY

From wind, to solar, to natural gas, sustainable energy initiatives are at an all-time high. The role of the title insurer has never been more important when it comes to the development of successful power and energy projects. Chicago Title has the financial strength, search capabilities, and underwriting expertise to partner on all power and energy transactions, from financing (private and government-backed) to acquisitions and dispositions, new construction, and various other transactions.

## Broad Transaction Experience

Whether you are buying or selling, our Chicago-based team of professionals are experts in all areas of commercial real estate transactions for land and property within Chicago’s city limits, and across the nation.

- ***\$1.9 billion loan modification for an electric utility company***
- ***\$1 billion sale transaction covering the acquisition of 50+ shopping centers in 27 states***
- ***\$2.1 billion / 583 site loan transaction and subsequent \$1.1 billion refinance covering domestic and international corporate offices, storage and repair locations for an international transportation provider***
- ***\$937 million / 66 site refinance for an international storage company***
- ***\$765 million sale / leaseback for a global manufacturer of food-related products***





### RETAIL/RESTAURANT

The retail real estate market sector includes: restaurants, cafes, retail stores, shopping malls, pad sites on highway frontages, single-tenant retail buildings, small neighborhood shopping centers, larger centers with grocery store anchor tenants, “power centers” with large anchor stores, and regional outlet malls. Our team of industry professionals are well versed in all aspects of retail/restaurant real estate acquisition and disposition, underwriting, and closing. Whether you are involved in a single site or complex multi-site, multi-state transaction we can help you through it all.



### HOSPITALITY

The hospitality industry is a multi-billion dollar industry that depends on solid real estate transactions for the development, ownership, and management of hotels, public houses, and sports facilities across the country. Our title, escrow, new construction, and settlement professionals offer best-in-class expertise, guidance, and support for successful transactions of hospitality land and building acquisitions, refinance, lease, and development projects, ranging from one site to complex multi-state transactions.



### MULTI-FAMILY HOUSING

Multi-family housing is the real estate classification for multiple and separate residential housing units contained within one building or complex. This real estate market niche includes: apartment complexes, apartment communities, high-rise apartment buildings, duplexes, townhouses, condos, cohousing projects, and more. Our professionals offer a wealth of experience and expertise in handling the unique title and transfer issues related to multifamily housing transactions, including mixed-use buildings that combine commercial and residential space.



### NEW CONSTRUCTION

Our expertise in new construction extends throughout the entire process of preparing for and erecting new infrastructure, and includes services and underwriting support throughout the building’s plan, design, finance, build, occupancy and maintenance. Regardless of the physical size of the new infrastructure, new construction projects are large in scale with many contributors, contingencies, and considerations. Important aspects include: environmental impact, budgeting, scheduling, material ordering and delivery, logistics, construction site safety, and more.

There is a complex legal framework of contracts and obligations that must be considered and sorted through, from an underwriting perspective, on all construction projects. New construction projects must adhere to the zoning and building code requirements, as well as all government regulations on the use of the property, access, easements, and other obligations created during the construction process.



### OFFICE/INDUSTRIAL

When it comes to real estate transactions related to office buildings, our expertise ranges from simple to complex transactions for single-tenants, shared facilities, small professional buildings, downtown skyscrapers, and everything in between. The Chicago-based team is competent in all aspects of commercial office building underwriting.

Industrial is an area of expertise that spans small “flex” properties to larger industrial properties, including warehouse and office/warehouse space, parking garages, and distribution centers. Industrial transactions require a unique set of skills and expertise for proper inclusion of the different structural aspects in height, docks, train rail spurs, and more. Our team of professionals offers expertise and sound guidance for industrial real estate transactions, including business clusters, industrial districts, industrial parks, and even technology centers, nationwide.





# RESOURCES

## **NTI WEB**

### **State-by-State Title Information**

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State-by-state title insurance information, including: recording fees, mortgage and transfer taxes, document execution requirements, laws, customs, forms (state specific, endorsements, policies), and more.

## **COMMERCIAL REAL ESTATE LAWS & CUSTOMS**

### **Laws & Customs by State Chart**

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We are proud to feature our Real Estate Laws & Customs by State chart, which provides a quick reference matrix of real estate laws and customary buyer/seller splits for all 50 states. This is a useful resource for employees, customers, and title agents working in the commercial real estate industry.

## **COMPANY FACT SHEET**

### **Company Financials**

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We are excited about our core title, mortgage technology, and transactional businesses for the current fiscal year. Our financial performance and position is reported for each quarter and full year. As always, we look to maximize profitability in all of our businesses and strive to create as much value as possible for our shareholders.



**As your single source for commercial title services nationwide, we maintain meaningful digital resources to keep you in the “know.” Visit our website to learn more.**

## **FREQUENTLY ASKED QUESTIONS**

### **...Or Just Ask Us**

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There are always questions about title insurance, rates, state laws, and customs. We have provided answers to a few of the most commonly asked questions here. If you can't find the answer you need, contact us directly. We are happy to help.

## **STATE LAWS, CUSTOMS & LINKS**

### **Understand the Differences**

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Each state has its own differences related to the laws, customs, and rates associated with commercial real estate transactions. Here you will find a collection of links to state legislatures, revenue departments, land title associations, and more.

## **INDUSTRY LINKS**

### **Stay Current on the Industry**

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Check out our industry link section to stay connected to ALTA, Fannie and Freddie Mae, the latest industry news, regulatory changes, upcoming trade show events, and more. For your convenience, we have provided smart links with quick access to these government agency and industry partner websites.

# CONTACT US

**GET ACCESS TO INDUSTRY EXPERTS  
ACROSS THE COMMERCIAL REAL ESTATE  
SPECTRUM.**

## **CONTACT US AT OUR MAIN OFFICE**

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NATIONAL COMMERCIAL SERVICES | CHICAGO

*Nationwide Coverage. Personal Commitment™*