Clayton

219 S. Central Ave. Clayton, MO 63105 (314) 862-0303

Town & Country

1006 Schnucks Woodsmill Chesterfield, MO 63017 (636) 230-5900

Chesterfield Valley

108 Chesterfield Valley Chesterfield, MO 63005 (636) 530-1990

Des Peres

13205 Manchester Road Des Peres, MO 63131 (314) 884-6857

Arnold

1897 Richardson Rd. Arnold, MO 63010 (636) 296-3065

Southfield

5440 Southfield Center St. Louis, MO 63123 (314) 729-1333

St. Louis City

4706 Hampton St. Louis, MO 63109 (314) 561-3400

Creve Coeur

12317 Olive Blvd. Creve Coeur, MO 63141 (314) 878-6255

North County

258 N. Hwy. 67 Florissant, MO 63031 (314) 839-4000

O'Fallon

2957 Hwy. K. O'Fallon, MO 63368 (636) 978-1777

St. Charles

2101 Bluestone #112 St. Charles, MO 63303 (636) 916-1722

Wentzville

1810 Wentzville Parkway Wentzville, MO 63385 (636) 887-8331



October 2017



Investors Title Company opened for business in 1972 out of the Pierre-Laclede building in Clayton.

After only two years in business and a forerunner in providing the best possible closing experience, ITC opened the first branch title closing office in the St. Louis Metropolitan area in 1974.

By 1975, the growth of ITC necessitated the move of our main office to a larger location in Clayton. Continued growth required an additional move of the main office to an every larger location, where we remain today at 219 S. Central Avenue in Clayton.

Customer service has always been our top priority. Our exceptional staff of examiners, closers and processor have the knowledge and experience to handle the most difficult closing situations.

Most of all, ITC owes our growth and success to our loyal real estate customers.

Please join us at one of our Customer Appreciation Lunches this month to celebrate you, the real estate community!







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Account Executive
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Clayton
St. Louis City
West STL County
South STL County



Karen Weller
Regional Manager
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St. Charles County
Northwest STL County

CLOSING TIP

Wire Fraud



Your Investors Title Company closer wants to provide you with your client's closing statement as quickly as possible prior to closing.

Many thing go into preparing your client's settlement statement for closing. As soon as you provide ITC with a sales contract for closing we begin to gather information in preparation of the "big day"

Depending on if we are closing for your buyer or seller, ITC works with the buyer's lender and the other title company (in the case of a split deal) to collect all of the figures required for closing. To facilitate this process, we rely on you, the Realtor, to provide us with any invoices/charges that need to be paid at closing as part of the sales contract. The sooner we receive this information from you, the better prepared we are to provide you with the settlement statement as quickly as possible.

Common invoices and charges we need include:; commission, transaction fee/fixed commission, homeowner's insurance, termite inspection, Home Warranty, building inspection, repairs and/or credits.

Also, please provide us with any amendments or sale contract addendums. We appreciate working together with your to prepare for a smooth closing!

DID YOU KNOW Earnest Money



Earnest money is a monetary deposit made by the buyer to the seller showing the buyer's good faith in a real estate transaction. So, what if the sales contract failed, how would the buyer get their earnest money back?

First, the buyer agrees, (by signing the sales contract) that any expenses for services requested by

the buyer will be withheld from the earnest money and paid to the applicable service provider. (for example, survey, building inspection appraisal...) Second, the buyer and seller must sign a written "release of earnest money agreement", before any remaining funds are returned to the buyer.

If there is a dispute in the return of earnest money, a civil action must be filed by the buyer to determine it's disposition. In such an event, court costs and legal fees will be paid out of the earnest money.

Employee Spotlight / Loretta Blevins



Loretta Blevins began working for Investors title as a receptionist. Loretta has grown with the company, working as a processor, closer and branch manager before being promoted to Regional Manager in 2013.

Loretta successfully leads and supports nine branch offices with her knowledge and experience of the closing process.

In her free time, Loretta is busy with her daughter, enjoys traveling and spending time with her family and friends.



No Tricks, just Treats!

O'Fallon

Tuesday, October 24

11:30 am until 1:30 pm 2957 Hwy. K O'Fallon, MO 63368 Catered By: SUGARFIRE

St. Charles

Tuesday, October 17

11:30 am until 1:30 pm 2101 Bluestone Dr. #112 St. Charles, MO 63303 Catered By: RUSSO'S

Florissant

Wednesday, October 18

11:30 am until 1:30 pm 258 North Hwy. 67 Florissant, MO 63033 Catered By: SUGARFIRE

Town & Country

Tuesday, October 17

11:30 am until 1:30 pm 1006 Schnucks Woodsmill Plz. Chesterfield, MO 63017 Catered By: SUGARFIRE

South County

Wednesday, October 11

11:30 am until 1:30 pm 5440 Southfield Center St. Louis, MO 63123 Catered By: SUGARFIRE

Arnold

Thursday, October 19

11:30 am until 1:30 pm 1897 Richardson Rd. Arnold, MO 63010 Catered By: SUGARFIRE

Chesterfield Valley

Tuesday, October 24

11:30 am until 1:30 pm 108 Chesterfield Valley Dr. Chesterfield, MO 63005 Catered By: SUGARFIRE

Wentzville

Wednesday, October 25

11:30 am until 1:30 pm 1810 Wentzville Parkway Wentzville, MO 63385 Catered By: STEFANINA'S

Creve Coeur

Thursday, October 19

11:30 am until 1:30 pm 12317 Olive Blvd. Creve Coeur, MO 63141 Catered By: SUGARFIRE

www.investors-title.com



Monday, October 9

Columbus Day

(our offices will be closed)

Tuesday, October 31





<u>Clayton</u>

219 S. Central Ave. Clayton, MO 63105 314) 862-0303

Manager: Shelli Schiller schiller@investors-title.com

Creve Coeur

12317 Olive Blvd. Creve Coeur, MO 63141 (314) 878-6255 Manager: Kelly Lyons

Florissant

klyons@investors-title.com

258 North Hwy. 67. Florissant, MO 63031 (314) 839-4000 Manager: Kelly Ley

South County

kley@investors-title.com

5440 Southfield Center St. Louis, MO 63123 (314) 729-1333

Manager: Sherry Parsons sparsons@investors-title.com

St. Louis City

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Manager: Laurie Baumgarth lbaumgarth@investors-title.com

Chesterfield Valley

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Des Peres

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Manager: Nadia Stalls
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O'Fallon

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St. Charles

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Manager: Cindy McCartney cmcartney@investors-title.com