

Free Tickets & Fraud Prevention

FLORIDA HOMETOWN

TITLE & ESCROW



*Thank You for the
Warm Welcome!*

Thanks to those who supported
the Salguero-Vasquez family and



FHTE at the dedication of a Habitat for Humanity Home on July 12th in Fort Myers. FHTE is proud to handle property transactions for Habitat and to encourage responsible home ownership in our community.

JOIN US!

SAVE THE DATE to get down and dirty at the next Wall Raising in LaBelle!

FHTE's Habitat for Humanity Wall Raising
Saturday, December 10, 2016
3021 Lancer Road
Port LaBelle, Florida

Bring your work gloves and a smile as we build a family's future Hendry County home!

SEE YOU AT THE RITZ!

FHTE is proud to be a part of the Naples Area Board of Realtors Expo.

Call us for your FREE TICKETS!
239.349.2628
Thursday, September 1, 2016
The Ritz Carlton, Naples
280 Vanderbilt Beach Road
5:00PM - 7:30PM

Come see us at our booth!





Fraud Prevention: FinCEN Government Regulation and Transaction Safeguards

On August 28, 2016, the USTreasury Department's Financial Crimes Enforcement Network's (FinCEN) new reporting requirements for real estate transactions in Miami-Dade, Broward, and PalmBeach Counties take effect. In summary, residential real estate transactions in these counties with **1)** a purchase price of over \$1 million, where **2)** the purchaser is a corporation or LLC, and **3)** funds without a bank loan and **4)** pays without a wire (with cash, business or personal checks, cashier's checks, etc) are subject to additional reporting requirements to the federal government including identity of the beneficial purchaser and transaction details. **Questions about these requirements?** Call us or [click here](#) for a full copy of FinCEN's geographic targeting order: [FinCEN Regulations](#)

FinCEN isn't the only group concerned with protecting against fraud. At Florida Hometown Title & Escrow:

- We Confirm the Sources: We confirm the presence of valid POAs, operating agreements and trust documents before moving forward with a deal.
- We Like Real Money: In most circumstances, we do not accept personal checks or cashier's checks as they are more susceptible to forgery and fraud. Bank wires are our preferred way of receiving and sending funds.
- We have "Sweeping Accounts:" Incoming funds spend 24 hours in a secure "in only" account before being moved automatically to another secured escrow account for

- transfer—no one can see or transfer money out of our escrow account but us and our bank. Nothing is moved to that account unless they are good, collected funds!
- We Double-Check: We have Dual Release Protection on our transaction wires—each wire is reviewed twice for accuracy and requires approval by a second member of the FHTE team before release.
 - We Do Not Re-issue Checks On a Whim: Remote deposit and banking apps can tempt people into fraud—Crooks leave with a check, deposit via an app, then request a new check within minutes—but not at FHTE!
 - We Keep Track: We audit and reconcile more frequently than industry standards require.
 - We Keep Up: We attend continuing education courses on fraud prevention and the most up-to-date title and legal matters.

These are just some of the things that make us Best Practices Certified and preferred by so many clients across Florida. **It is our priority to keep your transactions timely and SECURE!**

Spanish Resources are Now Available Online

Take the work out of explaining the value of title insurance! Use our new one-page PDFs to help explain the peace of mind title insurance brings to real estate ownership. Visit flhometowntitle.com and check out the “Resources” section for:

[The Importance of Title Insurance - La Importancia de un Seguro de Título Propietario](#)

[Your Home is Yours](#) - [Su Hogar es Suyo](#)

Have clients that require a translator? Se habla Español! Give Veronica Sanchez a call to arrange for bilingual services at your next closing 863.271.7191.

Closing Date Calculator

Please enter your proposed closing date in the *CLOSING DATE BOX* in the following format (ex. 9/2/2015). The calculator will take into consideration Sundays, legal holidays, etc, and will show your estimated disclosure date.

*This calculator is for estimates only. Closing and Disclosure dates are subject to change. Please refer to your contract and/or lender requirements for specific terms regarding your real estate transaction.

• Closing Date: *

• Disclosure Date:

• Mail Date:

CALCULATE

Closing Date Calculator

Keep your clients informed and stay organized! Click the image or the link below to see and use our

[Closing Date Calculator](#)

Upcoming Dates:

NABOR Realtor Expo: Thursday, September 1st

Labor Day: Monday, September 5th

Thanksgiving Day: Thursday, November 24th

Habitat for Humanity Wall Raising: Saturday, December 10th

Florida Hometown Title & Escrow, LLC

LaBelle Office | 870 W. Hickpochee Ave., Suite 1600 | LaBelle, FL 33935

Phone: 863-271-7191 | Fax: 239-415-6216

Cape Coral Office | 900 SW Pine Island Rd, Suite 206 | Cape Coral, FL 33991

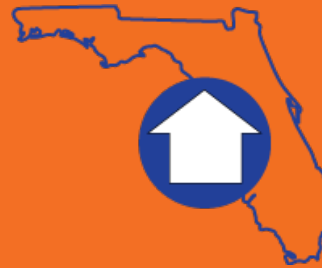
Phone: 239-673-6458 | Fax: 239-415-6216

Naples Office | 6621 Willow Park Drive, Suite 1 | Naples, FL 34109

Phone: 239-417-8860 | Fax: 239-631-2304

www.flhometowntitle.com

CONTACT US



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