



stewart®



Global Presence. Local Expertise.

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 Antigua & Barbuda
 Argentina
 Aruba
 Australia*
 Austria
 Bahamas
 Barbados
 Belgium
 Belize
 Bermuda
 Brazil
 British Virgin Islands
 Bulgaria
 Canada*
 Chile
 Costa Rica*
 Curacao
 Cyprus
 Czech Republic*

Denmark
 Dominica
 Dominican Republic*
 Dubai
 Ecuador
 El Salvador
 Estonia
 Finland
 France
 Germany
 Greece
 Grenada
 Guam
 Guadeloupe
 Guatemala
 Honduras
 Hungary
 India
 Ireland
 Italy*

Jamaica
 Japan
 Korea
 Latvia
 Lithuania
 Luxemburg
 Macau
 Malaysia
 Malta
 Mexico*
 Netherlands
 New Zealand
 Nicaragua
 Panama
 Poland*
 Portugal
 Puerto Rico*
 Romania*
 Russia
 Saipan

Singapore
 Slovak Republic*
 Slovenia
 South Africa
 Spain*
 St. Barts
 St. Kitts & Nevis*
 St. Lucia
 St. Maarten
 St. Martin
 Sweden
 Thailand
 Trinidad & Tobago
 Turkey
 Turks & Caicos
 United Kingdom*
 Uruguay
 Virgin Islands (U.S.)

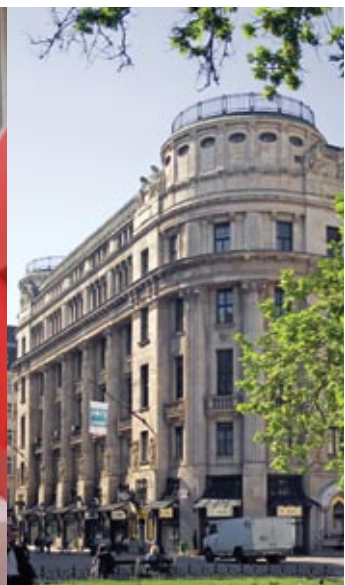
* indicates in-country office

Olympia Olomouc - Olomouc, Czech Republic

Reserva Conchal - Cabo Velas, Guanacaste, Costa Rica

Rogers Communications - Brampton, Ontario, Canada

Budapest Stock Exchange - Budapest, Hungary



Stewart International

For more than a century, people have depended on Stewart to protect their most important asset – their real estate investment. Today, Stewart's International group is building on that century of strength and delivering a host of products and services protecting and promoting private land ownership worldwide. Whether consulting with governments on land laws, developing automated public land record systems, promoting primary and secondary mortgage markets, delivering solutions that simplify the conveyancing process, or providing market-driven title assurance, Stewart delivers solutions that speed the real estate transaction process, reduce its cost and increase its security.

With offices in Australia, Canada, the Caribbean, Europe and Latin America, Stewart services more than 75 countries with title guaranty, title insurance, escrow and closing services. In markets where land ownership systems are being created or updated, Stewart provides national and local governments with the technology and land information expertise to create secure automated land ownership, property tax and parcel/cadastral mapping records.

From global title guarantees to automated mapping and land records systems, Stewart delivers the solution – **Your Land. Our Business. Worldwide.®**



Stewart Headquarters - Houston, Texas



Villas del Mar at Palmilla - San José del Cabo, Baja California Sur, México

Protecting Land Purchases

Wherever in the world businesses, investors and second home buyers look to acquire property, local jurisdictional laws, procedures and risks must be considered. Most active real estate markets have a system for organizing and recording property purchases; however, those systems vary widely.

In some jurisdictions, title registries may offer some protection to registered owners and/or mortgagees. In others, purchasers may have to rely on legal opinions based on excerpts from official title records. In all cases, for an investor or mortgagor to have true peace of mind about a property acquisition, a fundamental concern should be to secure “good title.”

Stewart’s title guarantees and title insurance policies are crafted to address the local title issues of each foreign jurisdiction. Senior underwriters and local Stewart offices collaborate to deliver market-driven title protections addressing pertinent concerns in local markets. By delivering title policies within local

legal procedures, Stewart seeks to add value to the local conveyancing process.

Whether a company is building a manufacturing plant or a natural gas pipeline, developing an industrial park or resort community or simply expanding its present facilities – protecting a real estate investment is crucial to a company’s financial security and shareholders’ peace of mind. No matter what the political or legal climate, property owners around the world benefit from the financial indemnification that a Stewart title policy provides.

Stewart protects land purchases for real estate developers, investors and second home buyers through protecting against the unexpected, streamlining the investment process and facilitating mortgage funding.



Bratislava Business Centers III, IV, V - Bratislava, Slovakia

Escrow

When purchasing property, one of the most important considerations for both a buyer and a seller is whether and under what conditions the transaction funds will be safely held and distributed by an independent party. In an international transaction, this issue is even more important and often complicated, as either the purchaser or the seller may not be familiar or comfortable having funds deposited in an unfamiliar jurisdiction or with an unfamiliar attorney or bank. Utilizing Stewart’s escrow services provides cost-effective security to all parties in the real estate transaction.

Policies Available to Protect the Title

Owner - Owner policies protect insured parties from losses due to improperly vested title, defects, liens and encumbrances.

Lender - Lender policies cover losses arising from various covered risks including the mortgage being unenforceable and not having the priority as stated in the policy.

Leasehold - Owner or lender policies indemnify the insured's leasehold interest.

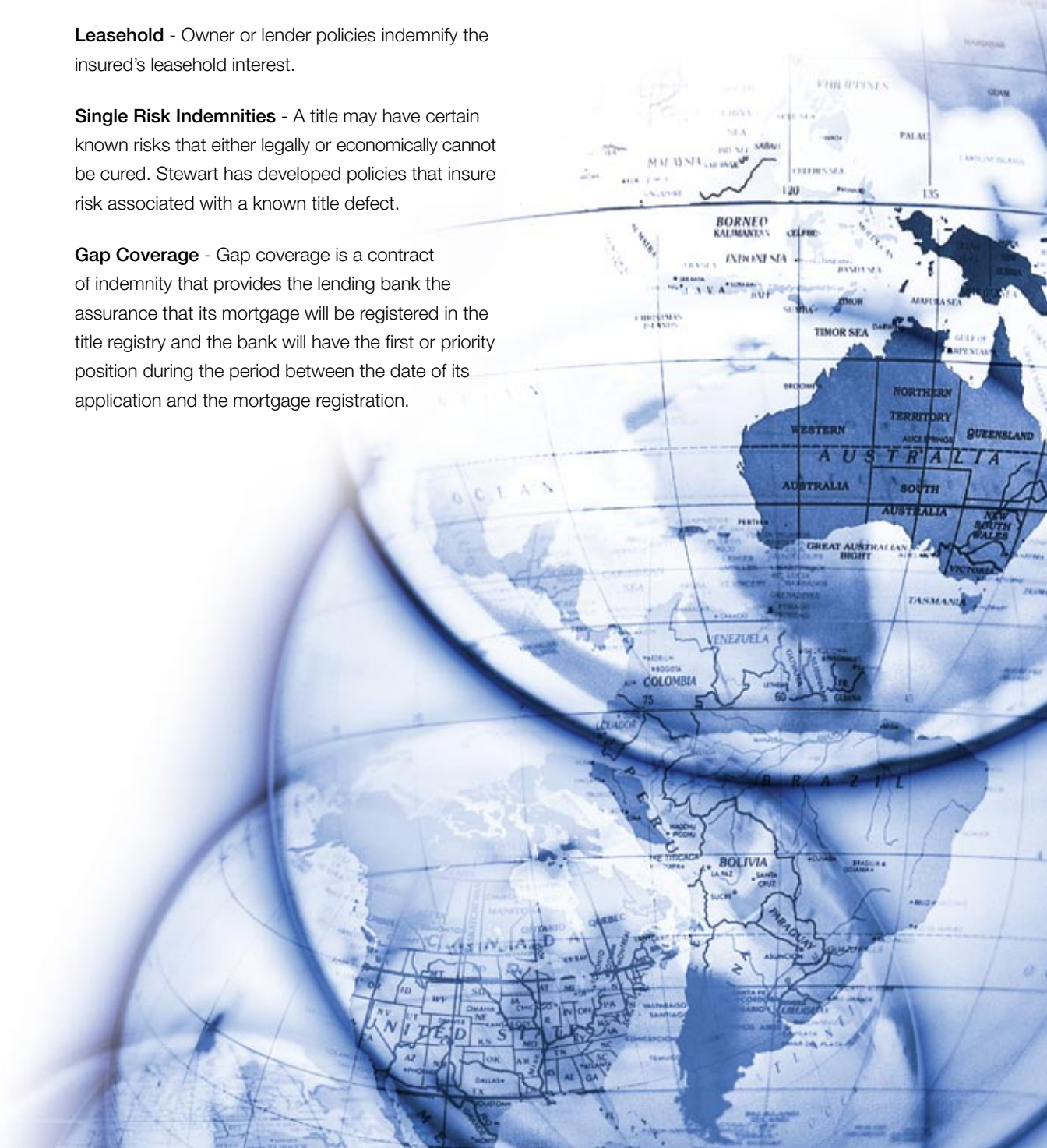
Single Risk Indemnities - A title may have certain known risks that either legally or economically cannot be cured. Stewart has developed policies that insure risk associated with a known title defect.

Gap Coverage - Gap coverage is a contract of indemnity that provides the lending bank the assurance that its mortgage will be registered in the title registry and the bank will have the first or priority position during the period between the date of its application and the mortgage registration.

Stewart's Global Advantage Title (GAT)[™] - A GAT policy is especially tailored to meet the needs of Americans and American corporations purchasing land internationally. The GAT policy is a contract of indemnity controlled by United States law and provides many of the same or similar coverages Americans are used to getting in American transactions.

Stewart.

Your Land. Our Business. Worldwide.[®]





**Stewart Title Guaranty Company
International Group**

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