

American Canyon City Services

Chamber of Commerce	707-552-3650
Fire Department-Non-Emergency	707-642-2747
Police-Non-Emergency	707-648-2658
Post Office/ Main Office	707-648-3039

Calistoga City Services

Chamber Of Commerce	707-942-6333
Fire Department-Non-Emergency	707-942-2810
Police Department-Non-Emergency	707-942-2810
Post Office/ Main Office	707-942-6661
Calistoga Shuttle	707-963-4229

Medical Facilities & Services

Kaiser Hospital 975 Sereno, Vallejo	707-253-2605
Kaiser Medical (Napa) 3825 Claremont	707-258-2500
Queen Of The Valley Hospital 1000 Trancas	707-252-4411
St Helena Hospital 650 Sanitarium Rd.	707-963-3611

Napa City Services

Chamber Of Commerce	707-226-7455
Fire Department-Non-Emergency	707-257-9593
Police Department-Non-Emergency	707-967-2708
Post Office/ Trancas St.	707-255-0190
Post Office/ 2nd St.	707-255-0621

Newspapers

Napa Valley Register (Daily)	707-226-3711
San Francisco Chronicle (Daily)	800-310-2455
St. Helena Star (Weekly)	707-963-2731
Weekly Calistogan (Weekly)	707-942-4035
Yountville Sun (Weekly)	707-944-5676

Other Services

Napa Valley College	707-256-7000
Berryessa Resort Improvement District	707-966-2412
Assessor/Clerk	707-253-4466
Department Of Motor Vehicles	800-777-0133
Napa County Sheriff's Non-Emergency	707-253-4509
Napa County Tax Collector	707-253-4327
Napa Valley Unified School District	707-253-3715
Vine Transit	707-696-6443
A.C.T. Transit	707-557-7557



Important Numbers

**Emergency
911**

**Poison Control
(800) 523-2222**

**Solano-Napa Pet Emergency
(707) 864-1444**

St. Helena City Services

Chamber Of Commerce	707-963-4456
Fire Department-Non-Emergency	707-967-2880
Police Department-Non-Emergency	707-967-2850
Post Office/ Main Office	707-963-2668
Napa College-St. Helena Campus	707-967-2900

Utility Companies

American Canyon - Recology	707-552-3110
American Canyon Water	707-647-4364
Berryessa Garbage	707-226-4543
Calistoga Water/Sewer	707-942-2828
Circle Oaks Water	707-254-7796
Comcast Cable	800-266-2278
DirectTV	800-640-8589
Napa Recycling Waste Services	707-255-5200
Napa Water	707-257-9521
Napa Sanitation	707-258-6000
PG&E	800-743-5000
Phone - AT&T Residential Customer Service	800-310-2355
St. Helena Water	707-968-2658
Upper Valley Disposal (Garbage)	707-963-7988
Yountville Water	707-944-2655

Yountville City Services

Chamber Of Commerce	707-944-0904
Fire Department-Non-Emergency	707-963-4112
Sheriff-Non-Emergency	707-944-9228
Post Office/ Main Office	707-944-2123
Yountville Trolley	707-944-1234

Napa Office (707) 265-9838



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OLD REPUBLIC TITLE



Do You Really Need Title Insurance?

If you have recently purchased or refinanced a home, chances are you have had to get title insurance. What exactly does title insurance cover, and who does it protect—the homeowner or the lender? Do you need title insurance on a refinance if you bought title insurance when you purchased your home? Here are answers to those important questions, as well as helpful advice on title insurance, and whether or not you need it.

Title insurance protects you against problems affecting the title to your home. There are two types of title insurance—a Loan Policy, and an Owner's Policy. A Loan Policy protects the lender for the amount of the loan, while the Owner's Policy protects you, the homeowner, for your investment in the property—your equity. In both cases, the title process covers an exhaustive search of public records to make certain the title to the subject property is clear, and covers against future loss if a claim against the property is made.

While discovering an issue with your title can seem rather remote, one out of every four title searches reveals a problem with the title. Examples include tax liens, forged signatures in the chain of title, recording errors, title search errors, undisclosed easements and title claims by missing heirs and/or ex-spouses. These problems would be uncovered in a title search before you even close on your home.

Even after an exhaustive title search is performed and a title policy issued, sometimes a problem may surface that



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Without it, you could lose your most valuable asset—your home

can threaten your home. If you only have a lender's policy, where the outstanding loan is covered, your equity is not protected. A separate Owner's Policy would protect you—for as long as you or your heirs have an interest in the property.

How title insurance rates are set varies from state to state. Some rates are set by the companies themselves and some are set by the State Department of Insurance. Talk to your local title company for how rates are determined where you live. When comparing rates, be sure to get detailed information on what is included in that rate, so you are comparing equally. In some states, the seller actually pays for Owner's coverage. Be sure to ask about an Owner's Policy at the time you obtain a Loan Policy. In most states, consumers are free to select their own title insurance company. Many consumers rely on their real estate agent or lender for a recommendation for a title company since they are in a position to know which companies provide good service. However, you are not required to use the title company they recommend.

Remember, title insurance protects you against the potential loss of your most valuable asset—your home.

For more information about title insurance go to www.ortc.com or www.homeclosing101.org

Since 1907, Old Republic Title has weathered challenging economic times, meeting obligations to policy holders no matter what the conditions. With underwriting expertise, exceptional products and services, and a commitment to doing business with integrity, Old Republic Title is a name you can trust.

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Old Republic strongly recommends that consumers confer with their title insurer as underwriting requirements vary among companies and further, obtain guidance and advice from qualified professionals, including attorneys specializing in Real Property, Trusts and/or Title Insurance to get more detailed, and current, information as to any particular situation affecting them.



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