

Choose your Escrow Holder Wisely.

Independent escrow companies are not “controlled” and are licensed to conduct escrow by the California Department of Business Oversight (DBO) and adhere to the strictest of licensing guidelines, including but not limited to:

- A certification program for all employees in the company, including fingerprinting and background checks by the Department of Justice.
- A requirement that a Manager/Escrow officer with at least 4 years of experience be on-site.
- Financial stability requirements, including a minimum of two audits per year.
- Prohibiting employment of convicted felons or anyone who has been disbarred from the Escrow industry.
- Membership with the Escrow Agent’s Fidelity Corporation, which provides a \$4 million fidelity bond.

	Escrow Options Group, a Licensed Independent Escrow Company	Real Estate Broker-Owned Escrow Departments	Title Company Escrow Departments
State Regulator	California Department of Business Oversight	California Bureau of Real Estate	Department of Insurance
Bonding Required	YES	NO	NO
Manager Experience Requirement	5 years E.O. experience or 4 years E.O., Branch	NO	NO
Regulator Audits	Yes: Every 12 to 48 months by the D.B.O. (with no prior notice).	NO D.R.E. Auditors go out by appointment only.	Internal audits at employers discretion.
Annual CPA Audit Required	YES	NO	NO
Trust Funds Insured	Yes: \$5,000,000.00 Escrow Agents Fidelity Corporation, (E.A.F.C.) Covers all licensed escrow corporations.	Yes: D.R.E. Recovery Fund: Maximum \$25,000.00 per Individual. Collectable only after a conviction for fraud.	NO
Financial Liquidity Requirements	YES	NO	NO
Escrow License Required	YES	NO	NO
Assumed Impartial As A Third Party	YES	Escrow Officer is an employee of broker who may influence over the transaction.	Title department has access/-control of escrow money and procedures.
Department of Justice Criminal Background Check of All Employees, Owners, and Stock Holders	YES	NO	NO

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