



## Acquisition and Development Services

With over a century of experience, when it comes to the real estate transaction, Stewart has seen it all. Our Builder/Developer Services team is made up of skilled and experienced professionals committed to helping make your project a success. Regardless of the phase in the development process, Stewart Builder/Developer Services has the tools, information and expertise to support your work and help you realize the highest return possible on your investment.

### 1031 Exchanges

Internal Revenue Code (IRC) Section 1031 provides a vehicle for deferring capital gain taxes while disposing of investment property. This is accomplished by arranging for the purchase of new investment property with the proceeds of the sale of the original property. But there are very specific requirements for the transaction in order to reap the full benefits offered by these §1031 exchanges.

Asset Preservation, Inc. (API), a subsidiary of Stewart Title, is a national leader in the §1031 exchange industry. During its 15-year history, API has facilitated over 100,000 successful exchanges. Our industry experts offer a range of value-added services and the highest level of security for your investment funds.

Web site: [apiexchange.com](http://apiexchange.com)

### Preliminary Title Reports

You've found what seems to be the perfect parcel of land to get started on a new development. But what happens if that "perfect" land isn't so perfect? You need to know, as soon as possible, about any possible defects in the chain of title or any other potential issues with the land in order to properly assess your risks and minimize loss.

A Preliminary Title Report offers critical data for builders and developers. The reports provide the legal description and ownership of the land in question, as well as information regarding any liens, pending litigation, easements or special conditions. Because the sooner you know, the more you can count on a project's success.

Web site: [www.stewart.com](http://www.stewart.com)

### AIMTEC

When builders and developers begin a project, they face the sometimes daunting task of determining the best, most efficient use of land. Development of the property includes at least 64 distinctive steps from the original concept to the recorded final plat. The process is complex and time consuming; you need as much information as you can get to make the best decisions for the future success of your project.

Stewart Land Group's patented technology can help simplify many aspects of the development process. AIMTEC provides aerial views of parcels overlaid with data such as ownership, easements, flood zones and topography, so you can have an integrated picture of how these various elements will fit together in the finished product. Stewart Land Group can also provide land planning and subdivision layout for commercial and residential developments.

Web site: [www.stewartlandgroup.com](http://www.stewartlandgroup.com)

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### Contact Us

## Title Services

Every day, builders and developers face uncertainty and fluctuating market conditions with an unwavering commitment to creating the homes, offices and communities of tomorrow, and doing so in the most efficient and profitable manner possible. You deserve nothing less than a partner with a similar commitment – as well as the latest technology and a history of excellence – that you can trust.

Stewart offers a full range of title services, including title insurance, escrow and closing services for even the most complicated real estate deal. Our title insurance offerings are backed by Stewart Title Guaranty's 31 years of consecutive growth in reserves and surplus, which is unmatched in the title industry. The company also remains on the Standard & Poor's SmallCap 600 list and the FORTUNE 1000 list of companies. Our escrow and closing services are provided by our team of industry experts with experience in every type of real estate transaction.

With over 9,500 issuing offices across the country and around the world, you can be sure there is a Stewart team with the skills you need wherever you need them.

Web site: [www.stewart.com](http://www.stewart.com)

## Completion or Surety Bonds

Some projects may offer you a fantastic opportunity but take you out of your local market. For others, owners may require an added level of assurance that the project will be completed on time and as designed. Bond products were developed to address these kinds of projects.

Stewart Specialty Insurance Services has developed relationships with the nation's leading underwriters. Our unique underwriting approach emphasizes personal assets and a contractor's ability to perform projects, and our bond agents work with you to select the right bonds from the right carriers for your specific project's needs.

Web site: [www.stewartspecialtyinsurance.com](http://www.stewartspecialtyinsurance.com)

## Environmental Risk Insurance

During the course of construction or remodeling, builders and developers must deal with the risk of environmental exposures. Even when you are in full compliance with environmental regulations and working with licensed, insured contractors, there is always the risk of possible accidents on-site or contamination caused by construction debris taken off-site for disposal. You are legally liable for any contamination that occurs due to your activities, whether on-site or elsewhere. Plus, if any of your contractors cause an environmental exposure but cannot cover the full amount of clean-up and third-party compensation costs, you can be held responsible for paying the uncovered amount.

Your construction work may not cause contamination, but there could be potential or unknown contamination from previous use of the site or from contamination seeping across from neighboring properties. Under current federal law, any party that has ever been associated with a contaminated property can be held liable for the cleanup costs, *even if the party acquired the property after the contamination took place.*

Environmental Risk Insurance, offered by Stewart Specialty Insurance Services and underwritten by AIG, gives you flexible solutions for your potential environmental exposures. Policies provide coverage for losses due to on- and off-site pollution conditions, transportation risks and non-owned disposal site-related liabilities. Some of the more common environmental risk policies include:

- Pollution Legal Liability for Commercial Development
- Pollution Legal Liability for Real Estate
- Pollution Legal Liability Select
- Storage Tank Liability Insurance
- Clean-up Cost Cap

- Contractors Pollution Liability and Occurrence for Contractors
- Contractors Professional and Pollution Liability
- Environmental Surety

Web site: [www.stewartspecialtyinsurance.com](http://www.stewartspecialtyinsurance.com)

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