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**To:** Nicholas A. Brannen([nab@brannenlawoffice.com](mailto:nab@brannenlawoffice.com))  
**Subject:** U.S. Trademark Application Serial No. 97120762 - G - 327-03  
**Sent:** August 23, 2022 01:44:40 PM EDT  
**Sent As:** [tmng.notices@uspto.gov](mailto:tmng.notices@uspto.gov)

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## Attachments

6312419  
[screencapture-www-stewart-com-en-what-we-offer-html-16612760164741](#)  
[screencapture-www-stewart-com-en-what-we-offer-underwriting-html-16612760521941](#)  
[screencapture-www-stewart-com-en-customer-type-real-estate-closing-title-services-tools-and-resources-home-warranty-html-16612762646611](#)  
[screencapture-www-firstam-com-title-insurance-and-settlement-services-16612763009821](#)  
[screencapture-homewarranty-firstam-com-16612763398041](#)  
[screencapture-www-firstam-com-title-eclosing-16612763665531](#)  
[screencapture-amtrustfinancial-com-title-direct-commercial-services-16612764046551](#)  
[screencapture-amtrustfinancial-com-title-about-us-16612764328551](#)  
[screencapture-amtrustfinancial-com-specialty-risk-products-home-utility-16612764516771](#)

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## United States Patent and Trademark Office (USPTO) Office Action (Official Letter) About Applicant's Trademark Application

**U.S. Application Serial No.** 97120762

**Mark:** G

**Correspondence Address:**

NICHOLAS A. BRANNEN  
BRANNEN LAW OFFICE, LLC  
885 WESTERN AVENUE  
SUITE 100  
FOND DU LAC WI 54935 UNITED STATES

**Applicant:** Guaranty Closing and Title Services, Inc.

**Reference/Docket No.** 327-03

**Correspondence Email Address:** [nab@brannenlawoffice.com](mailto:nab@brannenlawoffice.com)

**NONFINAL OFFICE ACTION**

**The USPTO must receive applicant's response to this letter within six months of the issue date below or the application will be abandoned.** Respond using the Trademark Electronic Application System (TEAS). A link to the appropriate TEAS response form appears at the end of this Office action.

**Issue date:** August 23, 2022

The referenced application has been reviewed by the assigned trademark examining attorney. Applicant must respond timely and completely to the issue(s) below. 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a); TMEP §§711, 718.03.

**SUMMARY OF ISSUES:**

- Section 2(d) Refusal

**SECTION 2(d) REFUSAL – LIKELIHOOD OF CONFUSION**

Registration of the applied-for mark is refused because of a likelihood of confusion with the mark in U.S. Registration No. 6312419. Trademark Act Section 2(d), 15 U.S.C. §1052(d); *see* TMEP §§1207.01 *et seq.* See the attached registration.

Trademark Act Section 2(d) bars registration of an applied-for mark that is so similar to a registered mark that it is likely consumers would be confused, mistaken, or deceived as to the commercial source of the goods and/or services of the parties. *See* 15 U.S.C. §1052(d). Likelihood of confusion is determined on a case-by-case basis by applying the factors set forth in *In re E. I. du Pont de Nemours & Co.*, 476 F.2d 1357, 1361, 177 USPQ 563, 567 (C.C.P.A. 1973) (called the “*du Pont* factors”). *In re i.am.symbolic, llc*, 866 F.3d 1315, 1322, 123 USPQ2d 1744, 1747 (Fed. Cir. 2017). Any evidence of record related to those factors need be considered; however, “not all of the *DuPont* factors are relevant or of similar weight in every case.” *In re Guild Mortg. Co.*, 912 F.3d 1376, 1379, 129 USPQ2d 1160, 1162 (Fed. Cir. 2019) (quoting *In re Dixie Rests., Inc.*, 105 F.3d 1405, 1406, 41 USPQ2d 1531, 1533 (Fed. Cir. 1997)).

Although not all *du Pont* factors may be relevant, there are generally two key considerations in any likelihood of confusion analysis: (1) the similarities between the compared marks and (2) the relatedness of the compared goods and/or services. *See In re i.am.symbolic, llc*, 866 F.3d at 1322, 123 USPQ2d at 1747 (quoting *Hercko Int'l, Inc. v. Kappa Books, Inc.*, 308 F.3d 1156, 1164-65, 64 USPQ2d 1375, 1380 (Fed. Cir. 2002)); *Federated Foods, Inc. v. Fort Howard Paper Co.*, 544 F.2d 1098, 1103, 192 USPQ 24, 29 (C.C.P.A. 1976) (“The fundamental inquiry mandated by [Section] 2(d) goes to the cumulative effect of differences in the essential characteristics of the goods [or services] and differences in the marks.”); TMEP §1207.01.

Here, applicant's mark is "G" (and design) for "Real estate title insurance underwriting services" and "Real estate closing services."

The cited registration is "G" (and design) for "Home warranty services, namely, arranging for repairs and replacement of major home systems, appliances and parts thereof provided by others pursuant to service agreements.."

*Comparison of the Marks*

Marks are compared in their entireties for similarities in appearance, sound, connotation, and commercial impression. *Stone Lion Capital Partners, LP v. Lion Capital LLP*, 746 F.3d 1317, 1321, 110 USPQ2d 1157, 1160 (Fed. Cir. 2014) (quoting *Palm Bay Imps., Inc. v. Veuve Clicquot Ponsardin Maison Fondee En 1772*, 396 F.3d 1369, 1371, 73 USPQ2d 1689, 1691 (Fed. Cir. 2005)); TMEP §1207.01(b)-(b)(v). “Similarity in any one of these elements may be sufficient to find the marks confusingly similar.” *In re Inn at St. John’s, LLC*, 126 USPQ2d 1742, 1746 (TTAB 2018) (citing *In re Davia*, 110 USPQ2d 1810, 1812 (TTAB 2014)), *aff’d per curiam*, 777 F. App’x 516, 2019 BL 343921 (Fed. Cir. 2019); TMEP §1207.01(b).

When evaluating a composite mark consisting of letters and a design, the letter portion is normally accorded greater weight because it is likely to make a greater impression upon purchasers, be remembered by them, and be used by them to refer to or request the goods and/or services. *In re Aquitaine Wine USA, LLC*, 126 USPQ2d 1181, 1184 (TTAB 2018) (citing *In re Viterra Inc.*, 671 F.3d 1358, 1362, 101 USPQ2d 1905, 1908 (Fed. Cir. 2012)); TMEP §1207.01(c)(ii). Thus, although marks must be compared in their entireties, the letter portion is often considered the dominant feature and is accorded greater weight in determining whether marks are confusingly similar, even where the word portion has been disclaimed. *In re Viterra Inc.*, 671 F.3d at 1366-67, 101 USPQ2d at 1911 (citing *Giant Food, Inc. v. Nation’s Foodservice, Inc.*, 710 F.2d 1565, 1570-71, 218 USPQ2d 390, 395 (Fed. Cir. 1983)). Accordingly, the letter “G” is considered the dominant portion of each mark, despite the presence of design elements.

In this case, the marks are similar in appearance because the dominant portion of each mark is the letter “G”. Moreover, the presentation of the letter “G” is highly similar in each mark because each “G” is specifically formed in the shape of a structure having sharp corners and a peaked roof. Minor differences with respect to the relative shape of the roof portion of the “G” in each mark are not sufficient to obviate the similarity of the marks. In addition, the circle included in the registrant’s mark is an ordinary geometric shape that serves as background, and is not sufficiently distinctive to change the commercial impression of the mark. See *In re Dixie Rests. Inc.*, 105 F.3d 1405, 41 USPQ2d 1531, 1534 (Fed. Cir. 1997) (stating that the diamond shape around the mark is not sufficiently distinctive to change the commercial impression conveyed by the mark); *In re Kysela Pere et Fils Ltd.*, 98 USPQ2d 1261, 1267 (TTAB 2011) (“And certainly the oval designs in the marks are merely background . . . and do not make a strong commercial impression.”) (citation omitted). In addition, the connotation and commercial impression of the marks do not differ when considered in connection with applicant’s and registrant’s respective services.

Therefore, the marks are confusingly similar.

#### *Comparison of the Services*

The compared services need not be identical or even competitive to find a likelihood of confusion. See *On-line Careline Inc. v. Am. Online Inc.*, 229 F.3d 1080, 1086, 56 USPQ2d 1471, 1475 (Fed. Cir. 2000); *Recot, Inc. v. Becton*, 214 F.3d 1322, 1329, 54 USPQ2d 1894, 1898 (Fed. Cir. 2000); TMEP §1207.01(a)(i). They need only be “related in some manner and/or if the circumstances surrounding their marketing are such that they could give rise to the mistaken belief that [the services] emanate from the same source.” *Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369, 101 USPQ2d 1713, 1722 (Fed. Cir. 2012) (quoting *7-Eleven Inc. v. Wechsler*, 83 USPQ2d 1715, 1724 (TTAB 2007)); TMEP §1207.01(a)(i).

The attached Internet evidence, consisting of screenshots from third party websites, establishes that the same entity commonly provides the relevant services and markets the services under the same mark. In particular, the attached screenshots from First American, Stewart, and AmTrust all show the same entity offering real estate title insurance underwriting services and real estate closing services along with home warranty services, all under the same mark. Thus, applicant's and registrant's services are considered related for likelihood of confusion purposes. *See, e.g., In re Davey Prods. Pty Ltd.*, 92 USPQ2d 1198, 1202-04 (TTAB 2009); *In re Toshiba Med. Sys. Corp.*, 91 USPQ2d 1266, 1268-69, 1271-72 (TTAB 2009).

Thus, upon encountering applicant's and registrant's marks, consumers are likely to be confused and mistakenly believe that the respective services emanate from a common source. Accordingly, applicant's mark must be refused under Section 2(d) of the Trademark Act.

**How to respond.** [\*\*Click to file a response to this nonfinal Office action.\*\*](#)

## ASSISTANCE

Please call or email the assigned trademark examining attorney with questions about this Office action. Although an examining attorney cannot provide legal advice, the examining attorney can provide additional explanation about the refusal(s) and/or requirement(s) in this Office action. *See TMEP §§705.02, 709.06.*

The USPTO does not accept emails as responses to Office actions; however, emails can be used for informal communications and are included in the application record. *See 37 C.F.R. §§2.62(c), 2.191; TMEP §§304.01-.02, 709.04-.05.*

Applicants may also contact the Trademark Assistance Center with questions about navigating electronic forms, application status updates, and other issues by e-mailing [TrademarkAssistanceCenter@uspto.gov](mailto:TrademarkAssistanceCenter@uspto.gov) or calling 1-571-272-9250.

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Trademark Examining Attorney  
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## RESPONSE GUIDANCE

- **Missing the response deadline to this letter will cause the application to abandon.** The response must be received by the USPTO before midnight **Eastern Time** of the last day of the response period. TEAS maintenance or [unforeseen circumstances](#) could affect an applicant's ability to timely respond.

- **Responses signed by an unauthorized party** are not accepted and can **cause the application to abandon**. If applicant does not have an attorney, the response must be signed by the individual applicant, all joint applicants, or someone with legal authority to bind a juristic applicant. If applicant has an attorney, the response must be signed by the attorney.
- If needed, find contact information for the supervisor of the office or unit listed in the signature block.

**(3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS**



**Mark Punctuated**

G

**Translation**

**Goods/Services**

- IC 035. US 100 101 102.G & S: Home warranty services, namely, arranging for repairs and replacement of major home systems, appliances and parts thereof provided by others pursuant to service agreements.  
FIRST USE: 20190120. FIRST USE IN COMMERCE: 20200401

**Mark Drawing Code**

(3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS

**Design Code**

070703 260101 260102 270305

**Serial Number**

90048609

**Filing Date**

20200712

**Current Filing Basis**

1A

**Original Filing Basis**

1A

**Publication for Opposition Date**

20210119

**Registration Number**

6312419

**Date Registered**

20210406

**Owner**

(REGISTRANT) Garrison Home Services LLC LIMITED LIABILITY COMPANY VIRGINIA 3557 Graham Meadows Pl Henrico VIRGINIA 232336659

**Priority Date**

**Disclaimer Statement**

**Description of Mark**

The mark consists of a stylized letter G in the shape of a house with a peaked roof. The entire mark is set within a circular outline.

**Type of Mark**

SERVICE MARK

**Register**

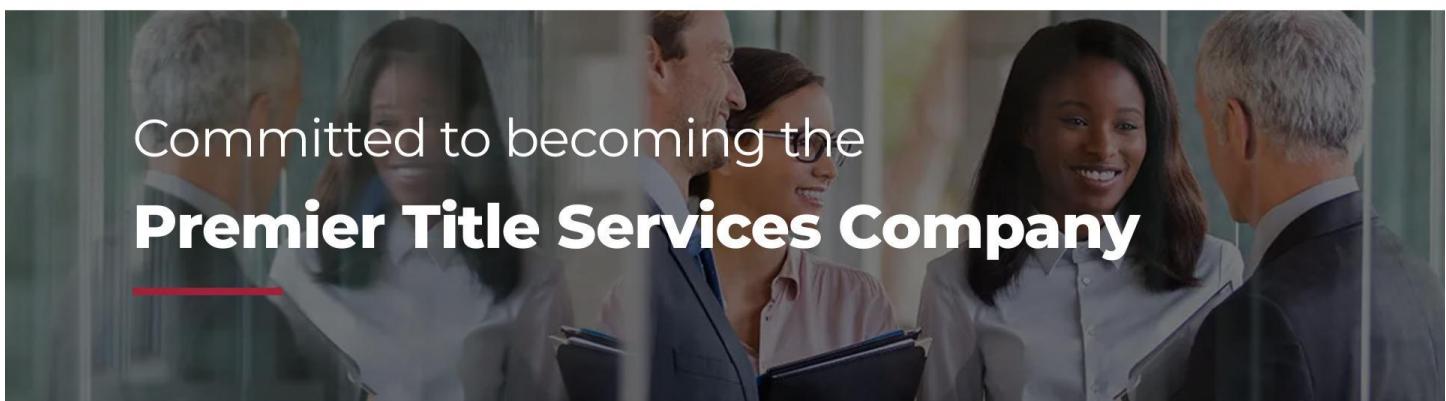
PRINCIPAL

**Live Dead Indicator**

LIVE

**Attorney of Record**

Mike McCollum



Committed to becoming the  
**Premier Title Services Company**

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## What We Offer



As part of our commitment to become the premier real estate services company, Stewart is dedicated to delivering the best possible experience. We're by your side through every step of the real estate transaction, whether you are a first-time home buyer looking to close on your first property, a real estate lender looking to secure your investment with a

lenders title policy, a commercial developer navigating a complex transaction or a real estate agent guiding your client through their home sale.

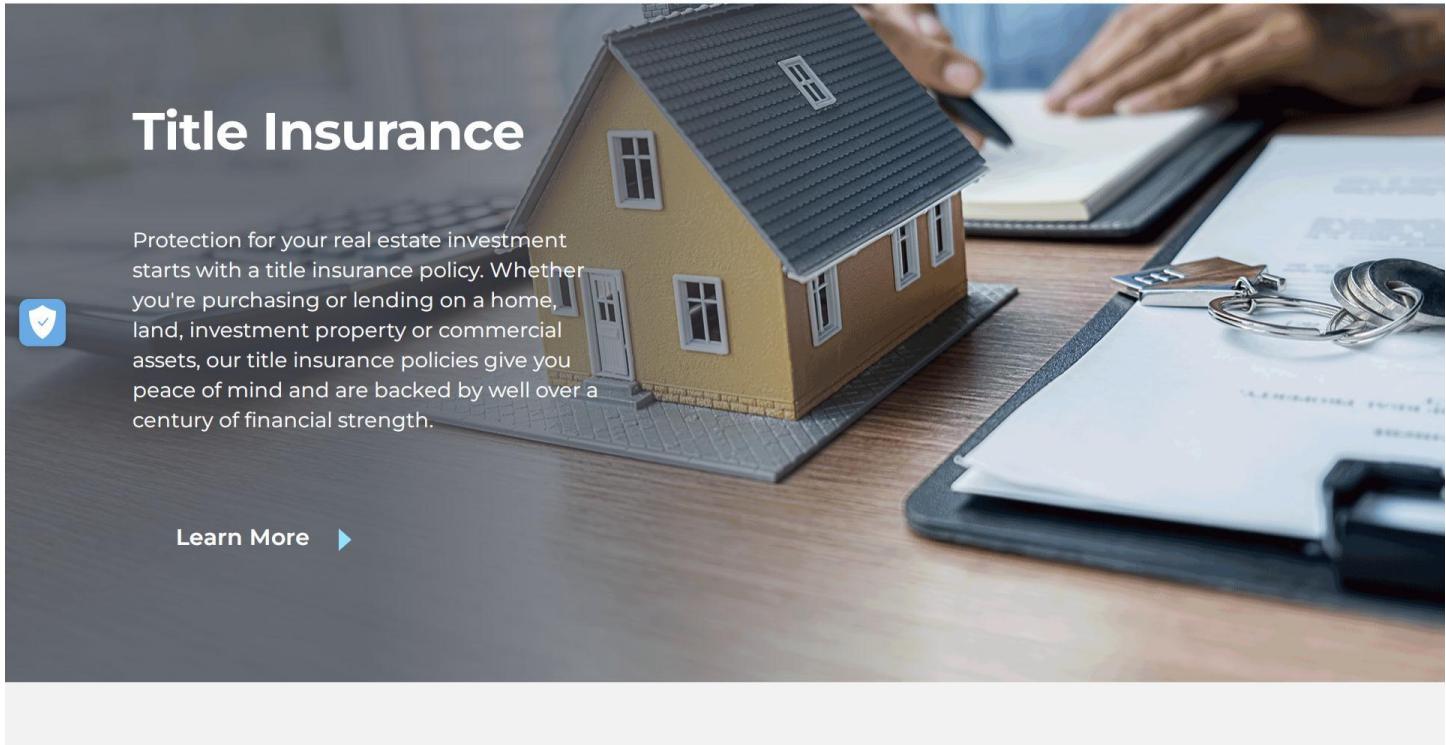
Our comprehensive services are backed by our teams of local experts who are ready to assist you with your needs.

## Title Insurance

Protection for your real estate investment starts with a title insurance policy. Whether you're purchasing or lending on a home, land, investment property or commercial assets, our title insurance policies give you peace of mind and are backed by well over a century of financial strength.



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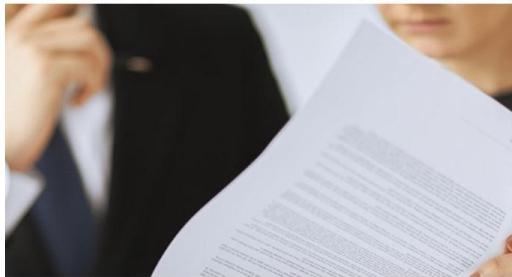
# Closing and Escrow



Our escrow and closing services help make the real estate transaction process smooth and simple for buyers and sellers, lenders, real estate agents and any other party involved in the transaction. Our customers can trust that their transaction is in the hands of our local teams of experts, who are among the most experienced in the industry. See how we can make your closing the best experience.



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# Underwriting



Our underwriters are among the most highly regarded in the industry and are known for their deep expertise and creative solutions for underwriting transactions. Read more about what makes our insurance underwriters the best in the industry.

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## Personal and Business Insurance



Managing all your personal and professional insurance plans couldn't be easier with Stewart Insurance. Whether you need home, auto and flood, or are looking for professional lines such as professional liability or escrow security bond, Stewart Insurance can help.



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**Also of Interest:** [What Is Title Insurance?](#) [Title Insurance Protection](#)



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### **Underwriting**



Our title insurance underwriters are ready and able to handle any complex issues your transactions face – acting as your partner in solving issues that mitigate the risk investing and lending for you and your clients. Our team provides a depth of knowledge and expertise that enables us to consistently provide solutions designed to meet your specific title

insurance needs.

Our underwriters respond quickly to meet your needs and are available around-the-clock to assist with any type of real estate across the nation and around the globe. You can count on them to provide valuable guidance while maintaining the highest standards of accuracy and integrity. With Stewart's title company underwriters and commercial insurance underwriters on your side, there's nothing you can't handle.

### Underwriting Counsel

### Commercial Services Underwriters

## Virtual Underwriter

Stewart Title's Virtual Underwriter database has all you need to underwrite a real estate transaction. This free service is available 24/7.

[Visit Virtual Underwriter](#) ▶

# Depth of Expertise

The breadth of title insurance underwriting knowledge available through our underwriters enables Stewart to consistently provide solutions specifically developed to meet your needs while maintaining the highest standards of accuracy and integrity. Working with this truly unique team gives you access to an amazing range of expertise.

## ➤ Cadastral Laws and Regulations

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## ➤ Cogeneration Plants

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## ➤ Coinsurance and Reinsurance

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## ➤ Construction Loans

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## ➤ Energy Leaseholds

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## ➤ Farm, Ranch and Timber

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› Geothermal Leaseholds

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› Industrial

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› Major Commercial Transactions

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› Multi-National

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› Multi-Site

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› Native American Land

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› Pipeline Transactions

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› Railroads

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› Right of Light

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› Solar Farms

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› Tax-Exempt Bond Financing Transactions Involving Government Entities

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› Wind Projects

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## Protection for Your Home's Systems and

# Appliances



Protect your most valuable asset: your home and all the systems and appliances it contains. The Stewart Home Warranty, powered by Home Warranty of America, can help alleviate cost when things go wrong.

## Affordable Coverage That Could Save You Hundreds of Dollars

Homeowners spend a significant amount of money each year on repairing home systems and appliances. With a home warranty, you reduce the risk of these high costs. When you choose a Stewart Home Warranty, you get:



- **13 months of initial coverage**
- A fully customizable plan that meets your unique needs
- Easy-access customer service via phone, email, chat, or web
- Coverage of more than 120 items
- Protection against unknown pre-existing conditions
- Free seller's coverage on active listings for up to 180 days (\$1,500 limit)
- No age restrictions on your home
- Multi-year plans

- Newly enhanced claims process
- Coverage available for townhomes, condos, investment properties, and new construction plans
- Dependable service from a national network of independent qualified service technicians

A photograph of a modern building with a glass facade and steel frame. In the foreground, there are green tree branches with leaves. On the left side of the image, there is a white text overlay.

 **GreenPlus Home Warranty Option**

With the Stewart Home Warranty through HWA, you have access to an environment option called GreenPlus, an eco-friendly home warranty option that provides ENERGY STAR® – qualified replacement products on five covered appliances and home systems.



## Get a Home Warranty Today

Interested in getting a home warranty through Stewart?  
Contact your local Stewart office to see how your escrow officer  
can help set the policy up during your closing.

[Locate an office](#)

**For more information on home warranties, fill out  
the form below:**

First Name

Last Name

Email Address

City

Select State ▾

ZIP

Phone

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## Title Insurance and Settlement Services

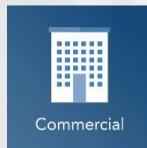
First American Title Insurance Company facilitates and streamlines real estate transactions by providing comprehensive title insurance protection and professional settlement services.

First American Title helps homebuyers and sellers, real estate agents and brokers, mortgage lenders, commercial property professionals, homebuilders and developers, title agencies and legal professionals close transactions. Find out more about our products and services, and how First American can help you streamline your transaction and protect your investment.

Title and Settlement Services for...



Residential



Commercial



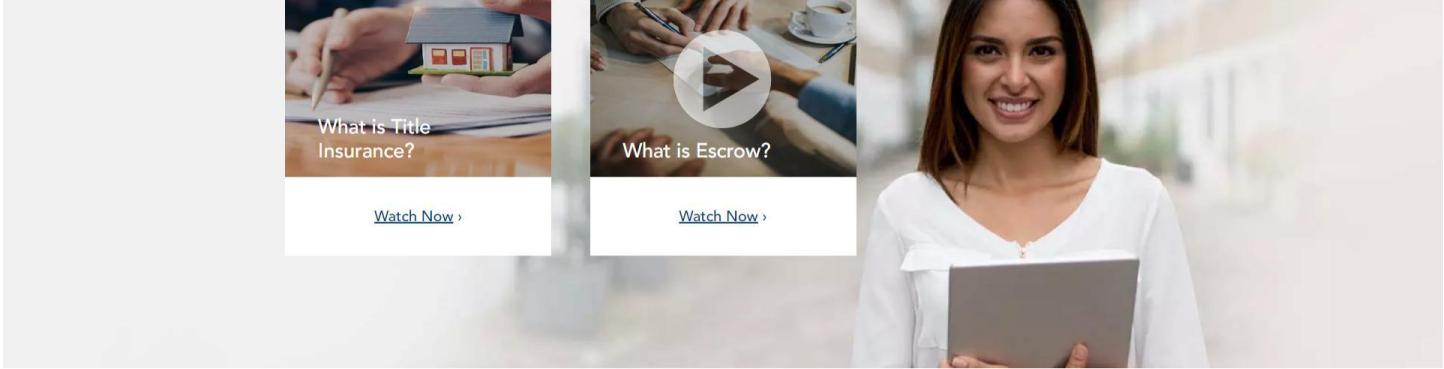
Agency



Homebuilders



Vacation Ownership



## Title Insurance and Settlement Services

First American Title Insurance Company provides comprehensive title insurance protection and professional settlement services for homebuyers and sellers, real estate agents and brokers, mortgage lenders, commercial property professionals, homebuilders and developers, title agencies and legal professionals to facilitate real estate purchases, construction, refinances or equity loans.

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## National Commercial Services

First American Title's National Commercial Services division serves customers from dedicated service centers across the country. Each one offers expert handling of the simplest to the most complex commercial real estate transactions. By incorporating leading technology systems and a single-point responsibility for every client, our outstanding relationship management helps to streamline commercial property

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transaction processes.

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## Homebuilder Services

First American Title's Homebuilder Services division is a leading provider of title, closing, and other real estate-related services for homebuilders and developers. No matter the location or complexity of the development, our experts provide specialized services unique to the homebuilder market. And our efficient ordering and reporting systems provide rapid response at every level. By combining our Homebuilder Services expertise with leading technology, we have made the title and closing process seamless. The results are less stressful closings and happier homebuyers.

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## 1031 Tax-Deferred Exchange Services

First American Exchange Company provides Qualified Intermediary services under Section 1031 of the Internal Revenue Code, which allows investors to exchange "like-kind" investment properties without recognizing capital gains. First American Exchange facilitates tax-deferred delayed, reverse, personal property, and build-to-suit exchanges for residential and commercial transactions through exchange offices located across the nation. First American Exchange is a member of the Federation of Exchange Accommodators.

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## UCC Insurance Search and Filing Services

First American offers a variety of insurance products specifically created to provide

First American offers a variety of insurance products specifically created to provide unmatched protection when it's needed most. Our service professionals offer competitive pricing, fast turnaround and unparalleled expertise through products including Eagle9® UCC Insurance policies, UCC Search and Filing products, Vacation Insurance policies, New York Cooperative Interest policies, Lien Priority coverage and more.

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## Title Technology Solutions

Data Trace is the largest title technology company in the country, providing automated title plant information, document imaging, and tax information services for title companies nationwide. Specialized solutions include title plant creation and conversion services, and customized workflow integration. With over 40 years of title industry experience, Data Trace's leading technology allows quick access to chains of title, property tax records, document images, maps, and more to expedite and streamline title production.

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First American  
Home Warranty<sup>SM</sup>

Request Service

Sign In

Get a Quote



Learn More About Home Warranty Plans

Protect Your Budget When Things Break

See Helpful Home Maintenance Tips

\*Based on actual invoices paid by First American Home Warranty in 2021 prior to service fees, deductions and/or rebates; costs may vary in your geographic region. Items listed may be optional or not available on some plans.

Please review the sample contract for specific coverage, terms, and limitations.

\*\*Paid invoices net of service fees in 2021, prior to deductions and/or rebates.



First American  
Home Warranty<sup>SM</sup>

Request Service

Sign In



FIRST AMERICAN HOME WARRANTY

We helped save our customers more

than \$610 MILLION IN 2021



than \$219 MILLION dollars in home repairs and replacements last year.

How much can a home warranty plan save you?

Get a free quote in minutes

Zip Code

Start Quote

Are you buying or selling a home?

## How a home warranty works

A First American home warranty is a renewable yearly service contract that protects a home's systems and appliances from unexpected repair or replacement costs due to a break down. When a covered item breaks, First American will send a pre-screened service contractor to your home to diagnose and repair or replace the item. It's that easy!

Home warranties generally cover systems such as heating, air conditioning, and plumbing, and appliances like dishwashers, ovens, clothes washers/dryers, refrigerators, and more. Homeowners insurance does not typically cover for mechanical failures, so a home warranty can help bridge the gap. We've been a home warranty leader for more than 35 years. We've got you covered.

Flexible payment options

If we can't repair it, we'll replace it\*

Network of prescreened, qualified technicians

Request service 24 hours a day, 365 days a year

Experience and stability you can trust

## What can repairs and replacements cost without home

## warranty protection?

Breakdowns happen when you least expect them, and the cost of repairing or replacing\*\* systems and appliances in the home can devastate a budget. Avoid huge, inconvenient, expenses. You can save hundreds to thousands each year with a First American home warranty.

Air Conditioner	Plumbing System	Heating System	Electrical System	Oven/Range	Water Heater
\$764 to \$3,296	\$497 to \$1,245	\$792 to \$3,173	\$420 to \$1,981	\$1,340 to \$3,390	\$790 to \$1,911

\*Please review the sample contract for specific coverage, terms, and limitations.

\*\*Based on actual invoices paid by First American Home Warranty in 2021 prior to service fees, deductions and/or rebates; costs may vary in your geographic region. Items listed may be optional or not available on some home warranty plans; please review the sample contract for specific coverage, terms and limitations.

Home warranty plans can  
save you money

Last year, **62%** of our home warranty customers filed at least one claim.

As a result, we saved homeowners more than





**\$219 MILLION DOLLARS** in covered repairs and replacements.

Based on actual invoices paid by First American Home Warranty in 2021. [Check it out.](#)



## How much does a home warranty cost?

For as little as \$30 a month, or around \$1 a day, you can protect your home and budget. We offer comprehensive home protection plans with some of the best coverage limits in the industry.

[Compare All Plans](#)

Basic Plan	Premier Plan
<b>Essential Appliances</b> including refrigerators, washers, dryers, ovens, cooktops and more.	<b>BEST SELLER</b> <b>Everything in Basic Plan + Major Home Systems</b> including heaters, plumbing, electrical, water heaters and more.



## First American home warranty reviews

We've served over 8.6 million homeowners over the years. See what real customers have to say in the home warranty reviews they've shared with us.



Michael Ellis

Customer since 2004



Bill Cranham

Customer since 2006



Renee Cowan

Customer since 2009

"Using First American over the years has saved me thousands of dollars. I would, and I have, recommended First American numerous times to friends, family, and pretty much anybody that would ask. I'm the homeowner here. We've been here for 17 years, and we've been with First American the entire time."

"I do my homework before I buy something, and I checked this company out thoroughly. I know there's home warranty companies out there that don't measure up, that they promise but they don't deliver. First American promises, but more importantly they deliver. And it's been my experience and I just can't say enough about it."

"First American protects me from any of the major problems with my appliances and where I would normally pay, you know, thousands of dollars for new appliances. I rely on my First American home warranty to help me replace them or fix them as needed."

[See more reviews](#)

Learn more about the protection offered by a First American home warranty, and how to keep your home systems and appliances

running safely and efficiently



#### HOME WARRANTY

[Learn More About Home Warranty Plans](#)



#### BUDGET PROTECTION

[Protect Your Budget When Things Break](#)



#### HOME CARE

[See Helpful Home Maintenance Tips](#)



## eClosing and eSigning Real Estate Transactions

Real estate settlement is going digital to create a better closing experience while reducing risks for all parties. But this transformation must be carefully managed to avoid a negative impact on land ownership records and the mortgage finance engine driving our nation's economy and personal wealth. First American is leading this transformation and developing innovative and secure ways to improve the closing experience for our customers.



Infographic Guide to eClosing and eSigning

**eClosing & eSignatures**

Many types of documents need to be signed in a real estate transaction. A number of factors are driving the real estate industry to transition from traditional paper and wet ink signings to electronic signatures on digital paperless documents. This is known as a digital closing or more commonly called an eClosing.

**5 Benefits of eClosing**

Benefit	Description
Speed	Earlier document delivery
Convenience	More streamlined document submission
Security	Quickly identify user through biometric
Eco-Friendly	Reduced use of paper
Quality	Parents missing elements can't sign

[View the Infographic ➔](#)

## Learn More About eClosing



### What is eClosing?

Discover the different elements that make a closing an "eClosing."



### The New World of eClosing.

With new eClosing options, you'll need to ask a new question before signing.

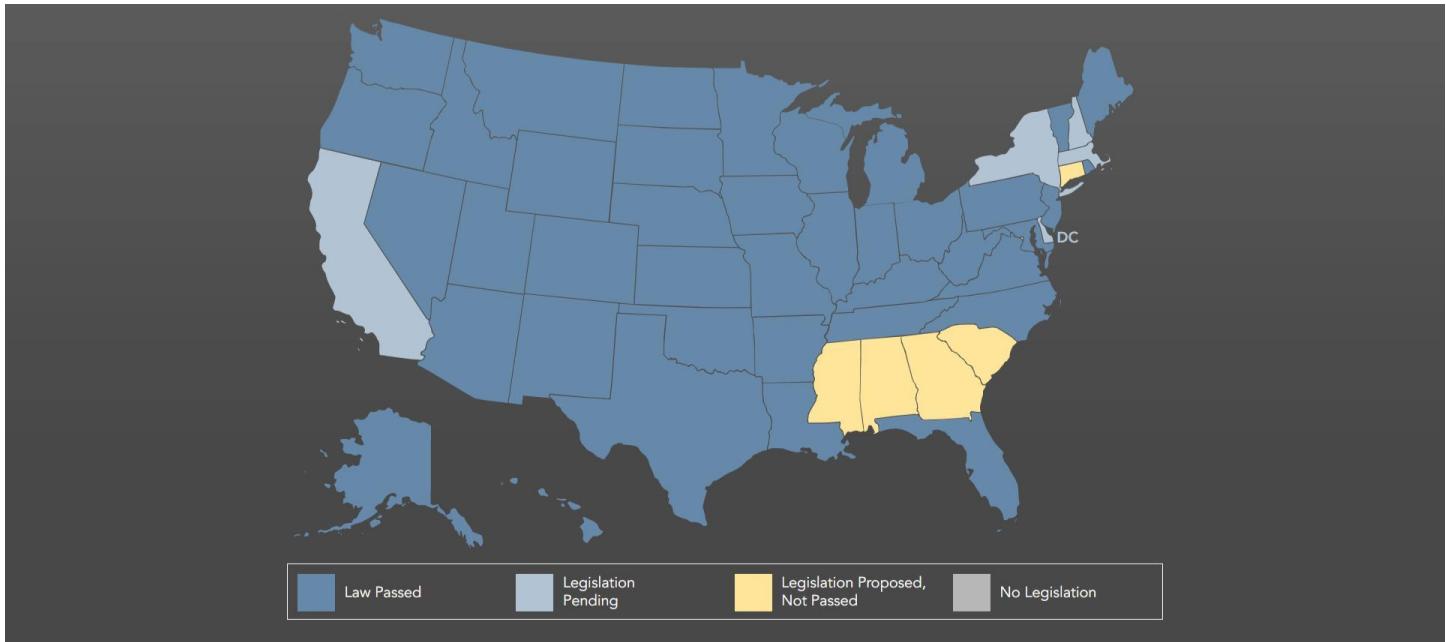


### eVaults and eNotes.

Learn how eVault technology allows lenders to keep track of eNotes.

## State-by-State Guide to Remote Online Closing

Click on a state to view the current status of the law for RON.



## Remote Online Notarization (RON)

Remote Online Notary eClosings hold the promise of a better consumer experience and better risk management. The mortgage and settlement industries are advocating for well-crafted laws that will properly enable this technological solution.

## MBA/ALTA Model Bill

The [Mortgage Bankers Association](#) and the [American Land Title Association](#) have proposed model legislation to help states adopt a process for remote online notarization. [Learn More >](#)

## RULONA 2018/2021

The Uniform Law Commission amended the Revised Uniform Law on Notarial Acts (RULONA) in 2018, and again in 2021, to allow remote online notarization through the use of audio-visual recording and identity-proofing technology. [Learn More >](#)



## Become an Online Notary

Select a state to learn more about the requirements to become an online notary.

[View Options By State](#)

## Frequently Asked Questions (FAQs)

- Q. What is an eClosing?
- Q. Are there different types of eClosings?
- Q. What are the benefits of an eClosing?
- Q. What is a Remote Online Notarization (RON) closing?
- Q. How is First American expanding its ability to conduct RON closings?
- Q. How has the coronavirus pandemic changed the rules related to notarization and closing real estate transactions?
- Q. What is the difference between RON and RIN?
- Q. How do eClosings affect underwriting risk?



## eClosing News

[Perspectives on Remote Online Notarization Adoption](#)  
Docutech's Harry Gardner shares insights on forces driving adoption of online notarization.

NEWS

### [First American and Docutech Agree to First American's Acquisition of Docutech](#)

Companies positioned to further improve the consumer experience in real estate transactions and accelerate the evolution of real estate closings.

### [Hybrid eClosings Deliver Homebuyer Satisfaction and Efficiency Benefits](#)

First American pilot tests are proving the potential benefits of eClosings are real.

### [First American Title and Taylor Morrison Complete 500 hybrid eClosings](#)

Buyers enjoy an efficient 20-minute on average signing appointment with the added confidence from closing document previews at their convenience.

[View All](#)

## Approved RON Vendors

The following vendors, and any vendor included in the [MISMO RON Certified Providers list](#), are approved for RON transactions subject to state laws and all other First American underwriting guidelines and requirements.

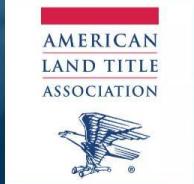




Other platforms that use integrations with these vendors to facilitate RON are also approved (e.g., DocMagic, Black Knight).

## Industry Resources

Browse resources and updates from the title and mortgage industry's national trade organizations.



## Sign Up for eClosing Updates from First American

Get notified with important updates about eClosing  
and eSigning.

First Name*	Last Name*
Company*	Email*
Primary State	
Role*	Other

PRIVACY NOTICE: Learn more about why we collect this information and how we use it.

Submit ➔



**First American // eClosing**

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# Services

## Services

*Servicing all of your title insurance and settlement needs with professionalism and excellence.*

### Closing and Escrow Services

AmTrust Title's staff is experienced in implementing the most intricate of closing and escrow instructions. When attorneys need a trusted and dependable escrow agent to affect the terms of a contract of sale, they call upon us as their partner.

### Condominium and Co-Op Unit Policies

A. Whether residential or commercial, or a mix of the two, we understand the special concerns of purchasers when acquiring condominium units that have special restrictions on their use. We are developers' preferred provider of title insurance for the initial sale of newly-created condominium units.

B. Not all title agencies are permitted to issue title insurance on cooperative units, but we are. We have undergone specialized training to become authorized agents for the purposes of insuring the purchase of interests in cooperative housing corporations.

Commercial Title Specialization

## COMMERCIAL TITLE SPECIALIZATION

Our team of underwriters and attorneys is among the most experienced in the industry. We have the knowledge to insure high value commercial real estate transactions, including those that involve the transfer of "air rights" and rights to vertical space, subsurface easements and rights of way, undersea utility transmission, and the myriad concerns associated with high value commercial real estate.

### Owner's Policies

We can help ensure that the seller has proper title to convey to you as the purchaser. This not only provides you peace of mind after a purchase, but the process itself results in a "tune up" of the title, where errors are often discovered and corrected before they become a problem or source of later dispute.

### Mezzanine Insurance

When an owner of commercial property requires financing in excess of the present value of the commercial property, a mortgage loan that allows the lender to foreclose upon that commercial property will not be enough collateral to secure such a loan. With a mezzanine loan, interests in the entity owning such commercial property is pledged to a lender, thereby providing the additional leverage necessary to move forward with further improvements to the building.

### Commercial Leasehold Policies

We can provide you with title insurance that guarantees both the validity of your lease, and the sanctity of the title which underlies your landlord's right to lease the premises to you.

### Recording Services

Whether you need to have a deed or mortgage recorded at the county clerk's office, or you require that a judgment be indexed in a county other than that which it was originally docketed, AmTrust Title has the practical experience necessary to ensure that your documents are recorded promptly and without rejection.

### Judgment and Lien Searches

We search the public records relevant to the person, entity, or property you request and disclose back to you any judgments or liens recorded therein.

### Title Searches

We search the public records of the county where the real property is located and report back to you with an abstract of the relevant records.

### Last Owner Searches

An abbreviated form of title search, a "Last Owner Search", is often useful to lenders and attorneys, in order to check quickly who the last record owner of the premises was. While this search is uninsured, and does not guarantee the ownership of the premises is as stated in the deed, it is often a favored tool of investors and lenders because of its high rate of reliability and quick turn-around time.

### Tax History Reports

We contact the local property tax authorities and provide to you a complete, concise report of the tax status of the real property you are inquiring about.

[CONTACT US](#)

**ABOUT US**

Leadership Team  
Agency Leadership Team  
National Team  
Florida Team  
North Atlantic Team  
New York Team  
Midwest Team  
Legal Disclaimer

**DIRECT COMMERCIAL**

Energy Division  
New York Direct Fees  
Ordering  
Direct Operations Team  
Direct Commercial Sales Team  
Direct Commercial Underwriters  
Team Bebon  
Services

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Residential

**PARTNERS**

Partners

**LENDER RESOURCES**

Lender Resources

**PRODUCTION SERVICES**

MidPoint

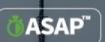
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# Who We Are

Learn a little more about us.

BECOME AN AGENT

COMMERCIAL TITLE

RESIDENTIAL TITLE

LENDER RESOURCES

## Why You Should Work With Us

AmTrust Title distinguishes itself as a premier title company by our unique combination of veteran experience and expertise with a level of focused customer support not offered elsewhere. We are poised to answer questions and solve problems faster. We have a large network of resources at our fingertips and are focused on your success. We service all of your title insurance and settlement needs. Finding the right title company is essential in getting a deal to closing. Led by Jason Gordon and Steve Napolitano, AmTrust Title is perfectly designed to service the needs of customers in today's marketplace. Setting us apart is our depth of knowledge, excellent service, and experience.

EXECUTIVE  
LEADERSHIP  
  
AGENCY  
LEADERSHIP  
  
DIRECT  
COMMERCIAL  
  
NATIONAL TEAM  
  
NEW YORK TEAM  
  
NORTH  
ATLANTIC TEAM  
  
MIDWEST TEAM  
  
CARIBBEAN  
TEAM

## Performance and Trust are our focus and mandate

AmTrust Title is an agent-centric title insurance company grounded in offering next-level customer service with a dynamic team approach, backed by the deep financial resources of AmTrust Financial Services, Inc. (AFSI). Headquartered in Manhattan, our focus is the accurate and efficient provision of title insurance to real estate owners, law firms, managers, global investors, hedge funds, developers, REITs, and lenders. Deeply focused on customer service and satisfaction, the agency's prime objective is to provide transactions that close successfully.

### What We Do

AmTrust Title is a full service title company servicing all of your title insurance and settlement needs. Our veteran management team and hand-selected staff has extensive experience in all aspects of the commercial and residential real estate industry.



Certified - Cyber Security



EZ FinCEN Filing®



Recruiting/Talent Referral

### Core Values

AmTrust Title is a leading provider of title insurance and related services for the commercial and residential real estate industry on both a national and international scale. Our core values define the common philosophy shared throughout all levels of our organization. They are critical to our success in conducting business and building relationships with our customers and employees:



EXCELLENCE



RESPONSIBILITY



INTEGRITY



INNOVATION



INCLUSION



TEAMWORK



## Our Mission

Our mission has remained the same since the beginning: To deliver outstanding insurance and risk solutions to our clients and partners around the world through innovation, niche expertise, and unparalleled service.

### ABOUT US

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[Agency Leadership Team](#)  
[National Team](#)  
[Florida Team](#)  
[North Atlantic Team](#)  
[New York Team](#)  
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## PRODUCT OVERVIEW

### Home & Utility

AmTrust Warranty and Specialty Risk's home and utility programs protect against the financial challenge of failing systems and expensive repairs with enhanced coverage bundles to meet varying partner and market needs.

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## WHAT'S COVERED

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- Residential and Commercial Properties
- Modular and Manufactured Homes

## COVERAGES

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- Home Warranty Protection Plan
- Appliance Protection Plan
- Smart Home Protection Plan
- Utility Protection Plan
- Service Provider Payment Protection (SPP)
- Electronics Protection Plan

## AMTRUST ADVANTAGES

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**Collaborative Approach**

**Inventive Culture**

**Lasting Partnerships**

**Financial Strength**

**Entrepreneurial Nature**

AmTrust Specialty Risk is a division of AmTrust Financial Services, a multinational property and casualty insurance provider. Our "A-" (Excellent) rating from A.M. Best means we're financially stable and have a positive financial outlook.

**OUR SOLUTIONS**

Automotive & Fleet  
Construction & Agriculture  
Home & Utility  
Financial Services  
Powersports, Marine & Recreation  
Consumer Products

**OUR RESOURCES**

Warranty & Specialty Risk Blog  
2020 AmTrust Extended Auto Warranty Advisor  
2021 AmTrust Warranty Survey Report

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## **United States Patent and Trademark Office (USPTO)**

### **USPTO OFFICIAL NOTICE**

Office Action (Official Letter) has issued  
on August 23, 2022 for  
**U.S. Trademark Application Serial No. 97120762**

A USPTO examining attorney has reviewed your trademark application and issued an Office action. You must respond to this Office action in order to avoid your application abandoning. Follow the steps below.

- (1) [\*\*Read the Office action.\*\*](#) This email is NOT the Office action.
- (2) **Respond to the Office action by the deadline** using the Trademark Electronic Application System (TEAS). Your response must be received by the USPTO on or before 11:59 p.m. **Eastern Time** of the last day of the response period. Otherwise, your application will be [abandoned](#). See the Office action itself regarding how to respond.
- (3) **Direct general questions** about using USPTO electronic forms, the USPTO [website](#), the application process, the status of your application, and whether there are outstanding deadlines to the [Trademark Assistance Center \(TAC\)](#).

After reading the Office action, address any question(s) regarding the specific content to the USPTO examining attorney identified in the Office action.

## **GENERAL GUIDANCE**

- [\*\*Check the status of your application periodically\*\*](#) in the [Trademark Status & Document Retrieval \(TSDR\)](#) database to avoid missing critical deadlines.
- [\*\*Update your correspondence email address\*\*](#) to ensure you receive important USPTO notices about your application.
- [\*\*Beware of trademark-related scams\*\*](#). Protect yourself from people and companies that may try to take financial advantage of you. Private companies may call you and pretend to be the USPTO or may send you communications that resemble official USPTO documents to trick you. We will never request your credit card number or social security number over the phone. And all official USPTO correspondence will only be emailed from the domain “@uspto.gov.” Verify the correspondence originated from us by using your Serial Number in our database, [TSDR](#), to confirm that it appears under the “Documents” tab, or contact the [Trademark Assistance Center](#).

- **Hiring a U.S.-licensed attorney.** If you do not have an attorney and are not required to have one under the trademark rules, we encourage you to hire a U.S.-licensed attorney specializing in trademark law to help guide you through the registration process. The USPTO examining attorney is not your attorney and cannot give you legal advice, but rather works for and represents the USPTO in trademark matters.