

**FOR HOMEBUYERS:**

## **A GUIDE TO TITLE INSURANCE**



	WHAT IT IS	WHY IT MATTERS	HOW YOU BENEFIT
<b>TITLE</b>	Title is your ownership right to your property.	No homebuyer wants to inherit existing debts or legal issues that could interfere with their property rights in the future.	Clear title allows you to use or modify your property.
<b>TITLE PROFESSIONAL</b>	Title insurance professionals examine or research public records to see if there are any problems or defects that could cause you legal issues. They may also manage the closing process.	The title professional ensures the title search is completed, writes the title insurance policy and works to reduce your risk of ownership issues in the future.	Your title professional has your back. They sweat the small stuff so you don't have to, giving you peace of mind.
<b>TITLE SEARCH</b>	A title search is an early step in the home buying process to uncover issues that could limit your rights to the property.	If a title issue is discovered, most often your title professional will take care of it without you even knowing. After the title problem is fixed, you are able to purchase owner's title insurance.	The title search protects you from unknowingly inheriting a previous owner's debts, legal obligations or other title problems.
<b>TITLE INSURANCE</b>	There are two different types of title insurance: the owner's policy and the lender's policy. The owner's policy is purchased by you, the homebuyer. While it is your choice, purchasing an owner's title insurance policy is the best way to protect your property rights. The lender's policy is usually paid for by you or the seller. It is almost always required by the lender and only protects the lender's interest.	Sometimes undiscoverable defects can come up after the title search. Title issues may include forgery, fraud or clerical errors. Owner's title insurance is the best way to protect yourself from losing your property.	Every year, the vast majority of homebuyers in America elect to protect the largest investment of their lives, and purchase owner's title insurance. Owner's title insurance protects your interests after you purchase your home.
<b>CLOSING</b>	Closing is the final step in executing the home buying transition.	It is the process that allows the transfer of ownership to occur.	Upon completion of the closing process, you get the keys to your home!

# *5 Reasons*

## WHY EVERY HOMEBUYER NEEDS OWNER'S TITLE INSURANCE



For more information, contact your **U.S. Title** rep or visit us at [US-Title.com](https://www.us-title.com)



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Buying a home is an exciting and emotional time for many people. It's a big investment! You can have more confidence and peace of mind with your purchase by securing your property rights with owner's title insurance through **U.S. Title**.

***Here's why owner's title insurance provides lasting value:***

- 1 PROTECT YOUR INVESTMENT**  
For a reasonable, one-time fee, owner's title insurance will protect the homebuyer's property rights for as long as they or their heirs own the home.
- 2 REDUCE RISK**  
Owner's title insurance will protect against any unforeseen legal and/or financial title discrepancies that may arise, such as a claim filed for ownership by the heir of a previous owner, a debt unpaid to a contractor by the builder, or a lien filed against the property because the seller has not paid his taxes.
- 3 THE COST IS MINIMAL**  
Owner's title insurance generally costs no more than 0.5 percent of the home's purchase price.
- 4 THERE IS NOTHING ELSE LIKE IT**  
Homeowner's insurance and warranties protect only the structure and belongings in your clients' home. As more than eight in ten homebuyers annually attest, owner's title insurance is the only insurance that ensures that a family's rights to the property will stay protected.
- 5 BUYING PEACE OF MIND**  
Purchasing owner's title insurance means that homebuyers can rest assured that when they close on their new home, they will be protected from inheriting any existing debts or legal problems now or in the future.



## ***Why Work with U.S. Title?***

*When it comes to choosing a title company, it's important to know that not all title companies are created equal. As a homebuyer, you want a title insurance partner that has the financial strength to be there for you as long as you own your home, and has the right team of professionals to provide the level of service you expect and deserve.*

*At **U.S. Title**, we provide vital protection against potential losses that may arise from certain title issues after you purchase your home. Our experienced representatives are committed to providing the answers and service you need, and as part of the Realogy Title Group family of companies, we'll provide protection for your real estate investment and peace of mind, now and for the many years you'll own your property. Voted as a World's Most Ethical Company by Ethisphere® eleven years in a row, the Realogy Title Group global network of companies places a premium on ethics and integrity, and it shows.*

*Visit us at [US-Title.com](https://www.us-title.com) or talk to your REALTOR® about choosing **U.S. Title** for your owner's title policy.*