

Please Sign In...



US TITLE
WHAT RISKS CALL FOR TITLE INSURANCE PROTECTION?

Real estate has such great value that many special laws have been enacted for its protection. As a result, the owner of land has exceedingly strong rights...and so do the family and heirs of the owner. Other rights can be associated with property, such as mortgage and leaseholder rights, liens, mining, lien claims to those whom the owner owes money, oil or air rights...and many others. Anyone with a claim cannot ordinarily be deprived of their interest except by having the claim settled or released.

Some of the most serious risks that are not revealed by the records or by an examination of the abstract, but are covered by a Title policy are:

- Marital status of owner incorrectly given
- Undisclosed heirs
- Mentally incompetent or minor grantors
- Fraud and forgery
- Defective deeds
- Confusion due to similar or identical names

As a new owner you may know nothing about these risks, but you are still vulnerable to such claims on your property. That's why you need an insurance policy from U.S. Title Company.

Why Doesn't The Seller's Deed Give Me Clear Title?
A "deed" is merely an instrument by which a seller transfers his or her right of ownership to you, whatever that interest may be. It is not proof that the person described as the seller is actually the owner. It does not necessarily do away with claims or rights others may have in the property. From the deed, you cannot always determine what rights, liens or claims may be outstanding against your title.

My Lender Has A Mortgage Title Insurance Policy On My Property... Why Isn't That Policy Enough?
Any person or financial institution that lends money on real estate wants that investment protected. A mortgage title insurance policy protects only the lender's interest in the property, not the current owner's. That's why U.S. Title provides owner's title insurance policies, to protect the owner's interest in a piece of property should a claim arise. Purchasing your owner's title insurance policy at the time that a lender's mortgage policy is issued can result in savings to you.

If you are not borrowing money to purchase your property, you can purchase an owner's policy of title insurance to protect your investment. *(continued on back)*

US TITLE
TRADITION * INTEGRITY * STRENGTH * US-TITLE.COM

What Risks Call for Title Insurance Protection?

A title company is a key player in the home buying and selling process.

U.S. Title provides new owners and their lenders with insurance policies that offer peace of mind for the most important purchases in many buyers' lives.

Call your U.S. Title Representative for a full size flyer.

ADDRESS: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

How do you prefer to be contacted?

Home Phone: _____

Business Phone: _____

Email: _____

How did you hear about this open house? _____

Are you interested in a FREE buyer or sellers consultation? Yes No

Are you currently under an agreement with a real estate agent? Yes Who? _____ No

What are your current plans?

Just shopping

Need to buy now

Plan to buy soon

Need to sell

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