

# YOUR HOME IS YOURS.

TITLE INSURANCE HELPS KEEP IT THAT WAY.



YOU MAY THINK A PROBLEM WITH YOUR TITLE IS A REMOTE POSSIBILITY, **BUT ONE OUT OF EVERY FOUR TITLE SEARCHES EXPOSES AN ISSUE.**

**CFPB**  
"KNOW BEFORE YOU OWE"  
MORTGAGE FORMS

There are many problems that could affect your title, including: tax liens, forged signatures in the chain of title, recording errors, title search errors and claims by missing heirs and/or an ex-spouse.

In a nutshell, TITLE INSURANCE PROTECTS FROM FUTURE LOSS IF A COVERED CLAIM AGAINST YOUR PROPERTY IS MADE.



## THERE ARE TWO TYPES OF TITLE INSURANCE:

### AN OWNER'S POLICY

**protects you** and your property – your equity. Additionally, the Owner's Policy provides assurance that your title company will stand behind you, if a covered title problem arises after you buy a home.

### A LOAN POLICY

**protects the lender** for the amount of the loan. If you only have a Loan Policy, you are not protected if a problem materializes with your title.

AN OWNER'S POLICY WILL **PROTECT YOU AGAINST THE POTENTIAL LOSS OF YOUR MOST VALUABLE MATERIAL ASSET - YOUR HOME.**

Unlike most insurance policies, title insurance is a one-time-only fee. An Owner's Policy will protect you as long as you and your heirs have an interest in the property. Fees vary by state so contact your local Old Republic Title agent below for a quote: