

Why Is Title Insurance **IMPORTANT TO YOU?**

Reason
1 **PROTECTS YOUR LARGEST INVESTMENT.** A home is probably the single largest investment you will make in your life. For a one-time fee, owner's title insurance protects your property rights for as long as you own your home.

Reason
2 **REDUCES YOUR RISK.** If you're buying a home, there are many hidden issues that may pop up only after you purchase your home. Getting an owner's title insurance policy is the best way to protect yourself from unforeseen legal and financial title discrepancies.

Unexpected title claims include:

- Outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes.
- Pending legal action against the property that could affect you.
- An unknown heir of a previous owner who is claiming ownership of the property.

Reason
3 **YOU CAN'T BEAT THE VALUE.** Owner's title insurance is a one-time fee that's very low relative to the value it provides. It typically costs around 0.5% of the home's purchase price.

Reason
4 **COVERS YOU.** As long as you own your home, owner's title insurance protects your property rights.

Reason
5 **NOTHING COMPARES.** Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your family's property rights stay protected.

Reason
6 **8 IN 10 HOMEBUYERS AGREE.** Each year, more than 80% of America's home buyers choose to get owner's title insurance.

Reason
7 **PEACE OF MIND.** If you're buying a home, owner's title insurance lets you rest assured, knowing that you're protected from inheriting most existing debts or legal problems, once you've closed on your new home.

