OLD REPUBLIC TITLE



THE VALUE OF TITLE INSURANCE

What is Title Insurance?

Buying a new home is one of life's most gratifying experiences and might be the biggest investment you will ever make. As you approach closing day, however, all those details can be overwhelming. It's easy to overlook the single most important step in the entire process — the purchase of owner's title insurance.

When you purchase a home, you assume title to the property. Title is the legal right that a person has to the ownership and possession of land. However, there can be any number of prior title problems that remain undisclosed even after the most careful search of public records, such as: tax liens, forged signatures in the chain of title, recording errors, title search errors, and claims by missing heirs and/or ex-spouses. Title insurance protects you against future loss if a covered claim against your property is ever made.

Get the Right Title Insurance

Your lender requires that you purchase a loan policy to ensure that they have a valid, enforceable lien on the property. It does not protect you! Only the purchase of an owner's title insurance policy provides protection against future loss if a covered claim against your property is made.

How Much Does it Cost?

Unlike most insurance policies, where you pay a monthly premium, title insurance is a one-time-only fee directly related to the value of your home. Fees vary by state, so contact Old Republic Title for a quote.

Remember, owner's title insurance protects you against certain covered risks involving what is likely your greatest asset — your home.

Nothing Provides Peace of Mind Quite Like Title Insurance

Title insurance is about protecting your home, your family and yourself. It is about preventing a mishap or lessening the severity of its impact.

An owner's title insurance policy protects you from actual financial loss caused by a covered matter involving the title to your property. Your title insurer also has a duty to defend your title in legal matters arising from a covered claim you make under the policy. That same coverage and protection also extends to your heirs, for as long as they own the property.

Why Old Republic Title?

Title insurance provides both peace of mind and financial protection. However, that protection is only as strong as the company underwriting the policy. Since 1907, Old Republic Title has been insuring residential and commercial properties across America. Weathering every storm, we protect property rights through good times and bad. We invite you to experience the exceptional service, strength and stability we're known for. Contact Old Republic Title today.

Visit **oldrepublictitle.com** to find an office near you.



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