

Your Home is Yours.

Title insurance helps keep it that way.

Would you ever think you could lose your home because another person legally has a right to it? That thought might never cross your mind, but perhaps it should.

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.

An Owner's Policy will protect you against the potential loss of your most valuable material asset –

Your Home.

THERE ARE TWO TYPES OF TITLE INSURANCE:

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** 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.

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® representative for a quote.

