

# WHY TITLE INSURANCE

Protecting your largest investment



Title insurance is a charge which protects your investment against loss arising from flaws and defects already existing in the title for as long as you or your heirs own the property.

Title insuring begins with a search and examination of the public land records for matters affecting the title to your real estate. Over the years a home and the land that it sits on may go through several ownership changes. This history of ownership is referred to as the “chain of title.”

Because people are involved in recording deed transfers and plotting land parcels, there are opportunities for mistakes. Problems with the title can limit your use and enjoyment of the property, as well as bring financial loss. Title searches help to uncover these errors before a piece of property changes hands. Title clearing and remediation is a large part of what title insurers do.

## COMMON TITLE DEFECTS

- Fraud and forgery
- Liens for unpaid taxes
- Outstanding mortgages
- Easements
- Incorrect notary acknowledgements
- Improper vesting and incorrect names

**Your title policy is an important document and should be kept in a safe location in case any issues arise later.**

## QUESTIONS?

*Contact your Closing Team or  
Account Manager today!*