



Our Industry Explained

For Homebuyers at the Closing Table

WHAT'S YOUR ROLE IN MY HOME PURCHASE?

I am your title insurance agent (or closing/settlement agent) for your real estate purchase. I will work to ensure you buy your home with confidence and help protect your property rights.

HOW DO YOU HELP PROTECT MY PROPERTY RIGHTS?

Well, prior to closing on your home (or commercial property, farm land, etc.), my office examines and verifies legal documents. It's a complex process, but it's important because it ensures the title can be legally transferred to you, the new owner.

WHY IS THE PROCESS SO COMPLEX?

It's complex because we search public and private records looking for previous liens, tax issues, unpaid child support, ownership disputes, forgery or fraud and other possible issues that could affect the property. As you can imagine, this is no "Google Search."

AND YOUR SEARCH IS GOOD ENOUGH TO PROTECT MY PROPERTY RIGHTS?

Well, after our search, we then offer you an owner's title insurance policy to help protect your property rights.

Your mortgage lender will purchase a "loan policy" to protect their financial interest in your home but only an owner's title insurance policy protects your interests in the home. Owner's title insurance has a one-time fee, and protects you for as long as you own your home.

It's rewarding work because I sweat the small stuff to give you the peace of mind you deserve.



Our Industry Explained

For Industry Networking Events

WHAT DO YOU DO?

I'm in the land title insurance business. I work to ensure people buy their homes with confidence and help protect their property rights.

HOW DO YOU DO THAT?

Well, prior to closing on a home (or commercial property, farm land, etc.), we examine and verify legal documents. It's a complex process, but it's important because it ensures the title can be legally transferred to the new owner.

WHY IS THE PROCESS SO COMPLEX?

It's complex because we search public and private records looking for previous liens, tax issues, unpaid child support, ownership disputes, forgery or fraud and other possible issues that could affect the property. As you can imagine, this is no "Google Search."

AND THE SEARCH IS GOOD ENOUGH TO PROTECT PROPERTY RIGHTS?

Well, after our search, we then offer an owner's title insurance policy, which helps protect that homebuyer's property rights. While a loan policy protects the lender's interest in the property, only an owner's title insurance policy protects the homeowner. The owner's title insurance policy has a one-time fee, and protects the homebuyer for as long as they own their home.

It's rewarding work because I sweat the small stuff to give homebuyers the peace of mind they deserve.