



Title Insurance

What Is It?

Title insurance is the warranty or indemnity which insures the ownership or interest in real property. Protection against loss from claims on real estate (such as forgeries and errors in records) which can not be discovered by examination of public records. Protection also come from listing those items the title search can uncover, like unpaid taxes, mortgages, judgements, easements, and many other court actions or recorded documents which can affect title.

Unlike property & casualty insurance which insures from the effective date forward, title insurance insures the party from the effective date back, protecting the insured from claims arising from an interest prior to acquisition.

You are protected, because we take responsibility for any “surprise” that may manifest during your ownership. This means we will incur any and all legal costs associated with defending your title against a claim if your title is ever threatened, up to and including the policy amount.

Owner's Policy

Purchased By The Seller For The Buyer

(Insures the sellers have the ownership and right to sell the property.)

Provides title insurance coverage to the new owners with insurable interest in real property. Stating correct ownership, all encumbrances, future marketability, and a right of access. Coverage lasts as long as the owner remains alive, whether they subsequently occupy the property or not.

Lender's Policy

Purchased By The Buyer For The Lender

(Insures that the lender is in desired lien position.)

This policy provides title insurance to the lender through the use of documentation, priority of lien position, freedom from mechanics liens, and the ability to assign and foreclose, if needed. Coverage lasts as long as the loan is outstanding.