7 REASONS WHY EVERY HOMEBUYER NEEDS OWNER'S TITLE INSURANCE

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Buying a home is an exciting and emotional time for many people. To help you buy your home with more confidence, make sure you get owner's title insurance.

AMERICAN LAND TITLE ASSOCIATION

For more information about owner's title insurance, ask an ALTA member or visit homeclosing101.org

HERE'S WHY IT'S SO IMPORTANT FOR YOU:

1 PROTECTS YOUR LARGEST INVESTMENT

A home is probably the single largest investment you will make in your life. You insure everything else that's valuable to you—your life, car, health, pets, etc., so why not your largest investment? For a one-time fee, owner's title insurance protects your property rights for as long as you own your home.

2 REDUCES YOUR RISK

If you're buying a home, there are many hidden issues that may pop up only after you purchase your home. Getting an owner's title insurance policy is the best way to protect yourself from unforeseen title discrepancies. Don't think it will happen to you? Think again. Title claims can include:

- outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes
- pending legal action against the property that could affect you
- an unknown heir of a previous owner who is claiming ownership of the property

3 YOU CAN'T BEAT THE VALUE

Owner's title insurance is a one-time fee that's very low relative to the value it provides. It typically costs around 0.5% of the home's purchase price.

4 COVERS YOUR HEIRS

As long as you or your heirs own your home, owner's title insurance protects your property rights.

5 NOTHING COMPARES

Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your property rights are protected.

6 8 IN 10 HOMEBUYERS AGREE

Each year, more than 80% of America's homebuyers choose to get owner's title insurance.

7 PEACE OF MIND

If you're buying a home, owner's title insurance lets you rest assured, knowing that you're protected from inheriting possible debts or legal problems, once you've closed on your new home.

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