



THE ULTIMATE HOMEOWNER GUIDE TO TITLE INSURANCE



American Land
Title Association
Protect your property rights

Buying or selling a home is an exciting time for most Americans. ALTA's Ultimate Homeowner Guide to Title Insurance is here help you better understand your real estate transaction and your rights as a homeowner.

Protection:

A home is probably the single largest investment made in a person's life. We insure everything else that's important to us—our life, car, health, pets, etc., so why not our largest investment? For a one-time fee, owner's title insurance protects the property rights of the home's owner for as long as they own that home. (And did you know, in some states, the person selling the home may purchase owner's title insurance on behalf of the new owner?).



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Hidden Issues:

Buying or selling a home can come with many hidden issues that may pop up only after the home is purchased. An owner's title insurance policy is the best way to protect yourself from unforeseen legal and financial title discrepancies. Don't think it will happen to you? Think again. Here's what can affect your property rights in the future:

- outstanding mortgages and judgments, or a lien against the property because the seller has not paid their taxes
- pending legal action against the property
- an unknown heir of a previous owner who is claiming ownership of the property
- even unpaid parking tickets

Protects Like Nothing Else:

No other line of insurance, like homeowners insurance or warranties, protects your property rights like an owner's title insurance policy. Owner's title insurance ensures your family's property rights stay protected.

You Don't Need More Headaches:

Buying or selling a home can cause excitement but it can also cause a headache. Owner's title insurance ensures the property is protected from inheriting any existing debts or legal problems.

*This advertising is for informational purposes only. Actual coverages and your eligibility may vary by company and state. For exact terms, conditions, exclusions, eligibility and limitations, please contact a title insurance company authorized to do business in your location.

For more information about title insurance or the real estate closing process, contact Common Bond Title at 205-421-1010.

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