

# FOR HOMEBUYERS: A GUIDE TO TITLE INSURANCE



	WHAT IT IS	WHY IT MATTERS	HOW YOU BENEFIT
<b>TITLE</b>	Title is your ownership right to your property.	No homebuyer wants to inherit existing debts or legal issues that could interfere with their property rights in the future.	Clear title allows you to use or modify your property.
<b>TITLE AGENTS</b>	Title insurance agents examine or research public records to see if there are any problems or defects that could cause you legal issues. They may also manage the closing process.	The title agent ensures the title search is completed, writes the title insurance policy and works to reduce your risk of ownership issues in the future.	Your title agent has your back. They sweat the small stuff so you don't have to, giving you peace of mind.
<b>TITLE SEARCH</b>	Your title agent conducts a title search early in the home buying process to uncover issues that could limit your rights to the property.	If a title issue is discovered, most often your title agent will take care of it without you even knowing. After the title problem is fixed, you can close and the title agent will issue the owner's title insurance policy.	The title search identifies all of the items that could lead to claims if left unresolved, thereby protecting you from unknowingly inheriting a previous owner's debts, legal obligations or other title problems.
<b>TITLE INSURANCE</b>	There are two different types of title insurance: the owner's policy and the lender's policy. The owner's policy is paid for by the buyer or seller. While it is your choice, purchasing an owner's title insurance policy is the best way to protect your property rights. The lender's policy is paid for by the homebuyer when the policy is required by a lender and only protects the lender's interest.	Sometimes title issues can come up after the title search. They may include forgery, fraud or clerical errors. Your owner's insurance policy lasts as long as you or your heirs own your property. Purchasing owner's title insurance is a smart decision because it's the best way to protect your property from future legal claims.	Every year, the vast majority of homebuyers in America elect to protect their investment by purchasing owner's title insurance. The one-time payment for owner's title insurance is low relative to the value of your home.
<b>CLOSING</b>	Closing, or settlement, is the final step in executing the home buying transition.	It is the process that allows the transfer of ownership to occur.	Once the closing process is complete, you officially become the new owner.

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