

Home Buyer's Guide to Title Insurance



	WHAT IT IS	WHY IT MATTERS	HOW YOU BENEFIT
TITLE	Title is your ownership right to your property.	You don't want to inherit existing debts or legal issues that could interfere with your property rights in the future.	Clear title allows you to use or modify your property.
TITLE AGENTS*	Title insurance agents examine or research public records to see if there are any problems or defects that could cause you legal issues. Where permitted by state law, they may also manage the closing process.	Title agents ensure the title search is completed, write the title insurance policy and work 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.
TITLE SEARCH*	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 issues the title insurance policy.	The title search identifies all of the items that could lead to claims if left unresolved. It protects you from unknowingly inheriting a previous owner's debts, legal obligations or other title problems.
TITLE INSURANCE	There are two different types of title insurance: the lender's policy and the owner's policy. The buyer pays for the lender's policy. It's required by the lender and it protects their interest. Depending on state and local customs, the owner's policy may be paid for by the buyer or the seller. An owner's title insurance policy is not mandatory, but as a buyer, it's the best way to protect your property rights.	Sometimes title issues can come up after the title search. They may include forgery, fraud or clerical errors. Your owner's title insurance policy lasts as long as you or your heirs own your property. It's the best way to protect your property from future legal claims.	Every year, the vast majority of home buyers 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.
CLOSING*	Closing, sometimes called 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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* Attorneys will perform and/or supervise these functions in compliance with state law where required.

For more information about title insurance, contact us at **Purchase@amrock.com** or call **(888) 848-5355**.