



WHY EVERY HOMEBUYER NEEDS OWNER'S TITLE INSURANCE

Developed by American Land Title Association

For more information visit:
mlta.org
homeclosing101.org

1800 M Street, NW, Suite 300S, Washington, D.C. 20036-5828 | P. 202.296.3671 | F. 202.223.5843 | homeclosing101.org



American Land
Title Association

Protect your property rights

What is title?

Title is your ownership right to your property.

What is a title search?

A title search is an early part of the home buying process to uncover issues that could prevent your right to the property.

What is title insurance?

Owner's Title Insurance



Protects **The New Owner**
(Buyer)

Lender's Title Insurance



Protects **The Lender**
(not you)

How does owner's title insurance provide **peace of mind**?

Helps you buy a home with confidence, knowing that you're protected from existing or unknown debts or legal problems.



How does owner's title insurance reduce your risk?

It **protects you** from legal and financial problems, such as:

Forgery

Fraud

Clerical
errors

Undiscovered
tax liens

Undisclosed
easements

Why is owner's title insurance a smart investment?

It's a low, one-time fee at closing that protects your property rights as long as you or your heirs own your home.

How do you get owner's title insurance?

Select your title insurance company, which will help guide you through the process.

Visit mlta.org for more information on how to find a Title Insurance Professional in your neighborhood.



Questions?

To find a Title Insurance Professional in your neighborhood or market - for title insurance, closing services and rate information, please go to the website of the Michigan Land Title Association (www.milta.org) and click on the *Find a Member* picture.



American Land
Title Association

Protect your property rights

homeclosing101.org