



# Protection Is Our Policy

## Protect Your Family and Your Investment

A First American Title Owner's Policy is your best protection against potential title defects which can remain hidden despite the most thorough search of public records.

The purchase of a home is one of the most important decisions you will ever make. When you buy a home, or any property for that matter, you expect to enjoy certain benefits from ownership. For example, you expect to be able to occupy and use the property as you wish, to be free from undisclosed liens not created or agreed to by you, and to be able to freely sell or pledge your property as security for a loan. Title insurance is designed to cover these rights.

Throughout the years, your new property may have changed hands many times through sale, inheritance, foreclosure or bankruptcy. Each transfer was an opportunity for an error in the chain of title to arise. If an error occurred and has never come to light, it puts the title to your property in jeopardy.

A First American Title Owner's Policy provides assurance that we will stand behind you — monetarily and with legal defense if needed — if a covered title problem arises after you buy your home. The bottom line is that First American Title will be there to help pay valid claims and cover the costs of defending an attack on your title.

We provide comprehensive title and settlement services for any real estate transaction associated with a purchase, construction, refinance or equity loan. Each transaction will be expertly completed in accordance with the state-specific underwriting standards and requirements.

## How Much Does Title Insurance Cost?

The title insurance premium varies depending on the state regulations and the coverage provided. Unlike other insurance premiums that are paid annually, the title insurance premium is a one-time fee and the coverage continues in effect for as long as you, or your heirs, have an interest in the covered property.

## Standard coverage protects such risks as:

- » Forgery and impersonation
- » Lack of competency, capacity or legal authority of a party
- » Mistakes in recording of legal documents
- » Undisclosed or missing heirs
- » Erroneous or inadequate legal descriptions
- » Misrepresentation of marital status
- » Undisclosed but recorded federal or state tax liens
- » Undisclosed but recorded prior mortgages
- » Clerical errors in public records
- » Wills not probated

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