

YOUR HOME IS YOURS.

TITLE INSURANCE HELPS KEEP IT THAT WAY.



*Twin City Title
& Miller County
Abstract & Title*

WOULD YOU EVER THINK YOU COULD **LOSE YOUR HOME** BECAUSE **ANOTHER PERSON** LEGALLY HAS A RIGHT TO IT? THAT THOUGHT MIGHT NEVER CROSS YOUR MIND, BUT **PERHAPS IT SHOULD.**

There are many problems that could affect your title, including: tax liens, forged signatures in the chain of title, recording errors, title search errors and claims by missing heirs and/or an ex-spouse. In a nutshell, **TITLE INSURANCE PROTECTS FROM FUTURE LOSS IF A COVERED CLAIM AGAINST YOUR PROPERTY IS MADE.**

THERE ARE TWO TYPES OF TITLE INSURANCE:

①

AN OWNER'S POLICY **protects you** and provides assurance that your title company will stand behind you, if a **covered title problem** arises after you buy a home.

②

A LOAN POLICY **protects the lender** for the amount of the loan. If you only have a Loan Policy, **you are not protected** if a problem materializes with your title.

YOUR HOME IS YOUR MOST **VALUABLE MATERIAL ASSET.** IF THE POTENTIAL LOSS OF YOUR HOME ARISES FROM **A COVERED TITLE PROBLEM,** **AN OWNER'S POLICY WILL PROTECT YOU.**

Title insurance is about protection; protecting **your home, your family, and yourself.** It is about **preventing a mishap,** or lessening the severity of its impact. Unlike most insurance policies, title insurance is a **one-time-only fee.** An Owner's Policy will protect you as long as you and your heirs have an interest in the property.



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