

**YOUR HOME IS YOURS.**  
TITLE INSURANCE HELPS KEEP IT THAT WAY.



**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:**

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### **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.

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### **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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