

## Why You Need Owner's Title Insurance



Whether it's picking out paint chips, planting a new garden or unpacking all the boxes, making your house a home is a priority.

*When that dream is finally realized, why wouldn't you take every precaution to protect it?*

Our business is protecting ownership of your property: often the largest financial transaction you'll make in your life. For a relatively low, one-time premium, you're protected against legal problems over property rights that could cost tens of thousands — even the loss of your home. Dollar for dollar, an owner's title insurance policy is one of the most cost-efficient forms of insurance for homeowners. Best of all, your one-time premium protects you for as long as you or your heirs own your property.



**Fidelity National Title**  
Insurance Company

[www.fntic.com](http://www.fntic.com)

*Home. The place where you live is also one of your most valuable possessions. But did you know that ownership of your home could be threatened — or taken away from you — even if you've paid for the property and received a deed?*



If ownership of your property ever comes into question, an owner's title insurance policy protects you from expensive legal problems that could result in the loss of your home.

### **How Title Insurance Works**

As property changes hands, mistakes and irregularities — often made long before you expressed interest in the property — can place your ownership in dispute. The seller may have...

*...Avoided disclosure of using the property as collateral for an unpaid loan.*

*...Fraudulently claimed to be the sole owner.*

*...Failed to pay real estate taxes.*

Even a simple mistake in the recording of legal documents, improper execution of legal instruments or the reappearance of undisclosed or missing heirs can result in the loss of your home.

If our title search reveals recorded defects, liens or encumbrances upon the title, such as unpaid taxes, unsatisfied mortgages, easements, restrictions or other impediments, these are reported to you prior to your purchase of the property. What's more, we offer solutions to resolving these impediments so you own your property free and clear at closing.



### **What Is Title Insurance?**

Owner's title insurance protects your right to your home.

By searching, clearing and insuring the title to your home before you buy it, your owner's title policy offers protection for your property rights for as long as you and your heirs own your home.

### **Protect Yourself and Your Family with the Security of Owner's Title Insurance**

We diligently search public records for documents associated with the property and provide you with an expert, interpretive view of the impact of all recorded matters on the property's title.

## **GET THE COMPLETE OWNERSHIP SECURITY YOU NEED WITH FIDELITY NATIONAL TITLE INSURANCE COMPANY'S FOUR PILLARS OF PROTECTION:**

### **Service**

The experience and dedication of our full-service, nationwide network of professionals assure you of an expert title search and examination and an accurate, timely closing.

### **Security**

We're leaders in combating mortgage fraud to help protect you against those who misrepresent themselves or the property or who attempt identity theft.

### **Technology**

We hold the industry's largest collection of real estate-related data, documentation and public record information. Using comprehensive, intuitive technology tools and rapid communications, our professionals can quickly and securely search and clear property titles.

### **Trust**

Home buyers trust our passionate commitment to helping consumers understand the steps, fees and requirements of real estate transactions. Our open process and availability to answer all your questions provide the clarity you need about what is often your largest and most valuable purchase.