

# For Homebuyers: A Guide to Title Insurance

	What It Is	Why It Matters	How You Benefit
<b>Title</b>	Title is your ownership right to your property.	No homebuyer wants to inherit existing debts or legal issues that could interfere with their property rights in the future.	The title gives you the right to enter upon the land and to possess, occupy, use, control and dispose of the property.
<b>Title Professional</b>	Title insurance professionals examine or research public records to see if there are any problems or defects that could cause you legal issues.	The title professional ensures the title search is completed, writes the title insurance policy and works to reduce your risk of ownership issues in the future.	Your title professional has your back. They sweat the small stuff so you don't have to, giving you peace of mind.
<b>Title Search</b>	A title search is an early step in the home buying process to uncover issues that could limit your rights to the property.	If a title issue is discovered, most often your title professional will take care of it without you even knowing. After the title problem is resolved, the transaction can be closed.	The title search helps discover a previous owner's debts, legal obligations or other title problems, enabling you to purchase your home without any issues.
<b>Title Insurance</b>	There are two different types of title insurance: the owner's policy and the lender's policy. Both the owner's and lender's policies are purchased by the seller. While it is your choice, an owner's title insurance policy is the best way to protect your property rights. The lender's policy is required by the lender and only protects the lender's interest.	Sometimes overlooked or unforeseen defects can surface after the home is purchased. Title issues may include forgery, fraud or clerical errors. Owner's title insurance is the best way to protect yourself from losing your property.	Owner's title insurance protects your interests after you purchase your home.
<b>Closing</b>	Closing is the final step in executing the home buying transition.	It is the process that allows the transfer of ownership to occur.	Upon completion of the closing process, you get the keys to your home!

For more information, contact your Upward Settlement Services rep or visit us at [UpwardTitle.com](https://UpwardTitle.com)

What Every REALTOR®  
Needs to Know About

# Owner's Title Insurance





## Help all your clients close with confidence. Recommend owner's title insurance from **Upward Settlement Services.**

Buying a new home is an exciting and emotional time for your clients. It's a big investment! But with the mounds of paperwork homebuyers have to sign, plus the mounting cost associated with closing, the process can also be overwhelming and stressful.

An Owner's Title Insurance policy from **Upward Settlement Services** can help your clients move forward confidently in the transaction, knowing that their investment is protected from unforeseen title issues. Without it, your clients' property rights are not legally or financially protected from future claims. Fraud, forgery, liens, and legal disputes against a property are just a few title issues that can surface after closing, sometimes years after the purchase of a home. As an important advisor to your clients, you are in the best position to help homebuyers understand the value of owner's title insurance, and the dangers that can be encountered without it.

### **What is Owner's Title Insurance?**

Owner's title insurance is a policy that protects the homebuyer's property rights for as long as they or their heirs have an interest in the property. For the same reasons the mortgage bank requires a lender's insurance policy, homebuyers obtain owner's title insurance to protect their legal rights, title and interests in the property.

### **Enduring Value**

The good news is that owner's title insurance protects homebuyers legally and financially, as long as they have an interest in their home. For a low, one-time fee, which the seller pays, homebuyers can rest assured, knowing they are protected against existing debts or claims against their property.

### **How It Protects**

Say, for example, your client recently purchased a new home from a builder but the builder failed to pay the roofer. Seeking to be paid, the roofer files a lien against the property. Without owner's title insurance, your client would be responsible for paying this existing debt. This is just one example of how owner's title insurance protects homebuyers from various significant risks.

Other unexpected title claims include:

- undisclosed heirs
- deeds by minors
- improperly recorded legal documents
- mistakes in recording legal documents
- forged deeds, releases, wills, etc.
- erroneous reports by tax officials

## Why Work with **Upward Settlement Services?**

When it comes to selecting a title company, choose one with the local market knowledge and committed customer service that you demand. At **Upward Settlement Services**, we take great pride in the exceptional service we provide, along with reliable communication and mobile-friendly tools that make it easy for REALTORS® to access the property information needed for a successful closing.

With **Upward Settlement Services**, you can count on our team of experienced title professionals to deliver accurate and detailed property profiles and preliminary title reports for you and your clients, quickly and efficiently. You can trust our title experts to handle all title issues, help to clear title when necessary and help your transaction close on time. Whether it is a short sale, foreclosure, or residential or commercial resale, we are your greatest resource for handling all of your title insurance needs.

**Upward Settlement Services** is part of the Anywhere Integrated Services family of companies, providing homebuyers with vital protection and peace of mind, now and for the many years they own their property. Voted as a World's Most Ethical Company by Ethisphere®, the Anywhere Integrated Services global network of companies places a premium on ethics and integrity, and it shows.

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**Upward Settlement Services provides you with the tools and service you rely upon.**



### **Simplified Title Ordering**

Start your title order, access industry calculators and manage transaction details in real-time with our **PowerSnap!** mobile app.



### **Flexible Closing Options**

**VirtualClose**®, powered by Notarize, offers convenient, fully-digital closings and Remote Online Notarization (RON).



### **Educational Classes**

Grow your expertise with live webinars, on-demand videos and in-person training through **the REALsource University**.



### **Marketing Resources**

Expertly guide your clients with educational material and property profiles, and target potential clients with geo farming tools.

