

WHY TITLE INSURANCE IS WORTH THE COST



There are two types of title insurance. One is **OWNER'S** title insurance, which protects the buyers interest. The other is **LENDER'S** title insurance, which protects the lender up to the amount of their loan.

We protect policyholders from the unknown. Title insurance protects the insured against loss or damage due to liens, encumbrances or defects in the title to the property. Each policy is subject to specific terms, conditions and exclusions.

A typical title search involves. A search of public land records affecting the property. The title officer will examine deeds, wills, trusts, outstanding mortgages and judgments, property liens, highway or utility line easements, pending legal actions and notary acknowledgements to determine whether the property is insurable.

The cost for title insurance. It is a one-time fee, based on the value of the property you are buying. Your coverage starts the day the policy is issued.

The title insurance policy will remain in effect. For as long as the policyholder (or their heirs) owns the property that is insured. (A claim can be filed 100 years later after the policy is issued).

Even if you refinance, you'll need to buy lender title insurance . It will protect the lender from any issues that have come up since you bought the property, such as liens or easements.

Attorney's Title underwritten by Old Republic Title and Stewart Title, can issue an insurance policy that will pay to defend you in court if anyone challenges your title and will compensate you for your equity if you lose.

Call Your Sales Rep Today And Ask About Title Insurance!

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