Fidelity National Title

The Title Insurance "Value Proposition"

10 REASONS WHY TITLE INSURANCE IS IMPORTANT AND *WORTH THE MONEY*

A **"Value Proposition"** is the unique value a product or service provides to a customer. It describes the benefits the product delivers. In this instance, the value proposition will answer the question: **Why is this worth the money?**

1. Title insurance protects the interests of property owners and lenders against legitimate or false title claims by owners or lien holders. It insures the title to the investment, unlocking its potential as a financial asset for the owner.
2. At Fidelity National Title we access, assemble, analyze, and distribute title information, in addition to handling escrow and closing.
3. Potential title problems are discovered in more than one-third of residential real estate transactions. These "defects" must be resolved prior to closing. The most common problems are existing liens, unpaid mortgages, and recording errors of names, addresses or legal descriptions.
4. A homeowner's title insurance policy protects the owner for as long as he or she has an interest in the property and the premium is paid only once at closing.
5. Title insurance is different from other forms of insurance because it insures against events that occurred before the policy is issued, as opposed to insuring against events in the future, as health, property or life insurance do. Title insurance is loss prevention insurance.
6. Fidelity National Title performs a thorough search of existing records to identify all possible defects in order to resolve them prior to issuing a policy. We perform intensive and extensive work up-front to minimize claims. The better we do this, the lower our rate of claims and the more secure your level of protection.
7. Researching titles is extremely labor-intensive since only a small percentage of public records are computerized. The industry invests a substantial amount of time and expense to collect and evaluate title records. As a result, the industry experiences relatively fewer claims compared to other lines of insurance.
8. Fidelity National Title's impressive claim reserves gives you unquestionable security and peace of mind knowing that your policy is backed by a leader in the title insurance industry.
9. Dollar for dollar, title insurance is the best investment you can make to protect your interest in one of the most valuable assets you own: your home.
10. To get the best value, choose Fidelity National Title for all your Title and Escrow needs. Write us in on your next transaction and you'll see why we are trusted everywhere, every day.