Fidelity National Title

A HOME BUYER'S

Guide to Title Insurance

WANT TO KNOW MORE ABOUT THE TERMS USED IN THE WORLD OF TITLE INSURANCE? CHECK OUT SOME OF THE MOST COMMON DEFINITIONS BELOW AND ALWAYS LET US KNOW IF YOU HAVE QUESTIONS. WE ARE HERE TO HELP.

	WHAT IS IT?	WHY IT MATTERS:	HOW YOU BENEFIT:
TITLE	This is your ownership right to your property	No home buyers wants to inherit existing debts or legal issues that could interfere with their property rights in the future	Clear title allows you to use or modify your property
TITLE PROFESSIONAL	Title insurance professionals examine or research public records to see if there are any problems or defects that could cause you legal issues. They may also manage the closing process.	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
TITLE SEARCH	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 fixed, you can purchase owner's title insurance	The title search protects you from unknowingly inheriting a previous owner's debts, legal obligations or other title problems
TITLE INSURANCE	There are two different types of title insurance: The "owner's policy" and the "lender's policy". The owner's policy is purchased by you, the home buyer. While it is your choice, purchasing an owner's title insurance policy is the best way to protect your property rights. The lender's policy is usually paid for by you or the seller. It is almost always required by the lender and only protects the lender's interest.	Sometimes undiscoverable defects can come up after the title search. Title issues may include forgery, fraud, or clerical errors. Owner's title insurance is the best way to protect yourself from losing your property	Every year, most home buyers in America elect to protect the largest investment of their lives, and purchase owner's title insurance. Owner's title insurance protects your interests after you purchase your home
TITLE CLOSING	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!

Choosing the right title company makes all the difference. Choose financial strength, exceptional service, and the critical expertise required to ensure your successful closing. Be sure to insist on Fidelity National Title.