

# Republic Title Who we are and why you need title insurance

### Who Is Republic Title?

Republic Title is a full service title insurance company that handles the transfer of title and protects the customers' financial investment in a property. Founded in 1991 and locally operated, Republic Title is the authority in real estate transactions and is committed to exceptional customer service. Buying or selling a home is the largest transaction most of us will make in our lives and Republic Title is the smart option for protecting your property rights.

## Why You Need Title Insurance.

A title insurance policy is a one-time cost purchased at closing and lasts as long as you have an interest in the insured property. In Texas, title insurance rates are regulated by the Texas Department of Insurance. The rate is based on the amount of coverage provided by the policy. For more information, visit republictitle.com/residential-calculator.

There are two basic types of title insurance:

- Loan Title Policy
- Owner's Title Policy

Most financial lenders require a Loan Title Policy as security for their investment in your property, just as they require homeowners insurance or other types of coverage for their protection.

Owner's title insurance lets the new homeowner feel safe and confident there are no other claims as to the ownership of the insured property. Among other matters, it insures access to the property, gives the homeowner the right to occupy the property, and provides good and indefeasible title.

# Why Republic Title?

#### Multiple Locations

Founded in 1991 and locally operated, Republic Title's residential division has multiple locations across DFW to serve you.

#### **Exceptional Service**

With dedicated closing teams and experienced in-house attorneys, we are committed to exceptional service throughout the transaction and beyond.

#### **Secure Processes**

Our sophisticated IT and software programs allow us to control the closing process securely from start to finish. We also offer digital closings through our Digital Settlement and Signing Services division, eVolve.

#### Quality Assurance We are ALTA Best Practices Certified which means our customers can be confident that we uphold the highest standards in our industry.

#### In-house Decisions

In-house title work, underwriting, and title policy creation for fast decision.



#### **Online Tools**

We offer online tools including estimated closing cost calculators, helpful homeowner resources, and local guides.



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