

BUYING A HOME IS AN EXCITING AND EMOTIONAL TIME FOR MANY PEOPLE. TO HELP YOU BUY YOUR HOME WITH MORE CONFIDENCE, MAKE SURE YOU GET OWNER'S TITLE INSURANCE. HERE'S WHY IT'S SO IMPORTANT FOR YOU:

PROTECTS YOUR LARGEST **INVESTMENT** 

> A home is probably the single largest investment you will make in your life. You insure everything else that's valuable to you—your life, car, health, pets, etc., so why not your largest investment? For a one-time fee, owner's title insurance protects your property rights for as long as you own your home.

**REDUCES YOUR RISK** 

If you're buying a home, there are many hidden issues that may pop up only after you purchase your home. Getting an owner's title insurance policy is the best way to protect yourself from unforeseen title discrepancies. Don't think it will happen to you? Think again.

**COVERS YOUR HEIRS** As long as you or your heirs own your home, owner's title insurance protects your property rights.

Title claims can include:

- · outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes
- pending legal action against the property that could affect you
- an unknown heir of a previous owner who is claiming ownership of the property
- boundary disputes, fraud and forgery, clerical and filing errors and more.
- YOU CAN'T BEAT THE VALUE

Owner's title insurance is a onetime fee that's very low relative to the value it provides. It typically costs around 0.5% of the home's purchase price.

**NOTHING COMPARES** 

Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your property rights are protected.

8 IN 10 HOMEBUYERS **AGREE** Each year, more than 80% of

America's homebuyers choose to get owner's title insurance.

PEACE OF MIND

If you're buying a home, owner's title insurance lets you rest assured, knowing that you're protected from inheriting possible debts or legal problems, once you've closed on your new home.



For more information about owner's title insurance, visit republictitle.com