



# Title Insurance Vital to PROTECTING HOMEBUYERS

Today more than ever, consumers are reminded that in order to have peace of mind, they should purchase an owner's title insurance policy whenever they buy a home.

This is especially true when buying a property that has been foreclosed. Anyone who purchased an owner's title insurance policy when they acquired a foreclosed property will be protected if ownership issues arise due to a lender's foreclosure documentation practices. An owner's policy provides assurance that your title company will stand behind you if a covered title problem arises after you buy your home.

The bottom line is that your title company will be there to pay valid claims and cover the costs of defending an attack on your title. Title insurance compensates and provides legal representation to real estate owners and lenders against any financial

loss that might arise because of undiscovered liens, encumbrances or defects in the title to the property. These defects can result in total losses, where a defective foreclosure or forgery means legal title is not actually conveyed, or they can result in partial losses where a neighbor's garage or fence encroaches on the insured property.

For more information about title insurance go to [www.ortc.com](http://www.ortc.com) or [www.homeclosing101.org](http://www.homeclosing101.org). Since 1907, Old Republic Title has weathered challenging economic times, meeting obligations to policy holders no matter what the conditions. With underwriting expertise, exceptional products and services, and a commitment to doing business with integrity, Old Republic Title is a name you can trust.

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*Old Republic strongly recommends that consumers confer with their title insurer as underwriting requirements vary among companies and further, obtain guidance and advice from qualified professionals, including attorneys specializing in Real Property, Trusts and/or Title Insurance to get more detailed, and current, information as to any particular situation affecting them.*

