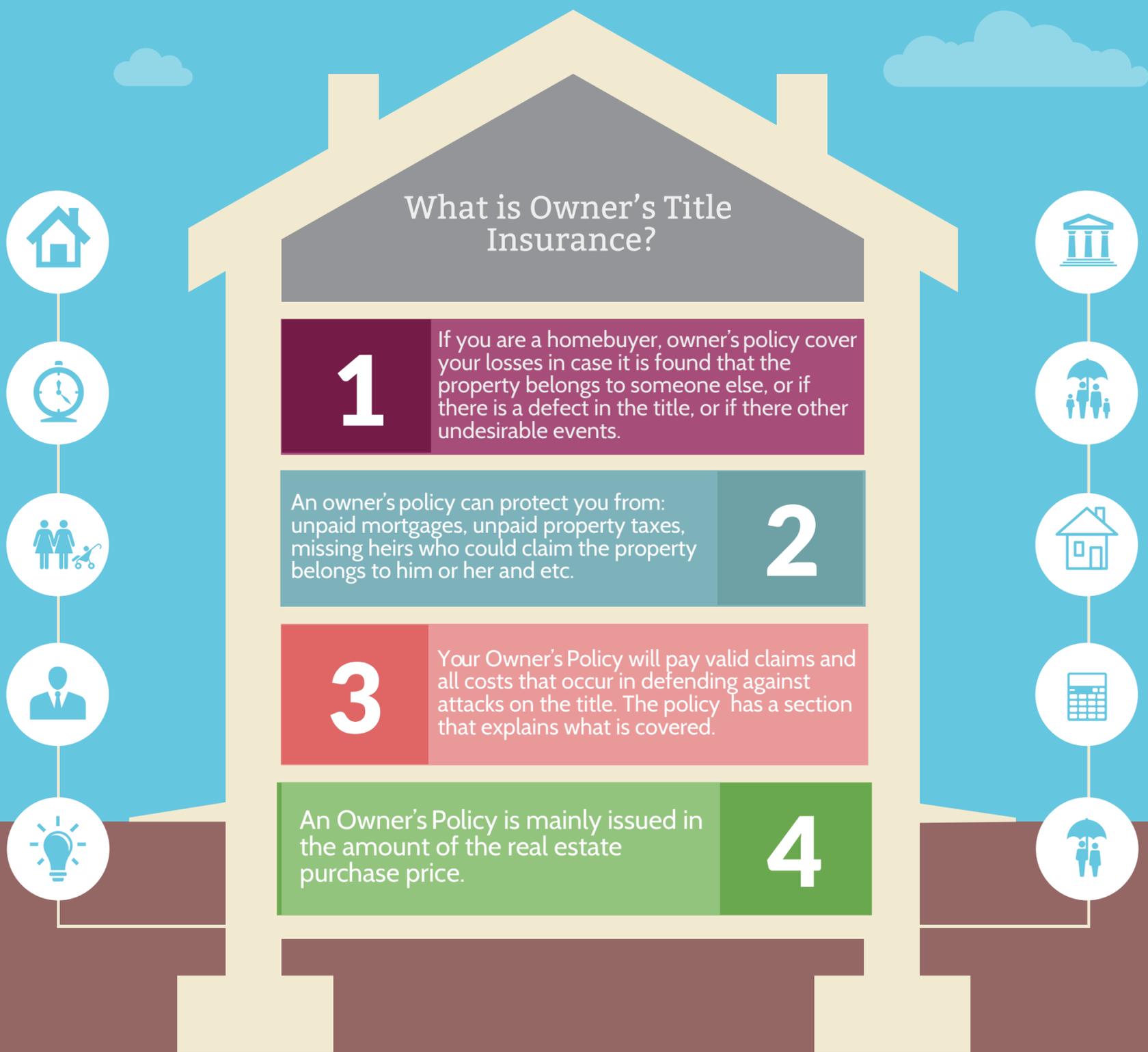


Owner's Title Insurance Infographic



Do I Need Owner's Title Insurance? What are the benefits?

- It ensure that the property actually belongs to you.
- Protect your property rights, as well as your inheritors, and beneficiaries.
- Before the real estate deal and transaction are completed, a title search of the records is made in order to locate potential problems and situations so that they can be rectified.
- Provides the best possible opportunity for avoiding losses or claims in real estate transactions.

Who Pays Owner's Title Insurance?

The premium for the owner's title policy may be paid by the buyer or by the seller as the parties agree.

In many USA states, the seller pays for the owner's title insurance policy as a seller closing cost. However, in other US states, the buyer pays for the owner's title insurance policy as a buyer closing cost.

What is the Difference Between Lender's policy and Owner's policy?

Lender (also known as "loan") policy is a type of title insurance that protects the mortgage lender's interest in the property. It is issued only to mortgage lenders.

Lender's title insurance protects the lender against problems with the title and it is required by most lending institutions to ensure their security interest.

The main difference between owner's and lender's policies is that the first protects the buyer, and the second protects the lender.