



# Why Title Insurance?

## Benefits of Title Insurance

- It reimburses and protects for covered losses.
- It helps speed up negotiations when you are ready to sell or obtain a loan.
- It protects against claims made by non-existent or divorced spouses.
- It covers attorney fees and court costs.
- It eliminates delays and technicalities when passing your title onto someone else.

## Without Title Insurance

- A deed or mortgage in the chain of title may be forgery or procured by fraud or duress.
- Title transferred by their heir may be subject to a federal estate tax lien.
- A deed or mortgage may have been made by a person other than the owner, but with the same name as the owner.



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