



American Land  
Title Association

Protect your property rights

# WHY EVERY HOMEBUYER NEEDS OWNER'S TITLE INSURANCE



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# What is **title**?

Title is your ownership right to your property.

# What is a title search?

A title search is an early part of the home buying process to uncover issues that could prevent your right to the property.

# What is title insurance?

## Owner's Title Insurance



Protects **You**

## Lender's Title Insurance



Protects **Your Lender**  
(not you)

# How does owner's title insurance provide **peace of mind**?

Helps you buy with confidence, knowing that you're protected from existing or unknown debts or legal problems.

# How does owner's title insurance reduce your risk?

It **protects you** from legal and financial problems, such as:

Forgery

Fraud

Clerical  
error

Undiscovered  
tax liens

Undisclosed  
easements



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# Why is owner's title insurance a smart investment?

It's a low, one-time fee at closing that protects your property rights as long as you or your heirs own your home.

# How do you get owner's title insurance?

Select your title insurance company, which will help guide you through the process.

Visit [homeclosing101.org](https://homeclosing101.org) for more information.