

YOUR ULTIMATE HOMEOWNER GUIDE TO TITLE INSURANCE

Protection

A home is probably the single largest investment in a person's life. We insure everything else that's important to us—our life, car, health, pets, etc., so why not our largest investment? For a one-time fee, owner's title insurance protects the property rights of the home's owner for as long as they own that home.

Hidden Issues

Buying or selling a home can come with many hidden issues that may pop up only after the home is purchased. An owner's title insurance policy is the best way to protect yourself from unforeseen legal and financial title discrepancies. Don't think it will happen to you? Think again. Here's what can affect your property rights in the future:

- outstanding mortgages and judgments, or a lien against the property because the seller has not paid their taxes
- pending legal action against the property
- an unknown heir of a previous owner who is claiming ownership of the property

Protects Like Nothing Else

No other line of insurance, like homeowners insurance or warranties, protects your property rights like an owner's title insurance policy. Owner's title insurance ensures your family's property rights stay protected.

You Don't Need More Headaches

Buying or selling a home can cause excitement but it can also cause a headache. Owner's title insurance ensures the property is protected from inheriting any existing debts or legal problems.

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For more information about owner's title insurance, please contact your California Title representative.



Source: American Land Title Association

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