For Homebuyers:
A Guide to Title Insurance

	What It Is	Why It Matters	How You Benefit
Title	Title is your ownership right to your property.	No homebuyer wants to inherit existing debts or legal issues that could interfere with their property rights in the future.	The title gives you the right to enter upon the land and to possess, occupy, use, control and dispose of the property.
Title Professional	Title insurance professionals examine or research public records to see if there are any problems or defects that could cause you legal issues.	The title professional ensures the title search is completed, writes the title insurance policy and works to reduce your risk of ownership issues in the future.	Your title professional has your back. They sweat the small stuff so you don't have to, giving you peace of mind.
Title Search	A title search is an early step in the home buying process to uncover issues that could limit your rights to the property.	If a title issue is discovered, most often your title professional will take care of it without you even knowing. After the title problem is resolved, the transaction can be closed.	The title search helps discover a previous owner's recorded judgments, legal obligations or other title problems, enabling you to purchase your home without any issues.
Title Insurance	There are two different types of title insurance: the owner's policy and the lender's policy. The owner's policy is purchased by the buyer or seller depending on the contract. While it is your choice, an owner's title insurance policy is the best way to protect your property rights. The lender's policy is always paid for by the buyer. It is almost always required by the lender and only protects the lender's interest.	Sometimes overlooked or unforeseen defects can surface after the home is purchased. Title issues may include forgery, fraud or clerical errors. Owner's title insurance is the best way to protect yourself from losing your property.	Owner's title insurance protects your interests after you purchase your home.
Closing	Closing is the final step in executing the home buying transition.	It is the process that allows the transfer of ownership to occur.	Upon completion of the closing process, you get the keys to your home!

For more information, contact your Upward Title & Closing rep or visit us at UpwardTitle.com

What Every REALTOR®
Needs to Know About

Owner's Title Insurance

Help all your clients close with confidence. Recommend owner's title insurance from **Upward Title & Closing.**

Buying a new home is an exciting and emotional time for your clients. It's a big investment! But with the mounds of paperwork homebuyers have to sign, plus the mounting cost associated with closing, the process can also be overwhelming and stressful.

An Owner's Title Insurance policy from **Upward Title & Closing** can help your clients move forward confidently in the transaction, knowing that their investment is protected from unforeseen title issues. Without it, your clients' property rights are not legally or financially protected from future claims. Fraud, forgery, liens, and legal disputes against a property are just a few title issues that can surface after closing, sometimes years after the purchase of a home. As an important advisor to your clients, you are in the best position to help homebuyers understand the value of owner's title insurance, and the dangers that can be encountered without it.

What is Owner's Title Insurance?

Owner's title insurance is a policy that protects the homebuyer's property rights for as long as they or their heirs have an interest in the property. For the same reasons the mortgage bank requires a lender's insurance policy, homebuyers obtain owner's title insurance to protect their legal rights, title and interests in the property.

Enduring Value

The good news is that owner's title insurance protects homebuyers legally and financially, as long as they have an interest in their home. For a low, one-time premium, homebuyers can rest assured, knowing they are protected against debts or claims against their property – past, present or future.

How It Protects

Say, for example, your client recently purchased a new home from a builder but the builder failed to pay the roofer. Seeking to be paid, the roofer files a lien against the property. Without owner's title insurance, your client would be responsible for paying this existing debt to release the lien. This is just one example of how owner's title insurance protects homebuyers from various significant risks.

Other unexpected title claims include:

- undisclosed heirs
- deeds by minors
- improperly recorded legal documents
- mistakes in recording legal documents
- forged deeds, releases, wills, etc.
- erroneous reports by tax officials

Why Work with Upward Title & Closing?

When it comes to selecting a title company, choose one with the local market knowledge and committed customer service that you demand. At **Upward Title & Closing**, we take great pride in the exceptional service we provide, along with reliable communication and mobile-friendly tools that make it easy for REALTORS® to access the property information needed for a successful closing.

With **Upward Title & Closing**, you can count on our team of experienced title professionals to deliver accurate and detailed property profiles and preliminary title reports for you and your clients, quickly and efficiently. You can trust our title experts to handle all title issues, help to clear title when necessary and help your transaction close on time. Whether it is a short sale, foreclosure, or residential or commercial resale, we are your greatest resource for handling all of your title insurance needs.

Upward Title & Closing is part of the Compass International Holdings Integrated Services family of companies, providing homebuyers with vital protection and peace of mind, now and for the many years they own their property.

For more information, contact your Upward Title & Closing rep or visit us at UpwardTitle.com

Upward Title & Closing provides you with the tools and service you rely upon.

Customer Service
Our dedicated customer service team members are ready to help! Access Farms & Labels, Copies of Recorded Documents, Sale Comparables, Property Tax data and other real property-related information.

*Available for downloading at the Apple® or Android™ app store.

Upward™ TITLE & CLOSING