

Important Reasons Why *You* Should Have Owner's Title Insurance

OWNER'S TITLE INSURANCE may protect you against these hidden risks which would not be disclosed by even the most meticulous search of public records.

- Forgery
- Fraud in connection with the execution of documents
- Undue influence on a grantor or executor
- False personation by those purporting to be owners of the property
- Incorrect representation of marital status of grantors
- Undisclosed or missing heirs
- Wills not properly probated
- Mistaken interpretation of wills and trusts
- Mental incompetence of grantors
- Conveyance by a minor
- Birth of heirs subsequent to the date of a will
- Inadequate surveys
- Incorrect legal descriptions
- Non-delivery of deeds
- Unsatisfied claims not shown on the record
- Deeds executed under expired or false powers of attorneys
- Confusion due to similar or identical names
- Dower or curtesy rights of ex-spouse of former owner
- Incorrect indexing
- Clerical errors in recording legal documents
- Delivery of deeds after the death of a grantor

Investors Title

INNOVATIVE BY INSTINCT

Investors Title Insurance Company
National Investors Title Insurance Company
Commercial Services Division
Investors Title Exchange Corporation
Investors Title Accommodation Corporation
Investors Title Management Services
Investors Trust Company

Services Offered by Investors Title

- Residential and Commercial Title Insurance Coverage and Endorsements
- Commercial Services
 - Multi-Site and Multi-State Transaction Coordination
 - Title Search Coordination
 - Escrow and Disbursement
- §1031 Tax-Deferred and Reverse Exchanges
- Trust Account Reconciliation Services
- Management and Consulting Services
- Retirement planning, investment management, trust and fiduciary services for individuals, families, businesses, and not-for-profit organizations

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· NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
· NOT GUARANTEED BY THE BANK OR SAVINGS ASSOCIATION

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Why You Need Title Insurance



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Investors Title Insurance Company

Why You Need Title Insurance

Mortgagee title insurance protects the lender's lien rights, and owner's title insurance protects the owner's equity by:

- Providing a corporate indemnity against insured defects
- Paying legal expenses to eliminate title defects
- Paying claims arising from missing liens or interests
- Paying losses from hidden defects in title and defects not of record

The owner has this protection so long as they own the property and even on warranties in the deed of sale.

Couldn't the title be searched and a report/opinion be given?

Yes. But title insurance goes further than this report/opinion. If a defect in your title – any defect not shown as an exception in your policy – should turn up later, your title insurance provides a corporate indemnity against loss within the limits of the policy.

But I thought the bank or lending institution always had the title insured?

It usually does. But its policy only insures its own interest in your property. You could lose your equity if you do not have your own policy.

Is OWNER'S TITLE INSURANCE as important to me as fire or property damage protection?

Yes. Loss from title deficiencies can be as great as, or greater than, fire or other damage. Title insurance protects your equity in the property against title defects.

If OWNER'S TITLE INSURANCE is so important, isn't it expensive?

No. OWNER'S TITLE INSURANCE is one of the least expensive forms of insurance.

And do I pay only one premium?

Yes. And this one modest premium insures your home for as long as you or your heirs have an interest in it.

Just what is a title defect?

It is any one of a number of things that could jeopardize your interest or ownership. It could be an unsatisfied mortgage, lien, judgment, or other recorded claim against the property. It could arise through easements, use restrictions, or other existing covenants. Or it could be a hidden risk. See list of possible hidden risks.

You mean an OWNER'S TITLE INSURANCE POLICY insures against these title defects occurring?

No. But OWNER'S TITLE INSURANCE does eliminate or significantly reduce the risk of loss to you through claims against the title as described in your policy. The insuring company assumes legal expenses involved in adjudicating covered claims and protects you against loss arising from claims against your title, within policy limits, even though they may occur through errors made in public records.

If I didn't have OWNER'S TITLE INSURANCE, how serious would a claim against my home be to me personally?

It could be very serious. It would mean you would have to withstand all expenses involved with the defense of your rights, and it could even result in complete loss of your equity if your defense proved unsuccessful.

What should I look for in selecting a company to insure my title?

Look for an experienced, financially stable company with a sound reputation for paying claims and providing dependable service to its policy holders.

