

Why You Need Title Insurance



Your home may be one of the largest investments you'll ever make. To protect it, you need an owner's title insurance policy.

Title insurance protects you against hidden hazards and human error that can cause problems in any real estate transaction. When you purchase title insurance, experienced title examiners perform a thorough title search by combing through all available public records, but there's always a chance that substantial problems may go undetected.

Your property is pledged as security for your mortgage loan, so your lender protects its interest through a lender's title insurance policy. However, this policy doesn't cover you. You need an owner's policy.

How it Works

An owner's policy protects your interest in the property against such unforeseen threats to ownership as:

- Mistakes in recording of legal documents
- Forged deeds, releases, or wills

This brochure is intended for information purposes only. Your title insurance policy contains terms and conditions that may limit or restrict coverage. Consult your attorney for specific advice regarding your legal rights.

- Undisclosed or missing heirs, including spouses
- Deeds by persons of unsound mind
- Deeds by minors
- Deeds executed under invalid or expired power of attorney
- Liens for unpaid taxes
- Fraud

For a one-time premium you pay during the closing process, your title insurer assumes responsibility for all legal expenses to defend the title to your property if it's ever challenged.

Ask your real estate professional about purchasing an owner's title insurance policy from a LandAmerica title insurance company. The LandAmerica family of title insurance underwriters has the financial strength, national presence, and quality service to make protecting your investment easy and affordable.

If you have any questions about title insurance, contact your local office or visit www.landam.com.



The LandAmerica family of title insurance underwriters includes:

- Commonwealth Land Title Insurance Company
- Lawyers Title Insurance Corporation
- Transnation Title Insurance Company

LandAmerica Financial Group, Inc. is a leading provider of real estate transaction services with over 1,000 offices and a network of more than 10,000 active agents. LandAmerica serves agent, residential, commercial, and lender customers throughout the United States, Mexico, Canada, the Caribbean, Latin America, Europe, and Asia. LandAmerica is recognized as number one in the mortgage services industry on *Fortune's* 2007 list of America's most admired companies.



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