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**SEVIER TITLE**

AGENCY, LLC

# WHAT IS TITLE INSURANCE?

Title Insurance is insurance that protects the homebuyer, and/or lender against any losses resulting from unknown defects in the title to the property that occur prior to the closing date.

When closing on a property, the property can assume “hidden risks” which can be claims or rights that are not discoverable by searching public records.

There are 2 Types of Title Insurance Policies offered:
Standard
&
Enhanced
*Enhanced Title Insurance is only available on certain properties.

Title Insurance is a one time fee and lasts for the duration of time that you own the property; a small fee that gives you peace of mind, knowing the investment you have made is a safe one.

## WHAT ARE SOME OF THE THINGS TITLE INSURANCE CAN PROTECT AGAINST?

- **Forgery**
- **Owner Impersonation**
- **Undisclosed Heirs**
- **Fraud**

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