

Don't Become a Victim

If you are a Buyer, did you purchase title insurance?

Did you know that ...

- Title insurance protects against deeds not signed by the true owner of a property.
- Title insurance protects against liens created by former owners that remain on the property after sale, such as ...
 - Liens for mortgage loans
 - Liens for real estate taxes
 - Liens for water and sewer charges
 - Liens for Department of Licenses & Inspections violations
 - Liens for judgments for unpaid child support
 - Liens for other judgments against former owners

All these liens could become your responsibility if you buy a property without purchasing title insurance.

- A title insurer will conduct a closing and make sure that documents are notarized by a true notary and are properly recorded in the Department of Records.
- A title insurer will confirm who owns the property and confirm the identity of the seller attending settlement and signing the deed and other documents.
- A title insurer will confirm, if the owner of a property is deceased, that all rightful heirs and other necessary parties sign the deed.
- A title insurer will search the public records for ownership and liens and other matters affecting title.

We suggest that buyers consider purchasing title insurance. Please be aware that the liens for debts listed above go with the property when sold and could become the responsibility of the buyer.