



How Title Insurance Protects Home Buyers

Title Insurance protects home buyers when purchasing a new or existing home. Title Insurance is a low one-time fee based on the value of your home. These fees are based on filed rates with the Colorado Division of Insurance. With a home being typically one of the largest investments you'll ever make, it's clear why getting owner's title insurance is such a smart way to give yourself peace of mind. There are two types of title insurance, the owner's policy and the lender's policy. The owner's policy protects your property rights as a home buyer. The lender's policy insures the financial investment of the bank or lender. If someone else claims ownership of your property, title insurance will typically defend you legally and financially.

Common Risk:

Liens against the property- Liens, whether voluntary or involuntary, serve as security for the payment of an obligation (mortgage liens, judgment liens, federal tax liens, state and local liens for failure to pay real estate taxes/assessments, liens for recovery of child support or other creditor liens).

Easements- that have been created or arisen through use of adverse prescription (ex: right of way for utilities, rights acquired by neighbors, aviation easements, etc).

Building or use restrictions- these are contained in recorded plats, agreements or deeds

Claims of ownership- Unknown heirs or persons claiming to own property or a portion of it unknown through a public records search.

These are just some of the many reasons why getting owner's title insurance is crucial when buying or refinancing a home. It gives you peace of mind that your property rights are protected.

Equitable Title is underwritten by Attorney's Title. We offer a competitive 6 year, 50% discount for sellers who choose to work with us.



EQUITABLE
TITLE AGENCY, LLC

ATTORNEY'S TITLE GUARANTY FUND

Financial Stability Rating

A+ (Exceptional) Demotech, Inc

5.36:1 Ratio of Premium
Written to Policyholders
Surplus

272% Growth in Surplus
Since 12/31/14

58+ Years of Operations

\$500 Million Single Policy Limit



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ATTORNEYS' TITLE GUARANTY FUND, INC.

Call me today, for more information and why Equitable Title is a great fit for you.



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