

# Benefits of Title Insurance

## Buyers

- Protects them against title defects, like hidden liens or ownership disputes made by previous owners.
- Covers title issues later discovered, like fraud or errors in public records.
- Fulfills the mortgage lender's requirement. Most lenders require title insurance in approving a mortgage.
- Provides assurance that ownership rights are protected for the duration of ownership of the loan.

## Sellers

- Assurance that the home has a clear title and any issues have been resolved to complete a home sale.
- Reduces legal risk by protecting the seller from the potential of future legal claims against the property post-sale.
- Helps expedite closing, as clearing the title is an important piece of the transaction.
- Increases marketability of the home. Sellers can provide assurance of a clear title and prevent closing delays from ownership disputes.