



CORNERSTONE TITLE, LLC
we close for you.

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REASONS WHY EVERY HOMEBUYER NEEDS OWNER'S TITLE INSURANCE



BUYING A HOME IS AN EXCITING AND EMOTIONAL TIME FOR MANY PEOPLE. TO HELP YOU BUY YOUR HOME WITH MORE CONFIDENCE, MAKE SURE YOU GET OWNER'S TITLE INSURANCE. HERE'S WHY IT'S SO IMPORTANT FOR YOU:

1 PROTECTS YOUR LARGEST INVESTMENT

A home is probably the single largest investment you will make in your life. You insure everything else that's valuable to you—your life, car, health, pets, etc., so why not your largest investment? For a one-time fee, owner's title insurance protects your property rights for as long as you own your home.

2 PROTECTS YOURSELF FROM BOGUS CLAIMS

A neighbor can always come forward and claim they own part of your property, even if they don't, you would have to pay an attorney to defend yourself. Title Insurance will provide legal assistance to help you defend that bogus claim.

3 NOTHING COMPARES

Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your property rights are protected.

4 YOU CAN'T BEAT THE VALUE

Owner's title insurance is a one-time fee that's very low relative to the value it provides. It typically costs around 0.5% of the home's purchase price.

5 COVERS YOUR HEIRS

As long as you or your heirs own your home, owner's title insurance protects your property rights.

6 REDUCES YOUR RISK

If you're buying a home, there are many hidden issues that may pop up only after you purchase your home. Getting an owner's title insurance policy is the best way to protect yourself from unforeseen title discrepancies. Don't think it will happen to you? Think again.

Title claims can include:

- outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes
- pending legal action against the property that could affect you
- an unknown heir of a previous owner who is claiming ownership of the property

7 PEACE OF MIND

If you're buying a home, owner's title insurance lets you rest assured, knowing that you're protected from inheriting possible debts or legal problems, once you've closed on your new home.

8 8 IN 10 HOMEBUYERS AGREE

Each year, more than 80% of America's homebuyers choose to get owner's title insurance.

This flyer is for informational purposes only. Actual coverages and your eligibility may vary by company and state. For exact terms, conditions, exclusions, eligibility and limitations, please contact Cornerstone Title.

For more information about owner's title insurance, ask a Cornerstone team member or visit [cornerstoneonline.net](https://www.cornerstoneonline.net)