

# UNDERSTANDING TITLE INSURANCE

Stay a Step Ahead with Title365.

## WHAT IS TITLE INSURANCE?

Title insurance protects a property owner from certain defects in title. Unlike casualty insurance (which insures against future events like car accidents), title insurance eliminates risk or loss caused by past events like liens or judgments or fraud. Title insurance provides owners and lenders coverage for title problems and insures against loss if the title is not as reported.

## THE TITLE SEARCH

Issuing a title policy is an extensive and exacting process. Title365 works to eliminate risks by performing a painstaking search of the public records to determine the current recorded ownership, any record liens or encumbrances, or other matters of public record which could affect title to the property. Once a title search is complete, Title365 issues a preliminary report detailing the current status of title.

## THE PRELIMINARY REPORT

The preliminary report contains vital information which includes ownership of the subject property, the manner in which the current owners hold title, matters of record which specifically affect the subject property or the owners of the property as well as a legal description of the property and an informational plat map.

Contact Title365 or our representative listed below for your title insurance needs.



More information at  
<http://www.Title365.com>

Contact us by e-mail  
[Info@Title365.com](mailto:Info@Title365.com)



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