

# OWNER'S TITLE INSURANCE

Protecting your investment in your  
*Home*



**One of the most valuable and affordable protections you can buy, Owner's Title Insurance** insures your homeownership rights are protected against all unexpected claims covered by the policy. The one-time fee, paid at closing, protects your homeownership rights for as long as you or your heirs own the property.

### What kind of claims can jeopardize your homeownership rights\*?



- ▶ You learn from the new neighbor that the shed you use for an art studio is encroaching on their property and must be torn down and rebuilt on your property.  
**Cost to you: \$22,000**



- ▶ The subdivision developer calculated the property lines incorrectly and you have to tear up your concrete driveway and move it over four feet at your own expense.  
**Cost to you \$12,000**



- ▶ A contractor who built the family room for the former owners was never paid and now has a lien for \$25,000 against your property.  
**Cost to you: \$25,000**

Some claims may result in losing your home entirely, such as missing heirs showing up to claim the property, discovering the deed from the seller was forged and the sale is overturned in court, or a co-owner failed to give consent and is reclaiming the property.

### How can Owner's Title Insurance help you in these situations?

The title insurance company will first investigate the claim to make sure it is valid. If it is not valid, the insurer will defend you in court. If the claim is valid, the insurer will pay for your expenses to rebuild the shed, relocate the driveway or pay off the old liens, up to the limits of the policy.

If you lose title to your home entirely, the Lender's Title Insurance policy will cover the lender for the amount of the mortgage. But without Owner's Title Insurance you would lose your investment\* including:

- ▶ **Down payment** ..... **Cost to you: \$80,000**
- ▶ **Equity** ..... **Cost to you: \$60,000**
- ▶ **Appreciation** ..... **Cost to you: \$22,000**
- ▶ **New garage** ..... **Cost to you: \$25,000**

### You would also incur expenses for:

- ▶ **Legal fees** ..... **Cost to you: \$8,000**
- ▶ **Purchasing a new home** ..... **Cost to you: \$125,000**

**When the time comes, we hope you will purchase your Owner's Title Insurance from the company that offers you financial stability and peace of mind — North American Title.**

\*The examples given are for purposes of illustration only. Actual amounts may vary significantly, depending upon the particular facts relating to any specific property.

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**North American Title Company – We Have You Covered**

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