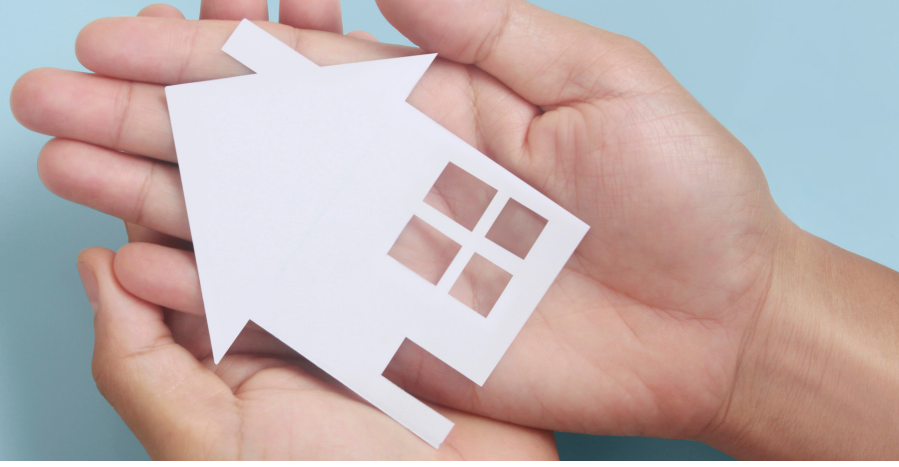


# IMPORTANCE OF TITLE INSURANCE



## **Purchasing Real Property**

Real estate has traditionally been a family's most valuable asset - it is a form of wealth that is protected by many laws in our country. These laws have been enacted to protect the ownership of real estate and any improvements made on the land. The owner, and the owner's family have rights or claims in and to the land. Those who may have an interest in or lien upon the property could be governmental bodies, contractors, corporations, lenders, judgment creditors, the Internal Revenue Service, or various other individuals. The real estate may be sold to you without the knowledge of the party having a right or claim in and to the property. In addition, you may purchase the real estate without having any knowledge of these rights or claims. In either event, these rights or claims remain attached to the title of the property that you are buying until they are extinguished.

## **The Past Can Affect The Future**

Americans have the future in mind when they buy a house, and they purchase homeowner's insurance to help protect that future. But with homeownership comes the need to protect the property against the past, as well as the future. Each successive owner brings the possibility of title challenges to the property. Title insurance protects a policyholder against challenges to rightful ownership of real property, challenges that arise from circumstances of past ownerships. When you purchase real property, rely on **Chicago Title Hesse** to protect your interests. As a member of the Fidelity National Financial (FNF) family of companies, you will be backed by the nation's largest title insurance provider.

## **Title Insurance Protects Your Most Valuable Asset**

Title insurance gives you the assurance that any possible clouds discovered on title to the property you are purchasing have been brought to your attention and any defects can be corrected before you make the purchase. Additionally, it is insurance that if any undiscovered claims covered by your policy arise out of the past to threaten your ownership of real estate, it will be disposed of, or you will be reimbursed exactly as your title insurance policy provides.

## **Only One Premium**

Unlike other forms of insurance, the original premium is your only cost as long as you own the property. There are no annual payments to keep your Owner's Title Insurance Policy in force.

## **Rely On Chicago Title Hesse To Protect Your Investment**

Every owner, purchaser and beneficiary, whether by a deed or contract, should have an insured title. The entire investment depends upon the quality of title. If you are buying real estate mortgages, you are paying for a good title and you should see that you have one. If you omit either fire insurance or title insurance, your security is not complete. Our title policy can protect you against unforeseen defects in title that would not be revealed by an abstract, the public records or an attorney's opinion. Whether this is your first home or fiftieth real estate purchase, ask your real estate professional or broker to protect you and your property with **Chicago Title Hesse**.

