

WHAT IS TITLE INSURANCE?

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IT PROTECTS YOU FROM PAST RISKS



A policy protects you against previous owner's debt and other claims of ownership prior to buying the home.

YOU ONLY PAY ONCE FOR A POLICY



Unlike other insurance policies, you pay for an owner's policy once without monthly or yearly premiums.

2 TYPES OF POLICIES



OWNER'S POLICY

An owner's policy protects you against title defects that could affect your ownership rights.



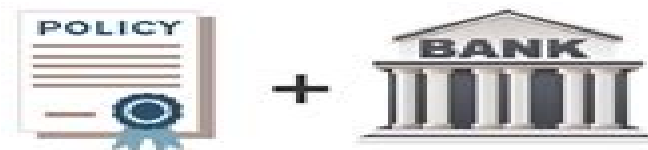
LOAN POLICY

A loan policy protects against title defects that could affect the lien of the lender's mortgage.

THE LIFE TIME OF A TITLE POLICY



An owner's policy lasts as long as the insured or their heirs have an interest in the property.



A loan policy is effective for the life of the loan.

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Padhraic Smyth



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