

WHY TITLE INSURANCE?



Your HOME is likely to be the
BIGGEST INVESTMENT YOU WILL MAKE.
TITLE INSURANCE IS HOW YOU PROTECT IT.



PROTECT YOUR INVESTMENT

Title insurance is your protection against defects, which could remain hidden, despite the most thorough search of the public land records.

- Ensuring your right to the use and enjoyment of property.
- Protection against liabilities that can survive your ownership interest in the property.

Examples of Hidden Defects:

- Long-Lost Heirs
- Misapplied Tax Payments
- Clerical Errors in Recorder's Office
- Forged Documents
- Deeds Executed Under Duress



YOUR DEFENSE

You don't want an event that occurred before you bought the property to deprive you of your ownership or your right to use or sell the property.

In the event of a claim or lawsuit challenging ownership, Owners Title Insurance covers you for:

- Legal Defense of ownership interest
- Claim Settlement if it proves valid

Owner's Title Insurance can be home buyer's primary defense.



MBH HAS YOU COVERED

MBH is a licensed agent for the nation's largest and most trusted title insurance underwriters. Delivering the best protection against unknown risks, MBH has you covered!

WHAT'S THE DIFFERENCE?

Lenders vs. Owners

- **Lender's Title Insurance**, which covers your mortgage lender, is typically required by the lender, protects the lender's interest, and paid for by the homebuyer.
- **Owner's Title Insurance** is purchased by the home buyer. It is the best way to protect your property rights, as well as your inheritors, beneficiaries, and trustees.



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703-277-6800



WHAT DOES TITLE INSURANCE COVER?

- The **Standard Owner's Policy** protects against defects such as document and unreleased lien issues, third party's interests, fraud committed prior to the policy date, and unidentified heirs, death or divorce of prior owners, which may complicate the chain of title.
- The **Enhanced Owner's Policy** typically costs 120% of the Standard Owner's Policy and includes all the protections of the standard policy. **Additionally**, it provides coverage for issues such as forgery after the policy date, building permit violations up to \$25,000, encroachments from neighboring properties, restricted access to & from the property, and inflation protection that increases coverage over the first five years, up to 150% of the original purchase price.



Scan for a comparison of the two policies.



WHY DO I NEED A TITLE COMPANY TO ISSUE THE TITLE INSURANCE?

A professional title search and title insurance policy offer comprehensive protection for current and future owners, saving you from costly and time-consuming litigation.

**Without Owner's Title Insurance
In the Case of a Title Dispute
You're on Your Own**

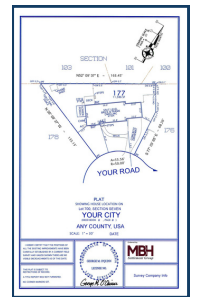


COMMON REASONS FOR TITLE DISPUTES

- | | | |
|-----------------------------|--------------------------------|---------------------|
| • Fraudulent Deeds | • Missing Heirs | • Tax Liens |
| • Adverse Possession | • Encroachments | • Mechanics Liens |
| • Inheritance Disputes | • Undiscovered Will | • Boundary Disputes |
| • Clerical or Filing Errors | • Unreleased Prior Owner Liens | • Unknown Easements |

WHAT IS A SURVEY?

- A survey illustrates the exact boundaries of your property.
- It includes details such as:
 - Property Size
 - Structures & Fences
 - Encroachments onto or from Neighboring Properties
 - Easements (rights to use part of the property for specific purposes)



DO I NEED A SURVEY?

- Even if not required, getting a survey is highly recommended as it can reveal major issues that the seller must address prior to closing or restrictions on property development.
- Knowing these issues before you buy is critical.
- A survey can impact your title insurance policy by including exceptions for any problems found.



FROM CONTRACT TO KEYS, MBH HAS YOU COVERED!