

Helping Homeowners

# QUESTIONS ABOUT TITLE INSURANCE



**AMERICA'S ONE**  
TITLE AGENCY

Buying a home may be the biggest investment you'll ever make. Homeowner's insurance protects your investment against physical hazards like fire and theft, but it doesn't cover your most precious possession — the security of a clear title to your property.

Title insurance is the only way to ensure complete protection.

Choose America's One Title. We have the answers to your questions about title insurance.

## WHAT DOES AN OWNER'S POLICY COVER?

An owner's policy protects your interest in the property against such hidden hazards as:

- Mistakes in recording of legal documents
- Forged deeds, releases, or wills
- Undisclosed or missing heirs, including spouses
- Deeds by persons of unsound minds
- Deeds by minors
- Deeds executed under invalid or expired power of attorney
- Liens for unpaid taxes
- Fraud

## WHAT IS A TITLE SEARCH?

It's a detailed examination of all available public records on a property to verify the seller's right to transfer ownership and to uncover any potential challenges you might face.

## WHY DOES MY MORTGAGE LENDER REQUIRE A LOAN POLICY OF TITLE INSURANCE?

In order to protect its security interest in the loan, the lender or investor requires title insurance coverage. Some lenders generate loans and then immediately sell those loans to secondary market investors, such as FannieMae.

Other lenders keep the original loans in their portfolio. Either way, they are wise to get a lender's policy to protect its investment against title related defects.

**For a one-time premium paid during the closing process, your title insurer assumes responsibility for all legal expenses to defend the ownership to your property if it's ever challenged. If the defense is unsuccessful, you're reimbursed for any reduction in the value of the land. For you, title insurance is a win-win proposition.**

## SERVICES:

### Expanded Title Insurance

- Homeowners Policy
- Advantage Loan Policy

### Standard Title Insurance

- Owners Policy
- Loan Policy

### Specialty Products

- Foreclosure Guarantee
- Junior Loan Policy
- Chain of Title
- Listing Package
- Title Search

### Closing Services

- One All Inclusive Closing Fee
- No Mobile Closing Fees in Michigan
- One Call Closing Anywhere, Anytime
- Full Service Escrow
- Short Sale Negotiation

## CONTACT US

616.365.4100

[www.americasonetitle.com](http://www.americasonetitle.com)

[www.americasoneclub.com](http://www.americasoneclub.com)

## LOCATIONS

### Grand Rapids Office

2824 E Beltline Lane NE,  
Grand Rapids, MI 49525

### Hudsonville Office

5570 32nd Ave,  
Hudsonville, MI 49426

### Byron Center Office

2575 84th St, Ste B,  
Byron Center, MI 49315

### Cascade Office

6151 28th St SE, Ste 15,  
Grand Rapids, MI 49456