

Helping Homeowners

# WHY YOU NEED TITLE INSURANCE



**AMERICA'S ONE**  
TITLE AGENCY

Your home may be one of the largest investments you will ever make. To protect it, you need an owner's title insurance policy. Title insurance protects against hidden hazards and human error that can cause problems in any real estate transaction. When you purchase title insurance, experienced title examiners perform a thorough title search by combing through all available public records, but there's always a chance that substantial problems may go undetected.

Your property is pledged as security for your mortgage loan, so your lender protects its interest through a lender's title insurance policy. However, this policy doesn't cover you. You need an owner's policy.

## HOW IT WORKS

An owner's policy protects your interest in the property against such unforeseen threats to ownership 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

## PROTECT YOUR FUTURE

Ask your real estate professional about purchasing an owner's title insurance policy from America's One Title. Our local presence and quality service make protecting your investment easy and affordable. If you have any questions about title insurance, contact one of our closing agents at [customerservice@americasonetitle.com](mailto:customerservice@americasonetitle.com) or visit [www.americasonetitle.com](http://www.americasonetitle.com).

This PDF is intended for information purposes only. Your title insurance policy contains terms and conditions that may limit or restrict coverage. Consult your attorney for specific advice regarding your legal rights.

**For a one-time premium paid during the closing process, your title insurer assumes responsibility for all legal expenses to defend the ownership of your property if it's ever challenged.**



## 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