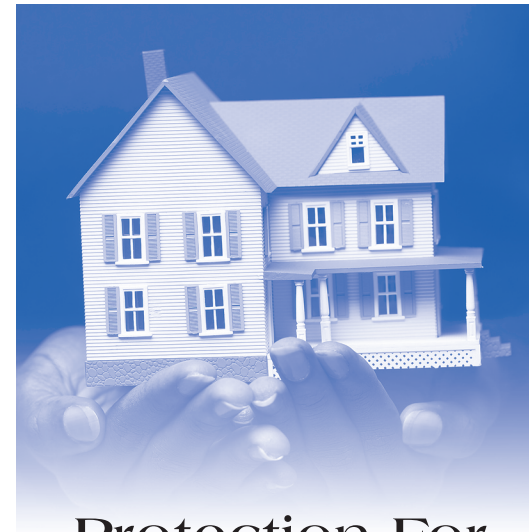


# Why Do I need Title Insurance?



## Protection For Your Home Investment

Your home is the single most important and costly asset you will probably ever own.

Problems with the title to your property can limit your use and enjoyment of real estate, as well as bring financial loss. Protection against hazards of title is available through a unique coverage known as title insurance. Unlike other kinds of insurance that focus on possible future events and charge an annual premium, title insurance is a one time payment and is a safeguard against loss arising from flaws and defects already existing in the title.



## Lenders Require a Policy, You Should Too!

Your mortgage lender also has a great financial interest in the property you're buying. Just as you do, lenders rely on the Title Insurance Policy to ensure that they won't be impacted by unforeseen title problems that could affect them. The Lender's Policy covers them for the amount of the loan, but decreases and eventually disappears as the loan is paid off.

However, this policy does not protect your interest as a homeowner. You need to purchase a separate Owner's Title Insurance Policy, so don't forget to request one! The Owner's Title Insurance Policy is ordinarily issued in the amount of the real estate purchase price and lasts as long as you – or your heirs – have an interest in the property concerned.



201 N. New York Avenue, Suite 200  
Winter Park, FL 32789  
Phone: 407-629-5842  
Toll Free: 866-629-5842  
Fax: 407-629-0400

This brochure is for informational purposes only.  
Your policy will contain conditions which may restrict coverage.





## Risk Elimination Before Insuring

Title insuring begins with a search of the public land records for matters affecting the title to real estate concerned. The search process provides warnings of title flaws that must be dealt with before the property can change hands.

Here are some examples of typical flaws:

- Deeds, wills and trust that contain improper vesting and incorrect names
- Outstanding mortgages, judgments and tax liens
- Easements
- Incorrect Notary acknowledgements

Once title professionals find these title issues, they then work to remedy any problems that could keep you from having "clear" title.



## Hidden Title Defects

The best title search, performed by the most experienced and capable experts, cannot ensure that no title defect exist. Some problems just aren't revealed in public records. Your Owner's Title Insurance Policy protects your interest in the property against such unforeseen hazards as:

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



## Let Westcor Land Title Give You Peace of Mind!

Westcor Land Title Insurance Company is a super-regional underwriter in the title insurance industry. Title Insurance companies are regulated closely by public authorities in every state, and are required to maintain substantial financial reserves. They are also rated by independent agencies according to their claims-paying abilities. Westcor Land Title has an A' "Unsurpassed" rating from Demotech, Inc. This is the highest financial rating available for a regional underwriter.

Westcor is currently one of the fastest growing title insurance underwriters in the United States. We have the financial strength and can offer quality service to protect your home investment.

