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WHAT EVERY HOME SELLER AND BUYER SHOULD KNOW ABOUT TITLE INSURANCE

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Most home sellers and buyers have been informed that obtaining title insurance will provide them with necessary protection over possible title defects; but may remain uncertain about why this is so, or even what title insurance is. At Metropolitan Title, we believe we have everything to gain by shedding some light on the subject. The more you know about title insurance and its pricing, the more confident you'll be about coming to us for a policy.

A SELLER'S CONCERN: HOW MUCH DOES IT COST? A Metropolitan Title insurance policy is much more cost effective than the other kinds of insurance you have had to purchase. For a single, one-time-only fee, we provide a title policy that remains effective until the property is sold to a new owner; even if that doesn't occur for decades. Metropolitan Title's price structure is among the lowest, giving you the cost respected name in title insurance at highly competitive rates.

WHY THE SELLER NEEDS TO PROVIDE TITLE INSURANCE. Any prospective buyer will need evidence that his/her investment in your property is free of title defects. In fact, your contract of sale probably requires it. The Metropolitan Title insurance policy that you provide the buyer is a guarantee that you are selling a clear title to your real estate, unencumbered by any legal attachments that might limit or jeopardize ownership. The Metropolitan name carries special authority: it reassures your buyer that the title has passed the most careful scrutiny. In addition, it can help your deal close more quickly and easily.

WHY THE BUYER NEEDS TITLE INSURANCE. Without a title insurance policy from Metropolitan Title, you may not be fully protected against errors in public records, hidden defects not disclosed by the public records, or mistakes in examination of the title of your new property. As a result, you may be fully accountable for any prior liens, judgments or claims brought against your new property. However, your Metropolitan Title insurance policy insures that if such occasion arises, you will be defended free of charge against all covered title claims and paid up to the amount of the policy from Metropolitan Title, backed by our vast resources and financial strength; you need never worry that your new property's history will tarnish your bright future.

THE METROPOLITAN TITLE DIFFERENCE: At Metropolitan Title we are proud of our prestigious reputation. Our rates and service make us the first choice among informed home sellers, while our reputation for quality and unsurpassed financial strength makes us first among informed home buyers. Even though the American homes whose titles we protect number in the millions, we stand behind each one as if it were our own.

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