



why every homebuyer needs **TITLE INSURANCE**

BUYING A HOME IS AN EXCITING AND EMOTIONAL TIME FOR MANY PEOPLE. TO HELP YOU BUY YOUR HOME WITH MORE CONFIDENCE, MAKE SURE YOU GET OWNER'S TITLE INSURANCE. HERE'S WHY IT'S SO IMPORTANT FOR YOU:



PROTECT YOUR LARGEST INVESTMENT

A home is probably the single largest investment you will make in your life. You insure everything else that's valuable to you—your life, car, health, pets, etc., so why not your largest investment? For a one-time fee, Owner's Title Insurance protects your property rights for as long as you or your heirs own your home.



REDUCES YOUR RISK

If you're buying a home, there are many hidden issues that may pop up only after you purchase your home. Getting an Owner's Title Insurance Policy is the best way to protect yourself from unforeseen legal and financial title discrepancies. Don't think it will happen to you? Think again.

Unexpected title claims include:

- outstanding mortgages and judgments, or a lien against the property because the Seller has not paid taxes
- pending legal action against the property that could affect you
- an unknown heir of a previous owner who is claiming ownership of the property



YOU CAN'T BEAT THE VALUE

Owner's Title Insurance is a one-time fee that's very low relative to the value it provides. It typically costs around 0.5% of the purchase price.



COVERS YOUR HEIRS

As long as you or your heirs own your home, Owner's Title Insurance protects your property rights.



NOTHING COMPARES

Homeowner's insurance and warranties protect only the structure and belongings of your home. Getting Owner's Title Insurance ensures your family's property rights stay protected.



SELLERS PAY IT FORWARD

In Montana, the Seller typically pays for the Buyer's Owner's Title Insurance Policy, providing you with the same protection and peace of mind they received when they bought the property.



PEACE OF MIND

If you're buying a home, Owner's Title Insurance lets you rest assured, knowing that you're protected from inheriting any existing debts or legal problems, once you've closed on your new home.