

# A GUIDE TO TITLE INSURANCE

	WHAT IT IS	WHY IT MATTERS	HOW YOU BENEFIT
Title	Title is your <b>ownership right</b> to your property.	No homebuyer wants to inherit existing debts or legal issues that could <b>interfere with their property rights</b> in the future.	A <b>clear title</b> allows you to use or modify your property.
Title Professional	Title insurance professionals <b>examine or research</b> public records to see if there are any problems or defects that could cause you legal issues.	The title professional ensures that the title search is completed, writes the title insurance policy and works to <b>reduce your risk</b> of ownership issues in the future.	Your title professional has your back. They sweat the small stuff so you don't have to giving you a <b>peace of mind</b> .
Title Search	A title search is an early step in the home buying process to <b>uncover issues</b> that could limit your rights to the property.	If a title issue is discovered, most often your title professional will <b>take care of it</b> without you even knowing. After the title problem is fixed, you are able to purchase owner's title insurance.	Every year, the vast majority of homebuyers in America elect to protect the largest investment of their lives, and purchase owner's title insurance. Owner's title insurance <b>protects your interest</b> after you purchase your home.
Title Insurance	There are two different types of title insurance: the owner's policy and the lender's. <b>The owner's policy</b> is purchased by the homebuyer. While it is a choice, purchasing an owner's title insurance policy is the best way to protect your property rights. <b>The lender's policy</b> is usually paid for by the seller. It is almost always required by the lender and only protect the lender's interest.	Sometimes undiscovered defects can come up after the title search. Title issues may include forgery, fraud or clerical errors. Owner's title insurance is the <b>best way to protect yourself</b> from losing your property.	Every year, the vast majority of homebuyers in America elect to protect the largest investment of their lives, and purchase owner's title insurance. Owner's title insurance <b>protects your interest</b> after you purchase your home.
Closing	Closing is the <b>final step</b> in executing the home buying transition.	It is the process that allows the <b>transfer of ownership</b> to occur.	Upon completion of the closing process, you <b>get the keys to your home!</b>

**5 REASONS WHY**  
EVERY HOMEBUYER NEEDS  
OWNER'S TITLE INSURANCE.



For more information, contact your Relationship Officer or visit our website [www.HTEHi.com](http://www.HTEHi.com)

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## Buying a new home is an exciting and emotional time for many people!

It's a big investment! You can have more confidence and peace of mind with your purchase by securing your property rights with owner's title insurance through **Ho'okele Title & Escrow**.



### Here are 5 reasons why owner's title insurance provides lasting value:

#### PROTECT YOUR INVESTMENT

For a reasonable, one-time fee, owner's title insurance will protect the homebuyer's property rights for as long as they or their heirs own the home.

#### REDUCE RISK

Owner's title insurance will protect against any unforeseen legal and/or financial title discrepancies that may arise, such as a claim filed for ownership by the heir of a previous owner, a debt unpaid to a contractor by the builder, or a lien filed against the property because the seller has not paid his taxes.

#### THE COST IS MINIMAL

Owner's title insurance generally costs no more than 0.5 percent of the home's purchase price.

#### THERE IS NOTHING ELSE LIKE IT

Homeowner's insurance and warranties protect only the structure and belongings in your clients' home. As more than eight in ten homebuyers annually attest, owner's title insurance is the only insurance that ensures that a family's rights to the property will stay protected.

#### BUYING PEACE OF MIND

Purchasing owner's title insurance means that homebuyers can rest assured that when they close on their new home, they will be protected from inheriting any existing debts or legal problems now or in the future.

## WHY WORK WITH Ho'okele Title & Escrow?

When it comes to choosing title & escrow companies, it's important to know that not all title & escrow companies are created equal. As a homebuyer, you want a title insurance partner that has the financial strength to be there for you as long as you own your home, and has the right team of professionals to provide the level of service you expect and deserve.

At **Ho'okele Title & Escrow**, we provide vital protection against potential losses that may arise from certain title issues after you purchase your home. Our experienced team members are committed to providing the answers and service you need, and as part of the Realogy Title Group family of companies, we'll provide protection for your real estate investment and peace of mind, now and for the many years you'll own your property. Voted as a World's Most Ethical Company by Ethisphere® ten years in a row, the Realogy Title Group global network of companies places a premium on ethics and integrity, and it shows.

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