

A GUIDE TO TITLE INSURANCE

	WHAT IT IS	WHY IT MATTERS	HOW YOU BENEFIT
Title	Title is your ownership right to your property.	No homebuyer wants to inherit existing debts or legal issues that could interfere with their property rights in the future.	A clear title allows you to use or modify your property.
Title Professional	Title insurance professionals examine or research 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 reduce your risk 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 peace of mind .
Title Search	A title search is an early step in the home buying process to uncover issues that could limit your rights to the property.	If a title issue is discovered, most often your title professional will take care of it 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 protects your interest after you purchase your home.
Title Insurance	There are two different types of title insurance: the owner's policy and the lender's. The owner's policy 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. The lender's policy is usually paid for by the buyer. 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 best way to protect yourself 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 protects your interest after you purchase your home.
Closing	Closing is the final step in executing the home buying transition.	It is the process that allows the transfer of ownership to occur.	Upon completion of the closing process, you get the keys to your home!

WHAT EVERY REALTOR® NEEDS TO KNOW ABOUT OWNER'S TITLE INSURANCE



For more information, contact your Relationship Officer or visit our website www.HTEHi.com

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Buying a new home is an exciting and an emotional time for your clients!

It's a **big investment!** But with the mounds of paperwork homebuyers have to sign, plus the mounting costs associated with closing, the process can also be overwhelming and stressful.



An Owner's Title Insurance policy from Ho'okele Title & Escrow can help your clients move forward confidently in the transaction, knowing that their investment is protected from unforeseen title issues. Without it, your clients' property rights are not legally or financially protected from future claims. Fraud, forgery, liens, and legal disputes against a property are just a few title issues that can surface after closing, sometimes years after the purchase of a home. As an important advisor to your clients, you are in the best position to help homebuyers understand the value of owner's title insurance, and the dangers that can be encountered without it.

What is Owner's Title Insurance?

Owner's title insurance is a policy that protects the homebuyer's property rights for as long as they or their heirs have an interest in the property. For the same reasons the mortgage bank requires a lender's insurance policy, homebuyers obtain owner's title insurance to protect their legal rights, title and interests in the property.

How does it Protect?

Say, for example, your client recently purchased a new home from a builder but the builder failed to pay the roofer. Seeking to be paid, the roofer files a lien against the property. Without owner's title insurance, your client would be responsible for paying this existing debt. This is just one example of how owner's title insurance protects homebuyers from various significant risks. Other unexpected title claims may include:

- » Undisclosed heirs
- » Deeds by minors
- » Improperly recorded legal documents
- » Mistakes in recording legal documents
- » Forged deeds, releases, wills, etc.
- » Erroneous reports by tax officials

The Good News!

Owner's title insurance protects homebuyers legally and financially, as long as they have an interest in their home. For a low, one-time fee, homebuyers can rest assured, knowing they are protected against existing debts or claims against their property.

WHY WORK WITH Ho'okele Title & Escrow?

When it comes to selecting a title company, choose one with the local market knowledge and committed customer service that you demand. At **Ho'okele Title & Escrow**, we take great pride in the exceptional service we provide, along with reliable communication and mobile-friendly tools that make it easy for REALTORS® to access the property information needed for a successful closing.

With **Ho'okele Title & Escrow**, you can count on our team of experienced title professionals to deliver accurate and detailed property profiles and preliminary title reports for you and your clients, quickly and efficiently. You can trust our title experts to handle all title issues, help to clear title when necessary and help your transaction close on time. Whether it is a short sale, foreclosure, residential sale or refinance, we are your greatest resource for handling all of your title insurance needs.

Ho'okele Title & Escrow are part of the Realogy Title Group family of companies – which includes the nation's 6th largest underwriter – providing home buyers with vital protection and peace of mind, now and for the many years to come. 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.

Ho'okele Title & Escrow provides you with the tools and service you rely upon.



Real 1031 Exchange Services

If you are planning to sell real estate investment property and would like to defer potential capital gains and tax, you should consider the benefits of participating in a tax-deferred 1031 exchange. View our FAQs to learn more about the 1031 exchange process to review the most common questions about exchanges.



Customer Service

Our dedicated Relationship Officers are ready to help! Copies of Recorded Documents, Sale Comparables, Property Tax data and Net Seller Sheets are only a phone call or email away.

Visit us at [HTEHi.com](https://www.HTEHi.com) or talk to your **Ho'okele Title & Escrow** representative for more information on owner's title insurance.