



CONTACT US



20 IMPORTANT REASONS WHY YOU NEED OWNER'S TITLE INSURANCE

- 1 Forgery
- 2 Fraud in the execution of documents
- 3 Undue influence on a grantor of a deed
- 4 False impersonation by fake property owner
- 5 Errors in surveys
- 6 Undisclosed or missing heirs
- 7 Wills not properly probated
- 8 Misinterpretation of a grantor of a deed
- 9 Mental incompetence of a grantor of a deed
- 10 Transfer of a title by a minor
- 11 Heirs born after the execution of a will
- 12 Incorrect legal description
- 13 Non-delivery of deeds
- 14 Unsatisfied claims not shown on the record
- 15 Deeds executed by expired/false power of attorney
- 16 Confusion due to similar or identical names
- 17 Dower or courtesy rights of spouses of former owners
- 18 Incorrect indexing of land records
- 19 Clerical errors in recording legal documents
- 20 Delivery of deeds after the death of the grantor

Contact any of our offices for more information on Residential and Commercial Real Estate opportunities.

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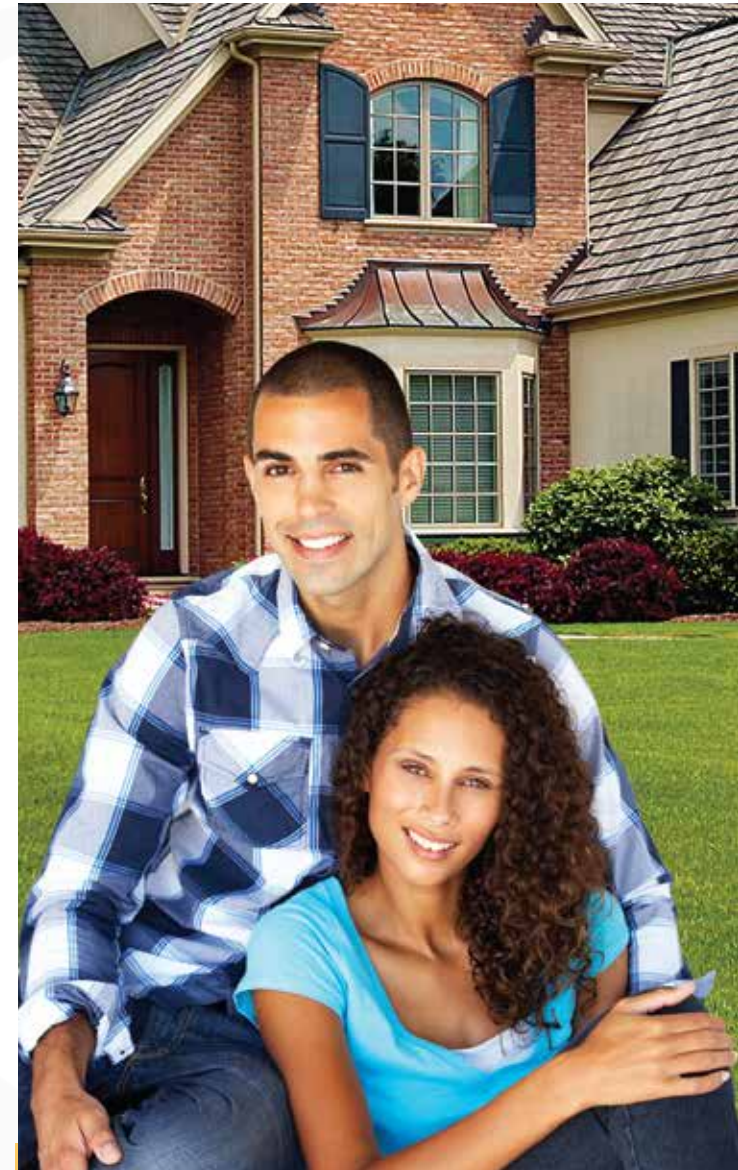
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COMMERCIAL REAL ESTATE NATIONWIDE

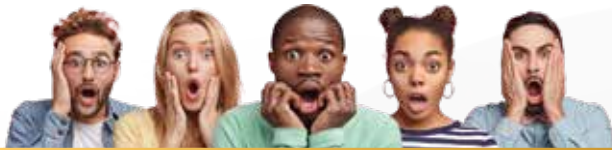
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To register for homebuyer seminars or to see our upcoming events, visit www.integritytitleevents.com



UNDERSTANDING OWNER'S TITLE INSURANCE



DID YOU KNOW...

In the State of Maryland, by law, you have the right to choose your own Title Company?

Choose Integrity Title. Here's why?

Refinancing Your Home

Getting you the discounts you are entitled to

We Work Independently

100% Independent from third-parties

You Work with Experts

We have a seasoned team of attorneys and professionals with over 40+ years of combined experience.

You Get Personal Attention

We work on behalf of your best interest, no one else

We Make Settlements Simple

Fast & Efficient closings using technology

WHAT IS OWNER'S TITLE INSURANCE?

Owner's title insurance protects your right to your home.

By searching, cleaning and insuring the title to your home before you buy it, your owner's title policy offers protection for your property rights for as long as you and your heirs own your home.

If ownership of your property ever comes into question, an owner's title insurance policy protects you from expensive legal problems that could result in the loss of your home.

HOW DOES IT WORK?

As property changes hands or mistakes and irregularities made long before you expressed interest in a property, can place your ownership in dispute. The seller may have –

- Avoided disclosure of using the property as collateral for an unpaid loan.
- Fraudulently claimed to be the sole owner.
- Failed to pay real estate taxes.

Even a simple mistake in the recording of legal documents, improper execution of legal documents, improper execution of legal instruments or the reappearance of undisclosed or missing heirs can result in the loss of your home.

Getting the complete ownership security you need with our four pillars of protection:

Service

The experience and dedication of our full-service, nationwide network of professionals assure you of an expert title search and examination and an accurate, timely closing.

Security

We are leaders in combating mortgage fraud to help protect you against those who misrepresent themselves or the property of those who attempt identity theft.

Technology

We hold the industry's largest collection of real estate-related data, documentation and public record information. Using comprehensive, intuitive technology tools and rapid communications, our professionals can quickly and securely search and clear property titles.

Trust

Homebuyers trust our passionate commitment to helping consumers understand the steps, fees, and requirements of real estate transactions. Our open process and availability to answer all your questions provide the clarity you need about what is often your largest and most valuable purchase.



Title Insurance: The Ultimate Property Protection

If ownership of your property is ever challenged, title insurance will defend your possession of the property and assume the legal costs of that defense for as long as you and your heirs own the property. What's more, if any challenge to your property's title proves to be legitimate, title insurance will pay for losses, just as your title insurance policy provides.

Fulfilling the Dream of Homeownership

Whether it's picking out paint chips, planting a new garden or unpacking all the boxes, making your house a home is a priority.

When that dream is finally realized, why wouldn't you take every precaution to protect it?

Our business is protecting ownership of your property: Often the largest financial transaction you'll make in your life. For a relatively low, one-time premium, you are protected against legal problems over property rights that could cost tens of thousands of dollars. An owner's title insurance policy is one of the most cost-efficient forms of insurance for homeowners.

Best of all, your one-time premium protects you for as long as you and your heirs own your property.

