WHAT IS TITLE INSURANCE?



www.CarlisleTitle.com

IT PROTECTS YOU FROM PAST RISKS



A policy protects you against previous owner's debt and other claims of ownership prior to buying the home.

YOU ONLY PAY ONCE FOR A POLICY



Unlike other insurance policies, you pay for an owner's policy once without monthly or yearly premiums.

2 TYPES OF POLICIES





OWNER'S POLICY

An owner's policy protects you against title defects that could affect your ownership rights.





LOAN POLICY

A loan policy protects against title defects that could affect the lien of the lender's mortgage.

THE LIFE TIME OF A TITLE POLICY





An owner's policy lasts as long as the insured or their heirs have an interest in the property.





A loan policy is effective for the life of the loan.