



Ensuring Sound Real Estate Purchases

(NAPSA)—A growing number of home buyers are warding off potential real estate problems with a proactive type of insurance.



Title insurance can make it easier to buy land by helping consumers identify a potential problem before it becomes a costly issue.

Owners title insurance can offer homeowners protection against many legal hazards (such as incorrect notary acknowledgements, previously undisclosed heirs to the property and even counterfeit land deeds) that can emerge, usually after the completion of a real estate purchase.

Title insurance emphasizes risk elimination before insuring. This means it can give the insured the best possible chance for avoiding title claim and loss. In fact, a recent survey found that title insurance agents identified and corrected 1.5 million problems with real estate titles (or 25 percent of all transactions) before issuing insurance—helping to save landowners money and aggravation.

Title insuring begins with a search of public land records for matters affecting the title to the real estate. Most, but not all matters that don't clearly pass title are found in the history of ownership and are corrected before a title is conveyed.

For more information visit www.alta.org.