



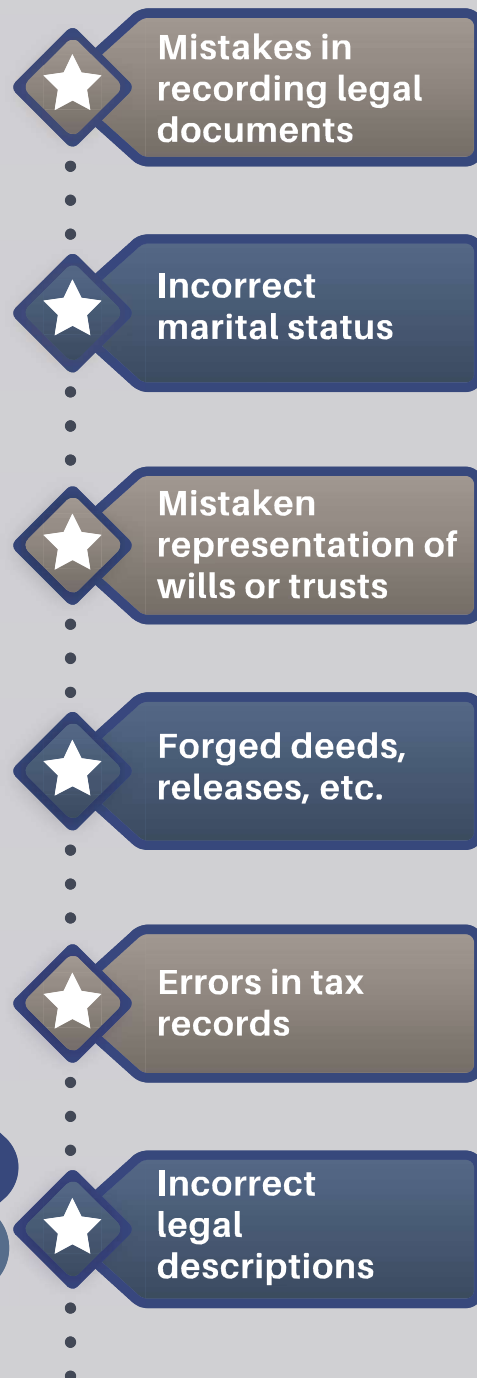
Owners Title Insurance, Why?

Protect YOUR Investment

You insure everything else valuable to you—your life, car, health, etc., why not your largest investment? For a one-time fee, owner's title insurance protects your property rights from unforeseen legal and financial title discrepancies for as long as you or your heirs own your home.

**Contact
Home Services Title
for a rate quote today.**

937-435-2580
HomeServicesTitle.com



WHICH POLICY IS RIGHT FOR ME?

An Owner's Policy offers basic coverage, while an Homeowners Policy costing 15% more, provides expanded coverage. The amount of coverage offered on the property increases over time as the value of the property goes up. (10% per year for the first 5 years)



OWNERS

Coverage against common title defects including

- Undisclosed heirs
- Mistakes in recording
- Errors in tax records
- Someone claiming ownership interest
- Forgery or impersonation
- Someone having the right to limit your use of the land
- Erroneous or inadequate legal descriptions

HOMEOWNERS

All coverage under the standard policy for a total of 32 covered risks including

- Zoning Violations
- Subdivision Law Violations
- Unmarketability of Your Title
- Post-Policy Forgery
- Easements
- Building permit violations
- Lack of vehicular and pedestrian access
- Your neighbor builds any structures after the policy date that encroaches onto the land
- And MORE